9th International Conference On Zakat Proceedings, pp. 41-60
ISSN:2655-6251

FROM PERCEPTION TO CONTRIBUTION: A PSYCHOMETRIC READING OF MUZAKKI'S BEHAVIOUR AT BAZNAS

Eneng Riska Rahayu[1], Rulli Kurniawan[2]
[1,2]National Board of Zakat (BAZNAS), [2]UIN Syarif Hidayatullah Jakarta

Paper was presented at the 9th International Conference on Zakat (ICONZ)
9 – 12 December 2025, Jakarta, Indonesia

ABSTRACT

This study examines the relationship between muzaki's perceptions of service quality, satisfaction, and trust, and their loyalty—both in the form of intention to repeat zakat payments and intention to recommend the institution to others. It also evaluates whether these intentions align with actual donation behavior, as measured by the Recency, Frequency, and Monetary (RFM) model. Data were collected from 140 active zakat contributors to BAZNAS and analyzed using linear and ordinal regression techniques. The results indicate that the relationship between perception and loyalty is not always linear. Perceived quality had no significant effect on the intention to repeat donations, while satisfaction even showed a negative effect on both the frequency and monetary value of donations. Intention to recommend was more strongly influenced by perceived quality, whereas intention to repeat was more strongly influenced by satisfaction and trust. These findings challenge classical assumptions in the loyalty literature that view satisfaction as the primary determinant of repeat behavior and advocacy. The study contributes theoretically by proposing a model of muzaki loyalty based on the integration of perceptual and behavioral data. The implications suggest that muzaki loyalty cannot be reduced to a linear relationship, but rather must be understood as a complex phenomenon situated within the contextual realities of Islamic philanthropy.

***Keywords**: Donor Loyalty, Islamic Philanthropy, RFM Analysis, Zakat Behavior*

I. INTRODUCTION

Over the past decade, zakat institutions have increasingly assumed a strategic role in the socio-economic development of Muslim communities, supported by regulatory strengthening and government endorsement of the national zakat system (Kasri & Sosianti, 2023). In Indonesia, institutional progress is reflected in the adoption of digital channels, integration of information systems, and the implementation of distribution programs aligned with the Sustainable Development Goals (SDGs). Nevertheless, the primary challenge has shifted from collection to the retention and loyalty of zakat contributors (muzaki). The high rate of muzaki switching between institutions and the widespread practice of direct zakat distribution reflect a lingering crisis of trust that remains inadequately addressed (Puskas BAZNAS, 2023).

This situation calls for a new approach to understanding muzaki loyalty one that moves beyond normative religious frameworks toward the exploration of behavioral patterns, service perception, and psychological relationships. Most prior studies have focused on the intention to pay zakat using the Theory of Planned Behavior or religiosity models (Saad et al., 2020). However, few have examined how perceptions of service quality, satisfaction, and trust influence the intention to repeat donations or recommend zakat institutions. Even fewer have connected these perceptual variables to actual behavioral indicators such as donation frequency and monetary value.

This study responds to the identified need by integrating psychological constructs perceived service quality, satisfaction, trust, and intention with actual behavioral data using the Recency, Frequency, and Monetary (RFM) model. This approach not only provides a more comprehensive and data-driven measurement of loyalty but also contributes theoretically to the development of loyalty models within the context of contemporary Islamic philanthropy.

Accordingly, the study formulates three key research questions: (1) To what extent do muzaki's perceptions of service quality, satisfaction, and trust influence their intention to repeat zakat contributions and to recommend the institution? (2) Do these intentions correlate with actual donation behaviors, as measured by the RFM model? and (3) Is there a gap between intention and actual behavior that reflects the intention–behavior gap phenomenon in muzaki loyalty practices?

These questions are critical as they challenge the foundational assumption of many donor behavior models that treat intention as the primary predictor of action. If a mismatch is found between intention and actual behavior in the context of zakat, it would call for a reorientation of loyalty theories that overly emphasize perception and satisfaction.

Based on this framework, the objective of this study is to analyze the influence of muzaki's perceptions on their intention to repeat zakat donations and recommend the institution, as well as to examine the extent to which these intentions contribute to actual behavior. Furthermore, this study aims to identify potential gaps between intention and action, in order to offer a more holistic understanding and evaluation of muzaki loyalty through an integrative approach that combines perceptual and behavioral data as the foundation for enhancing zakat institutions' sustainability strategies in the digital era.

Given the complexity of factors influencing muzaki loyalty, it is essential to critically examine empirical findings within both general and Islamic philanthropy contexts. Previous studies have frequently identified service quality, satisfaction, and trust as key determinants of loyalty, with several findings suggesting linear relationships with intentions to repeat donations or recommend charitable institutions. However, the dynamics among these variables are not always consistent, especially within the context of zakat, which is deeply rooted in spiritual values and non-material considerations. Therefore, a thorough engagement with prior literature is not only necessary to map the conceptual development but also to clearly articulate this study's academic positioning and its contribution to the existing scholarly landscape.

II. LITERATURE REVIEW

In donor behavior research and loyalty theory, a significant debate persists regarding the fundamental nature of loyalty: whether it is primarily rational, affective, or spiritual. Classical models in consumer behavior, such as those developed by Oliver (1999) and Parasuraman et al. (1985) emphasize that loyalty emerges as a rational outcome of service quality evaluations and customer satisfaction. In the philanthropic sector, this approach has evolved into frameworks like the donor satisfaction model and relationship fundraising, which center donor experience as the core driver of repeated behavior. However, this perspective becomes problematic when applied to the context of zakat, where giving decisions are not solely influenced by satisfaction but also by spiritual motivation and the values of *ubudiyyah*. Recent studies in Islamic philanthropy (Saad et al., 2020) have increasingly called for a more comprehensive understanding of muzaki loyalty, one that incorporates spiritual, social, and religious moral dimensions.

Furthermore, a second line of debate concerns the validity of loyalty models developed within Western philanthropic contexts in explaining the behavior of Muslim donors. Models such as the loyalty ladder or lifetime donor value are often rooted in market logic and utilitarian relationships, emphasizing donor retention for the sake of fundraising efficiency (Bennett & Barkensjo, 2005). When applied to zakat practices, this approach risks becoming reductionist, as it fails to capture the complexity of devotional intent and the vertical relationship between humans and God. Studies by Kasri & Sosianti (2023) and demonstrate that muzaki loyalty is not necessarily transactional, but is instead shaped by perceptions of trustworthiness (*amanah*), fairness in distribution, and the spiritual significance of worship. Such research invites a critique of the presumed universality of Western loyalty theories and calls for the development of context-sensitive models grounded in Islamic values.

The third debate stems from the tension between intention and actual behavior in the context of religious philanthropy. The Theory of Planned Behavior (Ajzen, 1991) posits intention as the primary predictor of action; however, empirical studies reveal a significant intention–behavior gap in zakat and other forms of religious giving. For instance, research by Mohd Ali et al. (2020) found that while the intention to pay zakat is high among muzaki, not all fulfill this obligation through formal institutions—often due to issues of trust, accessibility, or social preference. Therefore, measuring donor loyalty cannot rely solely on perceptual indicators but must be complemented with objective behavioral data. In this context, integrating intention-based indicators (such as repeat and recommend intention) with behavioral metrics like the Recency, Frequency, and Monetary (RFM) model provides a more robust and comprehensive approach.Beyond the debates on rationality and spirituality, another critical discourse in zakat donor loyalty research highlights the role of social context, age, economic class, and generational identity. Recent developments in the Theory of Planned Behavior (TPB) suggest that factors such as cultural norms, peer group expectations, and digital experiences exert varying influences on the nature and strength of donor loyalty.

For instance, studies by (Niswah et al., 2019) and (Widiastuti et al., 2025) emphasize the role of subjective norms in encouraging Muslim millennials to donate via digital platforms. However, their loyalty tends to be episodic—driven more by perceived credibility and ease of access than by a sustained relational commitment. This implies that younger generations are more prone to shifts in loyalty when their emotional expectations or digital experiences are not adequately met.

These findings broaden the previous debates by highlighting that donor loyalty is not merely a matter of rational versus spiritual orientation, but is also deeply shaped by the social and generational profiles of muzaki. Younger donors, particularly in the realm of digital philanthropy, tend to exhibit more fluid and transactional loyalty patterns, while older generations often demonstrate more stable loyalty grounded in values such as *amanah* (trustworthiness) and *barakah* (blessing).

Furthermore, insights from the Theory of Planned Behavior (TPB) suggest that loyal intention does not always translate into loyal behavior. This gap arises not only from external barriers such as limited access or information but also from ambiguity within the intention itself. Some donors express a desire to continue giving through formal institutions yet postpone action due to personal factors such as unresolved value conflicts, unvoiced dissatisfaction, or a decline in emotional motivation.
The study by (Fehresti et al., 2022) underscores that a high intention score does not necessarily lead to actual contributions. Similarly, Amrizal et al (2024) found that a positive attitude toward cash waqf does not guarantee contribution, even when intention is already formed. These findings reinforce the notion that loyal intention can be paradoxical, strong intentions may still result in inertia, particularly in the absence of reinforcing mechanisms such as reminders, relational engagement, or spiritual incentives.

This debate challenges the foundational assumptions of the Theory of Planned Behavior (TPB), particularly its overly linear structure, and opens the door for more nuanced psychological approaches such as dual-process theory or habit formation in the study of zakat donor loyalty. Many TPB-based studies fall into a mechanistic sequence: attitude → intention → behavior. However, affect—such as positive emotions or spiritual resonance—often serves as a crucial catalyst in shaping relational loyalty. For instance Al-Shamali & Kashif (2024), highlight the importance of emotional connection and a sense of meaning in forming donation intentions, especially in humanitarian contexts. Yet, the classical TPB framework lacks explicit space to incorporate factors like empathy, spiritual arousal, or perceived meaningfulness. This limitation may explain why traditional TPB models frequently fail to account for emotional retention—why some donors remain loyal even after experiencing dissatisfaction with zakat services. Consequently, this debate advocates for the integration of affective components and religious meaning-making into extended models of TPB. Incorporating constructs such as spiritual value congruence or religious meaning-making allows for a more accurate explanation of the complex dynamics of muzaki loyalty within zakat institutions.

A study by (Țichindelean et al., 2024) reveals that the intensity of customer purchasing behavior—captured through the RFM model—reflects distinct loyalty patterns. They found that the more frequent and higher the value of purchases, the greater the likelihood that customers exhibit loyalty. In two other studies (Chen & Gunawan, 2023; Wilbert et al., 2023), the RFM model was employed to develop recommendation systems and customer segmentation strategies.

RFM is a classical model in the field of direct marketing, first introduced by (Hughes, 2005). It assumes that customer loyalty can be quantitatively assessed through three key indicators: recency (the most recent transaction), frequency (the number of transactions), and monetary (the total value of transactions). Customers who have donated more recently, more frequently, and in larger amounts are considered to exhibit higher levels of loyalty. In the context of Islamic philanthropy—particularly zakat management—the RFM model has begun to be adapted to more accurately identify donor loyalty patterns (Adrian Sargeant & Jen Shang, 2010). RFM-based measurement enables zakat institutions to go beyond relying solely on muzaki's intentions or perceptions, by evaluating the consistency and commitment reflected in their actual donation behaviors.

These studies demonstrated that perception-based models—such as those relying solely on survey-reported intentions—are insufficient for comprehending loyalty. In other words, intention often does not align with behavior, a phenomenon widely recognized in the literature as the intention–behavior gap. This issue is particularly critical in the context of muzaki, who may express a willingness to donate again, yet whose actual giving behavior remains inconsistent. This finding indicates that loyalty should not be assessed solely through perceptions or intentions, but rather can be more accurately interpreted through actual behavior. In the context of zakat, this translates into recurring and substantial zakat contributions, highlighting that behavioral metrics may offer a more reliable indicator of muzaki loyalty than attitudinal measures alone.

Nevertheless, the study by (Wilbert et al., 2023) also highlights the limitations of the RFM model, particularly its reliance on historical transaction data and its inability to explain why an individual is loyal or disloyal. RFM fails to capture motivational, spiritual, or relational factors that underlie loyalty in the context of Islamic philanthropy. This underscores the importance of integrating the RFM approach with psychometric frameworks such as the Theory of Planned Behavior (TPB), which can provide deeper insights into the psychological and affective dimensions of donor commitment.

Based on the theoretical framework and prior empirical research, it can be concluded that perceived service quality, satisfaction, and trust are critical factors shaping muzakki attitudes and intentions toward zakat institutions. In the context of TPB, these perceptions function as key determinants of the intention to repeat donations and to recommend the organization—both of which are recognized as psychological indicators of loyal behavior. However, numerous studies have also indicated that the relationship between perception, intention, and actual behavior is not always linear or consistent.

Such inconsistencies suggest a level of complexity in the formation of muzakki loyalty, particularly when positive perceptions do not consistently translate into actual behaviors such as repeated zakat payments. In several cases, satisfaction does not significantly contribute to intention, and intentions that are formed do not always culminate in real actions. This opens a critical space for investigating the possibility of an intention–behavior gap in the context of Islamic philanthropy—a phenomenon that remains underexplored in the literature.

Accordingly, to empirically examine the relationships among the identified variables and to investigate the potential gap between intention and actual behavior, this study proposes the following hypotheses:

H1: Quality has a significant effect on Intention to Repeat
H2: Satisfaction has a significant effect on Intention to Repeat
H3: Trust has a significant effect on Intention to Repeat
H**4:** Quality has a significant effect on Intention to Recommend
H5: Satisfaction has a significant effect on Intention to Recommend
H6: Trust has a significant effect on Intention to Recommend
H7: Quality has a significant effect on the Muzaki Confidence Index (IKM)
H8: Satisfaction has a significant effect on the Muzaki Confidence Index (IKM)
H9: Trust has a significant effect on the Muzaki Confidence Index (IKM)
H10: Intention to Repeat has a significant effect on the Muzaki Confidence Index (IKM)
H11: Intention to Recommend has a significant effect on the Muzaki Confidence Index (IKM)
H12: The Muzaki Confidence Index (IKM) is positively associated with muzaki's RFM score.

To visualize the structural relationships among the variables examined in this study, a conceptual framework is developed to represent the theoretical flow and the logic of the proposed hypotheses. This framework is grounded in the Theory of Planned Behavior (TPB) as formulated by Ajzen (1991), which posits that behavioral intention—in this case, intention to repeat and intention to recommend—is shaped by attitude toward the behavior, subjective norms, and perceived behavioral control. In the context of this research, attitude toward the behavior is operationalized through perceived service quality, satisfaction, and trust in the zakat institution. Perceived quality captures cognitive evaluations of transparency, accessibility, and professionalism in zakat services (Parasuraman et al., 1985) satisfaction reflects affective evaluations of spiritual and procedural experience (Oliver, 2014); and trust denotes belief in the institution's integrity and capability to manage funds in accordance with sharia principles and public accountability (Sargeant & Lee, 2004).

These three indicators provide an empirical portrait of behavioral loyalty and serve as a triangulation tool for the perceptual dimensions captured through the Muzaki Confidence Index (IKM) (Adrian Sargeant & Jen Shang, 2010). The Muzaki Confidence Index (IKM) is an evaluation tool developed by the Center for Strategic Studies (PUSKAS) of BAZNAS designed to measure the level of confidence that muzaki have in zakat management institutions (Puskas BAZNAS, 2023). The framework also extends TPB by exploring the subsequent link between intention and actual donor behavior, which is measured using the Recency, Frequency, and Monetary (RFM) model introduced by Hughes (2005). By linking psychological constructs with actual behavioral data, this study not only tests the structural validity of TPB in the context of zakat but also expands its applicability in data-driven Islamic philanthropy research.

Accordingly, this study integrates a psychological approach to intention with a behavioral approach based on actual transactional data into a coherent analytical model. The following figure presents the conceptual framework of this study:

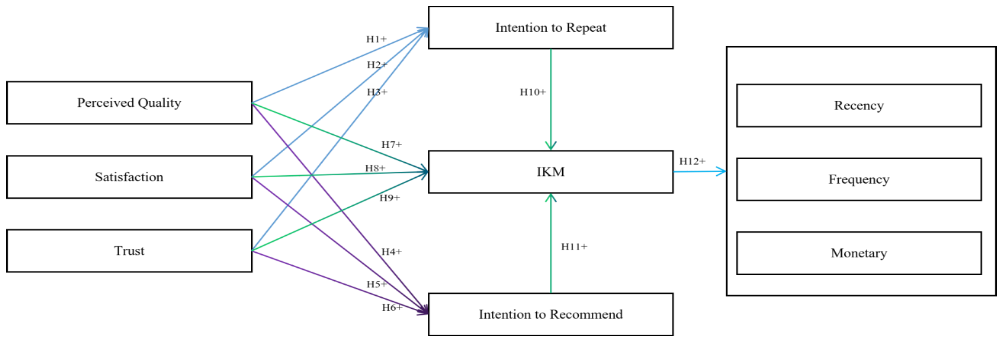

Figure 1. Conceptual Framework of the Study
Source: Processed Data, 2024

III. METHODOLOGY

This study employs a quantitative approach using both descriptive and causal methods to analyze the influence of attitudinal and behavioral dimensions on the Muzaki Confidence Index (IKM), as well as its relationship with the Recency, Frequency, and Monetary (RFM) indicators within the context of Islamic philanthropy. The descriptive method is applied to capture muzaki perceptions of service quality, satisfaction, and trust toward the zakat institution. Meanwhile, causal analysis is used to assess the extent to which attitudinal and behavioral dimensions influence the IKM score, and how IKM correlates with actual donation behaviors through the RFM model. This approach is expected to offer strategic insights for Islamic philanthropic organizations in enhancing muzaki loyalty and optimizing sustainable zakat management.

The measurement instrument used in this study is the Muzaki Confidence Index (IKM), developed by the Center for Strategic Studies (PUSKAS) of BAZNAS. The IKM comprises two main dimensions: attitudinal—consisting of perceived quality, satisfaction, and trust—and behavioral, which includes the intention to repeat donations and the intention to recommend the institution. Construct validity was assessed using Exploratory Factor Analysis (EFA), with factor loadings above 0.5 considered the threshold for validity. Reliability was tested using Cronbach's Alpha, where values above 0.7 indicate acceptable internal consistency. Given that the IKM model is relatively new and has not yet undergone extensive academic validation, this study also aims to provide empirical confirmation of the proposed conceptual structure, particularly by evaluating the validity and significance of the relationships among attitudinal dimensions, behavioral indicators, and the overall IKM score.

The population in this study consists of active zakat donors (muzaki) who contribute through BAZNAS. The sample size was determined using Roscoe's rule, which recommends five to ten times the number of observed indicators (Ferdinand, 2014). With a total of 28 indicators, the minimum required sample was set at 140 respondents. The sampling technique employed was stratified random sampling, with stratification based on the type of muzaki (individuals, institutions, corporations) and donation frequency (one-time, irregular, regular). This method was chosen to ensure adequate representation across diverse donor profiles and contribution behaviors.

Data were collected through questionnaires and actual transaction records. The questionnaire was used to measure attitudinal and behavioral dimensions using a five-point Likert scale. Quality indicators covered aspects such as transparency in fund utilization, clarity of communication, and service professionalism. Trust indicators captured perceptions of institutional integrity and performance consistency. Meanwhile, actual behavioral data were obtained from transaction logs, including the date of the most recent donation (recency), donation frequency, and total donation amount (monetary). These transactional variables were categorized into three levels—low, medium, and high—using a percentile-based segmentation method.

The data analysis was conducted in three stages. The first stage employed multiple linear regression to examine the influence of attitudinal dimensions on muzaki behavior. The second stage assessed the impact of behavioral dimensions on the Muzaki Satisfaction Index (IKM) score. The third stage analyzed the relationship between the IKM and RFM dimensions. Prior to regression analysis, classical assumption tests were conducted, including normality (Shapiro-Wilk test), multicollinearity (Variance Inflation Factor/VIF), homoscedasticity (residual scatterplot), and autocorrelation (Durbin-Watson statistic). The integration of perceptual data (IKM) with actual transaction data (RFM) offers a methodological advantage by enabling a more comprehensive mapping of muzaki loyalty—capturing both intention and observable donation behavior.

Figure 2. Muzaki Confidence Index (IKM)
Source: (Puskas BAZNAS, 2023)

Model for Intention to Repeat:
The multiple linear regression model for Intention to Repeat is as follows:

$$Y_1 = \beta_0 + \beta_1(Perceived\ Quality) + \beta_2(Satisfaction) + \beta_3(Trust) + \epsilon \quad (1)$$

Model for Intention to Recommend:

$$Y_2 = \beta_0 + \beta_1(Perceived\ Quality) + \beta_2(Satisfaction) + \beta_3(Trust) + \epsilon \quad (2)$$

Explanation of Terms:

Y_1	:	Intention to Repeat
Y_2	:	Intention to Recommend
β_0	:	Intercept (constant)
$\beta_1, \beta_2, \beta_3$	:	Regression coefficients for the independent variables
Perceived Quality	:	Independent variable representing the perceived quality of services
Satisfaction	:	Independent variable representing the satisfaction level of muzaki
Trust	:	Independent variable representing the trust in the institution

The second stage focused on analyzing the combined influence of attitudinal and behavioral dimensions on the Muzaki Satisfaction Index (IKM) using multiple linear regression. Conceptually, this method models IKM as the dependent variable predicted by a set of independent variables, namely the attitudinal dimensions (perceived quality, satisfaction, and trust) and behavioral dimensions (Intention to Repeat and Intention to Recommend). Multiple regression enables the identification of key predictors that significantly contribute to shaping IKM, thereby offering strategic insights for philanthropic institutions in understanding the primary factors driving muzaki trust and satisfaction. This analytical approach serves as a foundation for designing more targeted interventions and service improvements that foster sustainable muzaki loyalty through a comprehensive understanding of their perceptions and behavior.

$$IKM = \beta_0 + \beta_1(Perceived\ Quality) + \beta_2(Satisfaction) + \beta_3(Trust) + \beta_4(Intention\ to\ Repeat) + \beta_5(Intentic$$

(3)

Explanation of Terms:

IKM	:	Muzaki Confidence Index (dependent variable)
β_0	:	Intercept (constant)
$\beta_1, \beta_2, \beta_3, \beta_4, \beta_5$	:	Regression coefficients for the independent variables
Perceived Quality	:	Independent variable representing the perceived quality of services
Satisfaction	:	Independent variable representing the satisfaction level of muzaki
Trust	:	Independent variable representing the trust in the institution

The Muzaki Confidence Index (IKM) is calculated by multiplying the weight of each attribute by its respective index, then summing up all the resulting values. Mathematically, the calculation method for the Muzaki Confidence Index is formulated as follows:

$$IKM_i = \sum_{n}^{i} Wa_i^d A_i^d \tag{4}$$

Explanation of Terms:

Wa_i^d : The weight of the attribute for a specific dimension

A_i^d : The index value of the attribute for a specific dimension

In the third stage, the relationship between the Muzaki Satisfaction Index (IKM) and actual contribution patterns—reflected in the dimensions of Recency, Frequency, and Monetary (RFM)—was analyzed using ordinal regression. Conceptually, ordinal regression was employed to model the relationship between the independent variable (IKM) and the ordinal dependent variable represented by the RFM categories (Low, Medium, High). This technique was chosen due to the hierarchical nature of RFM data, which requires an analytical approach capable of capturing differences in contribution levels among muzaki. By applying ordinal regression, the analysis identified the extent to which muzaki's level of trust in the institution influences their contribution patterns in terms of donation recency, frequency, and monetary value. The results offer strategic insights for developing more effective and data-driven muzaki management practices.

$$Logit(P(Y \le k)) = \alpha_k - \beta \cdot IKM \tag{5}$$

Explanation of Terms:

Y : Dependent variable representing the RFM category

$P(Y \le k)$: Cumulative probability that Y falls at or below category k.

α_k : Threshold parameter for category k

β : Regression coefficient indicating the influence of IKM on the RFM category

IKM : Muzaki Confidence Index, serving as the independent variable

IV. RESULTS AND DISCUSSION

Respondent Profile

This study involved respondents from diverse demographic backgrounds, the majority of whom were active zakat contributors to BAZNAS during the research period. As illustrated in Figure 3, the age distribution of respondents revealed considerable variation. The largest proportion, accounting for 51.3%, fell within the 25–40 age group, indicating that this segment dominated participation. The second largest group comprised individuals aged 41–56, representing 30.9%, followed by respondents under 25 years old and those aged 57–75, with respective proportions of 9.2% and 8.6%. Notably, there were no respondents above the age of 75, reflecting limited engagement from the elderly population.

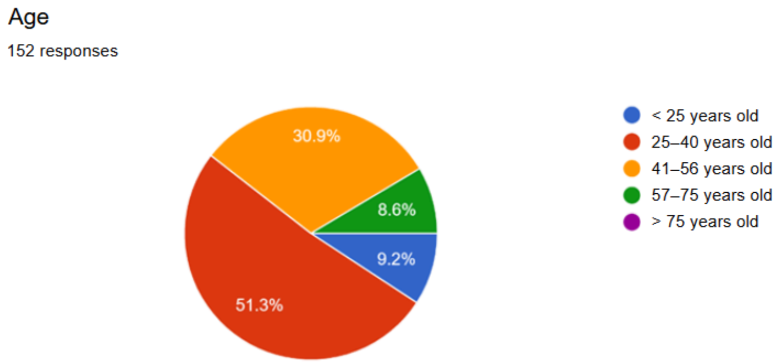

Figure 3. Respondent Profile (Age)
Source: Processed Data, 2024

The educational profile of respondents reveals a dominant participation from individuals with undergraduate degrees (S1), comprising 67.1% of the total sample (Figure 4). Respondents with high school-level education represent the second largest group at 15.8%, followed by those holding master's degrees (S2) at 14.5%. The smallest proportion is doctoral degree holders (S3), accounting for only 2.6%. These findings suggest that the majority of respondents possess relatively high educational attainment, with the largest contribution coming from bachelor's degree graduates.

The variation in respondent age within this study provides important insights into how demographic factors influence perceptions and loyalty behavior among zakat contributors. Analysis results show that individuals in the productive age group—particularly those aged 41–56—tend to assign the highest scores across all dimensions of the Muzaki Confidence Index (IKM), including service quality, satisfaction, and trust toward the zakat institution. This suggests that life experience, spiritual maturity, and the potential for long-term engagement with zakat institutions contribute to the formation of more positive attitudes and stronger loyalty (Ajzen, 1991; Sargeant & and Woodliffe, 2007).

Conversely, the older age group (57–75 years) exhibited a decline in scores across nearly all dimensions of the Muzaki Confidence Index (IKM), particularly concerning transparency and the adoption of digital services. This finding aligns with the study Bhattacharya & Bera (2023), which indicates that older individuals tend to have more traditional service expectations and may face challenges in adapting to technology, thereby resulting in lower perceived service quality.

On the other hand, the younger age group (<25 years) demonstrated relatively high scores in the dimensions of trust and credibility, although these were not consistently reflected across other dimensions. This pattern can be interpreted through the lens of initial affective trust (McKnight et al., 1998), wherein trust is established primarily through perceptions of institutional image rather than direct experience. However, the absence of deep relational engagement may hinder the development of stable behavioral loyalty.

The connection between the dimensions of the Muzaki Confidence Index (IKM) and actual behavioral indicators, as measured by the RFM (Recency, Frequency, Monetary) model, further reinforces this psychographic segmentation. The 41–56 age group exhibited the highest frequency and monetary values, indicating that their positive perceptions of the zakat institution are reflected in more active and recurring contribution patterns. This supports the value–loyalty chain framework (Oliver, 2014), which posits that satisfaction and trust serve as critical links between perception and actual behavior.

Conversely, the younger age group, despite expressing strong intention to recommend the zakat institution, often demonstrated lower and more sporadic actual contributions. This phenomenon illustrates the presence of an intention–behavior gap, as highlighted in critiques of the Theory of

Planned Behavior (Sheeran, 2002), emphasizing that intention does not always translate into action when not supported by perceived behavioral control and other external factors.
Meanwhile, older age groups tend to exhibit consistent but modest contributions, likely influenced by limited purchasing power and more conservative financial management patterns. This finding underscores the importance of adopting a personalized and segmented service approach, as recommended in the literature on social marketing and Islamic philanthropy (Bennett & Barkensjo, 2005).

Strategically, these results highlight the need to seriously consider age as a critical factor in managing muzaki loyalty. Technology-based and digital literacy-oriented strategies are more suitable for younger donors. For those in the productive age bracket, efforts to enhance engagement, transparency, and service innovation will likely strengthen behavioral loyalty. Conversely, for older donors, more personal, spiritual, and traditional approaches may be more effective in sustaining trust and ongoing contributions.

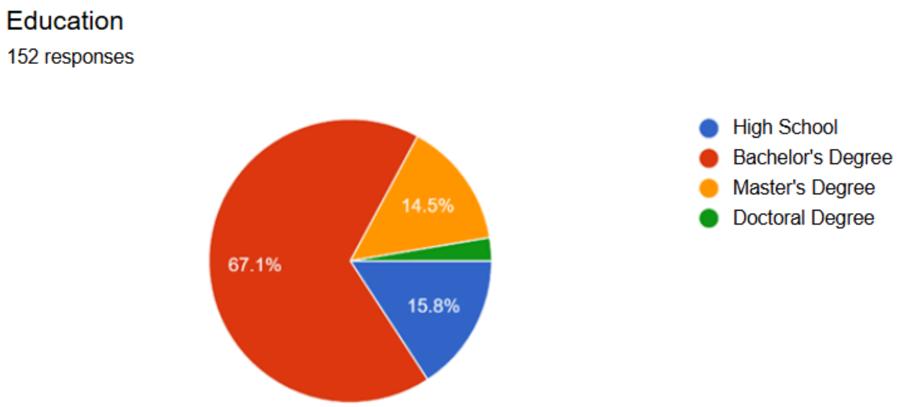

Figure 4. Respondent Profile (Education)
Source: Processed Data, 2024

Gender-based analysis reveals distinct patterns in perception between male and female respondents across the measured dimensions. Overall, male respondents tended to assign higher scores to items related to trust in the zakat institution, transparency of information, and satisfaction with services. This aligns with prior findings by Sargeant & and Woodliffe (2007), which highlight the critical role of perceived credibility in shaping donor loyalty—particularly among groups inclined toward analytical and performance-based evaluations.

Meanwhile, female respondents tended to score relatively higher on items related to emotional value and spiritual experience—such as perceived personal benefits of zakat and their willingness to recommend the institution to close relations. This finding is consistent with studies in the field of gender and philanthropy (Bekkers & Wiepking, 2011), which suggest that women are generally more influenced by empathetic motivations and social affiliation values in their giving decisions.

In terms of actual behavior, these differences potentially reflect two distinct patterns of loyalty: men are more likely to demonstrate cognitively driven loyalty based on rational evaluations of institutional performance, whereas women are often guided by affective loyalty rooted in positive experiences and personal connections with the zakat organization. While these distinctions are not deterministic, recognizing the unique characteristics of each group is essential for developing more contextualized and personalized communication and service strategies.

The strategic implication of these findings is the necessity for gender-based differentiation in service approaches. For male respondents, emphasizing transparency, fund management efficiency, and performance reporting can enhance trust and retention. In contrast, for female respondents, a strategy centered on transformational storytelling, personal relationships, and emotional resonance in zakat campaigns can be key to strengthening loyalty and fostering advocacy.

Education level is another demographic factor that significantly influences how individuals process information, form perceptions, and make philanthropic decisions (Bennett & Barkensjo, 2005). In the context of zakat, education affects not only financial and religious literacy but also shapes expectations regarding service quality and the accountability of zakat management institutions. The analysis of respondent data indicates that zakat donors with undergraduate and graduate educational backgrounds tend to assign higher scores to dimensions of satisfaction with service convenience, trust in the institution's integrity, and loyalty in the form of intentions to donate again and to recommend BAZNAS to others. This finding aligns with evaluative theory, which posits that individuals with higher levels of education possess more complex evaluative capacities and are more likely to assess organizations based on dimensions of professionalism and accountability(Jay & Sargeant, 2004).

Conversely, respondents with a high school education also demonstrated relatively high satisfaction, particularly in aspects of technical and emotional services, such as staff friendliness and transaction ease. However, this group scored lower on the trust dimension, particularly strategic trust, which may indicate limited access to information or trust based primarily on personal experience rather than a deep understanding of institutional operations.

Interestingly, respondents with doctoral-level education—though small in number—exhibited high scores in behavioral loyalty and advocacy dimensions, yet slightly lower scores in technical service aspects. This may reflect the presence of more critical expectations among highly educated individuals regarding service efficiency and professionalism. As noted by Bekkers & Wiepking (2011), donors with higher education levels tend to assess organizations not only by their outputs but also by their processes and underlying ethical values.

When linked to the RFM dimensions (Recency, Frequency, Monetary), educational level appears to influence patterns of actual contribution. Respondents with higher education tend to donate more consistently and contribute greater monetary amounts—supporting previous findings that education level correlates with the intensity and quality of philanthropic engagement (Wiepking & Maas, 2009).

Thus, the educational background of muzaki not only affects their perception of service quality but also serves as an important indicator in understanding affective and conative loyalty, as well as actual donation tendencies. Communication and service strategies of zakat institutions like BAZNAS must consider this segmentation more precisely to develop contextually relevant, inclusive, and evidence-based service approaches.

Validation and Reliability Testing

Validity testing was conducted to ensure that all indicators within the research instrument effectively represent the constructs being measured. The results indicate that all indicators demonstrated factor loading values above 0.50, confirming their statistical validity.

The Perceived Quality (PQ) dimension exhibited indicator validity values ranging from 0.58 to 0.88. The three highest-loading indicators—PQ1, PQ8, and PQ9 (each at 0.88)—highlight muzaki's positive perceptions of the ease of payment services, educational campaigns, and impressive promotional efforts. However, indicator PQ5, which pertains to the zakat calculator feature, recorded the lowest validity score (0.58), suggesting a need to enhance the quality of this particular digital service component.

The Customer Satisfaction (CS) dimension demonstrated exceptionally high validity. Both indicators, CS1 and CS2, recorded factor loading values of 0.95, indicating that muzaki are highly satisfied with BAZNAS services—both in terms of procedural aspects and the spiritual experience associated with fulfilling their zakat obligations.

In the Trust (BT) dimension, all indicators showed validity values ranging from 0.78 to 0.91. BT7, which reflects trust in BAZNAS's integrity and reputation as a credible institution, achieved the highest score (0.91). Meanwhile, BT2, which measures perceptions of BAZNAS's official institutional status, registered a value of 0.78, remaining within the statistically valid range.

The Intention to Repeat (IR) dimension exhibited strong validity, with both indicators (IR1 and IR2) achieving factor loading values of 0.86. This reflects muzaki's intention to consistently choose BAZNAS as their primary institution for fulfilling zakat and other donations in the future.

Lastly, in the Intention to Recommend (REC) dimension, indicator validity values ranged from 0.68 to 0.86. REC2 recorded the highest loading (0.86), indicating a strong tendency among muzaki to actively recommend BAZNAS to others. However, REC5, with a value of 0.68, suggests that passive forms of advocacy—such as defending the institution against criticism—still require further reinforcement.

Overall, the results of the validity test reinforce confidence that the research instrument accurately and appropriately measures the core constructs under investigation—namely, Perceived Quality, Customer Satisfaction, Trust, Intention to Repeat, and Intention to Recommend. Several findings also point to potential areas for improvement, particularly in digital service features and public advocacy.

In terms of reliability, the results indicate a satisfactory to very high degree of internal consistency across the instrument. The Perceived Quality dimension demonstrated excellent reliability ($\alpha = 0.948$), indicating that all indicators consistently measure perceived service quality. Customer Satisfaction also showed strong reliability with a coefficient of 0.901. Similarly, the Trust dimension yielded a reliability score of 0.936, confirming a high level of consistency in capturing muzaki confidence in BAZNAS.

The Intention to Repeat dimension yielded a reliability score of 0.651. Although slightly below the ideal threshold of 0.70, this value remains acceptable within the context of exploratory research and still provides a valid analytical foundation. In contrast, the Intention to Recommend dimension recorded a high reliability score of 0.852, reinforcing the consistency of measurement for muzaki's advocative intentions.

Overall, the reliability tests indicate that the four core dimensions—Perceived Quality, Satisfaction, Trust, and Intention to Recommend—were measured consistently using the current instrument. While Intention to Repeat demonstrated an adequate level of reliability, there remains room for further refinement in the instrument's design. These findings offer a solid foundation for subsequent analysis of muzaki loyalty toward BAZNAS.

Table 1. Reliability Test Results of the Instrument

Dimension	Reliability Value (Cronbach's Alpha)
Intention to Repeat	0.651
Intention to Recommend	0.852
Quality	0.948
Satisfaction	0.901
Trust	0.936

Source: Processed Data, 2024

The Influence of Attitude Dimensions on Behavior Dimensions

The analysis of the influence of attitudinal dimensions on the two main behaviors of zakat donors—Intention to Repeat and Intention to Recommend—reveals significant variations in the contribution of each dimension. Theoretically, this finding aligns with the framework of the Theory of

Planned Behavior, which posits that behavior is directly influenced by one's attitude toward the object (Ajzen, 1991). In this context, attitude is manifested through perceptions of service quality, satisfaction level, and trust in the zakat institution.

In the Intention to Repeat model, the Muzaki Satisfaction variable emerged as the strongest predictor, with a coefficient of 0.415. This finding supports the study by Sargeant & Woodliffe (2007), which emphasized that satisfaction has a strong causal relationship with donor loyalty, particularly in the form of retention and repeated contributions. Similarly, in the e-commerce context, Ginting et al. (2023) demonstrated that satisfaction acts as a central mediator linking quality and trust to repurchase intention. Thus, the role of satisfaction as a key variable in driving repeat intention remains highly relevant, even across different study loci.

Trust also demonstrated a significant influence on the intention to repeat donations, with a coefficient of 0.241. This finding is consistent with the study by Prahiawan et al. (2021) which identified trust as the only variable that directly and significantly affects the intention to make repeat donations—even when satisfaction and electronic word of mouth are not sufficiently strong. In the context of Islamic philanthropy, trust plays a central role, as zakat is not merely seen as a social transaction but as a spiritual mandate. Therefore, confidence in fund management, adherence to sharia principles, and operational transparency become the foundation of long-term donor loyalty.

In contrast to the previous two dimensions, Perceived Quality exhibited a negative and statistically insignificant effect on the Intention to Repeat donations (coefficient = -0.017). Although this finding diverges from most results in conventional customer service literature (Parasuraman et al., 1985) it aligns with the study by Ginting et al. (2023) which found that service quality does not directly influence repurchase intention unless mediated by satisfaction. In the context of zakat, this may indicate that technical perceptions of service—though important—are not sufficient to motivate muzaki to repeat their donations unless they experience comprehensive satisfaction and spiritual trust (amanah).

In the Intention to Recommend model, the dynamics among variables revealed a different pattern. Perceived Quality emerged as the dominant predictor (coefficient = 0.716), supporting the findings of Bhattacharya & Bera (2023) which identified perceived quality as a strong foundation for fostering advocacy behavior. In the context of zakat, perceptions of payment convenience, the effectiveness of public campaigns, and the credibility of distribution programs serve as key stimuli that encourage muzaki to recommend the institution to others.

Meanwhile, Customer Satisfaction exhibited a slight negative effect on Intention to Recommend (coefficient = -0.025). This finding appears to contradict the study by Stribbell & Duangekanong (2022), which emphasized satisfaction as a full mediator in the relationship between quality and word-of-mouth. This discrepancy may be explained by the unique characteristics of the zakat context, which is not inherently transactional or utilitarian. Muzaki may experience personal satisfaction, yet may not feel compelled to vocalize their experience unless they genuinely believe that the institutional service quality is worthy of recommendation.

Trust, in this case, demonstrated a positive yet relatively modest effect (coefficient = 0.109). While this finding aligns with Richard L. Oliver's loyalty theory, it suggests that trust tends to influence personal commitment (repeat behavior) more than public advocacy (recommendation) (Oliver, 2014). This indicates that muzaki may be more inclined to continue donating rather than actively recommending the institution—unless they also perceive a high level of service quality that justifies such advocacy.

The comparative analysis between the two behavioral intentions reveals that Intention to Repeat is more strongly influenced by emotional-relational dimensions, namely satisfaction and trust, whereas Intention to Recommend is primarily driven by cognitive-functional dimensions, particularly perceived quality. This pattern reflects a segmentation of motivational drivers: behavioral loyalty is rooted in personal attachment and emotional fulfillment, while advocative loyalty is shaped by rational evaluations of institutional value and performance.

The divergence of these findings from previous studies highlights the importance of considering the socio-religious context in zakat-related behavior. Unlike commercial products or services, zakat entails deeper spiritual dimensions. As such, emotional experiences such as satisfaction and trust tend to play a more critical role in shaping the intention to donate again. In contrast, public advocacy is more influenced by perceptions of the institution's credibility and professionalism.

Strategically, these results underscore the need for a differential approach. To strengthen repeat donations, BAZNAS should focus on enhancing personal interactions, post-donation services, and communication strategies that foster satisfaction and trust. Conversely, to increase advocacy, strategies should emphasize service quality, technological innovation, and a strong institutional image. These findings not only enrich the theoretical discourse on donor loyalty in the context of Islamic philanthropy but also provide practical contributions for zakat institutions in designing more contextualized, measurable, and evidence-based loyalty strategies.

Table 2. Influence of Attitude Dimensions on Intention to Repeat

Attitude Dimension	Behavior Dimension	Coefficient
Quality		-0.017
Satisfaction	Intention to Repeat	0.415
Trust		0.241

Source: Processed Data, 2024

Table 3. Influence of Attitude Dimensions on Intention to Recommend

Attitude Dimension	Behavior Dimension	Coefficient
Quality		0.716
Satisfaction	Intention to Recommend	-0.025
Trust		0.109

Source: Processed Data, 2024

The Influence of Attitude and Behavior Dimensions on IKM

The Muzaki Confidence Index (IKM) is a contextually developed instrument by Puskas BAZNAS designed to measure muzaki loyalty in terms of both perception and behavioral intention toward zakat institutions. Unlike conventional approaches that emphasize donor retention or Net Promoter Score, IKM integrates attitudinal and behavioral intention dimensions within a single conceptual framework that represents belief-based loyalty. Within this context, the present study examines the contribution of five predictor variables to the IKM score: Perceived Quality, Satisfaction, Trust, Intention to Repeat, and Intention to Recommend.

The analysis revealed that Satisfaction is the most dominant factor in shaping the Muzaki Confidence Index (IKM), with an effect coefficient of 0.417. This finding reinforces the role of satisfaction as a central element in the formation of belief-based loyalty, as emphasized in Richard L. Oliver (2014), consumer loyalty model and in the nonprofit context by Sargeant & and Woodliffe (2007). Muzaki satisfaction reflects the alignment between spiritual expectations and actual experiences in fulfilling zakat obligations, which in turn fosters positive perceptions and trust in the zakat institution. Within the IKM framework, satisfaction functions as a bridge between personal experience and institutional evaluation.

Trust also demonstrated a significant influence on the Muzaki Confidence Index (IKM), with a coefficient of 0.332. Trust in the zakat institution serves not only as a catalyst for behavior but also as a stable perceptual indicator of the institution's integrity and accountability. Ajzen (1991) n the Theory of Planned Behavior, positions trust as an element influencing perceived behavioral control, which can enhance both behavioral intentions and perceptions of the institution. In this context, muzaki trust in transparency, sharia compliance, and the credibility of fund distribution directly reinforces confidence in the institution and contributes meaningfully to the IKM score.

Perceived Quality contributed positively to the IKM (coefficient = 0.287), although its influence was lower than that of satisfaction and trust. This finding aligns with the work of Parasuraman et al. (1985) who identified service quality as an antecedent to both satisfaction and loyalty. In the context of zakat, perceptions of administrative service quality, ease of payment channels, and professionalism in public campaigns play a critical role in shaping confidence in the institution. However, the impact of perceived quality appears to be more indirect compared to satisfaction or trust, as also evidenced by Ginting et al. (2023), who found that quality must be mediated through satisfaction to produce a significant effect on loyalty.

The two behavioral variables, Intention to Repeat and Intention to Recommend, also contributed to the IKM, with coefficients of 0.264 and 0.188, respectively. These variables represent the actualization dimensions of muzaki loyalty—expressed not only affectively but also behaviorally. Intention to Repeat exhibited a stronger influence, indicating that confidence in the institution is more closely linked to the intention to continue donating than to the intention to advocate publicly. This finding aligns with the perspective of Bhattacharya & Bera (2023) who noted that advocacy behaviors tend to emerge after personal loyalty has been established. Consequently, the intention to repeat donations serves as a more "internal" and reflective indicator of institutional confidence than the intention to recommend.

Compared to previous studies that tend to isolate individual variables in donor loyalty research, the IKM model integrates all relevant dimensions into a holistic framework. Conceptually, this approach aligns with the value-based loyalty framework developed in recent nonprofit marketing literature (Zogaj et al., 2021), in which loyalty is viewed as the ultimate outcome of the relationship between value perception (quality, trust), affective response (satisfaction), and behavioral commitment (repeat and recommend).

Overall, these findings provide empirical evidence that the IKM possesses strong structural validity and can serve as a reliable perception-based loyalty index for muzaki. Strategies aimed at strengthening the IKM should therefore prioritize enhancing satisfaction and trust, while maintaining high standards of service quality. Initiatives such as improving digital service channels, fostering transparent communication, and promoting human-centered zakat education can foster positive perceptions, increase behavioral intention, and ultimately reinforce confidence in zakat institutions.

Table 5. Influence of Attitude and Behavior Dimensions on IKM

Dimension	IKM	Coefficient
Quality	IKM	0.553
Satisfaction		0.085
Trust		0.314
Intention to Repeat		0.137
Intention to Recommend		0.687

Source: Processed Data, 2024

The Relationship Between IKM and RFM

The analysis of the relationship between the attributes within the Muzaki Confidence Index (IKM) and the actual behavioral indicators reflected in the Recency, Frequency, and Monetary (RFM) dimensions yielded complex yet significant findings. These results demonstrate the extent to which muzaki's perceptions and intentions toward BAZNAS are reflected in their actual contribution patterns. This approach offers robust triangulation between perceptual and transactional data, addressing the need for loyalty measurement that goes beyond intention to include observable donation behavior.

In the Recency dimension (the interval since the last donation), Perceived Quality exhibited the strongest and most significant influence, with a coefficient of 1.091. This indicates that the higher the muzaki's perception of BAZNAS service quality, the shorter the gap between their most recent donation and the present. This finding aligns with the service quality theory proposed by Parasuraman et al. (1985), which asserts that service quality not only shapes perception but also triggers more immediate behavioral responses. Satisfaction also demonstrated a positive effect (0.757), suggesting that higher satisfaction accelerates the intention to donate again within a shorter time frame. Trust, while having a smaller effect (0.164), still contributed to donation regularity, reinforcing Richard L. Oliver (2014) assertion that trust shortens the loyalty cycle.

Interestingly, the two behavioral indicators within the IKM—Intention to Repeat and Intention to Recommend—showed significant negative effects on Recency, with coefficients of -2.594 and -2.042, respectively. While seemingly paradoxical, this can be explained by recognizing that these intentions reflect long-term loyalty rather than short-term frequency. A muzaki may hold a strong commitment to consistently donate through BAZNAS and recommend the institution to others, yet do so on an annual cycle (e.g., zakat on income or wealth), rather than on a monthly basis. This phenomenon aligns with the concept of long-term loyalty as discussed by Adrian Sargeant & Jen Shang (2010) which distinguishes between episodic loyalty and intensive loyalty.

In the Frequency dimension (number of donations within a given period), Trust emerged as the most dominant factor with a coefficient of 7.917, indicating a strong correlation between high levels of trust in BAZNAS and increased donation frequency. This finding supports existing literature in the context of online giving (Kamarudin et al., 2025), which highlights the critical role of trust in driving donation intensity. Perceived Quality also showed a positive effect (0.971), suggesting that high-quality services encourage muzaki to donate more frequently. Conversely, Satisfaction (-5.948) and Intention to Repeat (-5.976) displayed negative effects on frequency, implying that satisfaction and repeat intention do not necessarily translate into high donation frequency. This may be attributed to the nature of zakat, which tends to be scheduled (planned giving), rather than impulsive, in contrast to more spontaneous forms of giving such as infak or sadaqah.

In the Monetary dimension (donation amount), Perceived Quality once again demonstrated a significant positive influence (coefficient = 1.680), followed by Trust (1.170). This indicates that positive perceptions of service quality and high levels of trust are likely to encourage larger contributions. In contrast, Satisfaction (-0.521), Intention to Repeat (-1.322), and Intention to Recommend (-1.929) all exhibited negative effects. These findings suggest that while muzaki may feel satisfied and express intentions to donate again or recommend BAZNAS, such intentions do not necessarily translate into higher donation amounts. External factors—such as financial capacity, timing of payments, or the type of zakat being fulfilled—play a more decisive role in this aspect, as noted by Oemar et al. (2023) in the context of zakat on income.

Overall, two dimensions of the IKM—Perceived Quality and Trust—consistently demonstrated positive effects across all three RFM dimensions. This reinforces the notion that service quality and institutional trust form the core foundation of muzaki loyalty, not only at the perceptual level but also in actual behavioral expression. Conversely, Satisfaction, Intention to Repeat, and Intention to Recommend revealed more complex and varied patterns, suggesting a stronger association with long-term loyalty rather than short-term contribution.

The strategic implication of these findings is that BAZNAS should position service quality and trust as central pillars in its efforts to strengthen muzaki loyalty. This can be achieved through transparent communication, innovation in service channels, and a credible digital presence.

Meanwhile, Satisfaction and behavioral intentions remain important as indicators of long-term loyalty potential, which must be nurtured through personalization strategies, ongoing zakat education, and spiritually resonant communication. By integrating IKM and RFM, zakat service and marketing strategies can be grounded not only in sentiment and perception but also in actual behavioral data—enabling more precise, contextualized, and impactful interventions.

Table 6. Relationship Between IKM and RFM Dimensions

KM Attribute	RFM Attribute	Coefficient
Quality	Recency	1.091
Satisfaction		0.757
Trust		0.164
Intention to Repeat		-2.594
Intention to Recommend		-2.042
Quality	Frequency	0.971
Satisfaction		-5.948
Trust		7.917
Intention to Repeat		-5.976
Intention to Recommend		0.396
Quality	Monetary	1.68
Satisfaction		-0.521
Trust		1.17
Intention to Repeat		-1.322
Intention to Recommend		-1.929

Source: Processed Data, 2024

V. CONCLUSION

This study successfully achieved its stated objectives by uncovering the relationships between attitude dimensions—Perceived Quality, Satisfaction, and Trust—and behavioral dimensions—Intention to Repeat and Intention to Recommend—as well as their connection to the Muzaki Confidence Index (IKM) and actual contribution behaviors measured through the Recency, Frequency, and Monetary (RFM) framework.

The main findings reveal that Intention to Recommend is the most dominant factor in shaping the IKM, indicating that active advocacy from muzaki, such as recommending BAZNAS to others, plays a strategic role in fostering long-term trust and loyalty. Meanwhile, Perceived Quality emerged as the most significant attitudinal determinant, underscoring the critical importance of service quality in creating positive experiences that shape muzaki perceptions and institutional confidence.

The theoretical contribution of this study lies in the integration of perceptual, intentional, and behavioral components into a comprehensive conceptual framework. By combining the psychometric IKM approach with transactional RFM data, this research provides a holistic view of muzaki loyalty—capturing both intent and actual giving behavior. Quality and Trust consistently demonstrated positive effects across all RFM indicators, reinforcing their status as foundational elements of loyalty. In contrast, Satisfaction showed a more limited influence, primarily significant in the Recency dimension, suggesting its role in supporting contribution regularity rather than donation intensity or value.

The managerial implications of these findings are critical for formulating effective strategies to enhance muzaki loyalty within BAZNAS. First, service quality and transparency must be prioritized. Improvements in payment convenience, clarity of program information, and the professionalism of service personnel will strengthen muzaki perceptions and build long-term institutional trust. Second, a segmented strategic approach is necessary to distinguish between strategies aimed at enhancing donation loyalty and those fostering advocacy. Donor retention should focus on increasing satisfaction and trust, whereas advocacy depends more on impressive service quality and ease of access.

Third, leveraging data-driven technology is essential. Innovations such as more accurate zakat calculators, transactional notification systems, and dashboard-based program reporting can enhance the quality of muzaki–institution interactions. Fourth, educational campaigns that emphasize the spiritual, social, and transformative value of zakat should be framed in emotionally resonant narratives. Communicating the transformative power of zakat—both for muzaki and mustahik—will reinforce emotional affiliation and cultivate long-term loyalty.

Fifth, a systematic integration of IKM and RFM in loyalty monitoring systems is recommended. Mapping muzaki based on both their perceptions and actual behaviors allows BAZNAS to design more targeted, evidence-based intervention programs.

This study also opens pathways for further exploration, particularly into the influence of external variables such as social influence, economic conditions, and the direct spiritual experiences of muzaki. Future research is encouraged to adopt longitudinal designs to better capture the dynamic interplay between perception and loyal behavior, and to support the development of more adaptive and sustainable service and empowerment strategies.

In conclusion, this study not only enriches the academic discourse on muzaki loyalty in the context of Islamic philanthropy but also provides a robust scientific foundation for strategic innovation in zakat management—anchored in experience, trust, and demonstrable contribution.

REFERENCES

Adrian Sargeant & Jen Shang. (2010). *Fundraising Principles and Practice*. Jossey-Bass.

Ajzen, I. (1991). The theory of planned behavior. *Theories of Cognitive Self-Regulation*, *50*(2), 179–211. https://doi.org/10.1016/0749-5978(91)90020-T

Al-Shamali, S., & Kashif, M. (2024). Intentions and donations: Monetary charity in Kuwait during the COVID-19 pandemic. *Journal of Islamic Accounting and Business Research*, *15*(1), 79–99. https://doi.org/10.1108/JIABR-09-2021-0249

Amrizal, Sinulingga, G., & Al Hasanah N., E. J. (2024). Unlocking the Potential of Cash Waqf: A Behavioral Analysis through the Lens of the Theory of Planned Behavior (TPB). *Academic Journal of Interdisciplinary Studies*, *13*(5), 317. https://doi.org/10.36941/ajis-2024-0167

Bekkers, R., & Wiepking, P. (2011). A Literature Review of Empirical Studies of Philanthropy: Eight Mechanisms That Drive Charitable Giving. *Nonprofit and Voluntary Sector Quarterly*, *40*(5), 924–973. https://doi.org/10.1177/0899764010380927

Bennett, R., & Barkensjo, A. (2005). Relationship quality, relationship marketing, and client perceptions of the levels of service quality of charitable organisations. *International Journal of Service Industry Management*, *16*(1), 81–106. https://doi.org/10.1108/09564230510587168

Bhattacharya, S., & Bera, S. (2023). A PLS-SEM Approach to Investigate the Effect of Satisfaction on Willingness to Recommend M-wallet Services. *Global Business Review*, 09721509231202315. https://doi.org/10.1177/09721509231202315

Chen, A. H.-L., & Gunawan, S. (2023). Enhancing Retail Transactions: A Data-Driven Recommendation Using Modified RFM Analysis and Association Rules Mining. *Applied Sciences*, *13*(18), 10057. https://doi.org/10.3390/app131810057

Fehresti, S., Takian, A., Jaafaripooyan, E., Parsaeian, M., & Jalilian, H. (2022). Predicting donors' behavior in contributing to health compared to non-health sectors: An application of revised theory of planned behavior in Iran. *International Journal of Ethics and Systems*, *38*(1), 108–124. https://doi.org/10.1108/IJOES-02-2021-0034

Ferdinand, A. (2014). *Metode penelitian manajemen: Pedoman penelitian untuk penulisan skripsi tesis dan desrtasi ilmu manajemen*.

Ginting, Y. M., Chandra, T., Miran, I., & Yusriadi, Y. (2023). Repurchase intention of e-commerce customers in Indonesia: An overview of the effect of e-service quality, e-word of mouth, customer trust, and customer satisfaction mediation. *International Journal of Data and Network Science*, *7*(1), 329–340. Crossref. https://doi.org/10.5267/j.ijdns.2022.10.001

Hughes, A. M. (2005). *Strategic database marketing*. McGraw-Hill Pub. Co.

Jay, E., & Sargeant, A. (2004). *Fundraising management: Analysis, planning and practice*. Routledge.

Kamarudin, M. K., Mustaffa, F. N. A., Ganti, N., Mohamad Norzilan, N. I., Noor Zainan, N. I., & Khidzir, M. (2025). Determinants of donation intentions in Malaysia. *International Journal of Social Economics*, *52*(4), 643–657. https://doi.org/10.1108/IJSE-04-2023-0291

Kasri, R. A., & Sosianti, M. W. (2023). Determinants of The Intention to Pay Zakat Online: The Case of Indonesia. *Journal of Islamic Monetary Economics and Finance*, *9*(2). Crossref. https://doi.org/10.21098/jimf.v9i2.1664

McKnight, D. H., Cummings, L. L., & Chervany, N. L. (1998). Initial Trust Formation in New Organizational Relationships. *The Academy of Management Review*, *23*(3), 473. https://doi.org/10.2307/259290

Mohd Ali, M. A., Wahab, N. A., & Thaker, M. A. B. M. T. (2020). Exploring zakat compliance intention: The role of moral intensity, religiosity, and trust in zakat institutions. *Journal of Islamic Marketing*, *11*(3), 597–617.

Niswah, F. M., Mutmainah, L., & Legowati, D. A. (2019). MUSLIM MILLENNIAL'S INTENTION OF DONATING FOR CHARITY USING FINTECH PLATFORM. *Journal of Islamic Monetary Economics and Finance*, *5*(3), 623–644. https://doi.org/10.21098/jimf.v5i3.1080

Oemar, F., Endri, E., & Nugroho, Moh. T. (2023). The potential of paying zakat on income: Evidence from an emerging eco nomy. *Corporate Governance and Organizational Behavior Review*, *7*(2), 128–137. Crossref. https://doi.org/10.22495/cgobrv7i2p11

Oliver, R. L. (1999). Whence Consumer Loyalty? *Journal of Marketing*, *63*(4_suppl1), 33–44. https://doi.org/10.1177/00222429990634s105

Oliver, R. L. (2014). *Satisfaction: A behavioral perspective on the consumer: A behavioral perspective on the consumer*. Routledge.

Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1985). A Conceptual Model of Service Quality and Its Implications for Future Research. *Journal of Marketing*, *49*(4), 41–50. https://doi.org/10.1177/002224298504900403

Prahiawan, W., Fahlevi, M., Juliana, J., Purba, J. T., & Tarigan, S. A. (2021). The role of e-satisfaction, e-word of mouth and e-trust on repurchase intention of online shop. *International Journal of Data and Network Science*, *5*(4), 593–600. Crossref. https://doi.org/10.5267/j.ijdns.2021.8.008

Puskas BAZNAS. (2023). *Indeks Keyakinan Muzaki*. Pusat Kajian Strategis – Badan Amil Zakat Nasional.

Richard L. Oliver. (2014). *Satisfaction: A Behavioral Perspective on the Consumer* (2nd Edition). Routledge.

Saad, R. A. J., Farouk, A. U., & Abdul Kadir, D. (2020). Business zakat compliance behavioral intention in a developing country. *Journal of Islamic Accounting and Business Research*, *11*(2), 511–530. Crossref. https://doi.org/10.1108/jiabr-03-2018-0036

Sargeant, A., & and Woodliffe, L. (2007). Building Donor Loyalty: The Antecedents and Role of Commitment in the Context of Charity Giving. *Journal of Nonprofit & Public Sector Marketing*, *18*(2), 47–68. https://doi.org/10.1300/J054v18n02_03

Sargeant, A., & Lee, S. (2004). Trust and relationship commitment in the United Kingdom voluntary sector: Determinants of donor behavior. *Psychology & Marketing*, *21*(8), 613–635. https://doi.org/10.1002/mar.20021

Sheeran, P. (2002). Intention—Behavior Relations: A Conceptual and Empirical Review. *European Review of Social Psychology*, *12*(1), 1–36. https://doi.org/10.1080/14792772143000003

Stribbell, H., & Duangekanong, S. (2022). Satisfaction as a key antecedent for word of mouth and an essential mediator for service quality and brand trust in international education. *Humanities and Social Sciences Communications*, *9*(1), 438. https://doi.org/10.1057/s41599-022-01459-z

Țichindelean, M., Ogrean, C., & Herciu, M. (2024). Do Loyal Customers Buy Differently? Examining Customers' Loyalty in a Self-Service Setting. *Studies in Business and Economics*, *19*(1), 350–367. https://doi.org/10.2478/sbe-2024-0019

Widiastuti, T., Mawardi, I., Samer Ali, A.-S., Atiya, N., Rani, L. N., Robani, A. B., & Al Mustofa, M. U. (2025). Determinant factors for online cash waqf intention among Muslim millennial generation. *Journal of Islamic Marketing*, *16*(1), 258–289. https://doi.org/10.1108/JIMA-12-2023-0408

Wiepking, P., & Maas, I. (2009). Resources That Make You Generous: Effects of Social and Human Resources on Charitable Giving. *Social Forces*, *87*(4), 1973–1995. https://doi.org/10.1353/sof.0.0191

Wilbert, H. J., Hoppe, A. F., Sartori, A., Stefenon, S. F., & Silva, L. A. (2023). Recency, Frequency, Monetary Value, Clustering, and Internal and External Indices for Customer Segmentation from Retail Data. *Algorithms*, *16*(9), 396. https://doi.org/10.3390/a16090396

Zogaj, A., Tscheulin, D. K., Lindenmeier, J., & Olk, S. (2021). Linking actual self-congruence, ideal self-congruence, and functional congruence to donor loyalty: The moderating role of issue involvement. *Journal of Business Economics*, *91*(3), 379–400. https://doi.org/10.1007/s11573-020-01006-9

---

[1] **CONTACT** Eneng Riska Rahayu Putri: riska.rahayu@baznas.go.id; National Board of Zakat (BAZNAS)