



## Variables Determining Muzakki Loyalty in Paying Zakat

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### Abstract

*This study aims to assess whether accountability, transparency, service quality, satisfaction, and religiosity affect Muzakki's loyalty with trust as Muzakki's intervening variable. The survey approach is used in this explanatory research work. A questionnaire with written questions was utilized as the data collection method, and respondents were Muzakki's (payers of zakat, infaq, and sadaqah) at amil zakat institutions. This research surveys 100 respondents (muzakki) in Lembaga Amil Zakat, Infaq dan Sedekah Muhammadiyah (Lazismu) Central Java. The sampling technique used purposive sampling, which set the samples based on criteria. The data were analyzed using partial least square-structural equation modelling (PLS-SEM), then processed using the SmartPLS application. The results of this study indicate that the muzakki loyalty to zakat management organizations (Lazismu) will increase in paying zakat by increasing muzakki's trust through satisfaction, service quality, religiosity, transparency, and accountability by PSAK 109.*

**Keywords :** Religiosity; Accountability; Service Quality; Transparency; Satisfaction; Muzakki Trust .

### INTRODUCTION

Islam provides a resolution for poverty reduction through the *zakat* fund system (Chaniago, 2015). Knowing the condition of Muslims are still in poverty, it becomes essential to optimize the collection of *zakat* funds from the *muzakki*. The establishment of *zakat* collection refers to the requirements of sharia and legislation. Shariah requirements for collecting *zakat* are found in the Holy Qur'an surah *At*

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*Taubah* verse 103. Furthermore, the law on zakat collection is contained in Law No. 23 of 2011 on *Zakat* Management. According to the rules, *zakat* is a property a Muslim or a business body must issue. It was given to those entitled to receive it following Islamic law. Thus, the collection of *zakat* has a firm basis: following the *Shari'ah* (*Alquran*) and the rules and regulations that apply in Indonesia.

The affordability of payment of ZIS funds (Zakat, Infaq, Sadaqah) is an important thing that can be built through quality service and effective distribution of zakat. In this context, “muzakki” refers to individuals or entities that pay zakat. (Murwenie et al., 2021). Several research results show that the service quality of zakat institutions still needs to be improved from Muzakki’s point of view. (Sudarsono et al., 2021)

To implement good zakat governance in Indonesia, the zakat management (collection and distribution) is carried out by 572 zakat management entities consisting of the National Zakat Amil Agency (Baznas), Provincial Baznas, Regency/City Baznas, and Amil Zakat Institutions (LAZ) (Putri at.al, 2022).

Although Central Java has a potential for zakat of up to IDR 150 billion, by 2022 Lazismu Central Java will only be able to collect IDR 105 billion. The actual number of contributors was 143,088 even though it exceeded the aim of 98,345 donors.

**Table 1. Zakat Collection,  
Infaq/Shodaqoh (IDR) on Lazismu Central Java**

Year	ZIS Collection		Total Donor	
	Target	Realisation	Target	Realisation
2019	75.000.000.000	51.867.885.176	45.000	57.950
2020	100.000.000.000	63.022.250.168	58.000	77.995
2021	125.000.000.000	76.050 123.205	78.000	92.449
2022	150.000.000.000	105.000.000.000	98.500	143.088

Source: Financing Report LAZISMU (proceed)



In table 1, Even while the number of donors keeps growing, the annual target amount of zakat collection has not been reached. Lazismu has not been able to boost muzakki's confidence in disbursing zakat as a zakat institution. Considering that *zakat, infaq, shadaqah*, and other philanthropic funds are important mandates, accountability and transparent reports are needed regarding funds and goods issued by LAZISMU. The information provided on the expenditure of *zakat, infaq, shadaqah*, and other philanthropic funds to donors is not optimal or only limited to a few donors so individual donors do not get information about the donated funds. With the existence of *Zakat, Infak, and Shadaqah*, there must be a forum that can be trusted by the community to manage these funds.

The low motivation of *Muzakki* from the Muslim community to pay *zakat* is due to a lack of understanding about the importance of paying *zakat* among the Muslim community. Based on the explanation above, it can be concluded that the low motivation in paying *zakat* is due to several factors including the low level of community religiosity, the low accountability of *amil* institutions, the lack of transparency of *amil* institutions, and the low service quality so that the trust of Muslim communities in institutions still lacking, thus the level of *muzakki's* loyalty to *amil* institutions (*Lazismu*) is also very low.

Researchers have found that Transparency, Accountability, Service Quality, Satisfaction, and Religion all have a significant impact on Muzakki who pay zakat at Amil Zakat Institutions. There is, however, no research on the role of trust as a modifying factor in enhancing Muzakki's devotion to. The findings of studies on the effects of religion, openness, accountability, satisfaction with the quality of services, and faith in Muzakki's faithfulness in paying zakat were examined by (Nurkholis & Jayanto, 2020), (Jumriani, 2020), (Said et al., 2020), and the results show variations in research findings. This study makes reference to studies from which the distinction is the inclusion of the independent variable of transparency and the moderating variable of trust. The purpose of this study is to determine how muzakki's commitment to paying zakat and trust as an intervening variable are affected by religiosity, accountability, transparency, service quality, and contentment.

## LITERATUR REVIEW

### **Theory of Loyalty**

According to (Giovanis & Athanasopoulou, 2018), loyalty is the degree of consumer faithfulness toward certain brands regardless of rival brand marketing efforts. Customers automatically become devoted users of a product, so they do not need to give the decision of whether to purchase the same item twice or more often much thinking. The condition that consumers like certain products can influence consumers' decisions to stay on the same product.

Because customers are pleased with the services, customer loyalty can increase. Consumers' strong dedication to and belief in businesses that provide services can also lead to loyalty (L. Dewi, 2020). It's because customers have actually benefited from the company's services.

### **Trust in Zakat Institutions**

According to their perspectives, previous scholars from a range of disciplinary domains, including sociology, psychology, management, economics, and political science, propose definitions of trust (Armstrong & Yeein, 2001) and (Mayer et al, 1995). As a result, each aim may have a distinct impact and meaning depending on the individual, and so does trust.

Building muzakki's trust is crucial to the zakat management system, and zakat management organizations must do this. When muzakhki place their trust in zakat management organizations, they contribute significantly to the best possible zakat collection. In the meantime, the zakat that is gathered contributes to achieving community welfare (Ghazali et al., 2016). Therefore, zakat management entities must conduct studies on muzakki trust and their zakat payment behaviors.

### **Theory of Accountability**

Accountability is the duty to offer information to the party having the authority to request information or accountability, including an explanation of the performance and acts of an individual, a legal entity, and organizational leadership (Kusumawardani, 2020).



According to the study's findings (Mukhibad et al., 2019), Muzakki's decision to pay zakat is significantly influenced favorably by accountability. The findings of research by (Ahmad, 2018), (Nurkholis & Jayanto, 2020) that accountability influences Muzakki's trust where the accountability of zakat management institutions is related to reporting all activities, particularly regarding the flow of zakat funds and financial reports to muzakki, support this. Therefore, the muzakki's confidence in disbursing zakat increases as the Amil Institution's reporting practices become more accountable.

The research result from (Jumriani, 2020) stated that accountability has a significant positive effect on *Muzakki's* loyalty. These results are also supported by research from (A.- Roziq et al., 2020) (Aghayi & Ebrahimpour, 2015) and (Maftachul Ningrum, 2022).

This description serves as the foundation for the following hypothesis:

**H1: Accountability has a significant positive effect on *Muzakki's* Trust**

**H2: Accountability has a significant positive effect on *muzakki* loyalty  
Transparency**

As one of the foundational tenets of Islamic beliefs, it can help the collecting of zakat (Nasri et al., 2019). When Muzakki notices that zakat finances are transparent, it will naturally boost Muzakki's trust in zakat institutions and cause Muzakki to switch over payments that were previously made to traditional zakat organizations. Zakat organizations can promote transparency by disseminating information via print, electronic, and social media. (Mawardi & Iqbal, 2017).

Transparency relates to how to publish all reports, including those on initiatives, plans, and funds, and how to give them to the muzakki (Ruslan, 2022). The more trustworthy muzakki are to distribute their zakat funds through the zakat management organization, the more transparent the zakat management institution must be to earn their trust (Munir, 2021).

The development of the transparency idea will be able to positively affect muzakki's institutional oversight. Additionally, it will promote and motivate muzakki to select zakat institutions. It is supported by studies carried out by (A.- Roziq et al., 2020), (Salman, 2022) dan (Mahmudi & Prastmawati, 2020) which states that transparency has a positive and significant effect on *muzakki* loyalty.



This description enables the following formulation of the hypothesis:

**H3: Transparency has a significant positive effect on *Muzakki's* trust in *Zakat***

**H4: Transparency has a positive and significant effect on muzakki loyalty**

### **Service Quality of *Zakat* Distribution**

Service quality in zakat management institutions can be seen as an evaluation of zakat management and the managers' attitude toward muzakki, which fosters satisfaction (Vegirawati et al., 2022). When muzakki are pleased with the high level of service provided by zakat institutions, muzakki will inevitably be trusted (Zainal, 2016). The level of service that a zakat management organization offers as its agent (trustee) is related to agency theory.

According to the study's findings, service quality significantly increases a Muzakki's confidence in paying zakat Aisyah & Sutejo, (2020) It is backed up by (Jumriani, 2020), and (Mardini, 2020) who both asserted that the caliber of a service will affect a muzakki's commitment to paying zakat.

The muzakki will be more willing to distribute their income to zakat institutions when contributors are treated better. It is backed by the findings of studies from (Mardini et al., 2020) and (Jumriani, 2020) that shown that there is an influence of service quality on loyalty because the rising standard of service at an amil zakat institution will foster loyalty to the institution.

This description enables the following formulation of the hypothesis::

**H5: Service quality has a significant positive effect on *Muzakki's* Trust**

**H6: Service quality has a significant positive effect on *Muzakki* Loyalty**

### **Satisfaction of *Zakat* Distribution**

Satisfaction is a person's feeling of pleasure or disappointment that arises after comparing his or her perception and impression of the service performance and expectations (Syahsudarmi, 2022). Satisfaction is the level of one's feelings after comparing the performance (results) that he feels compared to his expectations (Elisabeth et al., 2019). In other words, the level of satisfaction





is a function of the difference between perceived performance and *muzakki's* expectations.

Their research shows that there is an effect of satisfaction on trust. The increasing *muzakki* satisfaction in an amil zakat institution will give trust to *muzakki* in paying *zakat* at the institution.

Therefore, acquiring customer satisfaction can lead to consumer loyalty.

Satisfied *muzakki* will tend to make repayments later and recommend the service provider to others. Previous research that supports the effect of satisfaction on customer loyalty includes (Bazzi, 2022),(Doddy et al., 2022) and (Ikhwandha & Hudayati, 2019) which shows an increasing *Muzakki* satisfaction at an amil *zakat* institution will provide loyalty to *muzakki* paying *zakat* on the institution. Therefore, the hypothesis can be formulated as follows:

**H7: Satisfaction has a significant positive effect on *Muzakki's* Trust**

**H8: Satisfaction has a significant positive effect on *Muzakki* loyalty**

### **Religiosity Of Zakat Distribution**

*Muzakki's* religiosity is defined as a *muzakki's* obedience or obedience to religious teachings through the implementation of the obligation to pay *zakat* which reaches the *nishab* (Bin-Nashwan et al., 2019).

The research from (Retnowati & Usnan, 2022) states that religiosity has an effect on *muzakki* trust. This result is supported by research from (Mukhibad et al., 2019) which says that religiosity has a significant positive effect on trust, meaning that non-profit-oriented *zakat* institutions can be trusted in motivating *Muzakki* to pay *zakat* due to religious obligations.

The research results from (Mukhibad et al., 2019) stated that religiosity has a significant positive effect on *muzakki* loyalty. Therefore, customers will be more loyal if their religious expectations are met with sharia compliance from the institution (Echchabi & Olaniyi, 2012). These results are supported by research results (Budiyono et al., 2019). Based on these results, the hypothesis can be formulated as follows:

Therefore, the hypothesis can be formulated as follows:

**H 9: *Muzakki's* religiosity affects the level of *Muzakki's* trust**

**H 10: *Muzakki's* religiosity has an effect on *Muzakki's* loyalty**

A trust variable may be a factor that is provided by muzakki in order to increase muzakki's loyalty. Trust is crucial for assessing muzakki's loyalty because it has a significant impact on how loyal someone is to the institution they would be helping.

According to the findings of (A. Roziq et al., 2021), trust significantly affects muzakki loyalty. According to this study, management should increase muzakki loyalty and trust while also raising the zakat management's transparency and accountability levels in order to improve the performance of zakat payments. Good BAZNAS governance in line with sharia principles is necessary to boost muzakki confidence and increase transparency and accountability of the zakat management. Many researchers, including those who include (Jumriani, 2020) and (Mukhibad et al., 2019).

Based on these results, the hypothesis can be formulated as follows:

**H 11: Trust has a significant positive effect on *Muzakki* Loyalty**

## RESEARCH METHOD

Explanatory research, which explains the causal connection between study variables and hypothesis testing, is the type of research done in this manner. The Muslims in Indonesia who are able to pay zakat were the subject of this explanatory study, which focused particularly on the Central Java Province. A questionnaire is used to directly collect primary data. 100 Muslims who had paid their zakat through the LAZISMU institution in Central Java, Indonesia, were sampled using the incidental sampling method.

The Partial Least Square (PLS) method, a form of structural equation modeling (SEM) based on components or variations, was employed in this investigation. PLS is an alternate technique to a covariant-based SEM approach, according to Garson David, (2016). According to Garson David, (2016), the formation variable is linearly aggregated from its indicators in the formal PLS





model. Value estimation, which was used to create variable score components, was built on the parameters of the inner and outer models. The following steps were taken to test the following hypothesis. First, the reflective outer model's substantive content was evaluated by comparing comparable values and evaluating the significance of these values. Second, the inner model's performance was assessed by considering the percentage of variance explained, specifically by examining the endogenous constructs' R2 values and the size of the structural path coefficient. The statistical t-test was used to assess the significance of effect. R2 value changes can be used to determine how particular exogenous variables affect endogenous variables. The operational definition of the variable was measured using a Likert scale from the statement strongly disagree (value=1) to strongly agree (value=5), presented in the table below.

**Table 1. Definition of Operational Variable**

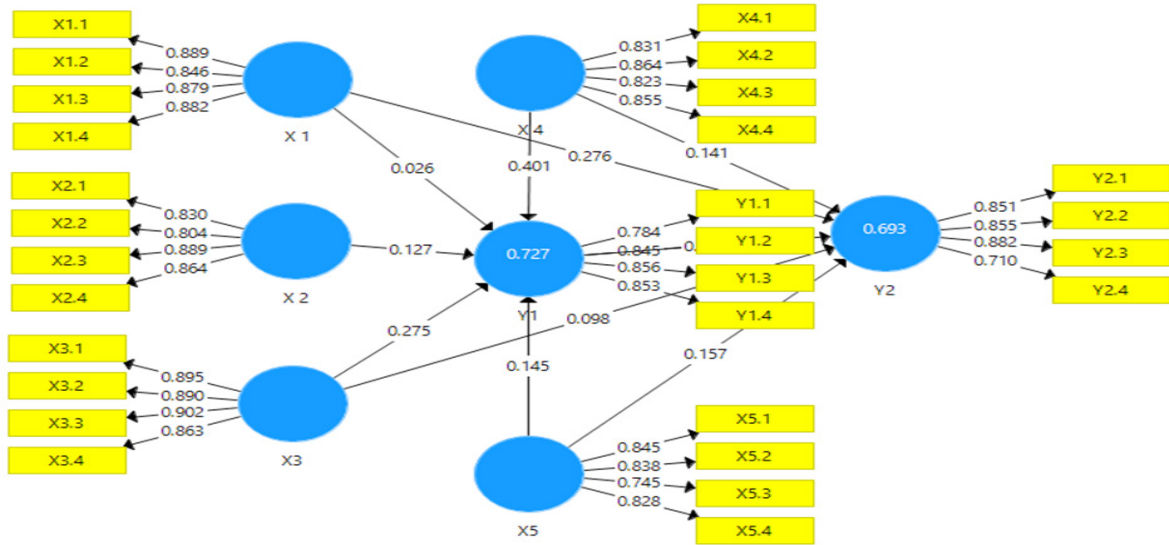
Variable	Indicator
Satisfaction (X1)	<ol style="list-style-type: none"> <li>1. The given services are of a quality that meets muzakki's needs.</li> <li>2. Content produced in line with muzakki's aspirations and desires.</li> <li>3. The overall level of service is excellent and pleasant.</li> <li>4. A lazismu institution makes it simple to pay zakat.</li> </ol>
Accountability (X2)	<ol style="list-style-type: none"> <li>1. Information about the actions taken is made public</li> <li>2. Lazismu scheme to enhance Mustahiq's welfare</li> <li>3. Distributed while considering Mustahiq's requirements</li> <li>4. Understanding of muzaki about zakat money distribution</li> </ol>
Service Quality (X3)	<ol style="list-style-type: none"> <li>1. Strategic place and easy to reach</li> <li>2. Dress neatly and politely</li> <li>3. The procedure for receiving zakat is following applicable regulations</li> <li>4. Amil officers provide accurate and easy-to-understand information</li> </ol>

Transparency (X4)	<ol style="list-style-type: none"> <li>1. The release of recurring financial statements</li> <li>2. Financial reports are readily available</li> <li>3. Making financial statements available</li> <li>4. The accessibility of community suggestions for Lazismu</li> </ol>
Religiosity (X5)	<ol style="list-style-type: none"> <li>1. Zakat is a form of obedience to Allah</li> <li>2. By paying Zakat, the wealth will be multiplied by Allah</li> <li>3. Zakat is the result of the manifestation of gratitude</li> <li>4. Zakat is an obligation of Muslims</li> </ol>
Trust (Y1)	<ol style="list-style-type: none"> <li>1. Open handling of zakat funds is practiced at LAZISMU</li> <li>2. Amil performs his job in a reliable and competent manner.</li> <li>3. LAZISMU gives muzakki accurate information.</li> <li>4. LAZISMU offers the community consulting services.</li> </ol>
Loyalty (Y2)	<ol style="list-style-type: none"> <li>1. Lazismu and muzakki have had a long-standing, strong relationship.</li> <li>2. Muzakki consistently pays Lazismu zakat.</li> <li>3. Muzakki has and will continue to urge others to use the Lazismu.</li> <li>4. Muzakki has no interest in the products being offered.</li> </ol>

## RESULTS AND DISCUSSION

The value of indicators for each variable is above 0.7 after assessing the outer model. Therefore, there is no need for a re-analysis. An outer loading score of more than 0.7 ( $>0.7$ ) is necessary to establish a connection between latent variables and their indicators. According to Garson David, (2016) that PLS requires a loading score (outer loading) indicator for each latent variable which should be  $>0.7$ . The outer model was analysed through discriminant validity, average variance extracted (AVE), and composite reliability.





Source: data processed by SmartPLS 3

**Average Variance Extracted (AVE)**

**Table 4. The result of Average Variance Extracted (AVE)**

Variable	Average Variance Extracted (AVE)	Composite Reliability	Cronbach's Alpha
Satisfaction (X1)	0,764	0,928	0,897
Accountability (X2)	0,718	0,911	0,869
Service Quality (X3)	0,788	0,937	0,910
Transparency (X4)	0,711	0,908	0,865
Religiosity (X5)	0,644	0,887	0,831
Trust (Y1)	0,698	0,902	0,861
Loyalty (Y2)	0,684	0,896	0,845

Source: data processed by SmartPLS 3

By examining the value of AVE, discriminant validity may also be measured. If the AVE value is greater than 0.5, the research model's construct is deemed to be valid (Garson David, 2016) The table below shows the AVE results. 4. The data

above indicate that each construct’s AVE value is greater than 0.5. As a result, all constructs have a high level of discriminant validity.

### Composite Reliability

The outer model can be tested by looking at the reliability of the construct or latent variable as indicated by the composite reliability value, in addition to being assessed for convergent validity and discriminant validity. If the composite reliability score is more than 0.7, the construct is deemed reliable (Garson David, 2016). Table displays the SmartPLS output findings for composite reliability values.

According to Table 4’s SmartPLS output values, the composite reliability value for each construct is greater than 0.70. As a result, all constructs are highly reliable when compared to the needed minimum value limit.

### Structural Model Assessment

According to Table 5, of the ten hypotheses that have a direct effect, H1, H2, H7, and H8 are all rejected because the T-Statistics value is less than 1.96 and the P-Values are greater than 0.05, while the remaining six hypotheses are accepted because the T-Statistics value is greater than 1.96 and the P-Values are less than 0.05.

**Table 5. Path Coefficients (Direct Effect)**

(Direct Effect)			Parameter Coefficient	T- Statistics	P Values	Result
<b>H1</b>	Satisfaction (X1)	Trust (Y1)	0,026	0,184	<b>0,851</b>	Rejected
<b>H2</b>	Accountability (X2)	Trust (Y1)	0,127	0,838	<b>0,403</b>	Rejected
<b>H3</b>	Service Quality (X3)	Trust (Y1)	0,401	3,307	<b>0,023</b>	Accepted
<b>H4</b>	Transparency (X4)	Trust (Y1)	0,275	0,868	<b>0,003</b>	Accepted
<b>H5</b>	Religiosity (X5)	Trust (Y1)	0,145	2,112	<b>0,035</b>	Accepted



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<b>H6</b>	Satisfaction (X1)	Loyalty (Y2)	0,276	2,521	<b>0,012</b>	Accepted
<b>H7</b>	Serv Quality(X3)	Loyalty (Y2)	0,141	0,868	<b>0,545</b>	Rejected
<b>H8</b>	Transparency(X4)	Loyalty (Y2)	0,098	0,606	<b>0,438</b>	Rejected
<b>H9</b>	Religiosity (X5)	Loyalty (Y2)	0,157	2,369	<b>0,018</b>	Accepted
<b>H10</b>	Trust (Y1)	Loyalty (Y2)	0,301	1,963	<b>0,050</b>	Accepted

Source: data processed by SmartPLS 3

Using muzakki's trust as a mediating (intervening) variable in the Lazismu Central Java Province, Table 6 demonstrates that all independent variables indirectly have no significant impact on customer loyalty with path coefficient values: t-statistics below 1,966 and p-values over 0.05.

**Table 6. Path Coefficients (Indirect Effect)**

	Indirect Effect	Parameter Coefficient	T- Statistics	P Values	Result
<b>H1</b>	Satisfaction (X1) Trust (Y1) Loyalty (Y2)	0,008	0,159	<b>0,874</b>	Rejected
<b>H2</b>	Accountability (X 2) -> Trust (Y1) -> Loyalty (Y2)	0,038	0,723	<b>0,470</b>	Rejected
<b>H3</b>	Service Qual (X3) Trust (Y1) Loyalty(Y2)	0,121	1,822	<b>0,069</b>	Rejected
<b>H4</b>	Transparency (X4) Trust (Y1) Loyalty (Y2)	0,053	1.382	0,168	Rejected

H5	Religiosity (X5)	Trust (Y1)			
		Loyalty (Y2)	0.044	1,388	<b>0,175</b>
					Rejected

Source: data processed by SmartPLS 3

### Coefficient of Determination (R<sup>2</sup>)

Based on the data processing with the SmartPLS 3.0, the R Square value is obtained as follows:

**Table 7. R Square Results**

	R Square
<b>Y1 (Trust)</b>	0,727
<b>Y2 (Loyalty)</b>	0,693

Source: data processed by SmartPLS 3

According to Table 4's r-square value, satisfaction, accountability, service quality, transparency, and religiosity can each account for 72.7% of the variance in the construct of trust, with the remaining 27.3% being explained by components not included in this study. The construct variable of loyalty can be explained (0.693 or 69.3%) by Trust, and the remaining 31.62% is influenced by other constructs outside of this study.

According to the findings of the data analysis test, service quality has a favorable and significant impact on muzakki's confidence in paying zakat at Lazismu. According to other research' findings, Muzaki Trust has a good, considerable impact on service quality. (Mardini et al., 2020),(Jumriani, 2020) and (Ruslamsyah et al., 2019). Thus, the quality of service provided by Amil Lazismu officers in Central Java Province is considered good by Muzakki because it provides fast, precise and accurate services to muzakki. In addition, when serving muzakki, amil zakat officers are friendly and polite so that this provides comfort for muzakki in distributing their zakat and increases muzakki's trust in Lazismu.

According to the study's findings, transparency significantly and favorably affects muzaki trust. This indicates that Muzakki regards the transparency





practiced by Lazismu of Central Java Province as good because it has consistently published reports related to the collection and distribution of zakat management openly through print and social media. Lazismu has provided information regarding the management of zakat funds in a clear and accurate manner. The findings of this study corroborated those of studies by (Retnowati & Usnan, 2022), (Ruslan, 2022) and (Ahmad Roziq et al., 2021), which found that transparency has an impact on muzhiki trust. The findings demonstrate that the use of transparency specifically, the publication of information about the administration of ZIS funds – has a significant impact on muzakki, or the public's trust in government.

The results of the study of the Religiosity variable have a significant effect on Muzakki's Trust in paying Zakat at Lazismu. The influence of religiosity plays an important role because it is related to a person's habits in every line of life, so that the habit of a Muslim to pay zakat is influenced by religiosity. Consistent with the findings of other studies shows that Religiosity is positive significant influence by muzakki Trust (Retnowati & Usnan, 2022) and (Mukhibad et al., 2019). These findings suggest that the more religious a person is, the more he will increase his trust in zakat institutions.

Although the findings of the accountability research had a favorable and negligible impact on muzakki's confidence in paying zakat in Lazismu. This is due to Muzaki's conviction that Lazismu has carried out each of its projects in line with the Institute's vision and goal. Muzaki's desire to direct zakat to institutions is also influenced by the fact that he has faith in institutional leaders. The findings of this study corroborated previous studies' findings that accountability has an impact on muzakki trust. (Ahmad Roziq et al., 2021) and (Retnowati & Usnan, 2022).

According to the results of the hypothesis test, satisfaction significantly affects muzakki loyalty, as shown by the p-value of 0.012 (less than 0,05), which was obtained. The findings of this study corroborated previous research findings that suggested satisfaction has an impact on muzakki loyalty. (Salman, 2022), (Bazzi, 2022), (Doddy et al., 2022) and (Ikhwandha & Hudayati, 2019). This shows that muzakki is satisfied with the services provided by Lazismu, both through good service and also the convenience of zakat payment transactions. This is one of the factors for the loyalty of muzakki in Lazismu, Central Java Province.

Transparency did not significantly affect muzakki loyalty, according to the findings of hypothesis testing, as shown by the p-value of 0.438 (greater than



0.05). The findings of this study corroborated those of previous research showing that muzakki trust is unaffected by transparency (Salman, 2022).

A p-value of 0.545 (greater than 0.05) indicates that service quality does not have a positive and significant impact on muzakki loyalty. The findings of this study corroborated previous studies' findings that muzakki loyalty is unaffected by service quality. (Ruslamsyah et al., 2019)

According to the findings of the hypothesis test, religion significantly affects Muzhiki Loyalty, as shown by the p-value of 0.018 (less than 0.05). The study's findings on the impact of religion on muzakki loyalty are encouraging and substantial. This means that the higher the level of religiosity of the muzakki, the higher the level of loyalty. Consistent with the findings of other studies shows that Religiosity is positive significant influence by muzakki Loyalty (Jumriani, 2020) and (Mukhibad et al., 2019). This religiosity principle will bind muzakki along with their beliefs, so satisfaction with religious values is expected to be able to bind muzakki's loyalty to continue using Lazismu services. It means, if the level of religiosity of a muzakki is high, the level of loyalty will be even higher.

According to the findings of the hypothesis test, Trust significantly affects Muzhiki Loyalty, as shown by a p-value of 0.050 (less than 0.05). According to the Trust study, there is a favorable and considerable impact on muzakki's loyalty. In other words, muzakki's loyalty increases with their level of trust. The findings of this study corroborated previous studies' findings that Trust influences Muzakki Loyalty. (A. Roziq et al., 2021), (Mahmudi & Prastmawati, 2020) (Jumriani, 2020) and (Mukhibad et al., 2019).

They will be more willing to provide zakat infaq and alms if they have a high level of confidence in Amil Zakat institutions. They continue to provide zakat infaq and alms to the Lazismu institution because they have a growing faith in the structures that the Amil Zakat institution has established. Service quality and transparency, which produced diverse but not significantly different results, were variables.

## CONCLUSION

In Lazismu, Central Java Province, the primary goal of this study was to investigate the role of Muzakki trust as a mediator in the relationship between service quality, accountability, transparency, religion, and loyalty of Muzakki. The



findings demonstrated that in Lazismu, Central Java Province, service excellence, openness, and religiosity had a substantial favorable impact on muzaki's trust in making zakat, infaq, and sadaqah payments.

The level of trust that zakat payers (muzaki) have in Amil Zakat Institutions will significantly increase if transparency and accountability in the management of these institutions are adequately improved. Zakat payers (muzaki) will benefit much if an Amil Zakat Institution implements the principles of accountability and openness in its management.

When it comes to paying zakat, infaq, and sadaqah payments at Amil Zakat Institutions, muzaki loyalty is significantly influenced by their level of trust. Zakat payers' (muzaki) loyalty to the Amil Zakat Institution could be greatly impacted if Lazismu truly upholds or improves the level of trust that muzaki gives to institutions.

In order to promote accountability, service quality transparency, and satisfaction in activity reports or financial reports to Muzakki, it is necessary to educate the general population about the significance of zakat. Additionally, paying zakat online (or by m-payment) at Lazismu will be simple. The study's initial finding is that institutions that administer zakat (amil zakat) must be aware of their responsibility to all parties, including zakat payers (muzakki). This inference results from the fact that building muzakki's trust depends heavily on responsibility. Eventually, it might also make Muzakki more devoted. The second implication is that zakat amil institutions should prioritize the transparency of all stakeholders, especially the transparency of zakat payers (muzakki). This consequence is essential for amil zakat institutions because it increases muzakki interest in paying zakat and ultimately influences muzakki decision to pay zakat at an amil zakat institution. The third conclusion is that the agency for amil zakat must constantly inform the people about the need to provide zakat and its.

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