



Systematic Literature Review: Patterns, Factors, and Managerial Implications on Muzakki Loyalty

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Abstract

This study aims to investigate Patterns, Factors, and Managerial Implications on Muzakki Loyalty to identify what research is needed in the future. In addition, it also explores the relationship model between how the current Muzakki Loyalty publication trend is and how the results of the systematic literature review are the direction of future research. The design/methodology/approach in this study uses a systematic literature review and Meta-Analyses (PRISMA) analysis by reviewing articles published in 2014 to 2023. The PRISMA procedure involves several stages, including identification, screening, eligibility, analysis and conclusions based on the findings. The results of the study found that muzakki loyalty to zakat institutions is greatly influenced by various key factors, including transparency, accountability, service quality, customer relationship management (CRM), institutional image, and religiosity values. Transparency and accountability in the management of zakat funds provide trust to muzakki, ensuring that the funds they donate are managed in a trustworthy manner and in accordance with sharia principles. Responsive and professional service quality increases muzakki satisfaction, making them more emotionally attached to zakat institutions. In addition, the implementation of CRM and the positive image of the institution, as seen in BAZNAS and Lazizmu, creates a deeper personal relationship with muzakki, increasing their trust and commitment. Religious values also strengthen loyalty, especially when zakat institutions demonstrate compliance with Islamic principles in governance and services. By integrating these elements, zakat institutions can build long-term loyalty from muzakki, ensuring continued support in the management and distribution of zakat.

Keywords: Muzakki Loyalty, Systematic, Literature Review

Abstrak

Penelitian ini bertujuan untuk menyelidiki Pola, Faktor, dan Implikasi Manajerial Pada Muzakki Loyalty untuk mengidentifikasi penelitian apa yang diperlukan di masa depan. Selain itu, juga mengeksplorasi model hubungan antara bagaimana tren publikasi Muzakki Loyalty saat ini dan bagaimana hasil systematic literature review serta arah penelitian kedepannya. Desain/metodologi/pendekatan dalam penelitian ini menggunakan analisis systematic literature review dan Meta-Analyses (PRISMA) dengan meninjau artikel yang diterbitkan pada tahun 2014 hingga 2023. Prosedur PRISMA melibatkan beberapa tahapan, antara lain identifikasi, penyaringan, kelayakan, analisis dan kesimpulan berdasarkan temuan. Hasil penelitian



menemukan bahwasanya Loyalitas muzakki terhadap lembaga zakat sangat dipengaruhi oleh berbagai faktor kunci, termasuk transparansi, akuntabilitas, kualitas layanan, manajemen hubungan pelanggan (CRM), citra lembaga, dan nilai religiusitas. Transparansi dan akuntabilitas dalam pengelolaan dana zakat memberikan kepercayaan kepada muzakki, memastikan bahwa dana yang mereka sumbangkan dikelola dengan amanah dan sesuai prinsip syariah. Kualitas layanan yang responsif dan profesional meningkatkan kepuasan muzakki, menjadikan mereka lebih terikat secara emosional dengan lembaga zakat. Selain itu, penerapan CRM dan citra positif lembaga, seperti yang terlihat pada BAZNAS dan Lazizmu, menciptakan hubungan personal yang lebih mendalam dengan muzakki, menambah kepercayaan dan komitmen mereka. Nilai-nilai religius juga memperkuat loyalitas, terutama ketika lembaga zakat menunjukkan kesesuaian dengan prinsip-prinsip Islam dalam tata kelola dan layanan. Dengan mengintegrasikan elemen-elemen ini, lembaga zakat dapat membangun kesetiaan jangka panjang dari muzakki, memastikan dukungan berkelanjutan dalam pengelolaan dan distribusi zakat.

Kata kunci: Kesetiaan Muzakki Loyalty, Sistematis, Tinjauan Literatur

A. INTRODUCTION

The zakat collection institution is an institution whose function is as a platform or connector in conveying the mandate of muzaki to mustahik. In the growth of LAZ (zakat collection institution) there has been a good increase due to the large amount of attention from all parties, both from the community, government, private institutions and international institutions. Along with that, the number of Laz institutions that have been registered or not registered with the government has also increased, so that there is a very tight level of competition between institutions, therefore it requires defense and hard work so that it can defend itself (Mahdar, 2020) . So that later it can compete with other institutions in maintaining muzaki. In this case, to attract muzaki and maintain muzaki loyalty, it is necessary to maintain the existence of the institution itself (Kadir et al., 2018) .

Umar bin Abdul Aziz emphasized the importance of social justice through the equitable distribution of wealth via effective management of zakat and the elimination of corruption. The wisdom we can draw is that successful economic development does not solely rely on growth, but also on justice, transparency, and innovation. For modern economic transformation, it is essential for us to prioritize policies that create a balance between economic progress and social welfare, while maintaining independence and stability. In this way, we can build a fair, inclusive, and sustainable economic system. (Muh Rustam Saputra & Siradjuddin, 2025)

Loyalty is a behavioral or purchasing response that is biased and continuously revealed by decision makers by considering one or more alternative brands from a number of similar brands and is a function of psychological processes. However, it should be emphasized that this is different from repeat purchase behavior, customer loyalty includes an aspect of feeling in it (Permatasari & Huda, 2022) . In fulfilling loyalty, experience is needed in using a product or service. Good service quality will give the impression of a good experience too. Departing from this good experience will become a unit of consideration for decision making which will encourage the formation of muzakki loyalty. Through the implementation of good service quality, it will encourage customer interest and give rise to loyalty (Said et al., 2020).

The muzakki who have paid their zakat through BAZNAS or other Zakat Amil Institutions (LAZ) must be given serious attention, because the muzakki have a great influence on LAZ. Muzakki who continue to pay their zakat through the Zakat Amil Institution (LAZ) will have an impact on increasing the institution's zakat receipts. Therefore, LAZ must continue to strive to maintain the muzakki they already have so that muzakki loyalty will be formed (Yuliafitri & Khoiriyah, 2016) . The assessment of muzakki towards the Zakat Amil Institution is very diverse, according to the perception and experience of each muzakki. One of the reasons a Muslim pays his zakat through the Zakat Amil Institution is because of the satisfaction factor (Firdaus et al., 2015).

In terms of studies related to Muzakki Loyalty has been widely studied, one of which is the study conducted by Syihabudin Said, Tenny Badina and Syarah Syahidah which discusses the influence of service quality on muzakki loyalty through muzakki satisfaction as an intervening variable at the National Zakat Agency (BAZNAS) in Serang City (Said et al., 2020) . Then in the study by Inayah and Muanisah 2018, regarding the relationship between trust, transparency, and accountability on muzakki loyalty at the zakat agency, it was shown that there was a significant influence of trust and transparency of the institution on muzakki loyalty, while accountability did not have a significant effect on muzakki loyalty (Inayah & Muanisah, 2018) . Then in another study by Sutomo et al., 2017 regarding the influence of service quality of the zakat institution (LAZ) on muzakki satisfaction and loyalty (case study of LAZ PKPU Yogyakarta) shows

that good service and fast response to complaints from muzakki can increase satisfaction so that muzakki will be loyal in paying zakat (Sutomo et al., 2017) .

Although there are many studies on this topic, there are still few that discuss using the Systematic Literature Review (SLR) method. SLR is a methodology or analysis tool that processes and collects a number of researches to then be identified and analyzed through content analysis. This analysis can also be done either by conducting critical reviews, mapping or appreciating various previous researches on the same topic (Triandini et al. 2019) . Previous research reviews generally adopt quantitative methods. Where each variable shows different results, this can be influenced by the location and population of the study. Therefore, a comprehensive effort is needed to analyze variables in general that can affect the loyalty of muzakki in paying zakat. Using the SLR method is very efficient in summarizing various literatures to help researchers answer research questions determined by researchers. This study aims to investigate Patterns, Factors, and Managerial Implications on Muzakki Loyalty.

B. RESEARCH METHODOLOGY

The research method used in this study is a qualitative approach which uses sources from Publish or Perish . The data used is qualitative, in the form of narratives, expositions, and quotations from various library materials that are relevant to the focus of the research. Data collection techniques by searching for articles with the keyword " Muzakki Loyalty " in the Publish or Perish application . After obtaining the data on the keyword, it is then copied in excel format, then in the publish or perish application menu, save the result in Ris format. In this case, the analysis technique is in the form of a Systematic Literature Review. systematic literature review (SLR) is a methodology or analysis tool that processes and collects a number of researches to then be identified and analyzed. This analysis can be done either by conducting critical reviews, mapping or appreciating various previous research on the same topic (Athief et al., 2022)

The process or stages in SLR in selecting relevant articles are: identification, screening and eligibility (Samsuddin et al., 2020) . If SLR cannot find a theory that is directly relevant to the topic, then the next step can be to adapt the theory from existing literature (Di Vaio et al., 2023) . In this case, the author considers adapting the existing

Muzakki Loyalty theory. Then we explain how the selected theory can be applied to the research context and help analyze literature trends (Paul & Barari, 2022) . Without an established theory, the author can build a conceptual framework based on the main concepts, variables and relationships identified in Muzakki Loyalty behavior.

The search of the article database using the Harzing or Publish or Perish tool is then carried out in several stages. The initial table displays the search terms used to find items in the database. Then the eligibility stage. This final step involves selecting relevant literature to be used as discussion material. This stage involves a comprehensive examination of the selected literature to ensure that the publication meets the eligibility requirements for use as a reference. Examination of previous publications involves examining the title, abstract, and body of the article to determine the suitability of previous literature to the issue being discussed. Screening stage. The initial step at this level is to identify duplicate articles in the database. The next phase is to identify publications of conference proceedings, review articles, books and book chapters, and then select journal findings to be discussed.

1. Data Harvesting and Research Mapping Process

The initial stage of presenting the results of this study, it displays the results of a search on the Publish or Perish Application with the keyword " Muzakki Loyalty" with 87 search results, of which 2 are from Scopus and 85 are from Google Scholar with a span of the last 10 years starting from 2014-2023 with the publication name "Journal" which will then be processed and analyzed according to research needs on the topic "Muzaki Loyalty".

The following steps will be taken after identifying keywords, synonyms and concepts from previous research on Muzakki Loyalty. The following are the results of a search for references published between 2014 and 2023 in the Scopus and Google Scholar databases.

2. Identification stage .

At this initial stage, keywords, synonyms and concepts from previous literature are classified to identify information regarding Muzakki Loyalty. The table shows previous research on Muzakki Loyalty produced 2 articles from the Scopus database and 85 articles from Google Scholar, with a total of 87 articles.

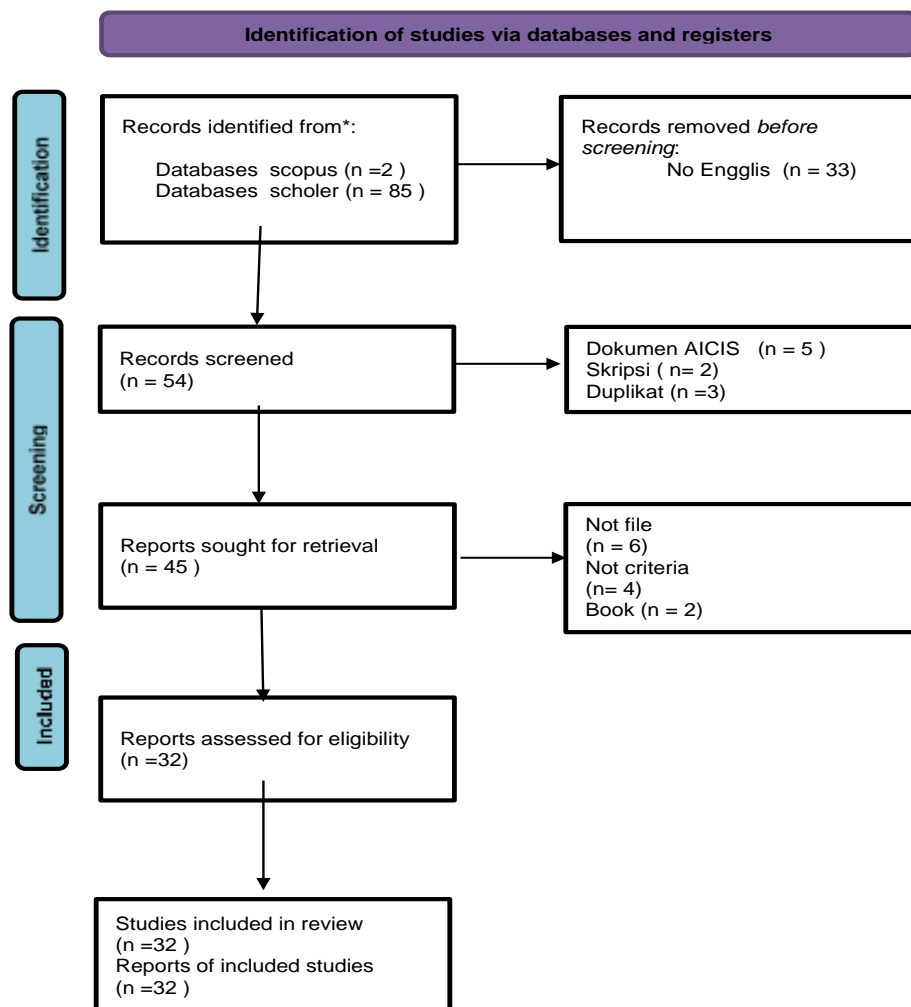


Figure 1. Prism flow diagram
Source: Author's archive

The Prisma processing that has been done above, the data was obtained through Publish or Perish , then the screening process was carried out which was carried out several times. Namely, the initial data obtained through Scopus as many as 2 articles, then obtained again through Google Scholar as many as 85 articles. Furthermore, the data screening process was carried out starting from selecting the which appears in Indonesian, which is seen from the article also appears using Indonesian as many as 33 articles then obtained data as many as 54 articles. After that, data screening was carried out again which was screened which articles from AICIS as many as 5 articles, 2 theses and 3 duplicates so the total was 45. Then the screening process was carried out again which removed articles that did not have files as many as 6 articles, did not include

criteria 4 and Books as many as 2 then obtained 32 articles that matched the keyword criteria.

3. Information sources and search strategies

The selection of relevant studies for inclusion in the review was entirely dependent on keyword searches in journal databases such as Google Scholar and Scopus. Keywords were selected based on published articles that were relevant to the purpose of this article . The review search strategy has been presented below .

Table 1. Database and keywords

Database	Keywords
Google Scholar	"Muzakki Loyalty"
Scopus	"Muzakki Loyalty"

Table 2. Inclusion Exclusion Criteria

Element	Statement	Exception
Journal of Literature	Journal research articles	Review articles, books, conference papers, letters and replies, editorials
Year	Last 10 years 2014-2023	if there are articles from the last 10 years then they are excluded
Language	English	Other languages except English

Title and Abstract	There is the keyword " <i>loyaltu Zakat</i> "	If the keywords are not present, the article will be deleted or removed.
File formats	PDF	If there is no PDF then exit

C. RESULT AND DISCUSSION

Results

1. Muzakki Loyalty

According to Griffin (2003), loyalty is more directed at a behavior, which is indicated by routine purchases, based on decision-making units. He also said that loyalty shows the condition of a certain time duration and requires that the purchase action does not occur less than twice. Meanwhile, according to Pearson, loyalty is an attitude or behavior of a consumer that benefits the company, such as making repeat purchases of the company's products or services and recommending the products and services to others (YULIAFITRI & KHOIRIYAH, 2016) .

Loyalty refers more to the behavior and decision-making units to make continuous purchases of goods/services. Loyalty indicates the condition of a certain time and requires that purchases are not certain and require purchases not to occur less than twice. Muzakky is a person who is obliged to pay zakat with the criteria of being Muslim, free adult, sane, having a certain amount of assets with certain conditions. Muzakky in OPZ is identical to customers at banks or financial institutions that collect public funds. The difference between muzakky loyalty and customer loyalty is in the characteristics of financial institutions where OPZ is a financial institution that is social and non-profit, while banks and the like are financial institutions that are oriented towards profit (Alim & Z. Basri, 2020) .

It can be concluded that Muzakki Loyalty where OPZ is a financial institution that is social and non-profit in nature and can also be interpreted as loyalty or determination in the context of those who pay zakat or contribute to charitable activities, especially within the framework of Islamic practices.

2. Muzakki Loyalty Trend



Figure 2. Loyalty Zakat Publication Trends

Source: Excel processed data, 2023

The image above shows the number of publications of articles about Muzakki Loyalty from 2016-2023. Where from the image above it can be seen that there is an increase in publications from year to year. The highest publication occurred in 2023 with a total of 10 published articles while the lowest publication occurred in 2016 which had 1 publication. Meanwhile, in 2020, publications began to increase again, then in 2021 there was a decrease but not too much. Furthermore, in 2022, there began to be an increase in publications, namely 9 articles. Furthermore, many researchers have published journal articles from the period above so that various aspects are also studied in them. To further understand the studies that have been published, the authors who are productive and dominant in publishing scientific works are shown.

There have been many researchers who have published journal articles from the above period. So that various aspects are also studied in it. To further understand the studies that have been published, the authors, titles, years of publication and the names of each journal are displayed in publishing scientific works.

Table 3 Author Article Writer

NO	Author	Title	Year	Journal	keywords
1.	EAST, INBL	The effect of financial report transparency and zakat management on muzakki trust in BAZNAS East Lombok	2016	The Risalah Legal and Social Studies Forum	BAZNAS; Muzakki Trust; Transparency Financial Report; Zakat Management
2.	Komala, AR	Cause and effect of accounting information system: A study in national Zakat management organization	2017	Journal of Administrative and Business Studies	Accounting information system; Organizational culture; Zakat organization forum
3.	Fikriyah, Khusnul Awesome Ridlwan, Ahmad Sri Abidah, The Founder	Islamic work ethics in zakat institutions in Indonesia: How does it affect customer loyalty?	2019	International Journal of Civil Engineering and Technology	Customer Loyalty; Islamic Work Ethics; Zakat Institution
4.	Ruslamsyah, Eko Thank you, Agus Rosida, Rida	Service Quality and Donor Trust and Its Impact on Donor Loyalty (Survey at LAZ Synergy Foundation)	2019	Review of Islamic Economics and Finance	Donor Loyalty; Donor Trusts; Service Quality
5.	Soleh, M	Zakat Fundraising Strategy: Opportunities and Challenges in the Digital Era	2020	Journal of Nahdlatul Ulama Studies	zakat; fundraising; strategies; challenges; digital era

6.	Kusumawardani, I.K.	The effect of quality of public governance, accountability, and effectiveness of intention to pay zakat in zakat institutions with trust as moderating variables	2020	International Journal of Economics, Business and Accounting Research (IJEBAR)	The quality of public governance; accountability; effectiveness; intention of PITI; members to pay zakat at zakat institutions
7.	R Nasri	Determinants of Transparency, and Its Implications on Technology Based Financial Performance	2020	Repository.Umj.Ac.Id	Performance; Transparency; Zakat; technology.
8.	Sulastiningsih, Suci Utami Wikaningtyas, Dwi Novitasari Abstract.	Improving Performance of Zakat Institutions in Poverty Alleviation: Balanced Scorecard Approach	2020	TIFBR Tazkia Islamic Finance and Business Review	Balanced Scorecard; Performance; Poverty Alleviation; Zakat Institution
9.	Antonio, Muhammad Syafii Laela, Sugiyarti Fatma Al Ghifari, Dhimas Mukhlas	Optimizing Zakat Collection in the Digital Era: Muzakki's perception	2020	Journal of Accounting and Business Dynamics	digital era; social media; tax deduction; transparency; zakat management
10.	Buchori, NS Ali, J Aslam, MM	Development of a Model for Collection, Distribution, and Utilization of Zakat in Bekasi City, Indonesia	2021	The International Islamic Economic System Conference	Amil Institutions; Islamic social finance; collections; distribution; use of zakat
11.	Bahri, Efri Syamsul Main, Indra	The Measurement of the Effectiveness of Zakat Disbursement in Indonesia	2021	IQTISHADIA Journal of Islamic Economics & Banking	zakat; effectiveness of disbursement; zakat core principles; zakat

					management entity
12.	Roziq, Ahmad Sulisty, Agung Budi Shulthoni, Moch Blessing, Eza Gusti	An Escalation Model of Muzakki's Trust and Loyalty towards Payment of Zakat at BAZNAS Indonesia	2021	Journal of Asian Finance, Economics and Business	Accountability; BAZNAS; Sharia Governance; Zakat
13.	Sun, Elyska Suriani, Suriani	Why Does Muzakki Pay Zakat Through Baitul Maal Institution?	2021	Indonesian Journal of Economics and Public Policy	Cultural; Motivation; Reputation; Transparency; Zaka
14.	Humaidi , Humaidi Omar, Omar Abdullah, Muhammad Ruslan Dear,	Comparative Study of Zakat Funds Collection Through Manual Fundraising and Digital Fundraising in Indonesia	2022	Scientific Journal of Islamic Economics	Comparative; Digital Fundraising; Fundraising Manual
15.	Nanda Suryadi, Arie Yusnelly, King Ria Yusnita, Wahyi Busyro	The Effect of Image and Customer Relationship Management on Muzakki Loyalty in Lazizmu Riau	2022	Indonesian Research and Publication Institute (IRPI)	Image; Customer Relationship Management; Muzakki Loyalty
16.	Wahyono, T	QRIS as A Fundraising Strategy of ZIS Funds	2022	SAIZU INTERNATIONAL CONFERENCE ON TRANSDISCIPLINARY RELIGIOUS STUDIES (SAIZU ICON-TREES)	fundraising strategy; qris; zis
17.	Retnowati, Noviana Usnan, Usnan	Determinants Of Muzakki's Level Of Trust Towards The Amil Zakat Institution	2022	Al-Masharif: Journal of Economics and Islamic Studies	Accountability; Fund Management; Religiosity; Transparency; Trust
18.	Anggraini, Dahlia Tri Hartinah, Siti Sustainable, Missing Ferdinand	Accountability for the Relationship Between Zakat Literacy, Operating Profit, and the Interest of Msmes in Paying Zakat Through Zakat	2022	Journal of Accounting, University of Jember	Accountability; Literacy; MSMEs; Net Income; ZMO

		Management Organization			
19.	Hidayati, Tri Wahyu	The Implications of Good Governance in Elevating Muzaki's Loyalty to the Islamic Philanthropy Organizations in Salatiga City and Semarang Regency, Indonesia	2022	INFERENCE: Journal of Social Religious Research	Good Governance; Institutions; Loyalty; Understanding of ZIS; Zakat
20.	Doddy, Muhammad Ali, Juhary Hindardjo, Anton Sani, Asrul	Boost Zakat Fundraising Through E-Customer Relationship Management in the Digital Era	2022	Technium Business and Management	CRM; Muzakki Loyalty; Muzakki Satisfaction; Transaction cycle; e-CRM features
21.	Scholar, Muhammad Nurul	The Analysis of Minimum Distribution to Each Mustahiq and Its Relevance to Zakat al-Fitr Obligation to All Muslims	2022	WARAQAT: Journal of Islamic Sciences	ied al-fitr; mustahiq; ramadhan; zakat
22.	Salman, Kautsar Riza	The Effect of Transparency, Accountability, and Subjective Norms on Loyalty and Decisions of Muzakki	2022	Journal of Economics, Business, & Venture Accountancy	Accountability; Muzakki; Muzakki interests; Subjective; Transparency; decisions; norms
23.	The Goddess of Mercy Muthaheer, Osmad	The Determinant Interest to Pay Zakat, Trust and Motivation as Mediation	2023	International Journal of Multicultural and Multireligious Understanding	Accountability; Motivation and Interest; Reputation; Transparency; Trust
24.	Hujjaj, MM	The Influence of Accountability, Transparency and Promotion on Loyalty	2023	Journal of Economic Education	Accountability; Loyalty; Promotion and; Transparency
25.	Nahwan, Nahwan Mass, Rahman Ambo Zulfikar, Andi Tajang, A Darussalam	Strategy for Increasing the Collection of Zakat, Infaq, and Lazismu Lazismu Gowa Branch in Gowa Regency	2023	Proceedings of International E-Conference On Management & Small Medium Enterprise	Proceedings of International E-Conference On Management & Small Medium Enterprise

26.	Pusparini, MD Zahroh, NAZ	Word of Mouth or Online Services: What is the Best Determinant of Muzakki's Preference in Selecting Zakat Agency?	2023	Al-Tijary	Muzakki Preferences; online services; trust; word of mouth; zakat
27.	Anam, Moh Khoirul ., Risdianto Mohammad Som, Hairulfazli Bin	Analysis of Maqashid Syariah Principles in the Governance of Fundraising Activities of Zakat Management Institutions	2023	FITRAH: Journal of Islamic Sciences Studies	Fundraising; Lazismu; Maqashid Syariah
28.	Osmad Muthaheer, Moch. Zulfa, Zaenudin Zaenudin, R. Erry Wibowo Agung Santoso	Factors Influencing Muzakki Loyalty to Pay Zakat	2023	International Journal of Multicultural and Multireligious Understanding	Accountability; Muzakki's Loyalty; Service Quality; Transparency; Trust
29.	Rarawahyuni, I	Analysis of the impact of covid-19 on mustahik and muzakki	2023	NUsantara Islamic Economic Journal	CIBEST model; Covid-19 pandemic; Mustahik; Muzakki; muzakki loyalty
30.	Harry, Yudi Hanim, Wasifah Mardiana, Siti Molly, Mustikasari Valentino, Aprilian Dheabella	Analysis of Bandung City Muzaki Satisfaction with the Services of the National Amil Zakat Agency (BAZNAS)	2023	Endless: International Journal of Future Studies	Mustahik; Muzakki; Public Service; Satisfaction Index.
31.	Osmad- Muthaheer, SDW	Variables Determining Muzakki Loyalty in Paying Zakat	2023	journal.iainkudus.ac.i d	Accountability; Muzakki Trust.; Religiosity; Satisfaction; Service Quality; Transparency

32.	English: Iswanto, Bambang Riswan, Muhammad Asr, Asr Ibadurrahman, Ibadurrahman	The Effect of Good Zakat accountability; fairness; responsibility; transparencyGovernance (GZG) Implementation on Muzakki Satisfaction at the National Amil Zakat Agency (BAZNAS) East Kutai Regency	2023	ISLAMIC ECONOMICS: Journal of Economic Studies	accountability; fairness; responsibility; transparency
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The Visualization Results above show the productivity of journals that have published articles about Muzakki Loyalty . From the keywords above, we can see that the most frequently or widely used are Muzakki and Loyalty.

Discussion

The SLR discussion regarding the trend that often appears in this research is *Muzakki Loyalty* .

1. Zakat

Zakat , which is a keyword that often appears in this study as many as 15 times that are often used can be seen through the keywords in the article. In the article *Word of Mouth or Online Services: What is the Best Determinant of Muzakki's Preference in Selecting Zakat Agency?* by Pusparini, MD, and Zahroh, NAZ in 2023 in the Al-Tijary journal, it covers aspects of zakat which are defined as an obligation for Muslims to share some of their wealth with those in need, as well as an important part of efforts to eradicate poverty and equalize social welfare. The main focus of this study is how word of mouth and online services influence the preferences of muzakki (zakat payers) in choosing a zakat institution. The meaning of zakat in this article tends to emphasize the social aspect and trust built between muzakki and the chosen zakat institution, so that it can be seen as a social responsibility that is regulated spiritually and institutionally (Pusparini & Zahroh, 2023)

2. Muzakki

Muzakki, which is a keyword that often appears in this study as many as 11 times can be seen in the keyword. So it can be concluded that the keyword muzakki is repeatedly used in articles from 2016-2023. In the article *The Effect of Financial Report Transparency and Zakat Management on Muzakki Trust in BAZNAS Lombok Timur* in 2016 in the Al-Risalah journal . In this study, *muzakki* is understood as an individual or party who has a religious obligation to pay zakat from his wealth to an official zakat institution, such as BAZNAS. *Muzakki's trust* in zakat institutions is highly dependent on transparency in financial reports and professional zakat management. This trust is important to ensure that zakat funds are distributed effectively and on target in accordance with sharia rules and the needs of mustahik (Munir, 2021) . Then in the article " *Why Does Muzakki Pay Zakat Through Baitul Maal Institution?* " in 2021 in the Indonesian Journal of Economics and Public Policy) describes *muzakki* as the main contributor in zakat institutions who choose to pay zakat through Baitul Maal institutions. The motivation, reputation, and transparency of the institution are important factors that influence *muzakki's decisions* . The concept of *muzakki* in this article includes individuals who not only fulfill their religious obligations but also consider other aspects such as the trust and reputation of the institution in the process of selecting zakat recipient institutions. From both articles, *muzakki* is consistently defined as a party who is obliged to pay zakat and has a preference in choosing a trusted institution for distributing zakat funds, with a focus on aspects of transparency, professional management, and trust (Mentari & Suriani, 2021) .

3. Accountability

Accountability , which is a keyword that is repeatedly used but not too often, from 2016-2023 only 9 times used can be seen through the keywords of the published articles. In the article *The Effect of Transparency, Accountability, and Subjective Norms on Loyalty and Decisions of Muzakki* in 2022, Journal of Economics, Business, & Accountancy Ventura) : This article highlights the importance of *accountability* in strengthening the loyalty and decisions of *muzakki* in paying zakat. Accountability here refers to the transparency and responsibility of zakat institutions in managing and distributing zakat

funds. This accountability affects the perception of *muzakki* towards the reliability and credibility of the institution, thus encouraging loyalty and increasing zakat contributions from *muzakki* (Salman, 2022) . Then in the article *The Influence of Accountability, Transparency and Promotion on Loyalty* in 2023 in the Journal of Economic Education This article discusses how accountability, together with transparency and promotional efforts, can increase the loyalty of *muzakki* . Accountability in this context is seen as openness in reporting and delivering information related to the use of zakat funds. This aims to ensure that *muzakki* feel confident and satisfied with the management of funds carried out by zakat institutions, which in turn increases their loyalty and participation in paying zakat through these institutions (Hujjaj, 2023) . Both articles emphasize that accountability is an important factor influencing the trust and loyalty of *muzakki* , and has a direct impact on their decision to continue contributing to accountable zakat institutions.

The principles of Islamic economics, such as justice, balance, and social responsibility, play a significant role in realizing equitable prosperity. Through an approach focused on fair wealth distribution, the prohibition of *riba*, and ownership based on trust, Islamic economics offers solutions to the economic disparities present in conventional systems. With the support of appropriate policies, literacy, and innovation, Islamic economics can be an effective instrument in creating sustainable and inclusive welfare for all parties. (Rahmah Rafifah Abu dkk, 2024)

4. Customers, Digital Era and Fundraising

Customer, digital era, fundraising are keywords that are rarely used, only used 3 times or that often appear from 2016-2023. This can be seen through published articles. In the article *Zakat Fundraising Strategy: Opportunities and Challenges in the Digital Era* by Soleh, 2020, Journal of Nahdlatul Ulama Studies): This article discusses zakat fundraising strategies in the digital era. In this study, digital technology opens up new opportunities to increase the effectiveness of zakat collection by utilizing online platforms. The main challenge faced is how to attract the attention of *customers* or donors effectively and maintain their trust through transparency and accountability in managing funds. (Soleh, 2019) .

Then in the article *Optimizing Zakat Collection in the Digital Era: Muzakki's Perception* by Antonio et al. in 2020 in the Journal of Accounting and Business Dynamics. This article emphasizes the importance of utilizing social media and digital platforms to optimize zakat collection. Through a digital approach, zakat institutions can more easily reach *muzakki* or potential donors, so that fundraising is more efficient. In addition, the transparency presented by digital technology helps increase *customer trust* in zakat institutions (Antonio et al., 2020). Then in the article *Boost Zakat Fundraising Through E-Customer Relationship Management in the Digital Era* by Doddy et al in 2022 in the Technium Business and Management journal. This article discusses the role of electronic customer relationship management (e-CRM) in increasing zakat fundraising. In the digital era, e-CRM allows zakat institutions to understand the needs and preferences of their *customers*, so that they can offer more appropriate and personalized services. This approach helps maintain the loyalty of *muzakki* and attract new donors (Doddy et al., 2022). Then from the article *QRIS as A Fundraising Strategy of ZIS Funds* by Wahyono in 2022 in the journal SAIZU International Conference on Transdisciplinary Religious Studies. This article explores the use of QRIS as a fundraising strategy for zakat, infaq, and sedekah. QRIS as a digital payment tool makes it easy for *customers* to channel zakat and infaq through digital devices. This supports the acceleration of the donation process and reaches the younger generation who are familiar with technology (Wahyono, 2022).

Finally, in the article *Comparative Study of Zakat Funds Collection Through Manual Fundraising and Digital Fundraising in Indonesia* by Humaidi et al in 2022 in the Scientific Journal of Islamic Economics. This article compares the effectiveness of zakat fundraising through manual and digital methods in Indonesia. It was found that digital fundraising is more effective in terms of speed and reach, and is more in line with the needs of modern *customers*. The use of technology allows zakat institutions to adapt to donor preferences in the digital era. From the five articles, it can be seen that the digital era has brought major changes in zakat fundraising strategies by introducing technology that facilitates donations, increases transparency, and maintains *customer* or *muzakki trust* through a more personal and efficient approach (Humaidi et al., 2022).

5. Loyalty, Donor Trust, Satisfaction, Service Quality, Baznas

Loyalty, Donor Trust, Satisfaction, Service Quality, Baznas, Islamic are keywords that appear very rarely, only a few times, each item only appears twice from 2016-2023, this can be seen in the published articles. In the article *An Escalation Model of Muzakki's Trust and Loyalty towards Payment of Zakat* at BAZNAS Indonesia by Roziq, Ahmad et al in 2021 in the Journal of Asian Finance, Economics and Business, *muzakki trust is identified* as an important element in building loyalty to zakat payments through BAZNAS. This trust is strengthened through sharia-based governance that ensures transparency and accountability in the management of zakat funds. With high trust, *muzakki loyalty* increases, which has a positive impact on the sustainability of their contributions to zakat institutions. (Roziq et al., 2021) .

Then in the article *Analysis of Bandung City Muzaki Satisfaction with the Services of the National Amil Zakat Agency (BAZNAS)* by Haryadi et al in 2023 in the journal *Endless: International Journal of Future Studies* discusses *muzakki satisfaction* with the services provided by BAZNAS in Bandung. This satisfaction is rooted in the quality of service which includes accessibility, ease of payment process, and transparency in zakat distribution. A high level of satisfaction plays a role in increasing *muzakki loyalty* to BAZNAS (Haryadi et al., 2023) . Furthermore, in the article *Service Quality and Donor Trust and Its Impact on Donor Loyalty (Survey at LAZ Synergy Foundation)* by Ruslamsyah et al in 2019 in *the Review of Islamic Economics and Finance* discusses although not directly about BAZNAS, this article explains that service quality has a major impact on donor trust and loyalty.

Responsive, transparent, and professional services create trust which ultimately increases loyalty to zakat institutions. This concept is relevant to BAZNAS, where service quality is important to maintain the trust of *muzakki* (Ruslamsyah et al., 2019) . Then in the article *Variables Determining Muzakki Loyalty in Paying Zakat* by Osmad-Muthaher et al in 2023 in journal.iainkudus.ac.id discusses, accountability, service quality, and religiosity are mentioned as the main variables that influence *muzakki loyalty* in paying zakat. Quality services and good accountability from zakat institutions strengthen the relationship with *muzakki* , so that they tend to be more loyal in distributing their zakat through trusted institutions such as BAZNAS (Muthaher & Wahyundaru, 2023) . Finally,

the article *The Effect of Good Zakat Governance (GZG) Implementation on Muzakki Satisfaction at the National Amil Zakat Agency (BAZNAS) East Kutai Regency* by Iswanto et al. in 2023 in the journal EKONOMIKA SYARIAH: Journal of Economic Studies highlights the importance of good zakat governance, such as transparency and responsibility in increasing *muzakki satisfaction* at BAZNAS. The implementation of good governance not only provides satisfaction to *muzakki* but also fosters their trust and loyalty to the institution (Iswanto et al., 2023) . From several articles, it can be concluded that the factors of service quality, accountability, and sharia-based governance have an important role in building trust, satisfaction, and loyalty of *muzakki* towards BAZNAS.

The public now prefers financial products that not only guarantee profits but also adhere to Sharia principles. Innovations in products, such as the development of fintech platforms for Sharia pension funds, have improved accessibility and transparency, thus capturing the interest of the younger generation. In addition, clear regulations and support from the Financial Services Authority provide a strong foundation for the growth of this industry. By leveraging existing opportunities, Sharia pension funds can become a primary choice for the community in planning their financial future while also contributing to sustainable economic growth. (Eka Arlinda Hafid dkk, 2024)

The study conducted on Baitul Mal TAMZIS provides empirical evidence that the performance of zakat institutions has a statistically significant and positive impact on the satisfaction of *muzakki*, as indicated by the P value of 0.000, which is far below the standard significance level of 0.05 (Lahuri et.al: 2025). This finding underscores the critical role played by institutional performance in shaping the perceptions and experiences of *muzakki*, the individuals who contribute zakat funds. A P value of 0.000 suggests a very strong confidence in the data, eliminating the possibility of random or spurious correlation, and firmly establishing a cause-and-effect relationship between the performance of zakat institutions and *muzakki* satisfaction.

This result has practical implications for the management of zakat institutions. It suggests that sustained and effective performance in areas such as transparency, accountability, service quality, and distribution fairness will directly influence how *muzakki* perceive the value and impact of their contributions. When zakat institutions demonstrate robust governance and fulfill their obligations to distribute zakat equitably,

muzakki are more likely to feel that their religious and social commitments are being honored and that their funds are making a meaningful difference. This satisfaction is not merely a passive sentiment—it has real consequences for future giving behavior, trust-building, and the overall sustainability of the zakat ecosystem.

The implication here is that zakat institutions must prioritize continuous improvement and maintain high standards in their operational and strategic functions. Ensuring efficiency in fund collection, accuracy in reporting, and integrity in fund allocation can further enhance the confidence of muzakki. This confidence can translate into sustained or even increased zakat contributions, as muzakki are more likely to remain engaged with institutions that demonstrate reliability and effectiveness. (Lahuri Setiawan et.al. 2025).

6. Muzakky Loyalty

Loyalty Muzakky is a keyword that only appears once in articles from 2016-2023. This can be concluded that the keyword muzakki loyalty is only used once in the article. In the article *An Escalation Model of Muzakki's Trust and Loyalty towards Payment of Zakat at BAZNAS Indonesia in 2021* in *the Journal of Asian Finance, Economics and Business* discusses the model for increasing *muzakki's trust and loyalty* towards zakat payments at BAZNAS Indonesia. High trust in zakat institutions, obtained through the application of sharia principles and transparent management, has a significant role in building *muzakki loyalty*. This loyalty is created through trust that is fostered from accountability and professionalism in managing zakat funds. (Roziq et al., 2021). Then in the article *Effect of Image and Customer Relationship Management on Muzakki Loyalty in Lazizmu Riau* in 2022 in the publication of the Indonesian Research and Publication Institute - IRP This study discusses *customer* relationship management (CRM) and the image of the zakat institution Lazizmu Riau proven to have a significant influence on the loyalty of *muzakki*.

CRM allows zakat institutions to build more personal relationships with *muzakki*, increase trust, and ultimately strengthen their loyalty. The positive image of zakat institutions also helps strengthen the commitment of *muzakki* in paying zakat through the institution. (Suryadi et al., 2022). Then in the article *Variables Determining Muzakki Loyalty in Paying Zakat* in 2023 in *journal.iainkudus.ac.id* identified several variables that influence the loyalty of *muzakki* in paying zakat, including accountability, service quality,

and religiosity. *Muzakki loyalty* can be strengthened through the implementation of good accountability and quality service. With the support of appropriate religious values, *muzakki* will tend to be more loyal in distributing their zakat regularly through trusted institutions. (Muthaher & Wahyundaru, 2023) . These three articles show that the loyalty of *muzakki* in paying zakat can be increased through various factors, such as trust, CRM, institutional image, accountability, and service quality .

D. CONCLUSION

This study concludes of the SLR analysis show that *muzakki loyalty* to zakat institutions is greatly influenced by various key factors, including transparency, accountability, service quality, customer relationship management (CRM), institutional image, and religious values. Transparency and accountability in the management of zakat funds provide trust to *muzakki* , ensuring that the funds they donate are managed in a trustworthy manner and in accordance with sharia principles. Responsive and professional service quality increases *muzakki satisfaction* , making them more emotionally attached to zakat institutions. In addition, the implementation of CRM and the positive image of the institution, as seen in BAZNAS and Lazizmu, create deeper personal relationships with *muzakki* , increasing their trust and commitment. Religious values also strengthen loyalty, especially when zakat institutions demonstrate compliance with Islamic principles in governance and services. By integrating these elements, zakat institutions can build long-term loyalty from *muzakki* , ensuring continued support in the management and distribution of zakat. To further develop an understanding of these dynamics can provide deeper insights and help design more effective strategies, further research is needed, such as : First, Conduct further research to develop a predictive model that can accurately predict Muzakky Loyalty. This model may involve the integration of new variables or deepen the understanding of existing variables within an existing theoretical framework. Second, Conducting in-depth case studies across social, economic, and cultural contexts to understand the variability of factors influencing Muzakky Loyalty. These case studies can provide richer and more applicable contextual insights. Third, Conducting a comparative analysis of Muzakky Loyalty across countries to identify differences and similarities in the determinants of

compliance. This can provide a broader understanding of factors that are universal or contextual.

Further researching how technology, especially digital platforms and technology-based payment methods, can be used to increase Muzakki Loyalty in paying zakat. Focus on the application of technological innovation in the process of collecting and distributing zakat.

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