# Measuring the level of muzakki satisfaction on Zakat institution performance

Setiawan bin Lahuri[1], Rusyda Afifah Ahmad[2], A'isa Zahroturrosyidah[3], Hartomi Maulana[4], Muchammad Taufiq Affandi[5]

[1,2,3,4] Department of Master Program in Islamic Economic Law, Universitas Darussalam Gontor, Ponorogo, Jawa Timur, Indonesia
[5] Department of Finance, Durham University, Durham, United Kingdom, United Kingdom

## Article Info

Center for Islamic Economics Studies and Development, Faculty of Business and Economics, Universitas Islam Indonesia

## Abstract

**Purpose** – This study aimed to measure muzakki satisfaction through institutional image zakat institutions' performance and expectation disconfirmation theory.

**Methodology** – This study uses Structural Equation Modeling Partial Least Squares (SEM-PLS) supported by SmartPLS 3.0, with a quantitative approach to measure muzakki satisfaction. Data were collected using a questionnaire, totaling 395 respondents from all branches of the Baitul Mal TAMZIS office.

**Findings** – This study shows that institutional image, zakat institution performance, and desire disconfirmation have a significant positive effect on muzakki satisfaction, while expectation disconfirmation and perceived performance do not have a significant effect. This was supported by systematic programs and strategies, transparent reporting, and the use of electronic money to facilitate muzakki. Baitul Mal TAMZIS, with 42 branches spread across Wonosobo, Yogyakarta, Central Java, and West Java, continues to increase the collection and distribution of Zakat, Infaq, Sadaqah, and Waqf (ZISWAF) funds, with 70% of the muzakki becoming regular donors.

**Implications** – The results of this study can be used by policymakers of Islamic Social Institutions such as Zakat Institutions, by paying attention to the image of the institution and the performance of zakat institutions.

**Originality** – This study uses the theory of expectation disconfirmation, which is usually applied to non-profit institutions, to measure muzakki satisfaction in zakat institutions. The application of this theory in the context of zakat has not been widely explored, thus providing a new contribution to the literature on zakat management.

**Cite this article:**

## Introduction

Zakat institutions also have a role in introducing and educating the public on matters related to Islamic social funding sources and even need to be done by institutions specifically appointed by the government (Bin-Nashwan et al., 2021). These institutions are obliged to manage the fund as a social movement (Waldelmi, 2021) This institution consists of elements of society and government that are formed according to the regional level. Zakat institutions adopt at least three key aspects

of trust: trustworthiness, professionalism, and transparency (Abror & Hudayati, 2020; Sudarsono et al., 2022). Supported by Zakiy and Falikhatun (2024) in increasing trust, intellectual capital management is needed in zakat management organizations.

The collection activity is an important aspect of zakat institutions because it is a program of empowerment activities or activities to implement the vision and mission of the community (Nopiardo, 2017). In amil performance, institutions for Zakat, Infaq and Sadaqah (ZIS) funds must have objectives including raising funds, collecting muzakki, gathering sympathizers or supporters, building an institutional image (brand image), and providing satisfaction to muzakki. Moreover, if the quality and capacity of Amil continue to be developed, especially in the field of technology, it will become the main solution that must be prioritized (Ahimsa et al., 2023; Indarningsih et al., 2023; Widiastuti et al., 2021).

In Indonesia, the performance of the amil in each zakat institution makes various efforts to create an image of the institution (Setiawan et al., 2024). These efforts include creating superior programs and management systems, and even conducting positive competitions to maintain a positive image. This is done because the first perception of muzakki towards zakat institutions greatly influences muzakki to pay ZIS through LAZ (Lahuri, 2022). The image of the institution becomes the initial assumption of muzakki obtained from the promotion of the institution through brochures or social media that shows the latest information, which has an impact on satisfaction (Usman et al., 2022).

The first perception can be created from expectations, as expectations arise when someone obtains information about an institution or product, which is one of the factors shaping satisfaction (Azhar & Iskandarsyah, 2019). Satisfaction is an effective state influenced by several factors. Meanwhile, expectation disconfirmation theory explains that satisfaction can be influenced by expectations, performance, and confirmation. Consumer satisfaction is based on a person's feeling of comfort or disappointment with a product or service (Nursafitri et al. 2023). Another consideration for purchase is the perceived enjoyment obtained from the service, which is felt in accordance with consumer desires (Salsabila & Widarmanti, 2023).

In addition to legality, the image of the institution is also a consideration for muzakki to channel ZIS funds to the LAZ (Mohd et al., 2016). If an institution has a positive image, it will easily influence word-of-mouth, which has an impact on the spread of positive information (Mahardika, 2020). Thus, with the image of zakat institutions that now exist in Indonesia, needs to be strengthened again because the ideals of the institution are not enough just by the symbols (identification) or the products offered.

The credibility of a company will affect the level of customer confidence in the fact that the company has an image with products and services designed to satisfy customers (Selnes, 1993) Programs and performance will show the quality of an institution or organization. For every service provided, there are different responses and assessments. Service quality influences the initial trust in muzakki. Brand awareness is the ability of consumers to identify a brand, and perceived quality is the level of quality provided by customers to products and services (Fachry et al. 2021). The motivation of muzaki to use LAZ is also evident in the results of the performance provided (Fachry et al., 2021). Until now, needs analysis has been the initial element of zakat institutions to increase muzakki satisfaction through good service.

Indirectly, an institution whose performance is poor will affect others' efficiency and effectiveness will definitely be less. This is followed by the image of the Zakat institution, which is the initial view of the public that will result from the institution. Although Indonesia already has LAZ, amil is a problem because, in general, human resources with skills, knowledge, and behavior in the field of planning and implementing community empowerment are still very limited. Most zakat institutions are new players who choose to become a zakat manager as a side job or as a career choice (Musqari & Huda, 2018). However, with the limited ability of zakat institutions, it will be an obstacle for them to be able to serve and gain the trust of muzakki to entrust their assets to zakat institutions directly.

One LAZs that has a program and is consistent in managing philanthropic funds is Baitul maal wa Tamwil. Baitul Tamwil is a profit-oriented financial business institution (Yaqin 2021). BAZNAS and LAZ are public sector organizations that build an institutional image by providing information about the collection and management of ZIS funds to all concerned parties

(Masyithoh, 2013). Wonosobo has a BMT, better known as the Sharia Savings and Loan Cooperative (KSPPS) BMT TAMZIS. BMT TAMZIS already has high credibility with Sharia financial institutions, even BMT TAMZIS is ranked second in Central Java province. The management of funds in Baitul maal TAMZIS is said to be carried out by professionals so that muzakki trusts that funds can be channeled optimally to Mustahik (Khanifa, 2018).

Basri et al. (2020) stated that the performance of zakat institutions is an important factor in monitoring their success and guaranteeing muzaki satisfaction. Supported by Zakiy and Falikhatun (2024), the professionalism of zakat institutions and the effectiveness of the collection and distribution of zakat funds. The main reason the researcher chose the focus of research on Baitul Maal TAMZIS is that the image of the Baitul Maal TAMZIS institution has developed continuously since its inception as KSPPS, which then built the Baitul Mal institution in 2006. The special part of TAMZIS that manages ZISWAF is called Tamaddun, which is located at the Wonosobo headquarters of TAMZIS.

This study highlights that zakat, infaq, and Sedekah (ZIS) has significant potential to improve the Indonesian economy, provided that there is government support in establishing zakat institutions and ensuring that these institutions are competent. This potential is in line with the increasing awareness of the Muslim community regarding the obligations of zakat. From the description above, the researcher is interested in measuring the satisfaction of muzakki through the institutional image at Baitul Maal TAMZIS, which already has high credibility in the eyes of Islamic financial institutions regarding the performance of zakat institutions and the theory of expectation disconfirmation.

## Literature Review

### Overview Baitul Maal

Baitul Mal TAMZIS was founded in 2006, and in 2016 baitul maal TAMZIS made changes in terms of structure, work system, work pattern, and direction of purpose. The direction of the baitul maal TAMZIS goal is da'wah, which leads to benefit and empowerment, especially in TAMZIS members and the general public, in accordance with the ideals and objectives of sharia. The uniqueness of the baitul maal TAMZIS, which encourages many muzakki to channel ZIS funds, is the diversity of its programs. Baitul Maal TAMZIS has social activities in collecting zakat, infaq, shodaqoh, waqf, and grant programs. In its implementation, management is carried out by professionals in the distribution of optimal benefits to mustahiq, as well as by preaching Islam through good service to mustahiq or muzakki.

### Performance of *zakat* institution

*Zakat* institution has two important tasks: the basic task of collecting funds and finding the poor, while the other task is to educate the people. Zakat institutions become intermediaries between muzaki and mustahiq, with the ability to satisfy muzakki through several factors, including the level of acquisition of new muzakki, the ability to maintain old muzakki, and the level of muzakki satisfaction. The performance of the zakat institution becomes the intensity of muzakki in giving zakat to institutions, including knowledge about the preparation of financial reports, and can determine a good attitude in service (Yusuf et al., 2021). In addition, the performance of *zakat* institutions can be seen in the social building of the work motivation of *amil* (Jannah, 2020). Thus, there is a need for *zakat* institutions that are professional, trustworthy, honest, and fair, as well as performance management that will create work effectively and efficiently (Rosyid & Islamiyah, 2023).

### Institutional image of *zakat* institution

According to Andreassen and Lindestad (1998), corporate image is a means for customers to assess employee performance and customer satisfaction. An institution's inability to maintain public trust has a negative impact on its reputation. According to Amin and Arif (2024), reputation and integrity have direct, positive, and significant effects on trust. During the pre-donation stage, expectations of transparency, credibility, and professional services influence the public's decision to entrust their

donations (Spreng & Olshavsky, 1993). Therefore, during the donation process, expectations can be influenced by the service attitudes of staff, other customers, and existing facilities.

Disconfirmation of expectations can occur, both positively when the institution exceeds expectations, or negatively when performance does not meet expectations, which can result in the cancellation of trust. Therefore, zakat institutions need to consistently manage expectations by providing quality services and maintaining transparent communication to build satisfaction, maintain reputation, and ensure the sustainability of community support (Qazi et al., 2017).
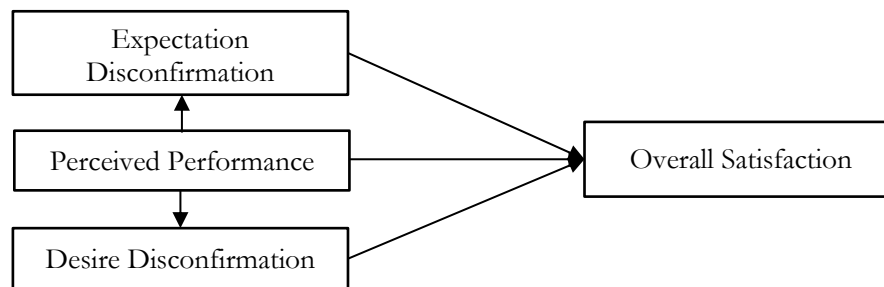


**Figure 1.** Model expectation disconfirmations
Source: Kesharwani, Mani, Gaur, and Kamble, (2021)

Figure 1 shows that expectations and desires are two separate concepts that have different effects on satisfaction (Kesharwani et al., 2021). Expectation Disconfirmation in zakat institutions occurs if the performance of the institution does not meet expectations and affects the level of community satisfaction. This can refer to the perception of perceived performance, such as transparency in fund management, effectiveness of distribution programs, and professionalism of zakat collectors. This perceived performance is an important element that influences both the mismatch of expectations and desires (Wahyuni et al., 2021).

Many community expectations of zakat institutions experience desire disconfirmation when the services of zakat institutions do not meet the deep desires of muzakki, such as empowerment of mustahik or innovation of social programs. This factor strengthens the influence of perception on overall satisfaction and the information obtained through recommendations or testimonials from trusted people (Mohd et al., 2016). Therefore, in measuring overall satisfaction, muzakki is influenced by discrepancies in expectations, perceived performance, and desires. If the zakat institution is able to meet or exceed the expectations and desires of muzakki, the level of satisfaction will increase. Conversely, if there is a significant discrepancy, satisfaction will decrease.

**Hypotheses Development**

*The effect of zakat institution performance on muzakki at zakat institutions*

Research on the performance or service of zakat Institutions on muzakki Satisfaction. Six key elements have contributed to muzakki satisfaction: uniform zakat distribution, knowledgeable amil officers, professionalism of amil officers, simplicity of the zakat collection process, zakat distribution, and government certifications. To preserve the favorable opinion of muzakki, BAZNAS must uphold these elements (Ayuniyyah, 2019). In addition, there is a need for transparency, professionalism, and communication between zakat institutions and donors or muzakk. Muzakki can see the condition of an institution through the quality of its services in the form of innovative and creative programs. In addition, the services provided to muzakkimuzakki are of quality. According to Syakuro and Fikriyah (2020), starting from the unrealized potential of zakat, zakat institutions are required to implement marketing strategies and provide good services to muzakki. The results showed that the quality of Islamic services had a significant and positive effect on muzakki satisfaction (Syakuro & Fikriyah, 2020).

Supported by Yuliafitri and Rivaldi (2017), research, the implementation of total quality management, the implementation of good governance simultaneously, Apriliani's (2022) service and trust together, and service and satisfaction create a sense of loyalty to muzaki, which has a

significant positive effect on muzakki satisfaction. Krisdayanti et al. (2023) found that performance in terms of transparency does not affect the level of satisfaction with BAZNAS muzakki in Musi Banyuasin Regency. Based on this, we propose the following hypothesis:

H$_1$: The performance of zakat institution has a positive effect on muzakki satisfaction.

### The effect of zakat institution image on muzakki satisfaction

The image of a zakat institution is an initial picture before the formation of public expectations regarding the quality of an institution. The need for an image institution is caused by institutions that need the public to build trust and be willing to donate (Sudarsono et al. 2022). A good image is reflected in transparency in fund management, accountability of financial reports, and the real impact of programs on the community. In addition, this image is influenced by the values adopted, such as integrity, justice, and compliance with Sharia principles. Many previous studies have shown the positive influence of a company's image on customer satisfaction. For example, (Gunawan, 2017) found a significant positive influence of the quality of images of zakat institutions on Muzakki. Similarly, Musqari and Huda (2018) stated a positive effect of loyalty to continue issuing zakat through zakat institutions' images on Muzakki. Meanwhile, Saad et al. (2023) showed that the environment, resources, and history Zakat Institution had a significant direct effect on e-customer loyalty. Based on these studies, the second hypothesis is proposed as follows.

H$_2$: Institutional image has a positive effect on muzakki satisfaction.

### The effect of expectation disconfirmation on muzakki satisfaction

The community expectations of zakat institutions play an important role in shaping stakeholder trust, satisfaction, and loyalty. During the pre-donation stage, expectations of transparency, credibility, and professional services influence the community's decision to entrust their donations (Spreng & Olshavsky, 1993). Therefore, during the donation process, expectations can be influenced by the service attitudes of staff, other customers, and existing facilities. Numerous earlier studies indicate that expectation indicators that strongly influence the value of customer satisfaction are positive (Qazi et al., 2017). Attitude expectations towards professional zakat and subjective norms influenced Muzakki satisfaction. Mukhibad et al. (2019) and Sadili et al. (2024) stated that reputation and transparency of LAZ through muzakki religiosity has a positive effect on muzakki satisfaction. Based on this, this research proposes the following third hypothesis:

H$_3$: Expectation disconfirmation has a positive effect on muzakki satisfaction.'

### The effect of desire on muzakki satisfaction

Zakat institutions that are able to provide mutually beneficial services, reliable systems, and transparent communication systems and are able to meet the needs of the community through a personal and empathetic approach can have a positive impact. With increasing public awareness of the issue, the reputation of the institution is becoming stronger, and its reach is becoming wider. Thus, when public awareness of paying zakat to a trusted institution increases, the public's desire to donate increases. The intention of muzakki to distribute zakat through institutions is influenced by many factors. According to Hamdani et al. (2024), improving social-media-based services through the integration of important data can influence muzakki satisfaction. Supported by Sunarsih et al. (2023), the provision of technology-based services that are more accessible and affordable can influence satisfaction in muzaki. All services provided by zakat institutions are strengthened by good Islamic corporate governance in an effort to increase muzaki satisfaction (Junjunan 2020). Supported by Lovenia and Adnan (2019) with good zakat institutional behavior can increase satisfaction with zakat institutions. The research then advances the following four hypotheses in light of this:

H$_4$: Desire has a positive effect on muzakki satisfaction.

### The effect of muzakki perceived performance on other muzakki satisfaction

Muzakki can share their experiences with others when they see that zakat institutions perform well, as evidenced by the program's actual impact, transparency of reports, and ease of process. In addition,

several studies have also investigated the effect of performance or service and the image of the institution on customer satisfaction. Previous research suggests that muzakki loyalty to zakat management organizations will increase as muzakki trust them more through PSAK 109 accountability, satisfaction, service quality, religiosity, and transparency (Muthaher & Wahyundaru, 2023). Unlike the findings of Muflih (2023), muzakki adoption behavior was not significantly influenced by the perception of muzakki satisfaction. Based on this, this study makes the following five hypotheses.

H₅: Muzakki perceived performance has a positive effect on other muzakki satisfaction.

*Muzakki satisfaction*

In Law Number 38 of 1999, Article 1 states that muzakki can be called Muzakki, who is a Muslim or a body that has the obligation to pay zakat (UU RI No. 38 Thn. 1999 Tentang Pengelolaan Zakat, 1999). Muzakki will increase zakat payments based on the satisfaction of the services provided by the Zakat Institution. This is often related to the implementation of Good Corporate Governance, including zakat planning, a simple zakat payment system, monitoring of zakat distribution, and reporting systems (Nasution, 2021). Based on the findings of Ayuniyyah 's(2019) research at BAZNAS, there are six key elements that contribute to the sense of satisfaction of the institution's muzakki: equitable distribution of zakat, amil officers who have complete information, professionalism of amil officers, simplicity of the zakat collection process, zakat distribution, and government certification. It is important for zakat payers (the real owners of BAZNAS and LAZ) to ensure that the zakat they pay is used effectively for their best interests. Thus, they require good corporate governance in zakat management organizations (Organisasi Pengelola Zakat, OPZ). (Lovenia & Adnan, 2019).

One of the main reasons muzaki channel zakat funds through zakat institutions is the performance satisfaction factor of zakat institutions, measured by the quality of zakat institution performance for muzaki, or service quality (Gunawan, 2017). Other indicators for measuring muzaki satisfaction include the quality of the products offered, the emotions caused by interactions with zakat institutions, and the costs incurred for zakat institutions (Erlina & Suryaningsih, 2018). If muzaki achieves satisfaction with a high value, it will affect loyalty to continue issuing zakat through zakat institutions (Musqari & Huda, 2018). Even the behavior of zakat institutions can reduce satisfaction with zakat institutions in the absence of security and comfort guarantees (Abdiannur & Arifin, 2019). Therefore, to maintain muzaki satisfaction, zakat institutions must adopt a strategy (Wahyudi & Puspita, 2022).

Briefly, the proposed model illustrates the overall hypotheses addressed in this study (see Figure 2).
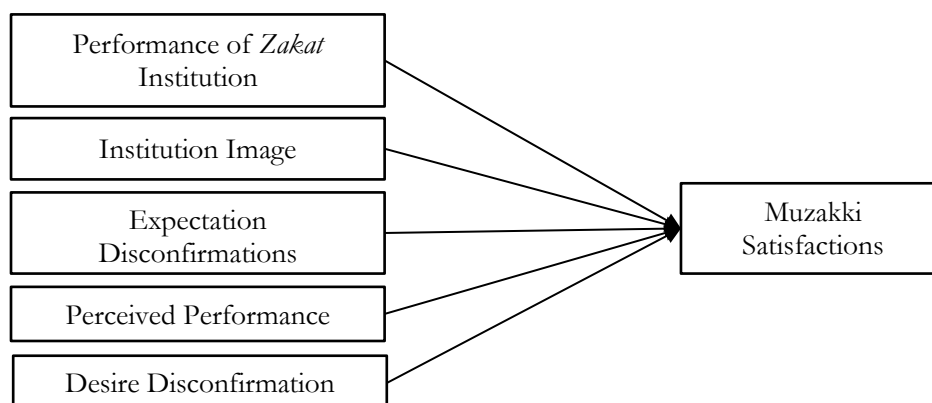


**Figure 2.** Research model of muzakki satisfaction
Source: Authors' construct

## Research Methods

The purpose of this study was to assess muzakki satisfaction using the theory of disconfirmation of expectations in Baitul Maal TAMZIS and the institutional image of the performance of zakat institutions. The number of indicators used to measure the six variables studied in this study was

considered when determining the sample size of the study. According to Hair et al. (2017), research using Structural Equation Model (SEM) analysis requires a sample size at least five times more than the total number of indicators. This study used 28 indicators, including one endogenous variable and five exogenous variables (used to measure muzakki satisfaction). Sampling was performed using the silvening method. The formula is as follows:

$$s = \frac{n}{1+N.e^2}$$
$$s = \frac{21000}{1+21000.0.05^2}$$
$$s = 392,52336$$

Therefore, with a population of 20,000 respondents, the researcher used a 5% error range measurement to obtain a sample size using the Sloving formula calculation in this study of 392.52336, so that it was rounded up to 395 samples. The sample of this research consists of Baitul Maal TAMZIS muzakki, who have distributed zakat, infaq, or shodaqoh funds through Baitul Mal TAMZIS. The measurement indicators for each variable were determined based on the following references.

**Table 1.** The definition of operational variables

| Variable | Sub.variable | Indicator | Reference | Statement |
|---|---|---|---|---|
| Zakat Institution Performance | Input | Capable sub-resources | (Mahomed, 2022) | Zakat institution has knowledge |
| | | Revenue performance | | Zakat institution is able to carry out his duties on receiving ZISWAF funds |
| | Proses | Targeting | (Abror & Hudayati, 2020; Sudarsono, at. all, 2022) | Zakat institution is able to determine the mustach of ZISWAF funds |
| | | Transparency in management | | Zakat institution conducts management openly and transparently. |
| | Output | Form of program | (Ayuniyyah, 2019) | Zakat institution has a ZISWAF fund distribution program |
| | | Distribution performance | | Zakat institution is able to distribute ZISWAF funds appropriately |
| | Outcome | Accountability reporting performance | (Bilo & Machado, 2020a) | Zakat institution conducts report preparation and reports |
| | | Effectiveness and contribute in | | Zakat institution performance is effective and able to contribute to the welfare of mustahik. |
| Image Institution | Personalitiy | Baitul maal institutions have characteristics. Baitul maal Institution has responsibility to muzakki. | (Yumna & Clarke, 2019) | Baitul maal institution has characteristics in the minds of muzakki |
| | | Baitul maal institution can be trusted by the community. | | |
| | Reputation | Good reputation Widely recognized Financial transparency | (Krisdayanti et al., 2023) | Baitul maal TAMZIS institution has a good reputation. |
| | Value | a. The institution has management with a | (Zakiy & Falikhatun, | Baitul maal TAMZIS institution gives an |

| Variable | Sub.variable | Indicator | Reference | Statement |
|---|---|---|---|---|
| | | caring attitude towards muzakki.<br>b. Fast and responsive.<br>c. A reliable organization | 2024)<br>(Wahyundaru & Muthaher, 2023) | impression or information to influence muzakki |
| | Corporate identity | a. Has an identifying mark (logo).<br>b. Has a strategy<br>c. Have a vision, mission and motto of the institution. | (Wahyudi & Puspita, 2022) | Baitul maal Institution has an identification mark for muzakki |
| | Word of mouth comunication | Words or recommendations from muzakki, experts, coworkers, friends, family, etc. | (Mohd et al., 2016) | Muzakki expect recommendations obtained from experts, colleagues, friends, and family to be appropriate |
| Expectation Disconfirmation | Past experience | Past experience provides hope | (Azhar & Iskandarsyah, 2019; Qazi et al., 2017). | Experience is in accordance with Muzakki expectations |
| | Information feasibility | Promotions/advertisements offered by baitul maal TAMZIS give muzakki hope | (Usman et al., 2022) | Promotion/Advertising offered by baitul maal TAMZIS in accordance with the expectations of muzakki |
| | Security | Security in the delivery of funds provides Muzakki expectations | (Abdiannur & Arifin, 2019) | Security in the delivery of funds in accordance with the expectations of muzakki |
| | Speed | The speed of service of baitul maal TAMZIS gives muzakki expectations | (Latif et al., 2022) | Speed of service baitul maal TAMZIS in accordance with the expectations of muzakki |
| | Facilities | Baitul maal TAMZIS facilities provide Muzakki expectations | (Harahap et al., 2023) | Baitul maal TAMZIS facilities in accordance with the expectations of muzakki |
| | Tangiabel | Comfortable service office<br><br>Adequate facilities | (Salsabila & Widarmanti, 2023) | Baitul maal has physical facilities in the form of buildings, waiting rooms, toilets, etc |
| | Reliability | Reliable capability<br><br>Consistent service at Baitul maal TAMZIS. | (Kotler & Armstrong, 2010; Wilson et al., 2016) | The ability of Zakat institution can be relied upon in receiving and distributing funds |
| Perceived Performance | Responsivenes | Willingness to help<br><br>Fast and responsive service | (Muthaher & Wahyundaru, 2023; Salsabila & Widarmanti, 2023) | Awareness of Zakat institution to help muzakki to fulfill their expectations and desires |
| | Assurance | Knowledgeable amil<br><br>Amil who is responsible | (Ayuniyyah, 2019; Kotler & Armstrong, 2010) | Amil has knowledge of ZISWAF<br>Amil is responsible for his duties. |
| | Empaty | Provide attention to Muzakki. | (Bilo & Machado, 2020b) | Amil pays attention to the needs of Muzakki |
| Desire Disconfirmation | Personal need | Muzakki needs can be met by baitul maal TAMZIS | (Wilson et al., 2016) | The needs that Muzakki want can be met by baitul maal TAMZIS |

| Variable | Sub.variable | Indicator | Reference | Statement |
|---|---|---|---|---|
| | Information retrieval | Compliance with the wishes of Muzakki<br><br>Baitul maal TAMZIS provides information to Muzakki | (Spreng & Olshavsky, 1993) | The suitability of information obtained by Muzakki regarding what happened in Baitul maal |
| | System reliability | Baitul maal TAMZIS has a management system<br>Baitul maal TAMZIS develops the existing system. | (Spreng & Olshavsky, 1993) | Baitul maal TAMZIS fund management system in accordance with the wishes of Muzakki |
| | Comfortable service quality | Service quality in accordance with the wishes of Muzakki | (Spreng & Olshavsky, 1993; Wahyundaru & Muthaher, 2023) | The suitability of service quality to the wishes of Muzakki |
| Muzakki satisfaction | Expectation match | The service obtained is in accordance with or exceeds what the muzakki expects. | (Sadili et al., 2024) | Overall, Muzakki feel satisfied and happy as expected, Muzakki use Baitul maal in the distribution of ZIS funds |
| | Interest in revisting | Muzakki return to use the services of baitul maal TAMZIS | (Lovenia & Adnan, 2019) | Muzakki are making a repeat visit to Baitul maal TAMZIS to channel ZIS funds |
| | Comfortable service quality | The quality of service that Muzakki get is satisfactory | (Wahyundaru & Muthaher, 2023) | Overall, Muzakki are satisfied and happy with Zakat institution's services. |
| | Recommend to others | Muzakki have the potential to recommend to others | (Syakuro & Fikriyah, 2020) | After donating, Muzakki recommend Baitul maal TAMZIS to other potential Muzakki |

Source: Author

Table 1 defines the operational variables related to the performance of zakat institutions, institutional image, expectation disconfirmation, perceived performance, desire for disconfirmation, and muzakki satisfaction. Zakat institutions' performance is assessed through inputs, processes, outputs, and outcomes, including factors such as resource capability, transparency, and accountability. Institutional image is measured through personality, reputation, values, and corporate identity, ensuring trust and recognition among muzakki. Expectation disconfirmation focuses on the alignment between muzakki expectations and their experiences, which is influenced by word-of-mouth communication, security, speed, and facilities. Perceived performance evaluates the tangible aspects, reliability, responsiveness, assurance, and empathy of the zakat institution in meeting the muzakki needs. Finally, muzakki satisfaction is determined by how well the institution meets expectations, influences repeat visits, and encourages recommendations, reflecting overall service quality and trust in zakat fund distribution.

The data analysis in this study utilized the partial least squares (PLS) approach, a variant-based structural equation Modeling (SEM) technique. SEM offers advantages over other analytical methods as it can validate theoretical values while providing highly accurate and robust data analysis results (Hair et al., 2017). A positive effect in this study is determined when the regression coefficient of each variable is positive. PLS-SEM analysis consists of two sub-models: the measurement model (outer model) and the structural model (inner model). The measurement model illustrates how the observed variables represent latent constructs, whereas the structural model evaluates the relationships and estimation strengths between latent variables. This method is used to examine the effects of zakat institution performance, institutional image, and expectation disconfirmation on muzakki satisfaction at Baitul Maal TAMZIS. The analysis was conducted using SmartPLS software version 3.0 to ensure comprehensive and reliable results.

## Results and Discussion

### Characteristics of respondents

Table 2 presents respondent data based on location, education level, profession, and income. The majority of respondents are from Central Java (42.30%), followed by West Java (28.60%) and Yogyakarta (25.10%), while only 4.10% come from East Java. In terms of education, most respondents hold an undergraduate degree (58.70%), whereas those with education below high school level account for 23.50%. Respondents with a diploma make up 15.20%, while only a small percentage have postgraduate (2.30%) or doctoral (0%) education. This indicates that the majority of survey participants have a relatively high level of education.

Regarding profession, most respondents worked in the private sector (72.40%), whereas government employees accounted for only 5.60%. No respondents worked as lecturers or students, while 22% fell into other professional categories. In terms of income, the largest group earned between IDR 3,600,000 and IDR 5,500,000 (34.40%), followed by those earning more than IDR 5,600,000 (32%). Meanwhile, only 0.50% of respondents earn less than IDR 1,000,000, indicating that the majority of respondents belong to the middle-to-upper-income group. Overall, these data reflect the demographic characteristics of respondents who are predominantly private-sector employees with undergraduate education and middle-income levels.

**Table 2.** Respondent data

| | Item | Quantity (n) | Percentage (%) |
|---|---|---|---|
| Location | West Java | 113 | 28,60% |
| | Central Java | 167 | 42,30% |
| | Yogyakarta | 99 | 25,10% |
| | East Java | 16 | 4,10% |
| Education | Below SLTA | 93 | 23,50% |
| | Diploma | 60 | 15,20% |
| | Undergraduate | 232 | 58,70% |
| | Postgraduate | 9 | 2,30% |
| | Doctoral | 1 | 0% |
| Profession | Government Employees | 22 | 5,60% |
| | Private Employees | 286 | 72,40% |
| | Lecture | 0 | 0,00% |
| | Student | 0 | 0,00% |
| | Others | 87 | 22% |
| Income | < IDR 1.000.000 | 2 | 0,50% |
| | IDR 1.600.000 to IDR 2.500.000 | 39 | 9,90% |
| | IDR 2.600.000 to IDR 3.500.000 | 91 | 23,00% |
| | IDR 3.600.000 to IDR 5.500.000 | 136 | 34,40% |
| | > IDR 5.600.000 | 127 | 32% |

Source: Primary data processing result

### Measurement model (Outer model)

As discussed briefly in the methodology section, the measurement model (outter model) is an important step in conducting research, especially when using SEM PLS. In conducting the outer model, ensuring reliability, convergent, and discriminant validity should be carried out. To achieve reliability, a loading factor above 0.70 are recommended, indicating construct explains more than 50% of the variance of the indicator (Hair et al., 2019). In addition, Cronbach's alpha is the most common coefficient used for internal consistency to ensure reliability. A value greater than 0.70 to be considered reliable. However, composite reliability provides a more appropriate measure of internal consistency (Hair et al., 2014).

Composite Reliability (CR) is used to measure the extent to which a construct variable and its items are reflected in structural equation modelling. As a rule of thumb, a CR value of 0.70 and above is considered acceptable (Hair et al., 2014). Additionally, convergent and discriminant values were examined to validate the test. Convergent value was used to test the extent to which the construct converged to explain the variance of its item (Hair et al., 2019). The Average Variance Extracted (AVE) is commonly used to examine convergent validity among item measures. An acceptable AVE is 0.50 or higher indicating that the construct explains at least 50 per cent of the variance of its items (Hair et al., 2019).

In this study, an outer model analysis was initially performed using all 31 items in the questionnaire. However, factor loadings of less than 0.70 (were recommended by Hair et al. (2019) for items KAZ6, KAZ7, KAZ8, CL4, EDT2, EDT5, DD3, PP3, and PP5 (see Table 3). Hence, re-running the data by excluding these items is required. The following table shows the results of the reliability and validity tests after re-running the data.

**Table 3.** Reliability and validity test

| Construct | Item code | Outer loading | AVE | Cronbach's Alpha | Composite reliability |
|---|---|---|---|---|---|
| Institutions image (CL) | CL1 | 0.771 | 0.646 | 0.725 | 0.845 |
| | CL2 | 0.888 | | | |
| | CL3 | 0.746 | | | |
| Desire disconfirmation (DD) | DD1 | 0.795 | 0.589 | 0.652 | 0.811 |
| | DD2 | 0.742 | | | |
| | DD4 | 0.764 | | | |
| Expectation disconfirmation (EDT) | EDT1 | 0.761 | 0.605 | 0.783 | 0.859 |
| | EDT3 | 0.741 | | | |
| | EDT4 | 0.834 | | | |
| | EDT6 | 0.772 | | | |
| Muzakki satisfaction (K) | K1 | 0.844 | 0.737 | 0.822 | 0.894 |
| | K1 | 0.853 | | | |
| | K1 | 0.878 | | | |
| Zakat institution performance (KAZ) | KAZ1 | 0.806 | 0.665 | 0.873 | 0.908 |
| | KAZ2 | 0.881 | | | |
| | KAZ3 | 0.759 | | | |
| | KAZ4 | 0.752 | | | |
| | KAZ5 | 0.871 | | | |
| Perceived performance (PP) | PP1 | 0.778 | 0.615 | 0.687 | 0.827 |
| | PP2 | 0.812 | | | |
| | PP3 | 0.762 | | | |

Source: Data processing

As presented in Table 3, all constructs are in the threshold value for outer loading >0.70, AVE>0.50, Cronbach's alpha > 0.70, except for Desire Disconfirmation (DD), Perceived Performance (PP), and composite reliability >0.70, indicating that the model was considered reliable. With regard to this, Cronbach alpha between 0.60 to 0.70 are acceptable since composite reliability is higher than 0.70 (Hair et al., 2014).

**Table 4.** Fornell-Larcker criterion

| | CL | DD | EDT | K | KAZ | PP |
|---|---|---|---|---|---|---|
| Institutions image | **0.804** | | | | | |
| Desire disconfirmation | 0.523 | **0.767** | | | | |
| Expectation disconfirmation | 0.559 | 0.660 | **0.778** | | | |
| Muzakki satisfaction | 0.681 | 0.600 | 0.562 | **0.858** | | |
| Zakat institution performance | 0.740 | 0.551 | 0.579 | 0.717 | **0.816** | |
| Perceived performance | 0.617 | 0.670 | 0.721 | 0.640 | 0.663 | **0.784** |

Source: Data processing

Next, discriminant validity, which is the extent to which a construct is empirically distinct from other constructs, is assessed (Hair et al., 2019). Validity may be measured using the Fornell and Larcker criteria (Hair et al., 2014). The method shows that the construct shares more variance with its indicators than any other construct. To examine this, the AVE of each construct should be higher than the highest squared correlation with any other construct (Hair et al. 2014). The values of the Fornell and Larcker criteria are presented in the Table 4.

Table 4 presents the Fornell-Larcker criterion used to assess the discriminant validity of the constructs in the model. The diagonal values represent the square root of the Average Variance Extracted (AVE) for each construct, indicating how well each construct is distinct from the others. The results showed that all diagonal values were higher than the correlations between the constructs, confirming satisfactory discriminant validity. Notably, zakat institution performance was strongly correlated with muzakki satisfaction (0.717), while expectation disconfirmation was closely related to perceived performance (0.721), highlighting their significant relationships within the model.

## Structural model assessment (Inner model)

Structural model analysis (inner model) was conducted by examining the coefficient of determination, as reflected in the R-squared and R-squared adjusted values based on the research model. According to Hair et al. (2017), an R-Square value of 0.75 is considered high, 0.50 is moderate, and 0.25 is low. In this study, the R-Square Adjusted value for muzakki satisfaction was 0.633, indicating that 63.3% of the variation in muzakki satisfaction was explained by the independent variable: zakat institution performance, institutional image, expectation disconfirmation, perceived performance, and desire disconfirmation. The R-squared value of 0.63 suggests that the model falls within the moderate-to-high category in explaining the dependent variable.

Following the R-square analysis, the next step was to evaluate the effect size (F-square) to determine the strength of the model. Hair et al. (2017) classified the F-square effect sizes as low (0.02), moderate (0.15), and high (0.35). In this study, the institutional image variable on satisfaction had an F-Square value of 0.073, desire disconfirmation on satisfaction was 0.054, and zakat institution performance on satisfaction was 0.134, indicating a low to moderate influence. Meanwhile, expectation disconfirmation (0.000) and perceived performance (0.013) on satisfaction were classified as having low effect sizes.

After assessing the R-squared and F-squared values, the next step was to evaluate the model fit using the Standardized Root Mean Square Residual (SRMR). A model is considered a good fit if the SRMR value is below 0.08, while values between 0.08 and 0.10 are still acceptable. The closer the SRMR value is to zero, the better the model fit. In this study, the SRMR value was 0.041, indicating that the model was well-fitted and suitable for analysis.

## Hypothesis testing and discussion

Table 5 presents the results of the hypothesis testing, showing the relationships between institutional image, desire disconfirmation, expectation disconfirmation, zakat institution performance, and perceived performance on muzakki satisfaction. The findings indicate that institutional image has a significant positive effect on satisfaction, with an original sample value of 0.246, T-statistic of 3.686, and p-value of 0.000, indicating that the hypothesis is supported. Similarly, desire disconfirmation significantly influences satisfaction (0.194, T = 4.040, p = 0.000), as does zakat institution performance, which has the strongest effect among all the variables (0.339, T = 4.766, p = 0.000). These results suggest that institutional reputation, effective service delivery, and institutional performance play crucial roles in shaping muzakki satisfaction.

Conversely, expectation disconfirmation did not have a significant impact on satisfaction, as indicated by an original sample value of 0.008, a T-statistic of 0.138, and a p-value of 0.890, leading to its rejection. Likewise, perceived performance had a weak influence on satisfaction, with an original sample value of 0.128, a T-statistic of 1.951, and a p-value of 0.052, making it statistically insignificant. These findings suggest that while institutional credibility and service quality contribute to muzakki satisfaction, discrepancies between expectations and actual experiences as well as

perceived performance do not strongly determine overall satisfaction. This finding highlights the need for zakat institutions to enhance their reputation and operational efficiency to ensure a more positive impact on muzakki perceptions and trust.

**Table 5**. The results of hypothesis testing

|  | Original Sample | T Statistics | p-value | Remarks |
|---|---|---|---|---|
| Institution image → Satisfaction | 0.246 | 3.686 | 0.000 | Supported |
| Desire disconfirmation → Satisfaction | 0.194 | 4.040 | 0.000 | Supported |
| Expectation disconfirmation → Satisfaction | 0.008 | 0.138 | 0.890 | No Supported |
| *Zakat* institution performance → Satisfaction | 0,339 | 4.766 | 0.000 | Supported |
| Perceived performance → Satisfaction | 0,128 | 1.951 | 0.052 | No Supported |

Source: Results of SEM analysis tool calculations

Based on Table 5, the institution's image affects muzakki satisfaction. It is evident that the p-value is smaller than 0.05 (5%). The image of the institution is one of the important aspects that will be considered by the community before they submit ZIS funds to the institution (Gunawan, 2017). Musqari and Huda (2018) stated a positive effect of loyalty to continue issuing zakat through zakat institutions' images on Muzakki. Saad et al. (2023) explained that an institution's image has a significant positive effect on satisfaction. If someone has donated ZIS funds through an institution that has a good image, muzakki satisfaction will be fulfilled. In this study, TAMZIS was able to show that the indicators of institutional image were fulfilled in order to provide satisfaction with muzakki s. The four indicators were personality in the form of characteristics, responsibility, and trust. Second, reputation is seen from various points of view, financial transparency, and the ability to be widely recognized by the public. Third, it is valued in terms of management, speed, responsiveness, and reliability. The fourth is identity, in which all respondents agree that baitul maal TAMZIS has an identifying mark, strategy, clear vision, mission, and motto.

Similar to the first hypothesis, this result supports the second hypothesis, where the p-value is smaller than 0.05, indicating that the disconfirmation of desire has a significant positive effect on muzakki satisfaction. According to Hamdani et al. (2024) and Sunarsih et al. (2023), the disconfirmation of desires has a significant positive effect on muzakki satisfaction. The results of this study indicate that muzakki have a desire to donate ZIS funds through institutions, such as fulfilling needs, suitability of information, management systems, and suitability of service quality. Muzakki's need for zakat institutions is to channel ZIS funds so that they can be distributed and utilized properly by the right mustahik (Wahyundaru & Muthaher, 2023). Regarding the suitability of information, management and distribution information can be trusted and have a good system (Yumna & Clarke, 2019). Thus, if these desires are fulfilled, muzakki satisfaction will be achieved; however, if they are not fulfilled, dissatisfaction will occur.

However, the third hypothesis was not supported by the results of this study. This shows that expectation disconfirmations do not have a significant effect on muzakki satisfaction, because the p-value of 0.935 is greater than 0.05. The results obtained are not in accordance with previous research (Kamal & Hidayah, 2022; Mukhibad et al., 2019; Sadili et al., 2024), which explains that expectation disconfirmation has a significant effect on muzakki satisfaction. However, this study shows that expectation disconfirmation has no effect on muzakki satisfaction. Expectations disconfirmation can be seen from the words or recommendations that muzakki get from other people, past experiences, 95 promotions or advertisements, security, speed, and facilities offered by baitul maal to muzakki. TAMZIS always conducts better evaluations in governance and administration. Therefore, it is undeniable that the first experience is not the same as the second, third, etc. In addition to past experience, there is also the speed of TAMZIS baitul maal services. Furthermore, the results of this study indicate that muzakki have expectations when donating ZIS funds through institutions. These expectations are obtained from experts, colleagues, families, or the community who have channeled ZIS funds through the baitul maal TAMZIS institution. These expectations can also be generated from promotions, security, speed of service, and facilities

physically seen by muzakki. Thus, if these expectations are met, muzakki satisfaction will be achieved, but if they are not met, muzakki dissatisfaction will be experienced by muzakki (Mahfudz et al., 2023).

The results of testing the fourth hypothesis showed a relationship between the performance variables of zakat institutions and muzakki satisfaction. It was proven that the p-value was lower than 0.05. The fourth hypothesis was supported by the test results. The results obtained are in line with research conducted by Ayuniyyah (2019) and Yuliafitri and Rivaldi (2017), which explains that performance has a positive effect on satisfaction. The outcome in the form of reports, baitul maal TAMZIS reports on all collection, management, and distribution of all ZISWAF funds, so that muzakki can see the effectiveness of fund distribution. Then, the results of this study provide implications for zakat institutions to pay attention to their performance of zakat institution, because zakat institutions play a very important role in muzakki (Bilo & Machado, 2020; Ramadania & Shauki, 2023). Zakat institutions collect, manage, and distribute ZIS funds. With these various tasks, a zakat institution must have knowledge, a sense of responsibility, and trustworthiness to maintain trust and achieve muzakki satisfaction. Even in this study, the performance of zakat institutions was the biggest factor affecting muzakki satisfaction.

The P-value is 0.066, which is greater than 0.05, indicating that perceived performance has no significant effect on muzakki satisfaction. Regardless of whether perceived performance increased or decreased, there was no impact on muzakki satisfaction. The results of this study differed from those of Muthaher and Wahyundaru (2023). Unlike Muflih's (2023) findings, muzakki adoption behavior was not significantly influenced by the perception of muzakki satisfaction. As for zakat institutions with various abilities, muzakki still does not feel aware of them. Baitul Maal TAMZIS, to optimize performance and services, has tried to choose amil who are competent in working so that it is no longer used as a side job by amil. Baitul maal TAMZIS serves directly by way of muzakki coming to office. However, Baitul Maal TAMZIS has used digital developments by creating various applications to make it easier for muzakki to donate without having to come directly to the office. So from the five variables above it can be concluded that there are three variables that affect muzakki satisfaction, then two variables do not affect muzakki. 99 The results of this study indicate that the hypothesized value of Baitul Maal TAMZIS Muzakki satisfaction with R2 is 0.63, which means that the independent variable determines the dependent variable by 63%. The results of this study indicate an R2 value of 0.63, which means that the independent variable determines the dependent variable by 63%.

## Conclusion

The results of this study indicate that in line with the objectives of the study which want to explore that the satisfaction of muzakki in the TAMZIS baitul maal is significantly influenced by the performance of zakat institutions and the image of the institution. The performance of zakat institutions has a P value of 0.000, which is smaller than 0.05 (5%), indicating a significant positive influence on the satisfaction of muzakki. Likewise, the image variable of the institution also has a P-value of 0.000, which indicates a significant positive influence on the satisfaction of muzakki in the TAMZIS baitul maal. However, the disconfirmation variable that does not have a significant influence on the satisfaction of muzakki is the expectation factor, which has a P value of 0.935, which is greater than 0.05 (5%); the perceived performance factor has a P value of 0.057, which is also greater than 0.05 (5%). Meanwhile, the desire factor has a P-value of 0.000, which indicates that the satisfaction of muzakki has a positive effect.

In this study, there are implications: Zakat institutions such as Baitul Maal TAMZIS must continue to improve the performance of ZISWAF management and maintain a positive image to maintain and increase the satisfaction of muzakki by paying attention to the emotional desires of muzakki more personally with stakeholders. However, the limitations of this study are that it was conducted only at one institution, so the results cannot be generalized to other institutions. The factors that influence muzakki satisfaction, such as trust and loyalty, have not been explained in depth.

## Acknowledgements

## Author Contributions

Conceptualization: Setiawan bin Lahuri
Data curation: Aisa Zahroturrosyidah
Formal analysis: Rusyda Afifah Ahmad
Investigation: Aisa Zahroturrosyidah
Methodology: Hartomi Maulana
Project administration: Setiawan bin Lahuri
Supervision: Setiawan bin Lahuri
Validation: Hartomi Maulana
Visualization: Hartomi Maulana
Writing – original draft: Rusyda Afifah Ahmad, Aisa Zahroturrosyidah
Writing – review & editing: Rusyda Afifah Ahmad

## References

Abdiannur, A., & Arifin, N. (2019). Kualitas pelayanan terhadap kepuasan muzakki pada inisiatif zakat Indonesia (IZI) Kalimantan Timur. *Jurnal GeoEkonomi, 10*(2), 239-252. https://doi.org/10.36277/geoekonomi.v10i2.82

Abror, A., & Hudayati, A. (2020). The effect of distributive justice on intention to pay zakat through zakat institutions using affective and cognitive trust as intervening variables. *Jurnal Ekonomi & Keuangan Islam, 6*(1), 24–33. https://doi.org/10.20885/JEKI.vol6.iss1.art3

Ahimsa, E. A., Sudarsono, H., Abdul Ghoni, M., & Affandi, M. T. (2023). Understanding muzaki adoption of digital zakat payments in Indonesia. *Review of Islamic Social Finance and Entrepreneurship, 2*(2), 182–193. https://doi.org/10.20885/RISFE.vol2.iss2.art7

Amin, I. A., & Al Arif, M. N. R. (2024). The role of trust on investors' intention to shares waqf in Indonesia. *Jurnal Ekonomi & Keuangan Islam, 10*(2), 247–262. https://doi.org/10.20885/JEKI.vol10.iss2.art8

Andreassen, T. W., & Lindestad, B. (1998). Customer loyalty and complex services: The impact of corporate image on quality, customer satisfaction and loyalty for customers with varying degrees of service expertise. *International Journal of service Industry management, 9(*1), 7-23. https://doi.org/10.1108/09564239810199923

Apriliani, L. (2022). The effect of service and trust on muzakki satisfaction at baitul mal, Aceh Tamiang regency. *ASNAF: Journal of Economic Welfare, Philantrophy, Zakat and Waqf*, 140-156. https://doi.org/10.32505/asnaf.v1i2.4767

Ayuniyyah, Q. (2019). Factors affecting zakat payment through institution of amil: Muzakki's perspectives analysis (Case study of badan amil zakat nasional [Baznas]). *Al-Infaq: Jurnal Ekonomi Islam, 2*(2). https://doi.org/10.32507/ajei.v2i2.384

Azhar, A., & Iskandarsyah. (2019). Pengaruh ekspektasi, persepsi kualitas, persepsi nilai dan citra tujuan wisata terhadap kepuasan wisatawan pada pulau Weh Sabang. *Jurnal Ilmiah Mahasiswa Ekonomi Manajemen, 4*(4), 562–574, https://doi.org/10.24815/jimen.v4i4.11444

Basri, H., Sopingi, I., & Sudarwanto, T. (2020). Pengaruh kualitas layanan terhadap kepuasan muzakki (Studi kasus pada lembaga sosial pesantren Tebuireng Jombang). *JIES: Journal of*

*Islamic Economics Studies, 1*(2), 110-125. https://doi.org/10.33752/jies.v1i2.5915

Bilo, C., & Machado, A. C. (2020). The role of zakat in the provision of social protection: A comparison between Jordan and Sudan. *International Journal of Sociology and Social Policy, 40*, 3-4, 236–248. https://doi.org/10.1108/IJSSP-11-2018-0218

Bin-Nashwan, S. A., Abdul-Jabbar, H., & Aziz, S. A. (2021). Does trust in zakat institution enhance entrepreneurs' zakat compliance?. *Journal of Islamic Accounting and Business Research, 12*(5), 768-790. https://doi.org/10.1108/JIABR-09-2020-0282

Cokrohadisumarto, W. B. M., Zaenudin, Z., Santoso, B., & Sumiati, S. (2020). A study of Indonesian community's behaviour in paying zakat. *Journal of Islamic Marketing, 11*(4), 961-976. https://doi.org/10.1108/JIMA-10-2018-0208

Erlina, N., & Suryaningsih, S. A. (2018). Pengaruh persepsi layanan jemput zakat terhadap kepuasan muzaki di lembaga amil zakat yatim Mandiri Cabang Jombang. *Jurnal Ekonomi Islam, 1,* 120–128. https://journal.unesa.ac.id/index.php/jei/article/view/26388

Fachry, M., Darmawati, D., Rahmah, F., & Rahmatullah, N. (2021). Pengaruh brand awareness dan perceived quality terhadap keputusan muzakki membayar zakat di lembaga amil zakat Dana Peduli Ummat Kalimantan Timur. *Borneo Islamic Finance And Economics Journal, 11*-20. https://doi.org/10.21093/bifej.v1i1.3237

Gunawan, K. (2017). Pelayanan lembaga zakat untuk meningkatkan kepuasan muzakki. *ZISWAF, 4*, 297–312. https://journal.iainkudus.ac.id/index.php/Ziswaf/article/view/3047

Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2017). A *primer on partial least squares structural equation modeling* (PLS-SEM). Thousand Oaks. Sage.

Hair, J. F., Sarstedt, M., Hopkins, L., & Kuppelwieser, V. G. (2014). Partial least squares structural equation modeling (PLS-SEM): An emerging tool in business research. *European Business Review, 26*(2), 106–121. https://doi.org/10.1108/EBR-10-2013-0128

Hair, J. F., Risher, J. J., Sarstedt, M., & Ringle, C. M. (2019). When to use and how to report the results of PLS-SEM. *European Business Review, 31*(1), 2–24. https://doi.org/10.1108/EBR-11-2018-0203

Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2010). *Multivariate data analysis* (7th ed.). Pearson Prentice Hall.

Hamdani, L., Sunarsih, S., Yusfiarto, R., Rizal, A., & Khoirunnisa, A. N. (2024). Social media, trust and intention to pay zakat through institution: Lessons from Indonesian experience. *Journal of Islamic Marketing.* https://doi.org/10.1108/JIMA-01-2023-0016

Harahap, D., Afandi, A., & Siregar, T. M. (2023). The Islamic banking customers'intention to use digital banking services: An Indonesian study. *Journal of Islamic Monetary Economics and Finance, 9*(3), 533-558. https://doi.org/10.21098/jimf.v9i3.1673

Indarningsih, N. A., Ma'wa, M. A. F., & Waliyuddinssyah, M. N. (2023). Zakat, infaq, shadaqah, and waqf using financial technology: Millennial generation perspective. *Review of Islamic Social        Finance        and        Entrepreneurship,        2*(1),        13-28. https://doi.org/10.20885/RISFE.vol2.iss1.art

Jannah, K. (2020). Konstruksi motivasi kerja dalam peningkatan kinerja pengurus dan para amil pada lembaga amil zakat infaq dan shadaqah Muhammadiyah (Lazismu) kabupaten Pamekasan. *Invest: Jurnal Investasi Islam, 1*(2), 20–29. https://doi.org/10.32806/ivi.v1i1.77

Junjunan, M. I. (2020). Pengaruh transparasi, akuntabilitas, dan IGCG terhadap tingkat kepercayaan muzakki di lembaga amil zakat Dompet Amanah Umat. *Akuntansi, 6*. https://doi.org/10.29080/jai.v6i2.289

Kamal, S., & Hidayah, N. (2022). Expectations of paying zakat on profession during the pandemic.

*Journal of Positive School Psychology, 6*(2), 4795-4807. https://journalppw.com/index.php/jpsp/article/view/2936

Kesharwani, A., Mani, V., Gaur, J., & Kamble, S. S. (2021). Service quality measurement in information systems : An expectation and desire disconfirmation approach. *Journal of Global Information Manahement, 29*(6), 1–19. https://doi.org/10.4018/JGIM.20211101.oa30

Khanifa, N. K. (2018). Penguatan peran ziswaf dalam menyongsong era SDGs kajian filantropi BMT Tamzis Wonosobo. *Cakrawala, 13*(2), 149–168, https://doi.org/10.31603/cakrawala.v13i2.2329

Kotler, P., & Armstrong, G. (2010). *Principles of marketing.* New Jersey: PrenticeHall In.

Krisdayanti, H., Mismiwati, M., Pratama, K., Fakhrina, F., & Riduwansah, R. (2023). The influence of transparency and accountability on the level of satisfaction of muzakki BAZNAS, Musi Banyuasin district. *Jurnal I-Philanthropy: A Research Journal on Management of Zakat and Waqf, 3*(2), 82-96. https://doi.org/10.19109/iphi.v3i2.19623

Lahuri, S. Bin. (2022). Muslim perception on zakat as a tax deduction in Indonesia. *Share: Jurnal Ekonomi dan Keuangan Islam, 11*(2), 477-501. http://dx.doi.org/10.22373/share.v11i2.15022

Latif, A., Ahmad, R. A., Lesmana, M., & Nabila, F. (2022). Factors affecting generational millennials' desire to spend money on waqf. *Muslim Heritage, 7*(2), 433–458. https://doi.org/10.21154/muslimheritage.v7i2.4439

Lovenia, N., & Adnan, M. A. (2019). Analisis Kepuasan Muzakki Terhadap Implementasi Good Corporate Gevernance Pada Organisasi Pengelola Zakat di Kota Yogyakarta ( Studi kasus pada Lembaga Amil Zakat di Yogyakarta). *Reviu Akuntansi dan Bisnis Indonesia, 1(1*), 57–67, https://doi.org/10.18196/rab.010106

Mahardika, I. M. N. O. (2020). Kualitas layanan dan citra lembaga terhadap word of mouth mahasiswa Stahn Gde Pudja Mataram. *Business Management Analysis Journal (BMAJ), 3*(1), 46-57. https://doi.org/10.24176/bmaj.v3i1.4461

Mahfudz, A. A., Khairani, N., & Ahmad, R. A. (2023). Exploring zakat's role in promoting social inclusion and justice for ar-riqob. *El Mudhorib: Jurnal Kajian Ekonomi dan Perbankan Syariah, 4*(2), 88-100. https://doi.org/10.53491/elmudhorib.v4i2.891

Mahomed, Z. (2022). Modelling effective zakat management for the 'stans' of Central Asia and establishing pandemic resilience. In *Towards a Post-Covid Global Financial System: Lessons in Social Responsibility from Islamic Finance* (pp. 143-159).. https://doi.org/10.1108/978-1-80071-625-420210008

Masyithoh, N. D. (2013). Analisis normatif Undang-Undang no. 1 tahun 2013 tentang lembaga keuangan mikro (LKM) atas status badan hukum dan pengawas baitul maal wat tamwil (BMT). Economica, 5(1), 17–36, https://doi.org/10.21580/economica.2014.5.2.768

Mohd, K., Hamzah, Z. L., Daud, M. Z., & Johari, F. (2016). Managing the institution of zakat: case study of muallaf in Selangor, Malaysia. *Advance in Islamic Finance Marketing and Management*, 325-339. https://doi.org/10.1108/978-1-78635-899-820161016

Muflih, M. (2023). Muzakki's adoption of mobile service: Integrating the roles of technology acceptance model (TAM), perceived trust and religiosity. *Journal of Islamic Accounting and Business Research, 14*(1), 21-33. https://doi.org/10.1108/JIABR-09-2021-0273. https://doi.org/10.1108/JIABR-09-2021-0273

Mukhibad, H., Fachrurrozie, F., & Nurkhin, A. (2019). Determinants of the intention of muzakki to pay professional zakat. *Share: Jurnal Ekonomi dan Keuangan Islam, 8*(1), 45-67. http://dx.doi.org/10.22373/share.v8i1.4573

Musqari, N., & Huda, N. (2018). Pengaruh kualitas layanan terhadap loyalitas melalui variabel kepuasan pada lembaga amil zakat (Studi pada Baituzzakah Pertamina kantor pusat). *Perisai,*

*2*(April), 34–53. https://doi.org/10.21070/perisai.v

Muthaher, O., & Wahyundaru, S. D. (2023). Variables determining muzakki loyalty in paying zakat. *Equilibrium, 11*(1), 123-148. http://dx.doi.org/10.21043/equilibrium.v11i1.19167

Nasution, S. A. (2021). Pengaruh good corporate governance terhadap tingkat kepuasan muzakki dalam menyalurkan zakat pada Lazismu di kota Pekanbaru. *Ecountbis : Economics, Accounting and Business Journal, 1*(1), 157–172. https://jom.umri.ac.id/index.php/ecountbis/article/view/282

Nopiardo, W. (2017). Strategies of zakat fundraising at Baznas Tanah Datar regency. *Imara: Jurnal Riset Ekonomi Islam,* 1(1), https://dx.doi.org/10.31958/imara.v1i1.991

Nursafitri, I., Lukitaningsih, A., Cahya, A. D., & Udayana, I. B. N. (2023). Time effect of disconfirmation pada marketplace Shopee di Yogyakarta. *Reslaj : Religion Education Social Laa Roiba Journal*, 5, 1096–1114. https://doi.org/10.47476/reslaj.v5i3.1698

Qazi, A., Tamjidyamcholo, A., Raj, R. G., Hardaker, G., & Standing, C. (2017). Assessing consumers' satisfaction and expectations through online opinions: Expectation and disconfirmation approach. *Computers in Human Behavior, 75*, 450–460. https://doi.org/10.1016/j.chb.2017.05.025

Ramadania, S., & Shauki, E. R. (2023). E-zakat fund accountability: Study on amil zakat institution Lazismu in Tokopedia. *Jurnal Ekonomi & Keuangan Islam, 9*(1), 136–150. https://doi.org/10.20885/JEKI.vol9.iss1.art10

Rosyid, A. F., & Islamiyah, N. (2023). Manajemen kinerja pegawai pada badan amil zakat nasional kabupaten Probolinggo. *Cakrawala*, *6*(1), 741–754. https://doi.org/10.52851/cakrawala.v6i2.274

Saad, R.A.J., Ahmi, A., Sawandi, N. & Abdul Aziz, N.M. (2023). Zakat administration reformation towards an effective and efficient zakat revenue generation, *Journal of Islamic Accounting and Business Research, 14*(8), 1232-1260. https://doi.org/10.1108/JIABR-05-2021-0151

Sadili, U., Ali, Z. M. ., & Zaenal, M. H. . (2024). Determinants of intention to pay professional zakat to private employees: Case study of muzakki Laznas Daarut Tauhiid Peduli. *Bukhori: Kajian Ekonomi dan Keuangan Islam, 3*(2), 125–144. https://doi.org/10.35912/bukhori.v3i2.2970

Salsabila, A., & Widarmanti, T. (2023). Pengaruh customer expectation, perceived enjoyment, perceived ease of use dan satisfaction terhadap online repurchase intention produk secondhand di tiktok. *Jurnal Ilmiah Manajemen, Ekonomi, & Akuntansi, 7*(2), 1353-1371. https://doi.org/10.31955/mea.v7i2.3154

Selnes, F. (1993). An examination of the effect of product performance on brand reputation, satisfaction and loyality. *European Jurnal of Marketing, 27*(1), 1–5, https://doi.org/10.1108/03090569310043179

Setiawan, D., Qurtubi, Q., & Khairullah, R. . (2024). A system dynamics model on how zakat can reduce poverty in Indonesia. *Jurnal Ekonomi & Keuangan Islam, 10*(1), 29–40. https://doi.org/10.20885/JEKI.vol10.iss1.art3

Spreng, R. A., & Olshavsky, R. W. (1993). A desires congruency model of consumer satisfaction. *The Academy of Marketing Science, 21*, 169–177. https://doi.org/10.1177/0092070393213001

Sudarsono, H., Supriani, I., & Perdana, A. R. A. . (2022). Do perceived zakat institutions and government support affect entrepreneurs' intention to pay zakat?. *Review of Islamic Social Finance and Entrepreneurship, 1*(2), 85–96. https://doi.org/10.20885/RISFE.vol1.iss2.art1

Sunarsih, S., Hamdani, L., Rizal, A., & Yusfiarto, R. (2023). Motivational factors to paying zakat through institutions: A multigroup analysis of urban and suburban muzakki based on digital payment scheme. *Journal of Islamic Accounting and Business Research.*

https://doi.org/10.1108/JIABR-12-2022-0333

Syakuro, A. A., & Fikriyah, K. (2020). Pengaruh kualitas pelayanan Islami terhadap kepuasan donatur di lembaga amil zakat Muhammadiyah (Lazismu) kabupaten Mojokerto. *Jurnal Ekonomika dan Bisnis Islam, 3*(2), 200–209. https://doi.org/10.26740/jekobi.v3n2.p200-209

Usman, H., Mulia, D., Chairy, C., & Widowati, N. (2022). Integrating trust, religiosity and image into technology acceptance model: The case of the Islamic philanthropy in Indonesia. *Journal of Islamic Marketing, 13*(2), 381-409. https://doi.org/10.1108/JIMA-01-2020-0020

Wahyudi, T. W., & Puspita, G. (2022). Intellectual capital on zakat performance with corporate governance as an intervening variable in sharia commercial banks. *Jurnal Ekonomi & Keuangan Islam, 8*(2), 250-263. https://doi.org/10.20885/JEKI.vol8.iss2.art8

Wahyundaru, S. D., & Muthaher, O. (2023). The determinant interest to pay zakat, trust and motivation as mediation. *International Journal of Multicultural and Multireligious Understanding, 10*(2), 588-602. http://dx.doi.org/10.18415/ijmmu.v10i2.4583.

Wahyuni-TD, I. S., Haron, H., & Fernando, Y. (2021). The effects of good governance and fraud prevention on performance of the zakat institutions in Indonesia: A sharīʿah forensic accounting perspective. *International Journal of Islamic and Middle Eastern Finance and Management, 14*(4), 692-712. https://doi.org/10.1108/IMEFM-03-2019-0089

Waldelmi, I. (2021). Strategi membangun kepercayaan muzakki pada amil zakat di kota Pekanbaru. *Jurnal Economica, 9*(1), 24-30. https://doi.org/10.46750/economica.v9i1.37

Widiastuti, T., Cahyono, E. F., Zulaikha, S., Mawardi, I., & Al Mustofa, M. U. (2021). Optimizing zakat governance in East Java using analytical network process (ANP): The role of zakat technology (ZakaTech). *Journal of Islamic Accounting and Business Research, 12*(3), 301-319. https://doi.org/10.1108/JIABR-09-2020-0307

Wilson, A., Zeithaml, V., Bitner, M. J., & Gremler, D. D. (2016). *Services marketing: Integrating customer focus across the firm.* USA: McGraw-Hill Education.

Yaqin, A. (2021). Fungsi sosial baitul maal wa tamwil ( BMT ) pasca UU no 1 tahun 2013 tentang lembaga keuangan mikro. *MABSYA, 3*(1), 146–163, https://doi.org/10.24090/mabsya.v3i2.5597

Yuliafitri, I., & Rivaldi, A. I. (2017). Pengaruh penerapan prinsip-prinsip good governance dan promosi terhadap penerimaan wakaf tunai (Pada lembaga pengelola wakaf di Indonesia). *InFestasi, 13*(1), 217. https://doi.org/10.21107/infestasi.v13i1.3044

Yumna, A., & Clarke, M. (2019). Examining the outreach of Islamic charity based microfinance programs: Empirical evidence from Indonesia. *Journal of Islamic Monetary Economics and Finance, 5*(4), 849–872. https://doi.org/10.21098/jimf.v5i4.1111

Yusuf, M., Widjaja, A., & Ningrum, G. H. (2021). Efektivitas kinerja amil dan motivasi internal terhadap intensitas muzaki dalam berzakat melalui lembaga amil zakat di Jawa Timur. *Salam: Jurnal Sosial dan Budaya Syar-I, 8*(6), 1749–1766. https://doi.org/10.15408/sjsbs.v8i6.22977

Zakiy, F. S., & Falikhatun, F. (2024). The role of intellectual capital on zakat performance: Insight from Indonesia. *Journal of Intellectual Capital, 25*(5/6), 1006-1025. https://doi.org/10.1108/JIC-12-2023-0280