

## UNDERSTANDING MUZAKKI LOYALTY IN EASTERN INDONESIA: THE ROLE OF SHARIA GOVERNANCE, RELIGIOSITY, AND SATISFACTION

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### Abstract

This study investigates the determinants of Muzakki loyalty by developing an integrated model that incorporates sharia governance, trust, religiosity, satisfaction, and willingness to pay more. The research focuses on Muzakki who pay zakat through the National Zakat Board (Baznas) in Central Maluku Regency, Ambon City, and Buru Regency. Using a quantitative approach, the study employs Partial Least Squares-Structural Equation Modeling (PLS-SEM) to analyze data obtained from 172 respondents selected through purposive sampling. The findings reveal that sharia governance strengthens Muzakki's trust, religiosity enhances satisfaction, and satisfaction plays a central role in driving loyalty. The results suggest that improving transparency, accountability, and sharia compliance can reinforce trust and overall satisfaction. Enhancing service quality and nurturing religious commitment are equally important in cultivate stronger loyalty. This study highlights the strategic importance of robust sharia governance and service excellence in sustaining long-term Muzakki engagement in zakat management across Maluku Province.

**Keywords:** Baznas; Loyalty; Religiosity; Satisfaction; Sharia Governance

**JEL Classification:** M31, G41, Z12, L31

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### INTRODUCTION

Zakat is a fundamental instrument within the Islamic economic framework, functioning as a mechanism for wealth redistribution and a tool to alleviate poverty. Its effective management depends largely on the performance of zakat institutions, which are mandated to opti-

mize the collection and distribution of zakat funds in accordance with sharia principles. Despite these institutional roles, the participation rate of Muzakki in paying zakat through formal bodies such as the National Zakat Board (Baznas) remains relatively low. Empirical evidence indicates that many Muzakki still prefer to

distribute zakat directly to mustahiq rather than channel it through official institutions (Amalia, 2019; Bin-Nashwan et al., 2021; Kashif et al., 2018; Widiastuti et al., 2021; Zakiy et al., 2023). This situation creates challenges for the sustainability and effectiveness of national zakat management, particularly in the Maluku Region

This situation underscores the importance of understanding Muzakki loyalty, which is not solely influenced by trust but is also shaped by implementation of sharia governance, religiosity level, satisfaction with services, and willingness to contribute beyond the minimum obligation. Sharia governance plays a particularly strategic role, as its proper implementation enhances transparency, accountability, and compliance with Islamic principles, thereby fostering trust and satisfaction among Muzakki. Conversely, weak governance practices may diminish institutional credibility and reduce loyalty (Hilmy & Hassan, 2019). Previous studies in Islamic financial institutions demonstrate that sharia governance significantly affects trust and satisfaction (Ahmed & Mohamad, 2019), while research on customer loyalty across sectors emphasizes that loyalty is shaped by both attitudinal and behavioral factors (Bakar et al., 2017; Han & Hyun, 2018).

In the context of zakat, religiosity and satisfaction have been shown to play pivotal roles in sustaining Muzakki engagement. Individuals with higher religiosity levels are generally more committed to fulfilling zakat obligations through formal institutions, while satisfaction with service quality strengthens long-term relationships between Muzakki and zakat agencies. Studies have consistently reported that quality of service influences satisfaction and subsequently loyalty (Meesala & Paul, 2018; Miranda et al., 2018). However, empirical investigations integrating sharia governance, trust, religiosity, satisfaction, and willingness to pay more into a comprehensive loyalty

model remain limited, especially within the zakat ecosystem in Eastern Indonesia.

This research addresses this gap by developing an integrated model of Muzakki loyalty that incorporates these five constructs and examines their inter-relationships in the Maluku Province context. The study aims to provide theoretical contributions to the growing literature on zakat management and Muzakki behavior, while offering practical insights for Baznas in formulating strategies to strengthen loyalty and promote continuous Muzakki participation. Through a deeper understanding of the determinants of loyalty, zakat institutions are expected to enhance governance practices, improve service quality, and reinforce the religious motivations that support sustainable zakat contributions.

## LITERATURE REVIEW

### Sharia Governance

Sharia Governance refers to the institutional mechanisms that ensure zakat organizations operate in accordance with sharia principles, maintain transparency, and uphold accountability. It includes processes such as sharia compliance monitoring, transparent reporting, responsible management, and supervisory oversight. Effective sharia governance enhances institutional credibility, reduces uncertainty, and strengthens stakeholder confidence, particularly in religious financing and zakat management. In this context, a strong governance structure assures Muzakki that funds are managed ethically, lawfully, and in alignment with Islamic norms, thereby reinforcing trust and long-term engagement (Hilmy & Hassan, 2019).

### Trust

Trust refers to Muzakki's confidence in the integrity, honesty, and sharia compliance of zakat institutions in managing zakat funds. Trust reduces perceived risk and becomes the foundation of Muzakki willingness to contribute through formal institutions rather than alternative channels.

Previous studies in nonprofit and Islamic financial services show that trust strengthens participation, loyalty, and long-term donor commitment (Roziq et al., 2021). In zakat management, trust is especially crucial because donors expect institutions to follow sharia, avoid misuse of funds, and maintain leadership credibility. When trust is high, Muzakki are more likely to continue contributing and advocate for the institution (Kashif et al., 2018).

### **Religiosity**

Religiosity encompasses beliefs, rituals, and religious knowledge that shape an individual's spiritual orientation and ethical behavior. In the context of zakat, religiosity influences moral obligation, compliance with religious duties, and attitudes toward charitable giving. Research shows that highly religious individuals tend to adhere more strictly to Islamic financial obligations, avoid prohibited income, and engage more actively in religious practices that strengthen their identity and moral discipline (Mohdali & Pope, 2014). Religiosity also informs donors' perceptions of institutional legitimacy and their willingness to entrust zakat to formal organizations (Abror et al., 2020; Maysyaroh et al., 2024; Syafira et al., 2020).

### **Satisfaction**

Satisfaction refers to Muzakki's evaluation of whether the performance of a zakat institution meets, matches, or exceeds their expectations. In service-oriented organizations, satisfaction has been shown to increase retention, perceived value, and long-term engagement (Han & Hyun, 2018; Meesala & Paul, 2018; Murali et al., 2016). Within zakat management, satisfaction is shaped by the perceived quality of services provided by Amil, institutional transparency, and the credibility of distribution mechanisms. Studies in Islamic finance indicate that satisfaction plays a critical role in reinforcing stakeholder commitment and fostering loyalty,

making it an essential determinant of continued participation (Han & Hyun, 2018). Although empirical evidence in zakat institutions is relatively limited, existing findings suggest that satisfaction influences continuing donation behavior and willingness to support organizational programs (González-Viralta et al., 2023; Yuan et al., 2021).

From a marketing perspective, the SERVQUAL framework posits that customer satisfaction is the central evaluative outcome arising from perceived service performance. Rather than focusing solely on relational beliefs, SERVQUAL emphasizes how reliability, responsiveness, assurance, empathy, and tangibility shape satisfaction, which subsequently drives loyalty intention (Meesala & Paul, 2018; Miranda et al., 2018). In nonprofit and religious service contexts, satisfaction functions as a holistic assessment that integrates functional service quality with emotional and value-based evaluations. Recent empirical studies confirm that satisfaction plays a more decisive role in fostering loyalty than trust or personal value when service experiences are salient (Han & Hyun, 2018).

### **Loyalty**

Loyalty represents a psychological and behavioral commitment that drives Muzakki to consistently pay zakat through the same institution. Loyal contributors tend to repeat their giving behavior, recommend the institution to others, and choose the same zakat channel despite the presence of alternatives. In Islamic social finance, loyalty is vital for sustaining long-term funding stability, ensuring continuous zakat collection, and strengthening institutional credibility. Previous studies confirm that loyalty is shaped by satisfaction, trust, and perceived institutional value (Garcia-Madariaga et al., 2020). This literature highlights the strategic importance of loyalty in cultivating a sustainable zakat ecosystem.

### **Willingness to Pay More**

Willingness to Pay More (WTP) describes Muzakki's voluntary readiness to contribute beyond obligatory zakat payments, particularly through additional sadaqah and infaq. Although research within zakat institutions remain scarce, findings from nonprofit and service sectors suggest that satisfaction and loyalty significantly influence individuals' willingness to contribute more (Lin, 2016). Loyal supporters tend to form emotional attachment and trust toward institutions, increasing their motivation to provide additional voluntary donations. This behavioral pattern is relevant for zakat institutions, where enhanced willingness to contribute can strengthen financial sustainability and expand program outreach.

### **The influence of Sharia Governance on Trust**

Sharia governance serves as a fundamental institutional mechanism that ensures zakat organizations operate transparently, responsibly, and in strict compliance with Islamic principles. Transparent disclosures, accountable reporting, and consistent sharia supervision reduce ambiguity in fund management, thereby strengthening stakeholder confidence. According to governance theory, well-structured oversight systems foster perceptions of fairness and integrity, which are critical antecedents of trust in nonprofit and religious institutions (Hilmy & Hassan, 2019).

Empirical studies in Islamic finance demonstrate that strong sharia governance framework-particularly those involving independent oversight and consistent compliance evaluation-significantly enhance perceived institutional credibility (Hilmy & Hassan, 2019). Roziq et al. (2021) further confirms that when Muzakki observe effective governance practices, they are more inclined to trust the institution with their zakat contributions. In the context of zakat institutions, where compliance with divine commandments is

central to donor motivation, sharia governance becomes an essential assurance mechanism. This alignment between institutional conduct and religious expectations reinforces trust both cognitively (belief in correctness) and affectively (feeling secure). Therefore, stronger governance is expected to generate higher levels of trust. H1: Sharia governance has a positive effect on trust.

### **The influence of Trust on Loyalty**

Trust is widely recognized as a foundational determinant of loyalty in both commercial and nonprofit relationship models. In religious charitable contexts, trust plays an even more central role because donors depend on institutions to manage funds ethically and distribute them correctly according to sharia norms. When Muzakki perceive a zakat institution as credible, honest, and dependable, their willingness to continue supporting the institution increases. The relationship marketing literature states that trust reduces perceived risks and uncertainty, encouraging deeper psychological commitment and long-term behavioral intention. In Islamic philanthropy, trust has been shown to reinforce commitment, strengthen relational ties, and increase repeated donation behavior (Roziq et al., 2021). From a behavioral standpoint, trust makes Muzakki confident that their contributions will produce meaningful impact, thereby motivating repeated engagement. As a result, Muzakki with higher trust are more likely to remain loyal, recommend the institution to others, and prioritize the same institution for future zakat payments.

H2: Trust has a positive effect on loyalty.

### **The Influence of Religiosity on Satisfaction**

Religiosity shapes an individual's overview, moral reasoning, and expectations toward institutions fulfilling religious obligations. In the context of zakat, highly religious individuals evaluate institutional performance not only on service quality

but also on how well the institution reflects their spiritual and ethical values. The value-congruence perspective suggests that individuals experience greater satisfaction when organizational attributes align with their internal beliefs and moral expectations.

Previous studies confirm that religiosity significantly influences perceptions of service fairness, ethical conduct, and institutional credibility (Syafira et al., 2020). Abror et al. (2020) also highlight that religious commitment shapes emotional responses, making highly religious individuals more appreciative of institutions that uphold Islamic values in practice. Because zakat institutions carry religious authority and moral responsibilities, religiosity is expected to influence Muzakki satisfaction through spiritual affirmation—where fulfilling a religious obligation through a trustworthy institution generates positive emotions and heightened satisfaction.

H3: Religiosity has a positive effect on satisfaction.

### **The Influence of Religiosity on Loyalty**

Religiosity not only affects satisfaction but also shapes loyalty by reinforcing psychological and spiritual attachment to institutions that help individuals fulfill religious obligations. The faith-based relationship model suggests that when institutional values resonate with personal religious commitments, individuals form deeper emotional bonds that enhance long-term commitment. Empirical evidence supports this view. Studies show that individuals with high religiosity demonstrate stronger loyalty toward institutions considered morally aligned and spiritually authentic (Maysyaroh et al., 2024; Suhartanto et al., 2021). In zakat management, religiosity strengthens Muzakki belief that the institution functions as a trusted channel for fulfilling a divine command, thereby promoting repeated participation and long-term engagement. Thus, religiosity serves as both a

motivational and relational force that enhances loyalty beyond rational service evaluation, grounding it in spiritual identity and moral obligation.

H4: Religiosity has a positive effect on loyalty.

### **The Influence of Satisfaction on Loyalty**

Satisfaction represents the emotional outcome of service evaluation, reflecting whether institutional performance meets or exceeds donor expectations. In nonprofit settings, particularly those involving religious duties, satisfaction is a critical determinant of ongoing engagement because it captures both functional and emotional assessments of the institution (Meesala & Paul, 2018; Murali et al., 2016). Research highlights that satisfied donors are more willing to continue contributing, demonstrate stronger relational commitment, and engage in voluntary behaviors that support the institution (Abror et al., 2020; Han & Hyun, 2018; Suhartanto et al., 2021). In zakat institutions, satisfaction emerges from perceptions of fairness, service quality distribution transparency, and overall institutional integrity. The cognitive-affective-behavioral model suggests that satisfaction heightens emotional attachment, which subsequently strengthens loyalty intentions. Muzakki who feel satisfied with services are more likely to remain committed, pay zakat consistently through the same institution, and advocate for its credibility.

H5: Satisfaction has a positive effect on loyalty.

### **The Influence of Loyalty on Willingness to Pay More**

Loyalty deepens commitment and motivates individuals to support institutions beyond the minimum required level. Loyal Muzakki, who have developed emotional and relational attachment to zakat institutions, often demonstrate a willingness to contribute additional financial resources such as sadaqah and infaq. Prior research in nonprofit and service marketing shows

that loyalty is positively linked to willingness to pay more because loyal individuals perceive higher value, trust the institution more deeply, and feel a sense of solidarity with organizational goals (Garcia-Madariaga et al., 2020; Xu & Gursoy, 2015). This emotional connection enhances voluntary financial support. In the zakat context, loyalty indicates a strong belief that the institution manages funds appropriately and maximized social impact. Thus, loyal Muzakki are more inclined to increase contributions as part of their continuing commitment.

H6: Loyalty has a positive effect on willingness to pay more.

### **The Influence of Satisfaction on Willingness to Pay More through Loyalty**

Satisfaction may also influence willingness to pay more indirectly through loyalty, as suggested by the satisfaction-loyalty-commitment framework. When satisfaction strengthens emotional attachment, individuals develop loyalty that manifest in more consistent and expanded financial support. This mediating mechanism has been documented in nonprofit and service research, where satisfaction enhances loyalty, which in turn increases willingness to provide additional contributions (González-Viralta et al., 2023). In zakat institutions, this pathway reflects how satisfied Muzakki become committed supporters who express loyalty by increasing their charitable contributions. Thus, loyalty serves as a bridge linking satisfaction to higher willingness to pay more.

H7: Satisfaction positively influences willingness to pay more through loyalty.

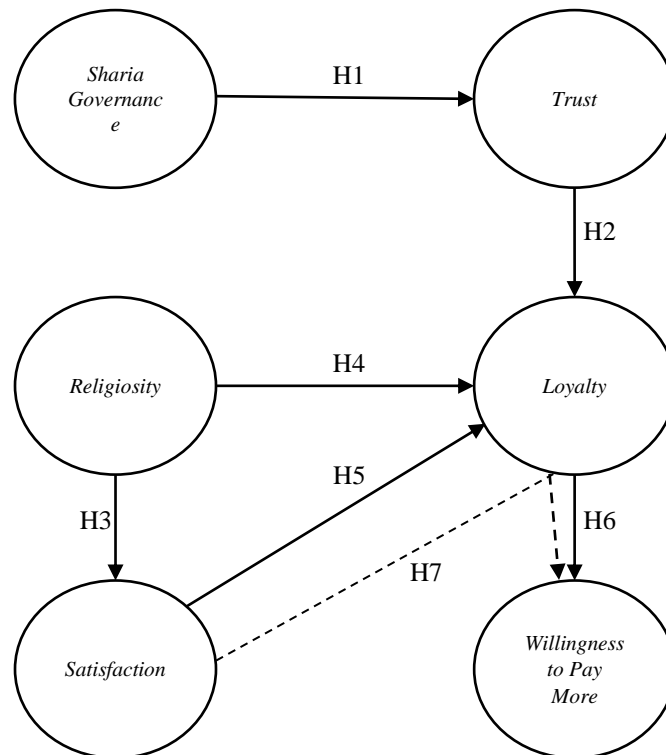
### **Research Conceptual Framework**

Based on the theoretical foundation and empirical findings discussed in the preceding sections, this study develops a conceptual model that examines the roles of sharia governance, trust, religiosity, satisfaction, loyalty, and willingness to pay

more within the context of zakat institutions. Sharia governance functions as a core institutional mechanism that ensures transparency, accountability, and compliance with Islamic principles, which collectively strengthen Muzakki confidence. Trust, in turn, is positioned as a key relational factor that encourages long-term commitment and sustained engagement with zakat organizations. Religiosity contribute both as an internal motivator and as a value-based determinant that shapes Muzakki perceptions, influencing how they evaluate institutional performance and form emotional bonds with zakat institutions.

Satisfaction operates as an evaluative outcome that reflects how Muzakki perceive institutional services relative to their expectations. Prior evidence demonstrate that higher satisfaction enhances loyalty, reinforcing continued participation in zakat distribution through formal institutions. Loyalty then becomes a critical mediating factor that bridges positive perceptions and supportive behaviors, especially in motivating Muzakki to contribute beyond obligatory zakat requirements. Furthermore, willingness to pay more—representing the readiness to provide additional voluntary contributions such as *infaq* and *sadaqah-is*—is conceptualized as the behavioral endpoint that emerges from strengthened emotional connection and institutional trustworthiness.

Following this rationale, the conceptual framework proposes seven direct and indirect relationships among the variables: sharia governance is expected to enhance trust; trust to strengthen loyalty; religiosity to influence both satisfaction and loyalty; satisfaction to shape loyalty; and loyalty to further increase willingness to pay more. Additionally, satisfaction is anticipated to influence willingness to pay more through loyalty as a mediating mechanism. The complete structure of these interrelationships is presented in [Figure 1](#) as the conceptual framework of this study.



**Figure 1.** Conceptual Framework

**RESEARCH METHODS**

This study employed a quantitative research design using the Partial Least Squares-Structural Equation Modeling (PLS-SEM) approach to examine the causal relationships among the latent variables of sharia governance, trust, religiosity, satisfaction, loyalty, and willingness to pay more. This study employed a quantitative research design using the Partial Least Squares-Structural Equation Modeling (PLS-SEM) approach to examine the causal relationships among the latent variables. PLS-SEM was chosen because the study is predictive and exploratory in nature, involve multiple latent constructs with complex direct and indirect relationships, and aims to explain behavioral intentions in the context of zakat institutions where theoretical development is still evolving. Moreover, PLS-SEM is suitable for moderate sample sizes and does not require strict assumptions of multivariate normality, making it appropriate for survey-based data collected from heterogeneous respondents (Hair et al., 2017). The research was conducted in Maluku

Province-including Central Maluku Regency, Ambon City, and Buru Regency-with data collection carried out between March and July 2025. The population consisted of Muzakki who paid zakat through Baznas in the three selected regions, while the sample comprised 172 respondents selected through purposive sampling based on their status as active zakat contributors.

Primary data were obtained through a structured questionnaire developed from established measurement indicators adapted from previous studies. To measure Sharia Governance (SGO) as an institutional mechanism influencing Muzakki perceptions, six indicators are utilized: Transparency (SGO1), which assesses the ease, clarity, and timeliness of information provided by Baznas; Accountability (SGO2), which measures the accuracy, completeness, and regulatory alignment of information disclosed; Responsibility (SGO3), which evaluates the organization’s ability to provide accountable data based on sharia and legal provisions; Independence (SGO4), which reflects institutional objectivity and freedom from

external pressure; Fairness (SGO5), which assesses opportunities for stakeholders to give feedback and institutional responsiveness to such input; and Sharia Compliance (SGO6), which measures the institution's capability to adhere to sharia principles in all operational aspects. These indicators present a holistic view of governance quality perceived by Muzakki (Maysyaroh et al., 2024).

To measure Trust (TRS), four indicators are utilized: Honest Disclosure (TRS1), which assesses the honesty of disclosure regarding zakat funds; Sharia Alignment (TRS2), which measures the extent to which Baznas acts consistently with sharia principles; Correct Fund Allocation (TRS3), which evaluates the appropriateness of zakat fund allocation; and Leadership Reputation (TRS4), which reflects confidence in the institution's leadership reputation. These indicators reflect trust as both a moral and operational evaluation of institutional integrity (Mustafa et al., 2013). To measure Religiosity (REG), four indicators are utilized: Obligatory Worship (REG1), which assesses the practice of obligatory worship such as daily prayers and Ramadan fasting; Voluntary Worship (REG2), which measures routine engagement in sunnah practices such as Qur'an recitation; Basic Sharia Knowledge (REG3), which evaluates adherence to fundamental sharia principles, including avoiding sinful behavior and forbidden income; and Advanced Sharia Knowledge (REG4), which reflects advanced understanding and compliance with zakat criteria. These indicators capture both behavioral and cognitive dimensions of religiosity relevant to zakat decision-making (Suhartanto et al., 2021).

To measure Satisfaction (STN) as a key psychological evaluation, three indicators are utilized; Overall Service Satisfaction (STN1), which assesses Muzakki satisfaction with the overall services provided by Amil; Expectation Match (STN2), which measures the extent to which services

delivered by Baznas are aligned with Muzakki expectations (Abror et al., 2020); and Expectation Surpass (STN3), which evaluates whether the services provided surpass Muzakki expectations (Suhartanto et al., 2021). These indicators collectively capture Muzakki perceptions of institutional performance and service effectiveness. To measure loyalty (LTY), four indicators are utilized: Positive Advocacy (LTY1), which assesses Muzakki tendency to speak positively about Baznas; Recommendation Intention (LTY2), which measures willingness to recommend Baznas to others; Repeat Contribution (LTY3), which evaluates commitment to continue paying ZISWAF through Baznas (Garcia-Madariaga et al., 2020); and Primary Preference (LTY4), which examines Muzakki preference to choose Baznas as their primary ZISWAF institution (Suhartanto et al., 2021). Together, these indicators illustrate loyalty as both an attitudinal and behavioral construct.

To measure Willingness to Pay More (WTP), four indicators are utilized: Personal Readiness (WTP1), which captures Muzakki readiness to contribute additional sadaqah and infaq through Baznas; Personal Satisfaction (WTP2), which measures pleasure and personal satisfaction derived from contributing voluntary donations; Social Encouragement (WTP3), which evaluates influence from close relations-such as family or friends-who also enjoy contributing additional funds; and Contribution Increase Intention (WTP4), which assesses the intention to increase the amount of sadaqah and infaq provided through Baznas. These indicators provide insight into the depth of Muzakki motivation to support institutional programs beyond mandatory obligations (Garcia-Madariaga et al., 2020). All variables were measured using a Likert scale, and the instrument validity and reliability were assessed through convergent validity, outer loading, Cronbach's Alpha, and Composite Reliability, ensuring that all indicators met standard thresholds.

The data collection technique involved distributing questionnaires via offline to accommodate Muzakki accessibility. The analysis was performed using SmartPLS 4 software, beginning with the evaluation of the measurement model to assess indicator reliability and construct validity, followed by the evaluation of the structural model to estimate path coefficients, determine the coefficient of determination ( $R^2$ ), and assess predictive relevance ( $Q^2$ ). Hypothesis testing was conducted through bootstrapping procedures to confirm the statistical significance of the proposed relationships. Descriptive analysis was used to present respondent characteristics, while inferential analysis using PLS-SEM provided empirical testing of the conceptual model. The results were interpreted through tables, path diagram, and narrative explanations to provide a comprehensive understanding of the relationships among the examined variables and their implications for strengthening zakat management practices in Maluku Province.

## RESULT AND DISCUSSION

### Results

Table 1 presents a comprehensive overview of the demographic characteristics of respondents who participated in this study. The data include the distribution of domicile, age, gender, occupation, monthly income, and the duration of paying zakat through Baznas. In general, the majority of respondents came from Buru Regency (47.1%), followed by Central Maluku (26.7%) and Ambon City (26.2%).

Most respondents were over 36 years old. In terms of occupation, entrepreneurs dominated (39.53%), followed by farmers (19.77%) and civil servants (16.28%). The majority of respondents earned between IDR 2,500,000 (69.29%) and IDR 5,000,000 per month (55.23%). Regarding their experience in paying zakat through Baznas, more than one-third of respondents had been doing so for over 10 years (34.88%), indicating a relatively high level

of loyalty and consistency toward the zakat management institution.

Data processing employed the Partial Least Squares-Structural Equation Model (PLS-SEM) using SmartPLS 4 software. According to the model illustrated in Figure 2, two categories of variables were identified—direct and indirect effects. Willingness to Pay More (WTP) was directly affected by Loyalty (LTY). Loyalty (LTY) was directly influenced by Satisfaction (STN), Religiosity (REG), and Trust (TRS). Meanwhile, Trust (TRS) was directly influenced by Sharia Governance (SGO). Indirect effects included the influence of Satisfaction (STN) on Willingness to Pay More (WTP) through Loyalty (LTY).

The results in Table 2 showed that all constructs in the model met the validity and reliability criteria. All outer loading values exceeded 0.70, and the Average Variance Extracted (AVE) values were above 0.5, confirming good convergent validity. Likewise, Composite Reliability (CR) values were above 0.6, indicating high construct reliability (Hair et al., 2017).

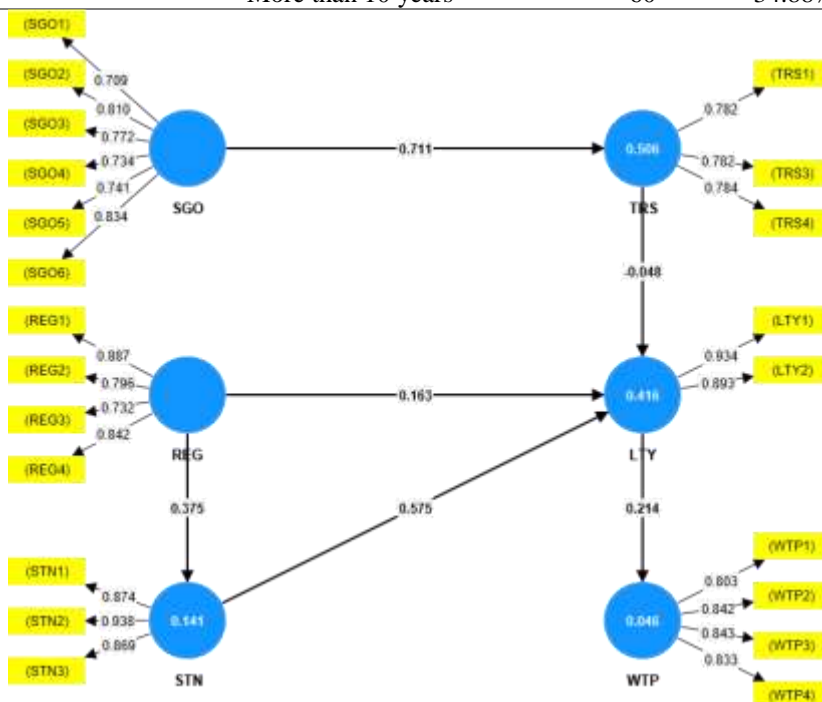
Based on the bootstrapping results in Table 3, the results of the structural model assessment indicate that sharia governance has a strong and statistically significant effect on trust ( $\beta = 0.711$ ;  $T = 19.651$ ;  $p < 0.001$ ). Religiosity also significantly influences satisfaction ( $\beta = 0.375$ ;  $T = 3.599$ ;  $p < 0.001$ ), while satisfaction demonstrates a significant positive effect on loyalty ( $\beta = 0.575$ ;  $T = 5.189$ ;  $p < 0.001$ ). In contrast, the effects of trust on loyalty ( $T = 0.792$ ;  $p = 0.428$ ), religiosity on loyalty ( $T = 1.525$ ;  $p = 0.127$ ), and loyalty on willingness to pay more ( $T = 1.863$ ;  $p = 0.063$ ) were not statistically significant, as their t-statistics values did not exceed the critical threshold of 1.96 at the 5% significance level. Indirect effect analysis in Table 4 revealed that satisfaction significantly influenced willingness to pay more through loyalty ( $p = 0.021$ ), indicating a mediating relationship.

The coefficient of determination values can be observed from the  $R^2$  results. The  $R^2$  values range from 0 to 1; the higher the  $R^2$  value, the better the predictive ability of the proposed research model. Based on Table 5, the  $R^2$  values are greater than zero, indicating that the model has good predictive capability. Predictive relevance

$Q^2$  is a test that indicates how well the observed values are generated by the model. If  $Q^2 > 0$ , the model has good predictive relevance. The  $Q^2$  values for the variables Loyalty, Satisfaction, Trust, and Willingness to Pay More are greater than zero, indicating that the model possesses good predictive relevance.

**Table 1.** Demographic Characteristics of Respondents

Variable	Category	Frequency	Percentage
Domicile	Central Maluku	46	26.7%
	Ambon	45	26.2%
	Buru	81	47.1%
Age	Under 17 years	0	0.00%
	17-25 years	5	2.91%
	26-35 years	48	27.91%
	36-45 years	57	33.14%
	Over 45 years	62	36.05%
Occupation	Civil Servant	28	16.28%
	Private Employee	19	11.05%
	Entrepreneur	68	39.53%
	Farmer	34	19.77%
	Fisherman	10	5.81%
	Others	13	7.56%
Monthly Income	Less than IDR 2,500,000	37	21.51%
	IDR 2,500,000 – 5,000,000	95	55.23%
	IDR 5,000,000 – 7,500,000	31	18.02%
	IDR 7,500,000 – 10,000,000	2	1.16%
	More than IDR 10,000,000	7	4.07%
Duration of Paying Zakat through Baznas	0-1 year	23	13.37%
	2-3 years	50	29.07%
	4-10 years	39	22.67%
	More than 10 years	60	34.88%



**Figure 2.** Outer Model

**Table 2.** Convergent Validity and Construct Reliability

	AVE	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)
LTY	0.835	0.805	0.835	0.910
REG	0.666	0.832	0.842	0.888
SGO	0.590	0.862	0.868	0.896
STN	0.800	0.874	0.876	0.923
TRS	0.613	0.686	0.688	0.826
WTP	0.689	0.856	0.882	0.899

**Table 3.** Path Coefficients

Relationship	Original sample	Sample mean	Standard deviation	T statistics	P values	Remarks
SGO-> TRS	0.711	0.717	0.036	19.651	0.000	Significant
TRS -> LTY	-0.048	-0.045	0.060	0.792	0.428	Not significant
REG -> STN	0.375	0.386	0.104	3.599	0.000	Significant
REG -> LTY	0.163	0.178	0.107	1.525	0.127	Not significant
STN -> LTY	0.575	0.559	0.111	5.189	0.000	Significant
LTY -> WTP	0.214	0.230	0.115	1.863	0.063	Not significant

**Table 4.** Specific Indirect Effects

Relationship	Original sample	Sample mean	Standard deviation	T statistics	P values	Remarks
STN->LTY-> WTP	0.123	0.120	0.053	2.311	0.021	Significant

**Table 5.** R-Square and Q<sup>2</sup>predict

	R-square	R-square adjusted	Q <sup>2</sup> predict
LTY	0.416	0.405	0.097
STN	0.141	0.136	0.113
TRS	0.506	0.503	0.492
WTP	0.046	0.040	0.076

**Discussion**

The results of this study highlight several important relationships within the Muzakki loyalty model. First, the effect of sharia governance on trust showed a highly significant influence (p = 0.0000; T = 19.651). This reinforces the notion that stronger implementation of sharia governance-reflected through transparency, accountability, integrity, and adherence to Islamic legal principles-substantially increases Muzakki trust in zakat institutions. Muzakki expect their contributions to be managed responsibly and distributed according to Islamic guidelines, and the fulfillment of these expectations reinforces institutional credibility. This finding is consistent with previous studies by Roziq

et al, (2021) and Syafira et al. (2020), which likewise confirmed the central role of sharia governance in trust formation. However, trust was found not to significantly predict loyalty (p = 0.428; T = 0.792). This finding can be explained through the SERVQUAL perspective, which positions satisfaction-not trust-as the primary driver of loyalty in service contexts where repeated interaction and performance evaluation are critical. Empirical studies in service management consistently show that service quality influences loyalty chiefly through satisfaction rather than through trust alone, indicating that trust functions as a baseline condition that must be complemented by consistent service performance to generate

loyal (Fatimah et al., 2022). This suggests that although trust is a necessary foundation, it is insufficient on its own to secure Muzakki loyalty. Loyalty requires additional elements such as consistent transparency, high service quality, and impactful zakat distribution programs. This aligns with past findings by Wahyoedi et al. (2021), Kalim et al. (2024), and Tabrani et al. (2018), which similarly identify trust as a preliminary yet incomplete driver of sustained loyalty.

The analysis also showed that religiosity strongly influences satisfaction ( $p = 0.0000$ ;  $T = 3.599$ ). Higher religiosity encourages a deeper sense of fulfillment when Muzakki channel their zakat through formal institutions. For highly religiosity individuals, zakat payment is not merely an administrative duty but a spiritual act, enhancing satisfaction when supported by reliable institutional services. This result supports prior research by Radianti et al. (2023) and Hasibuan et al. (2021), confirming the central role of religiosity in shaping Muzakki satisfaction. In contrast, religiosity did not significantly affect loyalty ( $p = 0.127$ ;  $T = 1.525$ ). From a SERVQUAL standpoint, religiosity represents an internal value orientation rather than an evaluative mechanism of service performance. In contexts where loyalty is shaped by perceived service quality, personal values such as religiosity may influence satisfaction but not directly drive loyalty if the service experience does not satisfy expectations. Such a pattern aligns with empirical studies showing that service quality drives satisfaction and subsequently loyalty, whereas values alone do not directly translate into repeat behavioral commitment (Lasmiatun & Nabila Wijaya, 2024). This indicates that although religiosity encourages zakat compliance, it does not necessarily translate into repeated contributions through the same institution. Many highly religious Muzakki may prefer to distribute zakat independently, diversify their channels, or choose other institutions they

perceive as more accessible or impactful. This pattern is consistent with findings by Dinh et al. (2022), Suhartanto et al. (2021); Najiyah (2017); and Lestari et al. (2024), all of which assert that religiosity shapes compliance rather than institutional commitment.

Satisfaction, however, demonstrated a strong and significant effect on loyalty ( $p = 0.0000$ ;  $T = 5.189$ ). This result strongly supports the core premise of SERVQUAL, which asserts that satisfaction derived from perceived service performance is the most proximate antecedent of loyalty in service organization; service quality influences loyalty primarily through satisfaction, as has been empirically documented in diverse service settings (Rizqianto & Tentama, 2025). This confirms that when Muzakki feel satisfied-administratively, emotionally, and spiritually-with the services and governance of a zakat institution, they are more likely to remain loyal. Satisfaction reflects not only the technical aspects of service but also the belief that funds are managed transparently and in alignment with Islamic principles. This result echoes the conclusions of Meesala & Paul (2018), Murali et al. (2016), Han & Hyun (2018), and Kamran-Disfani et al. (2017), who all highlight satisfaction as a dominant predictor of loyalty.

The effect of loyalty on willingness to pay more was not statistically significant ( $p = 0.063$ ;  $T = 1.863$ ). Within the SERVQUAL framework, loyalty often manifest as continued usage or repeat behavior, whereas increased discretionary financial contributions require higher perceived value or exceptional service outcomes. Therefore, the insignificant effect of loyalty on willingness to pay more suggests that satisfaction-driven loyalty in this setting primarily supports repeated zakat payment behavior, but does not automatically extend to greater voluntary contributions without additional service (Rizqianto & Tentama, 2025). This implies that even loyal Muzakki may not

necessarily increase their financial contribution through voluntary channels such as infaq and sadaqah. This finding is consistent with the 2024 National Zakat Report, which recorded an increase in zakat maal by 18.73% but a substantial decline of 66.51% in infaq/sadaqah contributions (Badan Amil Zakat Nasional, 2024). Thus, loyalty appears to manifest predominantly in repeated zakat payments rather than in higher voluntary contributions. This contrasts with studies by Xu & Gursoy (2015) and Garcia-Madariaga et al. (2022), which suggest that loyalty can raise spending levels. Teichmann (2021), however, proposed a U-shaped loyalty-spending relationship, where loyal individuals may reduce additional spending unless motivation is strengthened through reciprocal or recognition-based incentives.

Finally, the mediation analysis confirmed that satisfaction indirectly influences willingness to pay more through loyalty ( $p = 0.021$ ;  $T = 2.311$ ). Although the direct effect of loyalty on willingness to pay more was not statistically significant, the indirect effect of satisfaction on willingness to pay more through loyalty was significant. This finding is methodologically consistent with mediation analysis in SEM-PLS, where the significance of indirect effects is assessed independently through bootstrapping procedures. As suggested by Hair et al. (2017), a significant indirect effect may exist even when the corresponding direct effect is insignificant. Substantively, this result indicates that loyalty alone is insufficient to encourage Muzakki to increase voluntary contributions; however, when loyalty is formed as a consequence of high satisfaction, it becomes an effective mechanism that enhances willingness to pay more. This pattern reflects an indirect-only mediation, emphasizing the pivotal role of satisfaction in transforming loyalty into deeper financial engagement. This indicates that enhancing satisfaction is a key prerequisite to fostering greater

voluntary contributions. When satisfaction evolves into active loyalty, Muzakki become more inclined to extend their support beyond obligatory zakat. This pathway is supported by the findings of González-Viralta et al. (2023) and Yuan et al. (2021), which similarly observed that satisfaction-induced loyalty can stimulate additional financial engagement.

## CONCLUSION AND RECOMMENDATION

The results of this study demonstrate that Muzakki loyalty in zakat management institutions is shaped primarily by the interplay between religiosity, satisfaction, and trust. While religiosity significantly enhances satisfaction, it does not directly influence loyalty, indicating that spiritual commitment alone is insufficient to create sustained engagement with zakat institutions. Instead, satisfaction emerged as the strongest determinant of loyalty, underscoring the central role of service experience in fostering long-term commitment. Trust, although important, did not exert a direct effect on loyalty, suggesting that its influence is channeled through experiential and affective dimensions. These findings highlight that Muzakki loyalty in faith-based institutions differs from loyalty patterns in commercial sectors, as spiritual motivations and service-related experiences interact to shape behavioral intentions.

Despite these contributions, the study is not without limitations. The research focuses solely on Muzakki in three regions of Maluku Province, which may limit the generalizability of the findings to broader zakat ecosystems. The use of self-reported survey data also introduces the potential for social desirability bias and the cross-sectional design restricts the ability to observe changes in Muzakki behavior over time. These limitations may have influenced the strength and direction of the relationships identified in the model and should be considered when interpreting the findings.

Based on the conclusions, several recommendations can be proposed. Zakat institutions should prioritize strategies that enhance Muzakki satisfaction, particularly through transparent, responsive, and accountable service delivery. Institutional efforts to communicate religious values and strengthen spiritual engagement can further support positive perceptions and emotional attachment among Muzakki. To build stronger trust, zakat organizations should reinforce sharia governance mechanisms, ensure unrestricted access to financial information, and integrate digital reporting systems to promote accountability. Future research is encouraged to expand the model by incorporating additional variables such as institutional image, perceived sharia compliance, or spiritual satisfaction, as well as employing longitudinal or comparative approaches to capture behavioral dynamics across different zakat institutions and regional contexts. Such developments will deepen understanding of Muzakki loyalty and support more effective zakat management practices.

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