

Do Islamic Work Ethic and Shariah Marketing Mix Influence Muzakki Loyalty via Institutional Image?

Khusnul Fikriyah^{1*}, Kusaeri², Iskandar Ritonga³

¹ Program Studi Ekonomi Islam, Universitas Negeri Surabaya

^{2,3} Universitas Islam Negeri Sunan Ampel Surabaya

Abstract: *This study aims to examine both the direct and indirect effect of Islamic work ethic and sharia marketing mix variables on muzakki loyalty with institutional image serving as a mediating element. This examination was conducted at Amil Zakat Institution in East Java using quantitative methods. Data Collection was carried out using a survey method via questionnaire distributed to muzakki of Amil Zakat Institution in East Java. Subsequently, the data was further processed using SmartPLS 4. The results showed that both Islamic Work Ethic and Sharia marketing mix had a positive and significant direct effect on muzakki loyalty. Furthermore, indirect testing with institutional image as a mediating variable showed that Islamic Work Ethic and Sharia marketing mix positively and significantly influenced muzakki loyalty. These discoveries could be applied to improve zakat institution management, particularly in marketing and human resources, thereby enhancing muzakki loyalty and potentially increasing national zakat receipts in the long term.*

Keywords: *Sharia Marketing Mix; Islamic Work Ethic; Muzakki Loyalty; Amil Zakat Institutions.*

*Corresponding author: khusnulfikriyah@unesa.ac.id

Received: February 02, 2023; Accepted: March 09, 2024; Published: June 29, 2024

INTRODUCTION

Poverty is currently occurring in Indonesia, which according to the Central Statistics Agency (BPS), the percentage of poverty in September 2020 was 10.19% or 27.55 million people. This number increased by 0.97% or 2.76 million people from September 2019 (BPS, 2021). This condition was exacerbated by the COVID-19 pandemic that hit Indonesia in 2020-2022.

The impact of the economic downturn is further experienced by small entrepreneurs particularly Micro, Small, and Medium Enterprises (MSMEs) in Indonesia (Lutfi et al., 2020). Many entrepreneurs faced trading restrictions and incurred substantial losses. The government-imposed community activity restrictions to curb the spread of COVID-19. Survey results showed that 7.28% of

MSMEs stopped operating due to the pandemic, 11.94% temporarily halted due to restrictions and increased transmission rates, 15.45% paused due to regulatory factors, and 4.68% stopped due to other factors (Ayuni et al., 2020).

The fear induced by COVID-19 significantly impacted the economic activities of MSMEs in East Java leading to a decline in consumer purchasing behavior (Wijaya, 2020). Many MSMEs struggled to restore businesses, specifically concerning venture capital. Efforts were necessary to revive the business sector and restore social welfare.

The government attempted to stimulate MSMEs through the 2021 National Economic Recovery program, allocating IDR 114.81 trillion to support MSMEs, corporations, and State-Owned Enterprises (BUMN). However, the stimulus distribution was considered inappropriate as it was primarily channeled through banks. Bhima Yudhistira, an expert at the Institute for Development of Economics and Finance (Indef), emphasized in an interview with Kompas.com that the majority of the 60 million MSMEs classified as nano-micro had not received bank loans due to being considered unbankable (Catarina, 2020). Consequently, most MSMEs were in areas beyond the reach of banking services or failed to meet the requirements for obtaining financing or loans, posing a significant challenge in effectively channeling assistance to these enterprises. Despite the intended purpose of this stimulus to help MSMEs continue operations throughout the pandemic, the distribution mechanism hindered better effectiveness.

In 2022, with the pandemic subsiding, and activities start to run normally, the economy will start to revive. This is shown in the economic growth data for the first quarter of 2022, namely 5.01%, and increased in the second quarter of 2022, namely 5.44%. This growth was contributed by domestic demand (which is the majority of demand for household consumption) which continued to increase and export performance which remained high (Haryono, 2022). However, this condition does not necessarily make MSMEs and traders prosperous, in fact, many of them still need business capital assistance to restore their businesses which had stopped during the pandemic.

Conditions like this require many parties to work together to solve welfare problems. If the top-down mechanism (various kinds of government efforts) is still considered less than optimal, then it is necessary to optimize the bottom-up mechanism, through community self-help. In Islamic teachings, the problem of poverty in a country is not only the responsibility of the government but all elements of society. In Islamic teachings, there is a mechanism that can be a solution to poverty, which is known as the welfare distribution mechanism through ZISWaf (Zakat, Infaq, Sadaqah, and Waqf) (Fikriyah & Ridlwan, 2018).

A publication by Hudaefi et al emphasized the significant role of zakat in the socioeconomic domain, explaining that zakat as a religious obligation played a crucial role in shaping the social and economic processes of Muslim communities, particularly during the unprecedented COVID-19 era (Hudaefi et al., 2022). In another study, Hudaefi and Beik asserted that enhancing zakat collection required the support of Islamic marketing theories and strategies derived from industrial practice. The publication emphasized the importance of incorporating digital content in the campaigns to effectively activate zakat as a religious obligation that

genuinely influences the social and economic processes of Muslim communities (Hudaefi & Beik, 2021).

According to the ZIS receipt and distribution report from BAZNAZ, ZIS receipts in 2016 amounted to Rp. 5,017 Trillion. While the funds disbursed during 2016 were only Rp. 2,931 Trillion, this is because the Zakat collected by BAZ is not directly given to mustahiq. However, these funds are separated for productive purposes which can be loaned for business capital assistance and saved for handling natural disasters (Badan Amil Zakat Nasional, 2017). This policy resulted in the accumulation of zakat funds in BAZ so that the mustahiq's right to receive zakat becomes very difficult. In addition to these reasons, management often experiences operational funding difficulties, because it is a non-profit organization. So the organization of collecting and distributing zakat is forced to take part of the amil zakat quota from the collected zakat funds. In addition, several organizations that collect and distribute zakat are considered to be less transparent and less trustworthy in managing people's funds. Public demand for the issue of transparency of zakat financial institutions is getting stronger. The weak quality of financial reports causes distrust of zakat institutions (Friantoro & Zaki, 2019). This distrust has resulted in people not being interested in paying zakat through amil zakat institutions.

As a supporting instrument for social infrastructure, zakat requires effective management procedures to reach potential. Therefore, strategies are needed to stimulate Mustahiq to pay zakat through LAZ. One effective method is implementing marketing strategy correlated with Sharia principles which can increase zakat receipts. Zakat should not be viewed merely as a voluntary contribution from the generous but collected with minimal management and yielding meager proceeds. However, it should be seen as an obligation for eligible Muslims, managed efficiently and systematically to maximize the funds collected and aid provided.

Similar to service companies in general, LAZ can engage in marketing by professionally promoting charitable donations. Effective zakat marketing is expected to enhance zakat acquisition, thereby optimizing efforts to alleviate poverty. For instance, BAZ/LAZ actively conducts various promotions during Ramadan including showing banners. Marketing or promotion strategies differ across BAZ/LAZ with some adopting unique methods distinct from other LAZs. One such strategy is Sharia Marketing Mix which is aimed at increasing sales volume. Hassan and Latif initially proposed the concept of integrating marketing mix with Islamic ethics, comprising five elements namely product, price, promotion, place, and population (Hassan et al., 2008).

Experts have continued to refine Sharia Marketing Mix with various methods. Wilson developed marketing mix correlated with Sharia values, comprising seven components namely pragmatism, care, palliation, peer support, pedagogy, persistence, and patience. Hashim and Hamzah further adapted Wilson's model by assigning more operational names such as pragmatism & product, attention, promotion & price, palliation, peer support & individuals, pedagogy & physical environment, persistence & process, and patience & place (Hashim & Hamzah 2014, Wilson 2012). Abuznaid subsequently proposed marketing mix that extends

the 7P model by Booms and Bitner adding elements of promise and patience. This leads to nine elements namely product, price, place, promotion, population, process, physical evidence, promise, and patience (Abuznaid, 2012). Price and physical evidence are irrelevant for a non-profit organization such as Amil Zakat Institution, and the population indicator is covered by Islamic Work Ethic variable. Therefore, this study examines three indicators of Sharia marketing mix namely product, place, and promotion.

Beyond Sharia marketing mix, the application of Islamic Work Ethic (Shiddiq, Amanah, Tabligh, Fatonah) also influences Muzakki's loyalty to LAZ (Fikriyah et al., 2019). How are the commendable qualities possessed by the Apostle applied to organizations in modern life currently? These qualities of the Prophet Muhammad are relevant to modern organizational leadership at all levels prioritizing noble moral values (Akhlakul Karimah) in societal, national, and state interactions.

Islamic marketing is conceptualized as a God-conscious method, inspired by ethical norms and values of Islam, and reflecting cultural differences among Muslims (Wilson, 2012). ElBassiouny et al. further confirm this concept by defining Islamic marketing as a method to satisfy customer needs through halal products with mutual agreement between buyers and sellers for temporary and lasting benefits (El-Bassiouny et al., 2017). Alserhan describes Islamic marketing as efforts by Muslim business actors targeting Muslim consumers to make this aspect eternal as part of the conceptualization (Alserhan, 2016). Arham further stresses the importance of Islamic marketers filtering conventional marketing theories and practicing only relevant ones to be position uniquely (Arham, 2010).

In addition to marketing issues, the reasons for muzakki not channeling Zakat through Amil Zakat Institution are problems of trust and transparency. Based on a survey, the results showed that the transparency of financial reports carried out by Amil Zakat Institution was not optimal (Nasim & Syahri Romdhon, 2014).

A previous publication conducted to test customer loyalty for Umrah travel in Malaysia showed that marketing mix significantly influences customer loyalty through satisfaction, both directly and indirectly (Othman et al., 2021). Similar publications also show that marketing mix can be practiced in traditional markets suggesting an influence on customer loyalty (Anjani et al., 2019). In service companies, profit-oriented communication showed that marketing mix did not directly affect customer loyalty but satisfaction required a mediating variable (Solimun & Fernandes, 2018).

Based on a previous publication conducted on banking customers in Pakistan, customer loyalty is highly dependent on responsiveness and sincerity in service (Kashif et al., 2016). Another publication shows that Islamic service consisting of Islamic values, Sharia compliance, honesty, humility, humanity, and trust positively affect Muslim consumer satisfaction and loyalty (Asnawi et al., 2019). Prioritizing spiritual values can enhance organizational performance with high priority given to Islamic orientation and promoting the Work Ethic (Ahmed et al., 2021). Publications at Zakat Institutions showed that the Work Ethic significantly affected muzakki loyalty. According to muzakki/donors, Work Ethic is considered an

important aspect as well as Shiddiq, Amanah, Tabligh, and Fatanah in determining the decision to remain in the organization (Fikriyah & Ridlwan, 2018).

Therefore, this study aims to combine the variables of Islamic Marketing Mix and Work Ethic to influence muzakki loyalty. The investigation is conducted at Amil Zakat Institution which is a non-profit organization. Generally, Islamic Work Ethic has been investigated for the relationship or effect on employee loyalty. However, this study examines the influence of Islamic Work Ethic on muzakki who are the customers of Amil Zakat Institution. The urgency of the examination is because Amil Zakat Institution is a non-profit organization that provides services to muzakki and the response from muzakki to these services is crucial.

"Loyalty is defined as a combination of positive customer attitudes and repurchasing behavior towards a product or service" (Lupiyoadi & Hamdani, 2013). Furthermore, Alma identifies the characteristics of loyalty as (1) repeated purchases by consumers, (2) purchases of other products offered by the company, (3) recommendations to colleagues, and (4) resistance to switching to similar products (Alma, 2014).

In Islam, loyalty (wala') signifies absolute submission to Allah SWT or total commitment manifested in an attitude of istiqamah which is a consequence of being human as Abdullah (Al-Qahtani, 2005). In Islamic teachings, worship is humanism-Theo-centric suggesting that every worship in Islam is centered on Allah SWT but the benefits for humans are universal. Submission to Allah SWT in muamalah (social and economic transactions) is reflected by obeying all of Allah's commands and avoiding all prohibitions. All human activities are considered worship when it begins with the intention to worship, seek Allah SWT's blessing, and adhere to Sharia rules as the basis for muamalah. Therefore, loyalty to Allah SWT can be realized as loyalty to muamalah activities correlated with sharia values, exemplified by Fatanah (wisdom), Amanah (trustworthiness), Shiddiq (truthfulness), and Tabligh (communication).

Loyalty in Islam occurs when muamalah activities benefit all interested parties. It manifests inconsistent behavior (istiqamah), providing guidance (tausiyah) to others, and increasing charitable contributions (e.g., infaq, sadaqah, waqf). Experts are interested in examining when the application of Sharia marketing mix and Islamic Work Ethic at LAZ directly and indirectly affects Muzakki's loyalty with institutional image serving as a mediating variable. The examination is conducted at Amil Zakat Institution in East Java for two reasons. First, East Java is a province where the majority of the population accepts Islam. Second, the region has a significant number of growing LAZs. Therefore, this study is titled "Sharia Marketing Mix, Islamic Work Ethic, and Muzakki Loyalty at Amil Zakat Institution in East Java".

Hypothesis development

Figure 1. Shows the relationship between Sharia marketing mix, Islamic work ethic, institutional image, and muzakki loyalty. The hypotheses below were developed based on an existing research model.

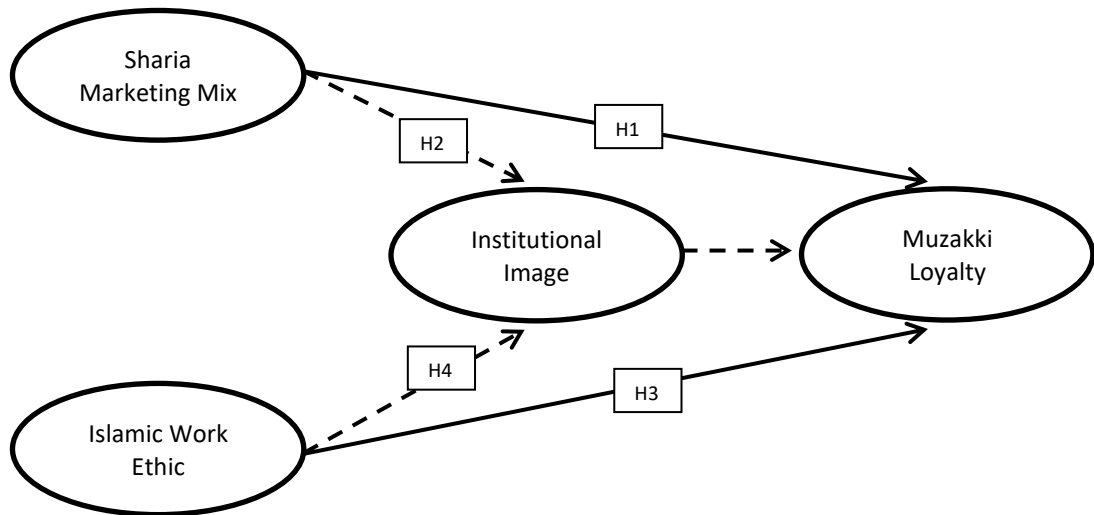


Figure 1. Research Model

Sharia Marketing Mix, Institutional Image Muzakki Loyalty

The marketing mix is a set of marketing tools that can be controlled and combined by a company to produce the response desired by the target market. The marketing mix consists of everything a company can do to influence demand for its products (Kotler & Armstrong, 2016). Sharia marketing mix is prepared by a company or organization in order to increase sales of goods or services. Apart from influencing the image of the institution and muzakki satisfaction, Sharia marketing mix can also influence loyalty directly. Loyalty means a customer's willingness to continue to subscribe to a company in the long term, by purchasing and using its goods and services repeatedly and voluntarily recommending it to friends and relatives (Christopher & Lauren, 2005). Previous research conducted on Islamic banks in Jordan showed that the marketing mix had an effect on customer loyalty in these Islamic banks (Alafeef, 2020). Radiman et al's research shows that the marketing mix influences consumer loyalty (Radiman et al., 2018).

H₀₁ : There is no direct effect of the Sharia marketing mix variable on the muzakki loyalty variable at zakat institutions in East Java.

H_{a1} : There is a direct effect of the Sharia marketing Mix variable on the muzakki loyalty variable at zakat institutions in East Java.

Sharia Marketing Mix on Muzakki Loyalty through Institutional Image

Sharia marketing mix is a marketing strategy that is carried out in accordance with sharia principles. The marketing strategy practiced by the Institution can be directly assessed by the public, whether the marketing strategy is attractive or not, good or not, in accordance with values and norms or not, as well as many other consumer assessments. Image is a set of beliefs, ideas, and also a person's

impression of a particular object (Ruslan, 2012). In several previous studies, unattractive strategies can affect a company's reputation (image) to be less good, and vice versa. Studies conducted on the food industry in Denmark show that marketing mix elements are generally used to convey a healthy brand image (Chrysochou, 2010). Research conducted by Rahman et al in 2019 showed that the marketing mix had a positive and significant effect on the brand image of online motorcycle taxis (Rahman et al., 2019).

Regardless of the product category (both services and goods), the company image functions as a filter in the perception of service quality. Especially for service products, the company image acts as a picture of predictive expectations and is used as a reference for selecting services that best suit needs. This is reinforced by the results of previous research by Andreassen and Lindestad which stated that company image has a positive and significant effect on loyalty. This research also states that company image has a positive and significant effect on loyalty, with a greater influence than satisfaction on loyalty (Andreassen & Lindestad, 1998).

H₀₂ : There is no indirect effect of the Sharia marketing mix variable on the muzakki loyalty variable at zakat institutions in East Java with the institution image as a mediating variable.

H_{a2} : There is an indirect effect of the Sharia marketing mix variable on the muzakki loyalty variable at zakat institutions in East Java with the institution image as a mediating variable.

Islamic Work Ethic toward Muzakki Loyalty

Islamic work ethic is an orientation towards ethical work, which shapes messages that influence the involvement and participation of believers (A. J. Ali, 1992). The Islamic work ethic in service provider companies is very closely related to consumers, because it is very relevant to service quality. So it can directly have an influence on consumers, apart from influencing the perception (assessment) of the company's image, it can influence satisfaction because the service is felt directly by consumers, it is also indicated that it has a direct influence on loyalty. This is supported by the results of previous research conducted by Fikriyah et al who examined the Islamic Work Ethic at Amil Zakat Institutions. This research shows that the results of Islamic work ethic have a significant effect on loyalty (Fikriyah et al., 2019). Apart from that, other research conducted on telecommunications services stated that Islamic work ethics, represented by service quality, had a significant effect on consumer loyalty (Zain, 2013).

H₀₃ : There is no direct effect of the Islamic Work Ethic variable on the muzakki loyalty variable at zakat institutions in East Java.

H_{a3} : There is a direct effect of the Islamic Work Ethic variable on the muzakki loyalty variable at zakat institutions in East Java.

Islamic Work Ethic on Muzakki Loyalty through Institutional Image

Islamic work ethic or Islamic work ethic is an ethic that is almost close to the definition of morals or values related to good and bad (morals), so that in this ethos there is a very strong passion or spirit to do something optimally, better, and even strive to achieve the highest quality of work possible (Tasmara, 2001). In

organizations that provide services, work ethic almost reflects the quality of service. Good service quality will affect the image of the institution. This is supported by previous research conducted by Ali which stated that Work Ethics influences the image of an institution (Ali, 2018).

However, the study found that ethical service behavior did not directly correlate with loyalty. An article showed that persistent work fatigue and workload hindered consistently cheerful customer service interactions (Khairunnisa et al., 2022). Customers further perceived a distance between the personality and salespersons despite receiving ethical service, thereby ethical behavior alone did not lead to increased customer loyalty. Based on these discoveries, the following hypotheses were formulated.

H₀₄ : There is no indirect effect of the Islamic Work Ethic variable on the muzakki loyalty variable at zakat institutions in East Java with the image of the institution as a mediating variable.

H_{a4} : There is an indirect effect of the Islamic Work Ethic variable on the muzakki loyalty variable at zakat institutions in East Java with the image of the institution as a mediating variable.

RESEARCH METHODS

The study used a quantitative methodology with a confirmatory method and SmartPLS for analysis. The variables examined in this study consisted of exogenous variables X1 (Sharia marketing mix) and X2 (Islamic Work Ethic), with mediation by M (Institutional Image), and the endogenous variable Y representing Muzakki's loyalty to LAZ. Y's indicators included the following Istiqamah (Y1), Tausiyah (Y2), and Increasing Donations (Y3). Furthermore, X1 was measured through product (X1.1), place (X1.2), and promotion (X1.3). The assessment was conducted because the price indicators and physical evidence were irrelevant and the population indicator had represented in Islamic Work Ethic variable. Additionally, X2 was assessed through Fatanah (X1.1), Amanah (X1.2), Shiddiq (X1.3), and Tabligh (X1.4). The mediation variable M was further measured through reputation (M1), physical image (M2), and public relations (M3).

Data collection used the survey method, gathering and processing information from muzakki regarding the perceptions and opinions about the selected Amil Zakat Institution. Kerlinger delineated the "Survey method" as a study methodology conducted on both large and small populations. However, the analyzed data originated from samples selected from the population, enabling the exploration of relative occurrences, distributions, and relationship between sociological and psychological variables (Kerlinger in Anshori and Iswati: 2009).

The survey data in this study was measured using the Likert scale which was a tool commonly used to gauge attitudes, opinions, and perceptions regarding social phenomena (Sugiyono, 2019). Following the acquisition of survey data using the Likert scale, the subsequent step included analyzing the study variables through Partial Least Squares (PLS).

The population under investigation comprised all muzakki who had been registered for a minimum of a year at Amil Zakat Institution. These institutions were authorized by the Indonesian Ministry of Religion between 2020 and 2021.

Purposive sampling was adopted as the sampling technique in this study. This technique was used to establish respondent criteria, including individuals who (1) were Muslim and resided in East Java, (2) had contributed as muzakki/donors to a national Amil Zakat Institution, and (3) had made donations to Institution on a minimum of four occasions.

The number of samples was determined using the formula proposed by Hair et al. suggesting that samples taken should be 5-10 times the number of indicators used (Hair et al., 2016). Based on this guideline, the number of respondents (samples) from each LAZ studied was determined proportionately. The sample taken was expected to represent the population as a whole, hence the number of respondents taken was 10 times the number of indicators. Since there were 10 indicators, a total of 100 respondents were selected for the study.

RESULTS AND DISCUSSION

General Characteristics of Respondents

The respondents were individuals selected from the population who voluntarily participated by answering a questionnaire for investigation purposes. In this study, the respondents were individuals who had contributed as muzakki/donors to Amil Zakat Institution and had been part of the study focus a minimum of four times.

The data showed that 6% of respondents originated from LMI, Laznas Muhammadiyah accounted for 12%, Laznas Nu constituted 6%, Nurul Hayat comprised 22%, Yatim Mandiri represented 14%, YDSF signified 10%, and the remaining were affiliated with other Laznas. In terms of age distribution, the highest number of respondents were those aged 27-36 years comprising 46%, followed by 34% in the age group of 37-46 years which was reasonable as the range represented the productive phase of life. Only 8% of the respondents belonged to the age groups of 47-56 years and above 57 years each, while individuals aged 17-26 years accounted for 4% of the respondents.

Table 1. General Characteristics of Respondents

According to LAZ Group		According to Last Education	
Zakat Institution	% Response	Graduate of	% Response
LMI	6	S1	24
Laz Muhammadiyah	12	S2	54
Laznas NU	6	S3	18
Nurul Hayat	22	High School Equivalent	4
Yatim Mandiri	14	By Type of Work	
YDSF	10	Profession	% Response
Others	30	Employees private company	20
by Age		government employees	46
Age	% Response	Entrepreneur	16
17-26 yo	4	Other	18
27-36 yo	46	By Earnings	

		Earnings	% Response
37-46 yo	34		
47-56 yo	8	Less Than 2 Million	10
More than 57	8	2 Million- 3 Million	8
By Gender		3 Million - 5 Million	36
Gender	% Response	5 Million- 7 Million	8
Male	48%	7 Million- 10 Million	35
Female	52%	More than 10 Million	3

Source: Tabulation of Research Respondent Data, 2022

From the data, the majority of respondents worked as Civil Servants (PNS) accounting for 46%. Furthermore, 20% of respondents worked in the private sector and 16% were entrepreneurs. The remaining 18% consisted of retirees, students, and housewives. The data further showed that 38% of respondents had a monthly income above 7 million while 36% earned between 3-5 million per month. Additionally, 10% had an income below 2 million per month and those with incomes of 2-3 million and 5-7 million per month each comprised 8%.

Result

The first step in this test included evaluating the measurement model to assess the validity and reliability of the framework. The validity of latent variables with reflexive indicators was determined based on the results of the Measurement Model Evaluation which included assessments of the factor loading, composite reliability, average variance extracted (AVE), HTMT, Fornell and Lacker criteria, as well as Cross Loading.

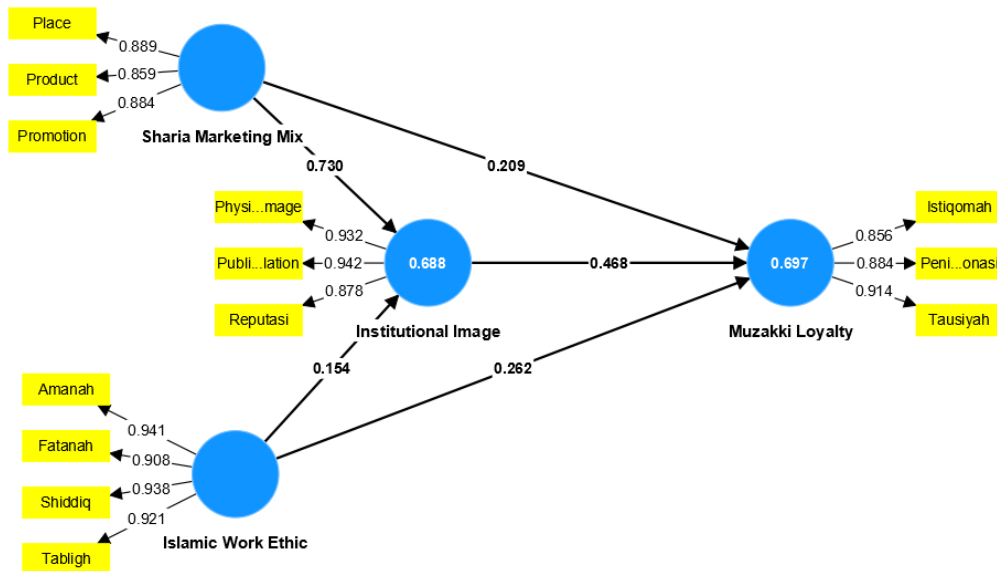


Figure 2. Model
Source: SmartPLS Output, Processed, 2022

The first test used factor loading to examine when the indicator reflected the variable measurement. The test results were detailed in Table 2.

Tabel 2. *Result For Loading Faktor*

	Outer loadings	Keterangan
Sharia Marketing Mix		
Place	0.889	Items reflect variable measurements
Product	0.859	Items reflect variable measurements
Promotion	0.884	Items reflect variable measurements
Islamic Work Ethic		
Amanah	0.941	Items reflect variable measurements
Fatanah	0.908	Items reflect variable measurements
Shiddiq	0.938	Items reflect variable measurements
Tabligh	0.921	Items reflect variable measurements
Institutional Image		
Reputation	0.878	Items reflect variable measurements
Physical Image	0.932	Items reflect variable measurements
Public Relation	0.942	Items reflect variable measurements
Muzakki Loyalty		
Istiqomah	0.856	Items reflect variable measurements
Increase in donations	0.884	Items reflect variable measurements
Tausiyah	0.914	Items reflect variable measurements

Source: SmartPLS Output, Processed, 2022

The results of testing the validity of latent variables with reflexive indicators showed that in the service marketing mix variable, the three indicators (product, place, and promotion) had an outer loading > 0.7 . The product, place, and promotion indicators showed values of 0.859, 0.889, and 0.884, respectively. For Islamic Work Ethic variable, the four indicators also had outer loadings > 0.7 with Fatanah, Amanah, Shiddiq, and Tabligh components having 0.908, 0.941, 0.938, and 0.921 values respectively. Institutional image variable comprising reputation, physical image, and public relation indicators showed results of 0.878, 0.932, and 0.942, respectively. In the muzakki loyalty variable, the three indicators (Istiqomah, Tausiyah, and Increase in Donations) had outer loadings > 0.7 , with istiqomah at 0.856, tausiyah at 0.914, and increase in donations at 0.884.

The subsequent test evaluated the composite reliability of the indicator blocks measuring constructs which was considered reliable when the value exceeded 0.70 (Ghozali, 2014). Construct Reliability and Validity shown in Table 3, presented the composite reliability values of the reflective constructs including Sharia Marketing Mix at 0.909, Islamic Work Ethic at 0.961, Institutional Image at 0.941, and Muzakki Loyalty at 0.916. The study further concluded that the service marketing mix, Islamic Work Ethic variables, Institutional Image, and muzakki loyalty variables were reliable, suggesting an acceptable level of reliability.

Table 3 further explained that the magnitude of the variation in the measurement items for Sharia marketing mix variable was $0.770 > 0.5$ meeting good convergent validity. Similarly, the AVE value for Islamic Work Ethic variable

was $0.859 > 0.5$, for institutional Image was $0.842 > 0.5$, and for Muzakki Loyalty value was $0.783 > 0.5$ all of which fulfilled convergent validity.

Table 3. Cronbach's Alpha and AVE

	Cronbach's alpha	The average variance extracted (AVE)
Sharia Marketing Mix	0.906	0.770
Islamic Work Ethic	0.946	0.859
Institutional Image	0.861	0.842
Muzakki Loyalty	0.850	0.783

Source: SmartPLS Output, Processed, 2022

The next test is Heterotrait-Monotrait Ratio (HTMT) < 0.90 . The HTMT test is knowing the measurement of variance by the variables for each measurement item. The results of measuring the variance by the variable for the measurement item are larger (higher) compared to the variance of the measurement items for the other variables. The test results show that the evaluation of discriminant validity with HTMT is fulfilled because all values are below 0.9. HTMT test results are shown in Table 4.

Table 4. Heterotrait-Monotrait Ratio (HTMT)

	Institutional Image	Islamic Work Ethic	Muzakki Loyalty	Sharia Marketing Mix
Institutional Image				
Islamic Work Ethic	0.624			
Muzakki Loyalty	0.893	0.725		
Sharia Marketing Mix	0.833	0.652	0.868	

Source: SmartPLS Output, Processed, 2022

Subsequently, Fornell and Larcker criterion was conducted and detailed in Table 5. The measurement results showed that discriminant validity for all variables (Sharia Marketing Mix, Islamic Work Ethic, Institutional Image, and Loyalty) was fulfilled.

Table 5. Fornell dan Larcker

	Institutional Image	Islamic Work Ethic	Muzakki Loyalty	Sharia Marketing Mix
Institutional Image	0.918			
Islamic Work Ethic	0.580	0.927		
Muzakki Loyalty	0.791	0.655	0.885	
Sharia Marketing Mix	0.820	0.584	0.745	0.877

Source: SmartPLS Output, Processed, 2022

The measurement results showed that the discriminant validity for institutional image variable was fulfilled with the value of 0.918 greater than the correlations between constructs namely 0.580, 0.791, and 0.820. Similarly, Islamic Work Ethic variable showed discriminant validity with a value of 0.927 exceeding the correlations between constructs of 0.655, 0.584, and 0.791. Muzakki Loyalty variable also met the discriminant validity criteria with a value of 0.885 higher than the correlations between constructs of 0.791, 0.655, and 0.745. Finally, Sharia marketing mix variable was fulfilled with a value of 0.877 surpassing the correlations between constructs of 0.820, 0.548, and 0.745.

Table 6. *Cross Loading*

	Sharia Marketing Mix	Islamic Work Ethic	Institutional Image	Muzakki Loyalty
Sharia Marketing Mix				
Place	0.889	0.551	0.707	0.622
Product	0.859	0.543	0.706	0.620
Promotion	0.884	0.449	0.743	0.714
Islamic Work Ethic				
Amanah	0.583	0.941	0.574	0.631
Fatanah	0.500	0.908	0.496	0.543
Shiddiq	0.572	0.938	0.550	0.622
Tabligh	0.505	0.921	0.528	0.627
Institutional Image				
Reputation	0.708	0.468	0.878	0.669
Physical Image	0.768	0.545	0.932	0.780
Public Relation	0.780	0.581	0.942	0.724
Muzakki Loyalty				
Istiqomah	0.606	0.625	0.653	0.856
Increase in donations	0.689	0.513	0.705	0.884
Tausiyah	0.683	0.602	0.740	0.914

Source: SmartPLS Output, Processed, 2022

The next test was Cross Loading which evaluated indicators to ensure each item was strongly correlated with the variable it measured and less associated with other variables. The test results were shown in Table 6 above.

Before testing the structural model, it was necessary to ensure no multicollinearity which was tested using VIF (Variance Inflation Factor) values as outlined in Table 7. The Inner VIF needed to be < 5 to show no multicollinearity. The results showed no multicollinearity in the exogenous or endogenous variables in this study

Tabel 7. Inner VIF

	Sharia Marketing Mix	Islamic Work Ethic	Institutional Image	Muzakki Loyalty
Sharia Marketing Mix			1.517	3.223
Islamic Work Ethic			1.517	1.593
Institutional Image				3.204
Muzakki Loyalty				

Source: SmartPLS Output, Processed, 2022

The data from the calculation results obtained through bootstrapping as shown in Figure 3 and presented in Table 8 showed that the P-value was less than 0.05. This implied that all four hypotheses could be accepted. Therefore, the study concluded with the following.

- 1) There was a direct effect of Sharia marketing mix variable on muzakki loyalty variable at Amil Zakat Institution in East Java.
- 2) There was an indirect effect of Sharia marketing mix variable on muzakki loyalty variable at Amil Zakat Institution in East Java with institutional image serving as a mediating variable.
- 3) There was a direct effect of Islamic Work Ethic variable on muzakki loyalty variable at Amil Zakat Institution in East Java.
- 4) There was an indirect effect of Islamic Work Ethic variable on muzakki loyalty variable at Amil Zakat Institution in East Java with institutional image serving as a mediating variable.

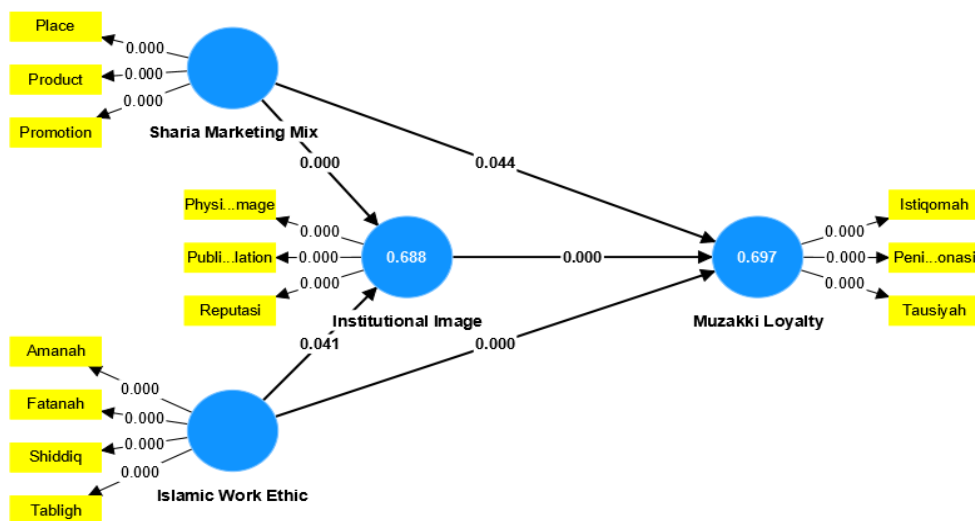


Figure 3. Model After Calculation with Bootstrapping
Source: SmartPLS Output, Processed, 2022

The subsequent evaluation was the Structural Model Evaluation designed to forecast causal relationships between latent variables or those that could not be directly measured. This structural model also known as the inner model explained the causal connections between latent variables formulated based on theoretical

substance. In the examination of the structural model (inner model), the Bootstrapping procedure in SmartPLS was used. Tests on the structural model were conducted to examine the relationship between latent constructs. Various tests for structural models including P Value, T Stat, and Confidence Intervals were adopted. Following the calculations using Bootstrapping, the obtained results were showed in Figure 3 and detailed in Table 8.

Table 8. Path Coefficient, Mean, STDEV, T Value, P Value

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
Sharia Marketing Mix -> Institutional Image	0.730	0.729	0.068	10.721	0.000
Islamic Work Ethic -> Institutional Image	0.154	0.152	0.076	2.042	0.041
Institutional Image -> Muzakki Loyalty	0.468	0.473	0.103	4.541	0.000
Sharia Marketing Mix -> Muzakki Loyalty	0.209	0.202	0.104	2.019	0.044
Islamic Work Ethic -> Muzakki Loyalty	0.262	0.259	0.075	3.502	0.000

Source: SmartPLS Output, Processed, 2022

Based on the results processed with Smart-PLS and presented in Table 8, the direct effects of each variable were as follows.

1. Sharia marketing mix influenced institutional image by 0.730 with a t-statistic of $10.721 > 1.96$ and a p-value of $0.000 < 0.05$ implying a significant direct effect.
2. Islamic Work Ethic affected institutional image by 0.154 with a t-statistic of $2.042 > 1.96$ and a p-value of $0.041 < 0.05$ signifying a significant direct effect.
3. Institutional image impacted muzakki loyalty by 0.468 with a t-statistic of $4.541 > 1.96$ and a p-value of $0.000 < 0.05$ suggesting a significant direct effect.
4. Sharia marketing mix influenced muzakki loyalty by 0.209 with a t-statistic of $2.019 > 1.96$ and a p-value of $0.044 < 0.05$ signifying a significant direct effect.
5. Islamic Work Ethic affected institutional image by 0.262 with a t-statistic of $3.502 > 1.96$ and a p-value of $0.000 < 0.05$ implying a significant direct effect.

The subsequent test was on the indirect effects which denoted the impact of an exogenous latent variable on endogenous elements through an intermediary endogenous variable. In this study's path model, the indirect effects of both Sharia marketing mix and Islamic Work Ethic variables on loyalty through institutional image indicators were tested with the result presented in Table 9. Furthermore, the statistics test determined how the exogenous variable possessed a significant effect on the endogenous. The T statistic was compared to the t-table value with a T statistic > 1.96 suggesting significance and the test outcomes were as follows.

1. Sharia Marketing Mix had an indirect effect on muzakki loyalty by 0.072 with a t-statistic of $1.951 > 1.96$ and a p-value of $0.046 < 0.05$ suggesting a significant indirect effect with institutional image as a mediating variable.
2. Islamic Work Ethic had an indirect effect on muzakki loyalty by 0.341 with a t-statistic of $3.899 > 1.96$ and a p-value of $0.000 < 0.05$ implying a significant indirect effect with institutional image as a mediating variable.

Table 9. Total Indirect Effect

	Original sample (O)	Sample mean (M)	Std Dev (STDEV)	T stat	P values
Islamic Work Ethic -> Institutional Image -> Muzakki Loyalty	0.072	0.070	0.037	1.951	0.046
Sharia Marketing Mix -> Institutional Image -> Muzakki Loyalty	0.341	0.346	0.088	3.899	0.000

Source: SmartPLS Output, Processed, 2022

The next test is the 95% Confidence Interval table (Path Coefficient), the test results are shown in table 10 below.

Tabel 10. Interval Confidence

	2,50%	97,50%
Sharia Marketing Mix -> Institutional Image	0.592	0.852
Islamic Work Ethic -> Institutional Image	0.010	0.304
Institutional Image -> Muzakki Loyalty	0.269	0.675
Sharia Marketing Mix -> Muzakki Loyalty	0.403	0.678
Islamic Work Ethic -> Muzakki Loyalty	0.182	0.468

Source: SmartPLS Output, Processed, 2022

The results showed the following outcomes.

- 1) The influence of institutional Image variable on muzakki loyalty fell within the range of 0.269 to 0.675, as per the 95% confidence interval.
- 2) The influence of Islamic Work Ethic variable on Institutional Image ranged from 0.010 to 0.304 within a 95% confidence interval.
- 3) The effect of Islamic Work Ethic variable on muzakki loyalty ranged between 0.182 to 0.468 within a 95% confidence interval.
- 4) The influence of Sharia Marketing Mix variable on Institutional Image was estimated to be between 0.592 to 0.852 within a 95% confidence interval.
- 5) The influence of Sharia Marketing Mix variable on muzakki loyalty was estimated to be between 0.403 to 0.678 within a 95% confidence interval.

The next test was to evaluate the fit and goodness of the model. This evaluation of model suitability was crucial to determine the adequacy and quality

of the model. In PLS-SEM, assessing the model fit could be accomplished by conducting tests such as F and R Squares.

Table 11. F Square

	Sharia Marketing Mix	Islamic Work Ethic	Institutional Image	Muzakki Loyalty
Sharia Marketing Mix			1.125	0.045
Islamic Work Ethic			0.050	0.142
Institutional Image				0.225
Muzakki Loyalty				

Source: SmartPLS Output, Processed, 2022

Based on the F Square values table provided earlier, the large effect size characterized by F Square criteria > 0.35 was observed in the influence of Sharia marketing mix on institutional image which had effect size of 1.125. A moderate effect falling within the range of 0.15 to 0.35 was also identified in effect of institutional image on muzakki loyalty. The remaining effects were classified as small sizes ranging from 0.02 to 0.15 and including the influence of Sharia marketing mix on muzakki loyalty (F square value 0.045), the influence of Islamic Work Ethic on muzakki loyalty (F square value 0.142), and the influence of Islamic Work Ethic on institutional image (F square value 0.050).

Table 12. R Square

	R-square	R-square adjusted
Institutional Image	0.688	0.681
Muzakki Loyalty	0.697	0.688

Source: SmartPLS Output, Processed, 2022

The R Square value was used to evaluate the combined or simultaneous impact of exogenous variables on endogenous. A strong effect was suggested by an R Square value above 0.67, a moderate effect fell between 0.19 and 0.33, and a weak effect fell below 0.19. According to Table 12, the combined influence of Sharia marketing mix, Islamic Work Ethic, and institutional image on muzakki loyalty variable were 0.697 with an adjusted R-squared value of 0.688. This implied that all exogenous constructs collectively affected the endogenous variable by 68.8% showing a strong effect. The remaining 31.2% was influenced by variables other than those examined in the study.

Similarly, the R Square value for the combined influence of Sharia marketing mix and Islamic Work Ethic on institutional image was 0.688 with an adjusted R-squared value of 0.681. This showed that the exogenous constructs of Sharia marketing mix and Islamic Work Ethic jointly affected the mediation construct (institutional image) by 68.1%, suggesting a strong effect. The remaining 31.8% was influenced by other variables not included in this study.

Discussion

1) Direct Effect of The Sharia Marketing Mix Variable on The Muzakki Loyalty Variable at Zakat Institutions in East Java

The test results showed that Sharia Marketing Mix had a significant positive effect on Muzakki Loyalty at Amil Zakat Institution in East Java, implying H_{a1} was accepted and H_{01} was rejected. Sharia Marketing Mix is a strategy adopted by non-profit organizations or companies to increase sales of goods or services. This study shows that Amil Zakat Institution in East Java also implements Sharia Marketing Mix to increase Zakat collection, aiming to cultivate and sustain loyalty among donors. The results correlate with previous publications conducted at Islamic banks in Jordan, showing the impact of marketing mix on customer loyalty (Alafeef, 2020). Additionally, a similar article by Radiman et al suggests the influence of marketing mix on student loyalty to schools (Radiman et al., 2018).

2) Indirect Effect of The Sharia Marketing Mix Variable on The Muzakki Loyalty Variable at Zakat Institutions in East Java with The Image of The Institution as A Mediating Variable

The analysis showed that Sharia marketing mix had a significant indirect impact on muzakki loyalty with institutional image as a mediating variable suggesting H_{a2} was accepted and H_{02} was rejected. Sharia Marketing Mix is carried out following Sharia principles reflecting marketing strategy practiced by institution which is subject to public evaluation concerning the attractiveness, adherence to values and norms, and consumer perceptions. In several previous publications, an unattractive strategy can affect the company's reputation (image) for the worse and vice versa. Publications conducted on the food industry in Denmark showed that marketing mix elements were generally used to communicate a healthy brand image (Chrysochou, 2010). Other articles also showed that marketing mix had a positive and significant effect on the online motorcycle taxi brand image (Rahman et al., 2019).

Additionally, institutional image serves as a critical factor in assessing service quality and guides consumers in selecting services that correlate with the needs. For service-oriented products, corporate image shapes predictive expectations. Previous publications have also underscored the positive and significant effect of corporate image on loyalty (Andreassen & Lindestad, 1998).

3) The Direct Effect of Islamic Work Ethic Variable on The Muzakki Loyalty Variable at Zakat Institutions in East Java

The test results showed that Islamic Work Ethic significantly influenced Muzakki Loyalty in Amil Zakat Institution in East Java implying H_{a3} was accepted and H_{03} was rejected. Islamic Work Ethic in service-oriented companies plays a crucial as it directly impacts consumers' perceptions, satisfaction, and loyalty. This is supported by the results of a previous publication conducted by Fikriyah et al. The publication showed that the results had a significant effect on loyalty (Fikriyah et al., 2019). Similarly, articles conducted on telecommunications services showed the significant impact of Islamic Work Ethic represented by service quality on consumer loyalty (Zain, 2013).

4) Indirect Effect of The Islamic Work Ethic Variable on The Muzakki Loyalty Variable at Zakat Institutions in East Java with The Image of The Institution as A Mediating Variable

The examination of the indirect effect of Sharia marketing mix variable on muzakki loyalty mediated by institutional image showed that there was a significant indirect effect signifying H_{a4} was accepted and H_{04} was rejected. Islamic Work Ethic practiced in service organizations significantly influences the organization's image, which affects muzakki loyalty. A positive institutional image facilitates customer retention while a negative one may lead to donors shifting zakat contributions to other institutions. These discoveries resonate with a previous publication by Putri et al, which emphasized the significant impact of service quality on consumer loyalty with brand image as a mediating variable (Putri et al., 2022).

The results of this study provide insights for Amil Zakat Institution to enhance the practices and improve image. Furthermore, the continuous implementation of Islamic Work Ethic and Sharia marketing mix is essential for improving image of these institutions and fostering loyalty among donors. The survey data presented in the preceding sections emphasize that all Amil Zakat Institution have integrated Islamic Work Ethic into the operations but under various terms such as service, work ethic, and work culture. This integration is reflected in the quality of service provided by these institutions.

CONCLUSION

In conclusion, the study affirmed several observations based on the results and testing of the hypotheses previously proposed. First, Sharia Marketing Mix had a significant positive effect on Muzakki Loyalty to Amil Zakat Institution in East Java. This marketing strategy was implemented by non-profit organizations or companies and aimed to increase sales of goods or services. The survey data showed a high average response from respondents, particularly in the product indicator suggesting that the service products offered by Amil Zakat Institution received positive feedback from donors. Therefore, institutions needed to continue implementing product strategies and enhance promotion as well as placement strategies within Sharia Marketing Mix to increase donor interest in distributing zakat to Amil Zakat Institution. It was further anticipated that the strategy would increase zakat collection, eventually fostering and sustaining donor loyalty over the long term.

Second, Sharia marketing mix exerted an indirect effect on muzakki loyalty with institutional image serving as a significant mediating variable. The public's assessment of institution's marketing strategy directly influenced the reputation, which further impacted donor loyalty. In several previous publications, unattractive strategies could affect a company's reputation (image) for the worse and vice versa. The results emphasized that Fatanah and Shiddiq representing Islamic Work Ethic were the main considerations for muzakki compared to Amanah and Tabligh. Therefore, Amil Zakat Institution should focus on enhancing Islamic Work Ethic, particularly in areas related to Fatanah (professionalism) and Shiddiq

(transparency). Another result was that Promotion and Product were indicator variables for Sharia Marketing Mix and were also influential factors for muzakki.

Third, Islamic Work Ethic significantly influenced Muzakki's Loyalty to Amil Zakat Institution in East Java. Islamic Work Ethic in service provider companies was closely related to consumers due to the relationship to service quality. Therefore, it directly influenced consumers perceptions, satisfaction, and loyalty. Recommendations included continuous improvement of Islamic Work Ethic within Amil Zakat Institution, leveraging various avenues such as providing reminders before routine zakat collections, informing donors about participatory activities, and optimizing service delivery.

Finally, the indirect influence of Sharia marketing mix on muzakki loyalty mediated by institutional image as a mediating variable showed a significant impact. The application of Islamic Work Ethic within service organizations played a crucial role as service was the primary product. A positive institutional image fostered donor retention while negative perceptions led donors to switch to other zakat-paying institutions. Therefore, maintaining a positive institutional image was crucial for sustaining donor loyalty.

REFERENCES

- Abuznaid, S. A. (2012). Islamic Marketing: Addressing the Muslim Market. *An-Najah University Journal for Research*, 26(6). <http://hdl.handle.net/20.500.11888/2676>
- Ahmed, A., Arshad, M. A., Mahmood, A., & Barkat, W. (2021). The Impact of Spiritual Values on Employees Loyalty: The Moderating Role of Islamic Work Ethic. *International Journal of Ethics and Systems*, 37(3), 341–355. <https://doi.org/10.1108/IJOES-09-2020-0147>
- Alafeef, M. (2020). The Influence of Service Marketing Mix on Customer Loyalty towards Islamic Banks: Evidence from Jordan. *International Journal of Academic Research in Accounting, Finance and Management Sciences*, 10(3), Pages 239-255. <https://doi.org/10.6007/IJARAFMS/v10-i3/7862>
- Ali, A. J. (1992). Islamic Work Ethic in Arabia. *The Journal of Psychology*, 125(5), 507–519.
- Ali, S. (2018). Work Ethics and Their Impact on Corporate Image in Business Organizations. *Multi-Knowledge Electronic Comprehensive Journal For Education And Science Publications*, 4(1), 25.
- Alma, B. (2014). *Manajemen Pemasaran dan Pemasaran jasa*. Alfabeta.
- Al-Qahtani, S. (2005). *Menjadi Da'i Sukses*. Qisthi Press.
- Alserhan, B. A. (2016). *The Principles of Islamic Marketing* (2nd ed.). Gower.
- Andreassen, T. W., & Lindestad, B. (1998). The Effect of Corporate Image in the Formation of Customer Loyalty. *Journal of Service Research*, 1(1), 82–92. <https://doi.org/10.1177/109467059800100107>
- Anjani, H. D., Irham, I., & Waluyati, L. R. (2019). Relationship of 7P Marketing Mix and Consumers' Loyalty in Traditional Markets. *Agro Ekonomi*, 29(2), 261. <https://doi.org/10.22146/ae.36400>

- Arham, M. (2010). Islamic perspectives on marketing. *Journal of Islamic Marketing*, 1(2), 149–164. <https://doi.org/10.1108/17590831011055888>
- Asnawi, N., Sukoco, B. M., & Fanani, M. A. (2019). The Role of Service Quality Within Indonesian Customers Satisfaction and Loyalty and Its Impact on Islamic Banks. *Journal of Islamic Marketing*, 11(1), 192–212. <https://doi.org/10.1108/JIMA-03-2017-0033>
- Ayuni, S., Budiati, I., & Reagan, H. (2020). *Analisis Hasil Survey Dampak COVID-19 Terhadap Pelaku Usaha*. BPS.
- Badan Amil Zakat Nasional. (2017). *Statistik Zakat Nasional 2016* (p. 80). BAZNAS.
- BPS. (2021). *Ekonomi Indonesia 2020 Turun sebesar 2,07 Persen (c-to-c)*.
- Catarina, E. (2020, February 9). Kata Pengamat Ini, Penyaluran Stimulus UMKM Lewat Perbankan Tidak Tepat. *kompas.com*.
- Christopher, L., & Lauren, K. W. (2005). *Pemasaran Jasa*. Gramedia.
- Chrysochou, P. (2010). Food Health Branding: The Role of Marketing Mix Elements and Public Discourse in Conveying A Healthy Brand Image. *Journal of Marketing Communications*, 16(1–2), 69–85. <https://doi.org/10.1080/13527260903342787>
- El-Bassiouny, N. M., Wilson, J. A. J., & Esmat, S. (2017). An Islamic macromarketing perspective on sustainability. *Journal of Islamic Marketing*, 8(2), 187–203. <https://doi.org/10.1108/JIMA-09-2015-0069>
- Fikriyah, K., & Ridlwan, A. A. (2018). The Evaluation of Mustahiq Empowerment-Based Poverty Alleviation Program at Amil-Zakat Organizations. *International Journal of Islamic Business and Economics (IJIBEC)*, 2(1), 65–73. <https://doi.org/10.28918/ijibec.v2i1.1263>
- Fikriyah, K., Ridlwan, A. A., & Suryaningsih, S. A. (2019). Islamic Work Ethics in Zakat Institution in Indonesia: How does it Affect Customer Loyalty? *International Journal of Civil Engineering and Technology (IJCIET)*, 10(2), 374–381.
- Friantoro, D., & Zaki, K. (2019). Do We Need Financial Technology for Collecting Zakat? *International Conference of Zakat*. <https://doi.org/10.37706/iconz.2018.133>
- Ghozali, I. (2014). *Structural Equation Modeling Metode Alternatif dengan Partial Least Square (PLS)* (4th ed.). Badan Penerbit Universitas Diponegoro.
- Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2016). *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM)* (2nd ed.). Sage.
- Haryono, E. (2022, Agustus). *Ekonomi Indonesia Tumbuh Tinggi Pada Triwulan II 2022*. Bank Indonesia (Siaran Pers). <https://www.bi.go.id/id/publikasi/ruang-media/news-release/Pages/>
- Hashim, N., & Hamzah, M. I. (2014). 7P's: A Literature Review of Islamic Marketing and Contemporary Marketing Mix. *Procedia - Social and Behavioral Sciences*, 130, 155–159. <https://doi.org/10.1016/j.sbspro.2014.04.019>
- Hassan, A., Chachi, A., & Latiff, S. A. (2008). Islamic Marketing Ethics and its Impact on Customer Satisfaction in The Islamic Banking Industry. *JKAU: Islamic Economy*, 21(1), 2746.

- Hudaefi, F. A., & Beik, I. S. (2021). Digital Zakah Campaign in Time of Covid-19 Pandemic in Indonesia: A Netnographic Study. *Journal of Islamic Marketing*, 12(3), 498–517. <https://doi.org/10.1108/JIMA-09-2020-0299>
- Hudaefi, F. A., Caraka, R. E., & Wahid, H. (2022). Zakat administration in times of COVID-19 pandemic in Indonesia: A knowledge discovery via text mining. *International Journal of Islamic and Middle Eastern Finance and Management*, 15(2), 271–286. <https://doi.org/10.1108/IMEFM-05-2020-0250>
- Kashif, M., Abdur Rehman, M., & Pileliene, L. (2016). Customer Perceived Service Quality and Loyalty in Islamic Banks: A Collectivist Cultural Perspective. *The TQM Journal*, 28(1), 62–78. <https://doi.org/10.1108/TQM-01-2014-0006>
- Khairunnisa, Nasution, A. A., & Pitono. (2022). Pengaruh Etika Perilaku Pelayanan Dan Brand Equity Terhadap Loyalitas Nasabah Melalui Kepuasan Nasabah Pada PT. Bank Sumut Medan. *Jurnal Akuntansi, Manajemen Dan Ilmu Ekonomi*, 2(1).
- Kotler, P., & Amstrong, G. (2016). *Kotler, Philip and Gary Amstrong. (2016). Prinsip-prinsip Pemasaran. Edii13. Jilid 1. Jakarta: Erlangga* (13th ed., Vol. 1). Erlangga.
- Lupiyoadi, R., & Hamdani. (2013). *Manajemen Pemasaran Jasa*. Penerbit Salemba Empat.
- Lutfi, M., Chintya Dewi Buntuang, P., Kornelius, Y., Erdiyansyah, & Hasanuddin, B. (2020). The Impact of Social Distancing Policy on Small and Medium-Sized Enterprises (SMEs) in Indonesia. *Problems and Perspectives in Management*, 18(3), 492–503. [https://doi.org/10.21511/ppm.18\(3\).2020.40](https://doi.org/10.21511/ppm.18(3).2020.40)
- Nasim, A., & Syahri Romdhon, M. R. (2014). Pengaruh Transparansi Laporan Keuangan, Pengelolaan Zakat, Dan Sikap Pengelola Terhadap Tingkat Kepercayaan Muzakki. *Jurnal Riset Akuntansi dan Keuangan*, 2(3), 550. <https://doi.org/10.17509/jrak.v2i3.6603>
- Othman, B. A., Harun, A., De Almeida, N. M., & Sadq, Z. M. (2021). The Effects on Customer Satisfaction and Customer Loyalty by Integrating Marketing Communication and After Sale Service into the Traditional Marketing Mix Model of Umrah Travel Services in Malaysia. *Journal of Islamic Marketing*, 12(2), 363–388. <https://doi.org/10.1108/JIMA-09-2019-0198>
- Putri, R. N., Hermana, D., & Cupiandi, H. (2022). Pengaruh Kualitas Pelayanan Terhadap Loyalitas Konsumen Dengan Citra Merek Sebagai Variabel Mediasi Pada PT. Pos Indonesia Cabang Garut. *Journal Of Entrepreneurship and Strategic Management*, 1(02), 56–63. <https://doi.org/10.52434/jesm.v1i02.121>
- Radiman, Gunawan, A., Wahyuni, S. F., & Jufrizen. (2018). The Effect of Marketing Mix, Service Quality, Islamic Values and Institutional Image on Students' Satisfaction and Loyalty. *Expert Journal of Marketing*, 6(2).
- Rahman, F. Y., Yuliati, L. N., & Simanjuntak, M. (2019). *The Influence of Marketing Mix and Word of Mouth Towards Brand Image and Usage of Online Bike Usage*. 5(3), 287–298. <https://doi.org/10.17358/ijbe.5.3.287>

- Ruslan, R. (2012). *Manajemen Public Relations dan Media Komunikasi*. PT Raja Grafindo Persada.
- Solimun, S., & Fernandes, A. A. R. (2018). The Mediation Effect of Customer Satisfaction in The Relationship Between Service Quality, Service Orientation, and Marketing Mix Strategy to Customer Loyalty. *Journal of Management Development*, 37(1), 76–87. <https://doi.org/10.1108/JMD-12-2016-0315>
- Sugiyono, S. (2019). *Metode Penelitian Kuantitatif Kualitatif dan R&D*. (2nd ed., Vol. 1). Alfabeta.
- Tasmara, T. (2001). *Kecerdasan ruhaniah (transcendental intelligence): Membentuk kepribadian yang bertanggung jawab profesional, dan berakhlak*. Gema Insani Press.
- Wijaya, O. Y. A. (2020). The Impact of Covid-19 on Micro, Small and Medium Enterprises (MSMEs) in East Java Province, Indonesia and Strategies for Overcoming: Ad Interim. *Talent Development & Excellence*, 12(2), 3454–3469.
- Wilson, J. (2012). Looking at Islamic marketing, branding and Muslim consumer behaviour beyond the 7P's: The call for supportive course content and more P's please. *Journal of Islamic Marketing*, 3(3), 212–216. <https://doi.org/10.1108/17590831211259718>
- Zain, T. (2013). Pengaruh Kualitas Layanan Dan Promosi Terhadap Kepuasan Dan Loyalitas Pelanggan Speedy Instan. *Jurnal Ekonomi Akuntansi dan Manajemen*, 12(2), 12.