

## Development of Muzakki Loyalty Model Considering Service Quality and Sharia Governance: A Literature Review

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### Abstract

*Purpose:* This study aims to develop a Muzakki loyalty model through a systematic literature review (SLR) approach.

*Methodology:* The SLR process was conducted using the PRISMA scheme to select relevant literature from the Scopus database. Out of 27 identified articles, 6 were selected for further analysis.

*Results:* The findings show that service quality affects Muzakki satisfaction, while personal factors, such as sharia governance and transparency in zakat management influence trust and Muzakki loyalty. Islamic work ethics and trust, also play a significant role in increasing loyalty and the amount of zakat contributions.

*Applications/Originality/Value:* This study highlights the importance of effective zakat management by considering the dimensions of Muzakki loyalty to enhance sustained participation in zakat payments. The findings contribute to the broader discourse on sustainable development and highlight the potential applicability of these principles to other sectors. By applying these insights, industries and organizations can adopt similar strategies to ensure long-term sustainability and stakeholder engagement.

### Introduction

Zakat is one of the five pillars of Islam, is not only a religious obligation but also an essential tool for addressing poverty, inequality, and social justice within Muslim communities. It functions as a means of wealth redistribution, aiming to support those in need while promoting social cohesion. Despite its importance, the effectiveness of zakat collection and distribution is often hindered by issues of trust, particularly when zakat payers (muzakki) are skeptical of the transparency and efficiency of official institutions (Bin-Nashwan et al. (2021); Kashif et al. (2018)). In many cases, this lack of confidence leads individuals to bypass formal channels, opting instead to distribute zakat personally to ensure that it reaches the intended recipients. This situation is particularly evident in Yemen, where decades of conflict and economic instability have further exacerbated distrust in government-run zakat systems. As a result, a significant portion of zakat is still channelled directly from individuals to the poor, bypassing established institutions and diminishing the potential for systematic impact on poverty alleviation (Bin-Nashwan et al. (2021); Bin-Nashwan et al. (2020)).

Therefore, enhancing Muzakki loyalty is one of the key factors in increasing participation and ensuring the sustainability of zakat payments. Zakat institutions, as public organizations, aim to gain public trust through effective management, the services they provide, and their overall performance. Consequently, good governance is crucial for zakat institutions to become accountable, transparent, credible, and trustworthy organizations as discussed by Anwar & Khalsiah (2018), Indrarini & Nanda (2017), Nurhasanah (2018), Putra et al. (2020), and Saputra (2020). This study aims to explore the development of a Muzakki loyalty model using a systematic literature review (SLR) approach. The research seeks to understand the dimensions that influence Muzakki loyalty and to provide a framework for evaluating the relationships between these factors. Additionally, this study aims to identify key indicators relevant to enhancing a Muzakki loyalty model and to offer insights for zakat institutions in developing strategies to enhance Muzakki loyalty. In the context of sustainable development and information systems in industries, this research highlights the importance of trust. Just as zakat institutions require transparency, accountability, and trust to sustain contributions, industries can adopt similar principles to ensure long-term sustainability.

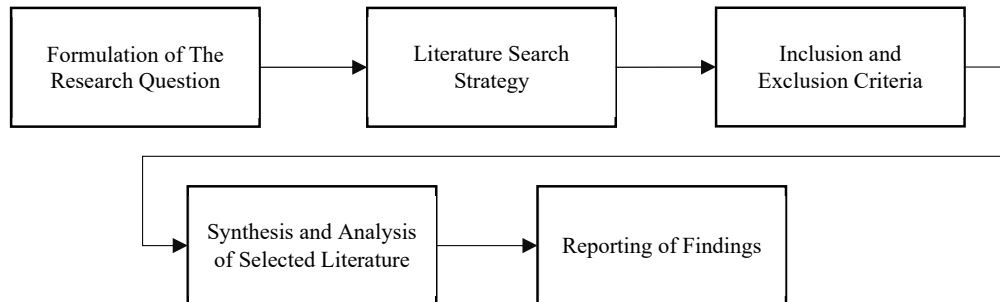
This study is divided into several sections. The next section presents the methodology used in the literature review. The results and analysis are presented in the third section, while the final section covers the conclusions drawn from the findings of this research.

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## Methodology

This study employs the systematic literature review (SLR) technique, as implemented by Denyer & Tranfield (2009), Briner & Denyer (2012), and Fahma et al. (2023). The use of SLR facilitates the identification of research trends and gaps through a comprehensive literature review. This study follows five key steps as outlined by Fahma et al. (2023), shown in [Figure 1](#): formulation of the research question, literature search strategy, inclusion and exclusion criteria, synthesis and analysis of selected literature, and reporting of findings.



**Figure 1.** Literature review steps.

### Formulation of The Research Question

The formulation of the research question is carried out to establish a reference for research objectives. The purpose of this study is to explore the Muzakki loyalty model through a literature review as seen in [Table 1](#). Based on the background and objectives of the research, the research question formulated for this study is: “how is the research trend Muzakki loyalty, and what is the new model of Muzakki loyalty?”

**Table 1.** Research Keywords.

Characteristics	Keywords
Loyalty	Title ("loyalty*")
Service Quality	Title ("service quality*" OR "servqual*")
Sharia Governance	Title ("sharia governance*")
Zakat	Title ("muzakki*" OR "zakat*")

### Literature Search Strategy

The literature search strategy used in this study follows the Preferred Reporting Items for Systematic Reviews and Meta-Analysis (PRISMA) scheme (Saaludin et al. 2021). PRISMA consists of the stages of identification, screening, and availability of articles.

#### PRISMA – Identification

This study uses the Scopus database as the source for literature search and analysis. The identification process was conducted on September 9, 2024. The identification stage in this study employed database strings from Scopus with Boolean operators AND/OR as follows:

**Table 2.** Inclusion and Exclusion Criteria.

Criteria	Inclusion	Exclusion
Document Type	Research Articles	Conference paper, Review, Conference review, Books, Editorials
Language	English	Other than English
Subject Area	All subjects	-
Year	2019-2024	<2019

### *PRISMA – Screening*

The screening stage is performed to ensure that the articles analysed meet the scope of the research and the defined screening criteria inclusion or exclusion criteria. the inclusion and exclusion criteria used in this study are listed in [Table 2](#).

### *PRISMA – Article Availability*

The article availability stage is conducted to ensure that the articles can be downloaded in full-text and are aligned with the objectives of the research. Each downloadable article will be reviewed and read for the title, abstract, and overall content. The classification of articles excluded at this stage is as follows:

- a. Articles that cannot be downloaded due to unavailability through Scopus download media and/or are behind a paywall (not open access);
- b. Articles that are literature review;
- c. Articles that do not specifically discuss the Muzakki loyalty model.

### ***Inclusion and Exclusion Criteria***

As outlined in [Table 2](#), the inclusion and exclusion criteria are defined to ensure the selection of relevant and high-quality studies. Only research articles published between 2019 and 2024 in the English language were considered for inclusion, while other document types such as conference paper, reviews, books, and editorials were excluded. This approach ensures that the analysis is based on recent and peer-reviewed sources, thereby increasing the reliability and validity of the findings. The exclusion of non-English documents and older publications also helps maintain the consistency and focus of the research.

### ***Synthesis dan Analysis of Selected Literature***

Based on the identification and selection process using the established inclusion and exclusion criteria, 27 articles were obtained at the initial stage. These articles were then screened to determine which met the inclusion and exclusion criteria. In the final stage, article eligibility was tested by downloading the articles and reviewing each title, abstract, and overall content. Articles that were available and aligned with the objectives of this literature review were considered full-text eligible.

## **Analysis and Research Results**

### ***Selected Articles***

The PRISMA method was utilized to identify literature to the objectives of this study. The results of the PRISMA method applied in this research are presented in [Figure 2](#). The identification process yielded a total of 27 articles from Scopus database based on the strings outlined in section PRISMA – Identification. The identified articles were then screened according to the inclusion and exclusion criteria specified in [Table 2](#), resulting in 17 articles being excluded, leaving 10 articles that met the criteria. A check for duplicate data or double input was conducted, with no duplicates found. In the final stage, article eligibility was tested by downloading the articles and re-evaluating each title, abstract, and overall content. Four articles were deemed not eligible for the following reasons:

- a. 2 (two) articles could not be downloaded due to unavailability through Scopus download media and/or being behind paywall (not open access);
- b. 2 (two) articles did not specifically discuss the Muzakki loyalty model.

The six available articles that met the objectives of this literature review were considered selected for analysis. These selected articles will be further analysed considering the aspects described in section Synthesis and Analysis of Selected Literature.

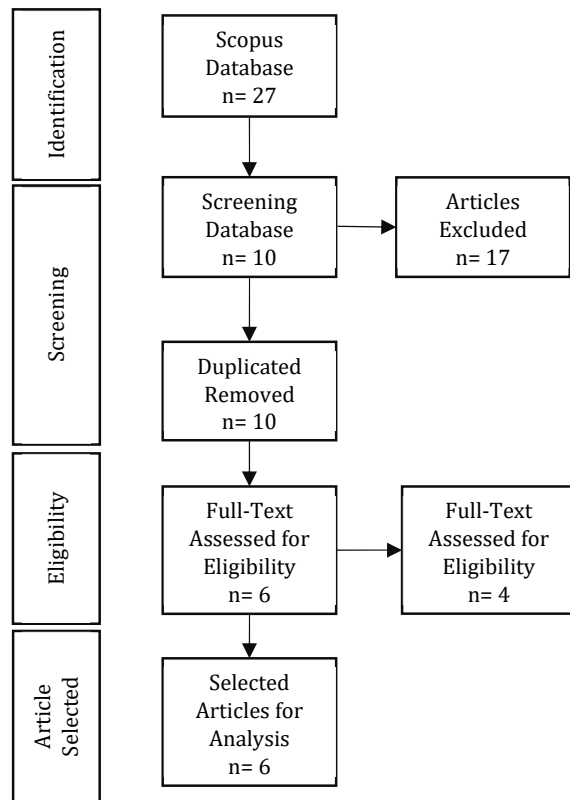


Figure 2. PRISMA Results

### Number of Publication per Year

Based on the review of research articles over the past 5 years (2019-2024), studies related to this theme show a stagnant trend each year, with very few publications, averaging only 1-2 articles per year. Figure 3 illustrates the annual distribution of publications on this research theme.

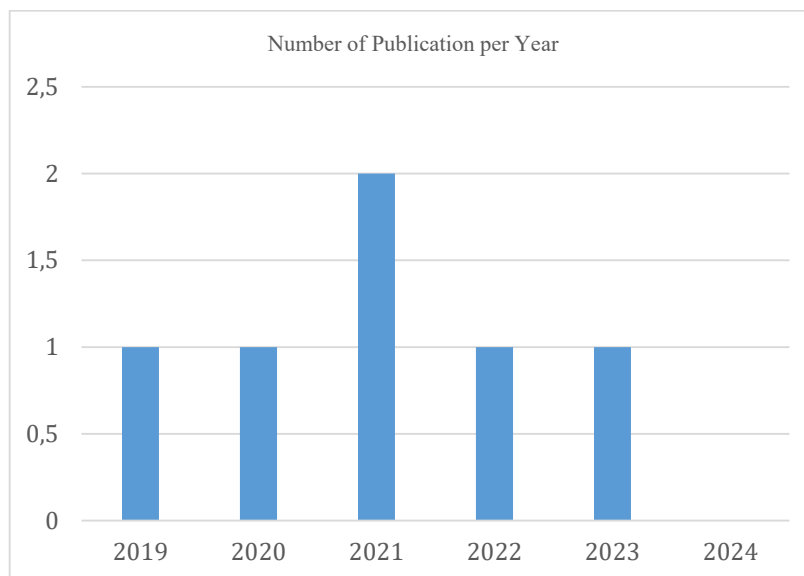


Figure 3. Number of Publications.

## Dimensions of Loyalty

The results of the literature review want to identify four dimensions of customer loyalty in zakat institutions based on the loyalty theory presented by Zeithaml et al. (2018). Details about the dimension of Muzakki loyalty listed in [Table 3](#).

**Table 3.** Dimensions of Muzakki Loyalty.

Dimension	Definition	Authors
Service Quality	Measure how well the service level delivered matches customer expectations.	Parasuraman et al. (1985)
Situational Factors	All potential factors that could affect the performance of services beyond the control of the service provider.	Zeithaml (2000)
Personal Factors	Internal characteristics of an individual, such as attitudes, beliefs, or personality, that can affect behavior.	Ščeuolovs & Gaile-Sarkane (2010)
Satisfaction	A consumer's post-purchase response to a brand is believed to occur through a matching of expectations and perceived performance.	Dick & Basu (1994)

## Analysis of Results

The six selected articles, through all stages outlined in [Figure 2](#), were analysed individually. The results of the analysis are presented in [Table 4](#).

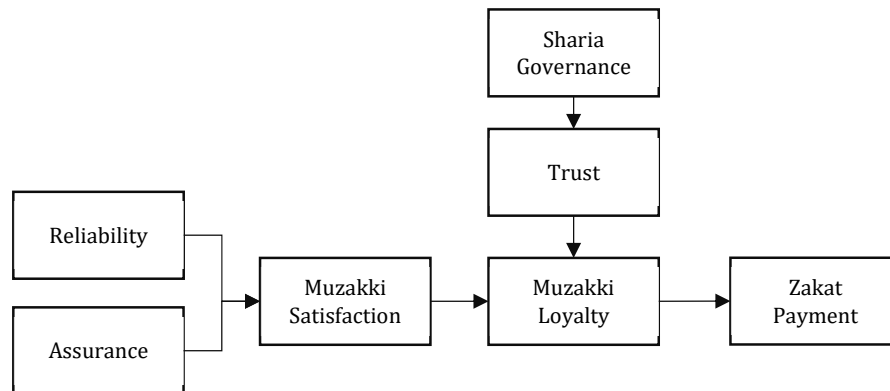
**Table 4.** Distribution of Articles by Muzakki Loyalty Model.

Authors	Loyalty Dimensions	Research Objective	Research Findings
Mohd Mokhtar et al. (2020)	Service Quality and Satisfaction	To explore the impact of service quality and reputation on Muzakki satisfaction at a zakat institution in a state in Malaysia.	Reliability, assurance, and brand reputation have a significant relationship with Muzakki satisfaction.
Roziq et al. (2021)	Personal Factors	To analyze the impact of sharia governance on transparency, accountability, Muzakki trust, and Muzakki loyalty, and its effect on zakat contributions to zakat management organizations.	The model of enhancing Muzakki trust and loyalty can increase zakat revenue, loyalty, trust, and effective sharia governance.
Siswantoro et al. (2022)	Personal Factors dan Satisfaction	To analyze the factors influencing the public's preference for making zakat contributions.	Satisfaction with zakat institutions affect the public's preference for paying zakat.
Fikriyah et al. (2019)	Personal Factors	To observe the impact of implementing Islamic work ethics on Muzakki loyalty.	Islamic work ethics have a significant impact on Muzakki loyalty.
Zakiy et al. 2023)	Personal Factors	To investigate the impact of sharia governance on the performance of zakat management institutions in Indonesia.	Sharia governance is crucial for zakat management organizations to enhance accountability, credibility, and public trust and support zakat management practices.
Munir (2021)	Personal Factors	To analyze the impact of financial transparency and zakat management at Baznas Lombok Timur on Muzakki trust.	Zakat management and financial transparency variables impact Muzakki trust.

- Service Quality. This study has demonstrated that dimensions of service quality, such as reliability and assurance, have a significant relationship with Muzakki satisfaction (Mohd Mokhtar et al. 2020). High-service quality, characterized by dependable and knowledgeable staff, directly influences the overall satisfaction of Muzakki, the individuals paying zakat. When Muzakki perceive that the zakat institution is trustworthy and offers consistent, efficient service, their level of satisfaction tends to rise. This, in turn, may lead to greater

confidence in the institution, enhancing their commitment to zakat payments. Service providers that focus on reliability and assurance are more likely to build long-term relationships with Muzakki, fostering a sense of security and trust.

- **Personal Factors.** This research has successfully shown that the variable of sharia governance influences increased accountability, credibility, trust, and loyalty among Muzakki, and impacts effective zakat management and increased zakat contributions (Roziq et al. (2021); Zakiy et al. (2023)). Additionally, zakat management and financial transparency variables affect Muzakki trust (Munir, 2021). Trust and Islamic work ethics influence Muzakki loyalty and contribute to increased zakat contributions (Roziq et al. (2021); Fikriyah et al. (2019)). However, motivational factors do not impact an individual's preference for making zakat payments (Siswanto et al. 2022).
- **Satisfaction.** Research has shown that dimensions of service quality have significant relationship with Muzakki satisfaction (Mohd Mokhtar et al. 2020). Furthermore, satisfaction is a significant factor in an individual's preference for making zakat payments (Siswanto et al. 2022). When Muzakki feel content with the service provided, such as timely processing and transparent communication, they are more inclined to continue contributing their zakat to the institution. Additionally, satisfaction can serve as a predictor of repeat behaviour; satisfied Muzakki are more likely to recommend the institution to others and engage in increased donations. Therefore, enhancing service quality is not only crucial for initial satisfaction but also for encouraging continued involvement in zakat, which is essential for the sustainability of zakat institutions.



**Figure 4.** New Loyalty Model.

Figure 4 illustrates the relationship between key factors that influence Muzakki loyalty in zakat institutions. Service quality plays a foundational role by directly impacting Muzakki satisfaction. When the service provided by zakat institutions meets or exceeds expectations through reliability and assurance, Muzakki become more satisfied. This satisfaction is a crucial step toward enhancing loyalty. This study is consistent with previous research on service quality, which reveals that customers feel satisfied when they experience good service quality as discussed by Abror et al. (2020), Miranda et al. (2018), Meesala & Paul (2018), and Vera & Trujillo (2013). For instance, in the context of service at zakat institutions, attention should be given to service quality, such as the institution's ability to assist Muzakki in conducting transactions; therefore, zakat institutions should provide reliable services (e.g., reducing waiting times in transaction processes) and establish a warm relationship with customers. Additionally, this also confirms that service quality is a factor that indirectly influences loyalty, as previous research has shown that poor service quality will not directly affect customer loyalty but will make them feel dissatisfied, ultimately affecting their loyalty. In other words, service quality does not always create loyal customers but can fulfil their needs (Suhartanto et al. 2020).

The personal factors, particularly trust, further strengthen this loyalty. Trust, cultivated through transparent and ethical practices, enhances Muzakki's willingness to continue contributing to zakat. This study is consistent with previous research in other Islamic institutions, which found that trust can enhance customer loyalty in Islamic banks (Maysyaroh et al. 2024). The higher the level of customer trust in their bank, the greater the likelihood that they will continue to engage with it. Trust increases their willingness to participate in future banking transactions and their likelihood of recommending the bank to others. Consequently, a high level of trust can turn satisfied customers into loyal customers (Kabadayi, 2016). Additionally, Tabrani et al. (2018) also revealed that customer trust has a positive affect on customer loyalty toward Islamic banks.

Muzakki satisfaction serving as the intermediary, leads to enhanced Muzakki loyalty and sustained contributions to zakat institutions. This finding supports several prior studies (Meesala & Paul (2018); Han & Hyun (2018)). For instance, customer satisfaction is an antecedent of customer loyalty (attitudinal and behavioural loyalty). Therefore, when the Islamic

bank's customers have satisfied with the bank services, it will lead to their loyalty, such as increasing their transaction or recommend that bank to other people (Kamran-Disfani et al. 2017). This framework shows how service quality, trust, and good sharia governance collectively shape loyal behaviour among Muzakki. In the context of sustainable development and information systems in industries, this framework can be linked to how effective governance, service quality, and trust-building measures can foster long-term stakeholder engagement. Just as Muzakki loyalty is cultivated through transparency and ethical management, industries can leverage information systems to enhance operational accountability, ensuring sustainable development. By applying these principles, industries can build trust, improve service outcomes, and promote sustainable practices.

## **Conclusion**

This study has explored the Muzakki loyalty model. Research trends discussing the Muzakki loyalty model are relatively low and stagnant, with approximately 1-2 publications per year. Based on the systematic literature conducted, three main dimensions were identified in the Muzakki loyalty model: service quality, personal factors, and satisfaction. Service quality was found to significantly impact Muzakki satisfaction. Personal factor, such as sharia governance and transparency in zakat management, contribute to increased trust and loyalty among Muzakki. Islamic work ethics and Muzakki trust, also play a role in enhancing loyalty and zakat contributions. Additionally, the dimension of Muzakki satisfaction is an important factor influencing preferences in zakat payments. The findings of this study indicate that the dimensions of Muzakki loyalty are crucial elements in enhancing Muzakki loyalty, ultimately increasing their participation in zakat payments.

This study's findings contribute to the broader discourse on sustainable development and information systems by highlighting the importance of good governance, service quality, and trust-building in ensuring long-term stakeholder engagement. These principles, when applied to industries, can promote sustainable practices through enhanced operational accountability and transparency, ultimately leading to better stakeholder relations and improved service outcomes. This study offers valuable insights for zakat institutions and industries alike, emphasizing the need for ethical management and effective governance to build and sustain stakeholder loyalty.

## **Limitations and Directions for Future Research**

This study, while comprehensive in its use of the PRISMA method, encountered several limitations. First, the literature reviewed was limited to articles available in the Scopus database, potentially excluding relevant studies from the other databases, which may offer a broader perspective on the topic of Muzakki loyalty. Additionally, two articles could not be included due to unavailability or paywall restrictions, limiting the scope of the findings. Furthermore, the research theme itself shows limited scholarly attention, with only 1-2 publications per year, reflecting a relatively stagnant field of study. This low number of publications may have constrained the analysis, preventing more in-depth conclusions on emerging trends in Muzakki loyalty models.

The study primarily concentrated on theoretical frameworks without conducting empirical testing. As such, while the proposed model provides a useful foundation, future research is needed to validate and refine the model through quantitative or qualitative methodologies. Empirical studies that test the relationships between service quality, trust, sharia governance, and loyalty among Muzakki in different cultural or socio-economic contexts would enhance the generalizability of the findings. For example, in Muslim communities within non-Muslim countries, such research could examine how the implementation of sharia governance in local zakat institutions affect Muzakki trust and loyalty. Researchers could conduct surveys or interviews to explore how adherence to sharia principles in zakat management influences trust in contexts that may be less familiar with the sharia system. Finally, the study's findings are specific to zakat institutions, which may limit their direct applicability to other industries. Future research should explore how the loyalty model can be adapted to other sectors, particularly in the context of sustainable development and the role of information systems in enhancing governance, transparency, and stakeholder engagement. By broadening the scope of inquiry and integrating insights for related fields, future research can contribute to a deeper understanding of loyalty-building strategies in both non-profit and for-profit sectors.

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