

Sharia Marketing Strategy in the LAZNAS Context: Influencers, Sharia Marketing Mix, Islamic Work Ethic, and Muzakki Loyalty

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Abstract

This research was conducted to analyze: Sharia Marketing Strategy in the LAZNAS Context: Influencers, Sharia marketing mix, Islamic Work Ethics, Muzakki Loyalty, and Muzakki Satisfaction as Mediating Variables. The research was conducted at the National Amil Zakat Institution in Indonesia, using a quantitative approach, with primary data collected from muzakki registered with LAZ. The data collection method uses the Situational Judgment Test instrument. The data obtained is then processed using SmartPLS. The results show that: Influencers and Sharia marketing mix have no effect on muzakki loyalty to zakat amil institutions, while Islamic Work Ethic and muzakki satisfaction have a significant effect on loyalty. The influence of Sharia marketing mix on muzakki satisfaction is significant, while the influence of Influencers and Islamic work ethics is not significant. Meanwhile, the results of the indirect effect test show that Influencer, Islamic work ethics, and Sharia marketing mix have no significant effect on loyalty with muzakki satisfaction as a mediating variable. The findings from this research are: LAZ's selection of influencers (figures and public figures) is still not appropriate, it is considered not to reflect a polite and Islamic personality, and it is considered that it still does not meet the criteria for credibility and power as an influencer.

Keywords: Influencer, Sharia marketing mix, Islamic work ethic, Muzakki satisfaction, Muzakki loyalty, LAZNAS.

INTRODUCTION

The government has made efforts to provide stimulus for MSMEs in the 2021 National Economic Recovery, which at that time was realized at IDR 114.81 trillion to support MSMEs, corporations and also State-Owned Enterprises (BUMN) (Fikriyah, n.d.). However, the stimulus aimed at helping the revival of MSMEs is still considered inappropriate, because it is distributed through banks. A similar thing was also conveyed by Researcher at the Institute for Development of Economics and Finance (Indef), Bhima Yudhistira, in an interview with Kompas.com. The majority of the stimulus was channeled through banks, while of the 60 million MSMEs, 90 percent of them were businesses classified as nano-micro which during the pandemic and before the pandemic never received loans from banks because they were classified as unbankable (Hill,

2021). This means that the majority of MSMEs are in areas that cannot be reached by banking services, or cannot meet the requirements for obtaining banking services (for example financing or loans), so this is a problem in itself in distributing aid to MSMEs. In fact, it is hoped that this assistance can be a stimulus to help MSMEs continue to operate until the pandemic is over.

In 2022, when the pandemic begins to subside, and activities begin to return to normal, the economy will begin to revive. This is shown in economic growth data for the first quarter of 2022, namely 5.01%, and increased in the second quarter of 2022, namely 5.44%. This growth is a contribution from domestic demand (the majority of which is household consumption demand) which continues to increase and export performance remains high (Nurhaliza & Nofrian, 2023). However, this condition does not necessarily make MSMEs and traders prosperous, in fact many of them still need business capital assistance to restore their businesses which had stopped during the pandemic.

Management of ZISWaf in helping to eradicate poverty in a country requires government support (Fikriyah & Alam, 2021). Government support could be in the form of regulations governing ZISWaf payments in general, and zakat in particular, because zakat is included in the obligatory category for Muslim communities who can afford it. Zakat can be utilized as an effective instrument to address socio-economic problems ranging from poverty to natural disasters, through food security, although necessary modifications depending on geographic and social variables must be implemented before implementation. In a study conducted by Alam, found the positive role of zakat in overcoming poverty and food security, even empowering the poor but it will require a strong safety net program that is integrated with increased zakat funds. Furthermore, this study shows that zakat plays an important role in the emergency support system if government support is guaranteed (Alam, 2020).

In a previous study, Wahab and Rahman researched the management of ZISWaf by zakat organizations in Malaysia, stating that good and trustworthy zakat institutions are those that have good financial management, which includes implementing appropriate accounting and audit standards as well as improving the distribution of funds using a system. performance management (Wahab & Rahim Abdul Rahman, 2011). In general, zakat management is grouped into two activities, namely collecting and distributing zakat funds. One of the main objectives of zakat management is to produce the best results, which will be proven by the timely collection and distribution of zakat as ordained in Islamic Sharia.

In Pakistan, experts still believe that zakat should be carried out under the control of the Muslim government. The collection process is carried out at the zakat institution which is responsible for collecting and distributing zakat at each bank and the Zakat Committee. However, the process of collecting and distributing zakat must be clearly separated from the central or regional government budget (Suhaib, 2009). This shows that in Pakistan the proceeds from zakat are only intended for the eight asnaf. Therefore, the government cannot redistribute zakat proceeds to finance certain projects, no matter how beneficial they are for society.

The management of national zakat, which is regulated in Law Number 23 of 2011 concerning zakat, still has various challenges, from collection to distribution, requiring policy improvements

that lead to more conducive, collaborative and integrative zakat management (Budiarto, 2021). It is hoped that in the long term, improvements to this policy will further improve the performance of zakat management organizations (BAZ and LAZ) and will further increase the benefits of zakat optimally in the future.

The aim of the zakat organization, which is a non-profit organization, is not to achieve profit maximization, but for social harmony. Like service companies in general, LAZ can practice marketing, by becoming a zakat marketer who markets services in the form of charitable donations professionally. It is hoped that with the zakat marketing strategy, zakat revenues can increase so that poverty alleviation can be optimal. In the month of Ramadan, for example, BAZ/LAZ actively carries out various promotions, including by placing various banners.

Based on the research results and expert opinions discussed above, indications were found that there is a relationship between influencers, Islamic work ethics, and Sharia marketing mix on Loyalty, with Satisfaction as the mediation. However, in previous studies no one has combined these variables together. Apart from that, in previous research generally these marketing variables were studied on profit-oriented organizational/company objects, however, in this research they will be used on non-profit organizational objects, namely LAZ (Jannah et al., 2024). Another thing that is interesting for researchers is that it is still very rare to find research that discusses the influence of Islamic work ethics on consumer loyalty, which in this case is represented by muzakki, as users of LAZ services.

This research is urgent to carry out because it can contribute to national economic improvement. It is hoped that the results of this research can become material for consideration and guidance for management in zakat management organizations in Indonesia, both LAZ and BAZ, so that they can carry out overall management improvements. Improving management will have an impact on the image and trust of muzakki so that muzakki can continue to distribute ZISWaf through LAZ, because they are satisfied with the service. The satisfaction felt by muzakki, and must continue to be maintained by management through professional institutional governance, so that it can make muzakki loyal to amil zakat institutions. It is hoped that in the long term, this muzakki loyalty will be able to increase zakat receipts nationally, and can be a solution to various social problems in Indonesia.

Based on the explanation above, the things that will be studied are: 1) Do the Influencer variables directly and indirectly influence muzakki loyalty with Muzakki Satisfaction as a mediating variable at LAZNas in Indonesia?; 2) Do the Sharia Marketing Mix variables directly and indirectly influence muzakki loyalty with Muzakki Satisfaction as a mediating variable at LAZNas in Indonesia?; And 3) Does the Islamic Work Ethic variable directly and indirectly influence muzakki loyalty with muzakki satisfaction as a mediating variable at LAZNas in Indonesia?

RESEARCH METHODS

The type of research method design is quantitative, which aims to test the influence of influencer variables, Islamic work ethics, and Sharia marketing mix on loyalty with muzakki

satisfaction as the mediating variable. The type of research used in this research is explanatory research, with the method used being confirmatory. The analysis technique used is multivariable analysis. The variables examined in this research consist of exogenous, endogenous and mediating variables. The exogenous variables consist of X1 (Influencer), X2 (Sharia marketing mix), X3 (Islamic work ethic) which are independent variables; the endogenous variable consists of Y1 (Muzakki Loyalty) which is the dependent variable; while the mediating variable consists of M1 (Muzakki's Satisfaction) which is the mediating variable (mediator).

The population in this study were all muzakki who were registered for at least one year at the Amil Zakat Institution under study. The Amil Zakat Institution studied is the Amil Zakat Institution licensed by the Ministry of Religion of the Republic of Indonesia. The sampling technique used in this research is purposive sampling with the following criteria:

- 1) Respondents are muzakki or donors to national amil zakat institutions.
- 2) Respondents have been donors for at least 6 months or 3 times paying zakat/donations to the zakat amil institution.

Determining the number of samples in this study used the formula from Sarstedt et al. Sarstedt et al. suggests a formula for determining the number of samples taken for a study of at least 5 times the number of indicators used in the research (Sarstedt et al., 2022). This research uses 5 variables and 23 indicators as measurements. So the minimum number of respondents is 184 respondents (23 indicators multiplied by 8).

The primary data collection procedure in this research was carried out in two ways, namely surveys and interviews. The survey was conducted to collect data from muzakki respondents. Meanwhile, interviews were conducted to collect data from LAZ managers.

The survey was carried out by asking questions regarding his personality, perception or personal opinion about something needed in the research, in this case the personal perception or opinion of Muzakki (as the respondent) regarding the LAZ marketing mix management that he has chosen so far. To measure the variables in this research, a survey was used in the form of a Situational Judgment Test (SJT) which was distributed to respondents to answer by selecting one of the available answer options regarding the respondents' attitudes, opinions and perceptions which will be addressed to the respondents.

In survey research, situational judgment is used to provide respondents with a description of the situation to choose from (Chan & Schmitt, 1997). Scoring is determined by identifying answers which are then categorized into agreement (strongly agree, agree, neutral, disagree and disagree). Validation of scoring for each option is carried out by means of justification from experts (De Leng et al., 2017). Furthermore, scoring will refer to De Leng et al. To ensure that the instrument used in this research is an accurate and reliable measuring tool, two types of tests were used, namely reliability and validity tests.

This research uses SEM, because SEM can present data and apply many models in achieving research objectives and answering research problem formulations. So using SEM can help researchers manage data to serve as a confirmatory model for the phenomenon being studied. The use of analytical tools is based on research needs, because this research involves complex variables

and to develop new knowledge and theories in the study. The SEM analysis stages are carried out in 3 steps, namely: 1) Evaluation of the Measurement Model; 2) Structural Model Evaluation; and 3) Evaluation of Model Fit. After these three stages, the Research Hypothesis Test will be carried out.

RESULT AND DISCUSSION

Validity Test

Validity testing is carried out in 2 steps, namely convergent validity and discriminant validity testing. Convergent validity is carried out by looking at the values of the loading factor and Average Variance Extracted (AVE). The current research uses a research model that has been developed, so the value of the factor loading is at least 0.50 (Chin, 1998).

The validity of latent variables with reflexive indicators is evaluated based on the results of "Outer loadings (measurement model)" and "Cross loadings". Latent variables with reflexive indicators are said to meet the requirements for convergent validity if the correlation between each reflexive indicator score and the latent variable score has an outer loadings value of > 0.5 and is significant. The test results are shown in Table 1.

Table 1. Outer Loading

Latent Variables:	Std.all	Keterangan	Latent Variables:	Std.all	Keterangan
Influencer			Sharia Marketing Mix		
Visibility	0.579	Valid	Product	0.625	Valid
Credibility	0.839	Valid	Place	0.648	Valid
Attractiveness	0.827	Valid	Promotion	0.740	Valid
Power	0.852	Valid	People	0.461	Invalid
Islamic Work Ethic			Process	0.600	Valid
Hard Work	0.729	Valid	Physical Evidence	0.692	Valid
Work Smart	0.393	Invalid	Promise	0.463	Invalid
Work Scienrely	0.700	Valid	Patient	0.592	Valid
Cooperate	0.725	Valid	Muzakki Satisfaction		
Responsibility	0.676	Valid	Expectation	0.594	Valid
Muzakki Loyalty			Performance	0.773	Valid
Recurring Donations	0.739	Valid	Confirmation	0.809	Valid
Increase Donations	0.795	Valid			
Recommend	0.744	Valid			

Source: SmartPLS Output. 2023

The test results show that there are several indicators that do not meet convergent validity, so they need to be excluded from this research. The indicators released from this research are people, promise, and work smart. Then retesting was carried out using SmartPLS. The results of the next test are shown in Table 2.

Table 2. Outer Loading

Latent Variables:	Std.all	Keterangan	Latent Variables:	Std.all	Keterangan
Influencer			Sharia Marketing Mix		
Visibility	0.579	Valid	Product	0.652	Valid
Credibility	0.839	Valid	Place	0.660	Valid
Attractiveness	0.827	Valid	Promotion	0.731	Valid
Power	0.852	Valid	Process	0.652	Valid
Islamic Work Ethic			Physical Evidence	0.684	Valid
Hard Work	0.751	Valid	Patient	0.635	Valid
Work Scienrely	0.725	Valid	Muzakki Satisfaction		
Cooperate	0.730	Valid	Expectation	0.596	Valid
Responsibility	0.640	Valid	Performance	0.772	Valid
Muzakki Loyalty			Confirmation	0.808	Valid
Recurring Donations	0.736	Valid			
Increase Donations	0.800	Valid			
Recommend	0.740	Valid			

Source: SmartPLS Output. 2023

After recalculation, it was found that all indicators were valid because the outer loading value was >0.5. It can be interpreted that all indicators have met convergent validity. Next, a discriminant validity test was carried out, which aims to determine the existence of discriminant relationships contained in a research construct by paying attention to the value of cross-loading with processing using SmartPLS software which is shown in Table 3.

Table 3. Cross Loading

Indikator	Influencer	Islamic Work Ethic	Sharia Marketing Mix	Kepuasan Muzakki	Loyalitas Muzakki
Visibility	0.579	0.385	0.199	0.127	0.195
Credibility	0.839	0.751	0.491	0.320	0.398
Attractiveness	0.827	0.725	0.401	0.275	0.471

Power	0.852	0.628	0.383	0.305	0.320
Hard Work	0.739	0.751	0.491	0.320	0.398
Cooperate	0.343	0.730	0.721	0.298	0.468
Responsibility	0.313	0.640	0.430	0.278	0.342
Work Scientificly	0.627	0.725	0.401	0.275	0.471
Product	0.253	0.340	0.652	0.291	0.292
Place	0.527	0.601	0.660	0.324	0.324
Promotion	0.343	0.730	0.731	0.298	0.468
Process	0.099	0.254	0.592	0.311	0.286
Physical					
Evidence	0.238	0.341	0.684	0.295	0.373
Patient	0.464	0.537	0.635	0.292	0.391
Performance	0.194	0.247	0.320	0.772	0.366
Confirmation	0.361	0.353	0.355	0.808	0.330
Expectation	0.184	0.293	0.321	0.596	0.314
Recurring					
Donation	0.343	0.370	0.343	0.427	0.736
Increase					
Donation	0.318	0.509	0.525	0.369	0.800
Recommend	0.412	0.464	0.353	0.253	0.740

Source: SmartPLS Output. 2023

The research results show that the correlation of construct indicators has a higher value compared to the correlation of indicators with other constructs. Which shows that the construct meets discriminant validity. Before testing the structural model, it is necessary to ensure that multicollinearity does not occur. Multicollinearity testing uses the VIF (Variance Inflation Factor) value as described in table 5. Inner VIF must be <5 to indicate the absence of multicollinearity. The results show that there was no multicollinearity in the exogenous or endogenous variables in this study. Then both strapping is carried out for the next test.

Table 4. Inner VIF

	Islamic Work Ethic	Sharia Marketing Mix	Muzakki Satisfaction	Muzakki Loyalty
Influencer			3.359	3.383
Islamic Work Ethic			4.380	4.381
Sharia Marketing Mix			2.282	2.453
Muzakki Satisfaction				1.292

Muzakki Loyalty

Source: SmartPLS Output. 2023

Reliability Test

The Composite reliability test is applied to prove the reliability value between the indicators and the constructs that form them. On the other hand, this test is useful to see how consistently measuring variables are. A composite reliability value greater than 0.70 is considered reliable. The composite reliability value for all variables is greater than 0.70 as shown in Table 6. Therefore, the variable model has sufficient composite reliability or good reliability.

Table 5. Composite Reliability

Variabel	Composite Reliability	Keterangan
Influencer	0.861	Reliabel
Islamic Work Ethic	0.805	Reliabel
Muzakki Satisfaction	0.772	Reliabel
Muzakki Loyalty	0.803	Reliabel
Sharia Marketing Mix	0.822	Reliabel

Source: SmartPLS Output. 2023

Evaluation of the Structural Model

Based on table 7 of the output results processed with SmartPLS, it can be seen that the influence of influencers on Muzakki Loyalty is -0.021 with a T-Statistic of $0.177 < 1.96$ and a P-Value value of $0.860 > 0.05$ indicating an insignificant influence. Thus H1 is rejected. This means that the presence of influencers has an influence, but is not significant, on muzakki's loyalty to zakat amil institutions. According to theory, the use of endorsements (Influencers, brand ambassadors, and the like) should have an impact on loyalty. Public figures who become the best advertising stars are those who can build a strong brand image. A research says that suitable advertising stars will increase attention and persuasion value (Herman et al., 2022). The results of the research state that the influence of Influencers on loyalty is not significant, which can be caused by several factors, including: a) the majority of respondents have been donors for more than 5 years, paying zakat and other donations has become their routine, while Influencers have only been involved in the introduction and socialization of zakat amil institutions. ; b) the majority of respondents work, so distributing zakat through institutions is a practical matter that they choose to make it easier for them to carry out their obligations; c) respondents are still not familiar with the type of situational judgment test instrument, and the majority of respondents fill in online via Googleform, so it is possible that respondents are confused when filling in.

Meanwhile, the influence of influencers on Muzakki satisfaction is 0.137 with a T-Statistic of $0.627 < 1.96$ and a P-Value of $0.531 > 0.05$, indicating that the influence of influencers on

Muzakki satisfaction is not significant. Thus H2 is rejected. This means that the influence of the use of influencers at zakat amil institutions on satisfaction for muzakki is very small. This occurs due to several factors including: a) tabulated survey data results show that as many as 35% of respondents fall into the age category of not being active on social media, namely over 47 years, so the respondents do not know the influencer in question; b) content created by influencers helps muzakki get information related to the institution (distribution, collection, assistance to muzakki, etc.), but this information does not reach regular donors, this may happen because donors do not access social media or access the internet.

Table 6. Path Parameter Coefficient

Pengaruh Terhadap Loyalitas Muzakki	Original Sample	STDEV	T-Statistik O/STDEV	Two-Tailed P-Value
Influencer	-0.027	0.151	0.177	0.860
Islamic Work Ethic	0.404	0.188	2.150	0.032
Sharia Marketing Mix	0.160	0.121	1.325	0.186
Muzakki Satisfaction	0.232	0.090	2.568	0.011
Pengaruh Terhadap Kepuasan Muzakki	Original Sample	STDEV	T-Statistik O/STDEV	Two-Tailed P-Value
Influencer	0.137	0.218	0.627	0.531
Islamic Work Ethic	0.033	0.261	0.126	0.900
Sharia Marketing Mix	0.364	0.183	1.986	0.048

Source: SmartPLS Output. 2023

Next, the influence of Islamic work ethics on Muzakki Loyalty is 0.404 with a T-Statistic of $2.150 > 1.96$ and with a P-Value of $0.032 < 0.05$ indicating a significant effect. Thus H3 is accepted. This means that the Islamic work ethic demonstrated by zakat management staff at zakat amil institutions has a significant influence on muzakki loyalty. This can happen because even though muzakki does not interact directly with LAZ staff, the service in collecting routine funds every month makes muzakki very easy. Muzakki feel that they have been given convenience in carrying out their obligations to fulfill zakat and other donations, so in return for the services provided by the staff of the zakat amil institution to muzakki, they will be loyal to the amil zakat institution, namely by continuing to distribute zakat through LAZ, increasing the donations paid, and recommending to the people around him. Every good service will lead to satisfaction, which in the long term will make customers loyal (Alma, 2018).

The influence of Islamic work ethics on Muzakki satisfaction is 0.033 with a T-Statistic of $0.126 < 1.96$ with a P-Value of $0.900 > 0.05$ indicating an insignificant effect. Thus H4 is rejected. This means that the Islamic work ethic of the staff of the zakat amil institution has an effect on muzakki satisfaction, but the effect is not significant. According to the theory put forward by Tasmara, a good service work ethic should be able to increase satisfaction (Tasmara, 2002).

However, the results of this research show that Islamic work ethics has an insignificant effect on satisfaction. This could happen because the majority of muzakki pay their zakat by transferring or picking it up by LAZ staff. came to the LAZ office, so that the muzakki could not directly assess the Islamic work ethics applied to the zakat amil institution as a whole.

The influence of Sharia marketing mix on Muzakki Loyalty is 0.160 with a T-Statistic of $1.325 < 1.96$ with a P-Value of $0.186 > 0.05$ indicating an insignificant effect. Thus H5 is rejected. This means that the Sharia marketing mix has no effect on loyalty. According to Alma, marketing mix is a strategy for combining various marketing activities in order to maximize acceptable results (Alma, 2018). If these various marketing activities can provide more benefits to customers, then customers will stay, make repeat purchases, and increase purchases (Fikriyah et al., 2019). The results of this research state that Sharia marketing mix has no effect on loyalty. This is because based on the data, the majority of respondents who are muzakki are of productive working age, so they are busy working. So distributing zakat through institutions is a practical thing that they choose to make it easier for them to carry out their obligations. So having a marketing strategy is not the main consideration for them in distributing their donations.

The influence of Sharia marketing mix on Muzakki satisfaction is 0.364 with a T-Statistic of $1.986 > 1.96$ with a P-Value of $0.048 < 0.05$ indicating a significant influence. Thus H6 is accepted. This means that the sharia marketing strategy implemented at the Amil Zakat Institution does not affect muzakki satisfaction. According to Alma, marketing strategy is a method developed by the company in order to attract consumers to buy. So that consumers want to buy, the marketing strategy implemented must be able to provide satisfaction to consumers (Alma, 2018). The results of this research show that Sharia marketing mix influences muzakki satisfaction. This happens because of the following factors: 1) the sharia marketing mix strategy provides muzakki with many alternative product choices, so that muzakki can choose services according to their needs; 2) Sharia marketing mix strategy provides many conveniences for muzakki. Even though the object of this research is amil zakat institution, which is a non-profit institution, it is likely that it will choose to implement an effective and efficient strategy for budget reasons. This is what makes promotions, advertisements and billboards less common than promotions for products that do not come from non-profit companies.

Next, the influence of Muzakki Satisfaction on Muzakki Loyalty is 0.232 with a T-Statistic of $2.568 > 1.96$ and a P-Value of $0.011 < 0.05$, indicating a significant effect. Thus H7 is accepted. This means that Muzakki Satisfaction felt by muzakki due to the service of zakat management staff at zakat amil institutions has a significant effect on muzakki loyalty. This can happen because even though muzakki does not interact directly with LAZ staff, the service in collecting routine funds every month makes muzakki very easy. Muzakki feel that they have been given convenience in carrying out their obligations to fulfill zakat and other donations, so in return for the services provided by the staff of the zakat amil institution to muzakki, they will be loyal to the amil zakat institution, namely by continuing to distribute zakat through LAZ, increasing the donations paid, and recommending to the people around him. Every good service will lead to satisfaction, which in the long term will make customers loyal (Alma, 2018).

Table 7. Indirect Effect

	Original Sample (O)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Influencer -> Muzakki Satisfaction -> Muzakki Loyalty	0.032	0.058	0.551	0.582
Islamic Work Ethic -> Muzakki Satisfaction -> Muzakki Loyalty	0.008	0.066	0.116	0.908
Sharia Marketing Mix -> Muzakki Satisfaction -> Muzakki Loyalty	0.084	0.057	1.483	0.139

Source: SmartPLS Output. 2023

The results of the indirect effect test on the influence of the influencer variable on the muzakki loyalty variable with the muzakki satisfaction variable as mediation were 0.032 with a T-statistics value of $0.551 < 1.96$ and a P-Value of $0.582 > 0.05$ indicating no effect. This interprets the influence of the influencer variable on Muzakki Loyalty through muzakki satisfaction as not significant. Thus, H7 is rejected. The test results show that indirect effect through muzakki satisfaction has no effect on loyalty. This is possible because the test results show that the influencer variable has no effect on the muzakki satisfaction variable and also has no effect on the loyalty variable.

The results of the indirect effect test on the influence of the Islamic work ethics variable on the muzakki loyalty variable with the muzakki satisfaction variable as mediation were 0.008 with a T-statistics value of $0.116 < 1.96$ and a P-Value of $0.908 > 0.05$ indicating no effect. This interprets the influence of the Islamic work ethics variable on Muzakki Loyalty through muzakki satisfaction as not significant. Thus, H8 is rejected. The test results show that Islamic work ethics indirectly through muzakki satisfaction has no effect on loyalty. This is possible because the test results show that although the Islamic work ethics variable has a significant effect on loyalty, the Islamic work ethics variable has no effect on the muzakki satisfaction variable.

The results of the indirect effect test on the influence of the sharia marketing mix variable on the muzakki loyalty variable with the muzakki satisfaction variable as mediation were 0.084 with a T-statistics value of $1.483 < 1.96$ and a P-Value of $0.139 > 0.05$ indicating no effect. This interprets that the influence of the sharia marketing mix variable on Muzakki Loyalty through muzakki satisfaction is not significant. Thus, H8 is rejected. The test results show that the sharia marketing mix indirectly through muzakki satisfaction has no effect on loyalty. This is possible because the test results show that although the sharia marketing mix variable has a significant effect on muzakki satisfaction, the sharia marketing mix variable has no effect on the muzakki loyalty variable.

Evaluation of Model Fit

The results of data processing show the results of measuring the fit model of this research which are presented in table 7. In table 7, the model of the influence of the three exogenous variables on muzakki loyalty has an r-square value of 0.422 which shows a marginal fit model. Meanwhile, the model for the influence of the three exogenous variables on muzakki satisfaction has an R Square of 0.226, which means the model fit is weak.

Table 8. R Square

	R Square	R Square Adjusted
Muzakki Loyalty	0.422	0.409
Muzakki Satisfaction	0.226	0.213

Source: SmartPLS Output. 2023

Discussion

Influence of Influencers on Muzakki's Loyalty to LAZNAS in Indonesia

Based on the test results, influencers have no effect on muzakki's loyalty to zakat amil institutions. The findings in this research reveal that influencers (be they clerics, artists or other public figures) who serve as endorsers for the Amil Zakat Institution are not a reason to donate their wealth through the Amil Zakat Institution. This can happen due to two factors, namely:

1. the majority of respondents are muzakki aged between 43-57 years, belonging to generation X (productive working age) and over 57 years, the baby boomers generation (retirement age). So distributing zakat through institutions is a practical matter that they choose to make it easier for them to carry out their obligations;
2. the majority of muzakki respondents have been donors for more than 5 years, while influencers have only recently been involved as endorsers.

This study supports previous research conducted by Muna et al, which examined the use of influencers as endorsements for Wardah cosmetics (Muna et al., 2021). The findings from Muna's research state that the consumer respondents, the majority of whom are over 43 years old, belong to Generation X (productive working age) and the baby boomers generation (retirement age). don't really care about influencers or artists who are endorsers. This is possible because at that age, women will be more focused on their body care needs and the benefits of their products.

The results of this research are also in line with the research results of Hussain et al, who conducted research exploring the influence of celebrity trust on advertising credibility, brand credibility and company credibility. The research results show that the use of influencers has no effect on customer loyalty. The findings of this research reveal that the use of celebrities may not necessarily increase credibility due to information asymmetry in the use of celebrities as sending signals that associate themselves with certain brands. Celebrities who are entities are not only owned by one brand so the implied credibility is only in terms of advertising credibility (Hussain et al., 2020).

However, this research is not in line with the results of research conducted by Yuan et al which stated that endorsers with positive values influence consumer loyalty (Yuan et al., 2020), and also research by Wong et al, which examined the use of endorsements in sports facilities on loyalty. consumers in Hong Kong (Wong et al., 2015). Influencers are often perceived by the public as representatives of the company. Favoured influencers (Endorsers) can have a positive effect on consumer perceptions even if they are not a good fit for the product. On the other hand, Endorsers that are not viewed positively will have a much smaller impact on consumers. The positive image of the endorser has an effect on consumer loyalty because it is considered to be a role model or inspiration for society.

The findings from the results of this research show that although influencers have no effect on loyalty, the average score on the loyalty variable at zakat institutions is relatively high, namely 2.64. This shows that loyalty which is measured using repeat donations, increased donations, and also recommendations will still be made by muzakki even though they do not know or know the influencer. This is supported by respondent data which shows that as many as 28.26% of respondents earn between 5 and 7 million rupiah and 21.74% of respondents earn above 7 million rupiah every month.

The Influence of Influencers on Satisfaction with Laznas in Indonesia.

The test results show that influencers have no significant effect on Muzakki satisfaction. This is possible due to the following factors:

1. The tabulation results of survey data show that those over 43 years old belong to generation X (productive working age) and the baby boomers generation (retirement age). So it was concluded that the respondent was in the age category of not being active on social media, so that the respondent did not know the influencers appointed by the Zakat Amil Institution;
2. content created by influencers helps muzakki get information related to the institution (distribution, collection, assistance to muzakki, etc.), it does not reach regular donors, this may happen because donors do not access social media or access the internet.

The findings in this research reveal that respondents do not rely on influencers in selecting zakat amil institutions. This can be seen from the average score of respondents' answers which is relatively high on the Expectation, Performance and Confirmation variables. After seeing influencers introduce the services of zakat institutions, muzakki (respondents) will have expectations of the services of zakat amil institutions, after that they will be interested in trying the service (performance) or not. After experiencing the services of the Zakat Amil Institution, respondents will assess the service, this also confirms what they had expected from the influencers' videos.

Generally, Influencers influence society through the content they create and share on social media. People who are influenced (interested) in following an Influencer are called followers. Nowadays, many influencers on social media also create content reviewing certain products, so that their followers will follow their style, style, and whatever is interesting to follow. For example, if the influencer they follow is a beauty influencer, then followers will flock to buy cosmetics, beauty tools and other accessories used by the influencer. They will feel satisfied if they have

purchased the same product as their idol. There is nothing wrong if someone has an idol or role model who can be an example, as long as they are able to sort out which attitudes and actions can be imitated, and which attitudes and actions should not be imitated.

The results of this research strengthen the results of research conducted by Kholifah et al, which examined the influence of endorsers on D'foto customer satisfaction. The research results show that there is no influence between endorsers who endorse D'foto studio and the satisfaction felt by customers (Kholifah et al., 2022). However, the results of this research are not in line with the results of research conducted by Prasad regarding brand endorsements by celebrities having an impact on customer satisfaction in India. The research findings show that unsuitable endorsers or endorsers who are not viewed positively will have a much smaller impact on consumers. On the other hand, an endorser who may not be a perfect match for the product, but is viewed positively may still have an influence on consumers, although the influence may be smaller than that of an endorser who is a good fit. Favorable endorsers can have a positive effect on consumer perceptions even if they do not suit the product (C S, 2013).

In addition, these findings confirm research conducted by Pop et al., which stated that respondents' satisfaction included feeling comfortable with the purchasing decision that had been recommended, that the choice they made was a wise choice, and feeling satisfied with their travel experience based on what was recommended (Pop et al., 2022).

The Influence of Islamic Work Ethics on Muzakki's Loyalty to Laznas in Indonesia

The results of data testing show that Islamic work ethics have a significant effect on muzakki loyalty. This means that the Islamic work ethic demonstrated by zakat management staff at zakat amil institutions has an influence on muzakki loyalty. This can happen because even though the majority of muzakki do not interact directly with LAZ staff, the muzakki feel good service. On the other hand, every good service will lead to satisfaction, which in the long term will make customers loyal (Alma, 2018).

The findings from this research show that the Islamic work ethic implemented by zakat amil institutions has a significant effect on loyalty. Muzakki loyalty as measured through repeat donations, increased donations and recommendations is still high, as evidenced by the relatively high average score of respondents' answers, namely 2.64. The results of this research are in line with previous research conducted by Fikriyah et al (2021) who examined Islamic Work Ethic at Amil Zakat Institutions. This research shows that the results of Islamic work ethic have a significant effect on loyalty. The findings of this research reveal that even though the majority of donors collect their donations from home, the officers who pick them up can represent how all zakat amil institution officers work. Apart from that, performance can also be assessed from how reports are presented through bulletins, websites that are continuously managed well, so that if muzakki needs something, muzakki can access it at any time. Apart from that, other research conducted on telecommunications services stated that Islamic work ethics, represented by service quality, had a significant effect on consumer loyalty (Fikriyah et al., 2019).

However, the results of this research are not in line with previous studies conducted by Khairunnisa, which stated that ethical service behavior has no effect on loyalty. The findings from

research conducted by Khairunnisa et al are that because there is still work fatigue and workload that is carried out continuously so that customer service expressions to customers are not always cheerful in providing services. This is because when customers receive ethical service from sellers, customers feel like they don't know the sales person more closely. So ethical seller behavior cannot directly increase customer loyalty (Nasution, 2022).

The test results from this research show that there is a significant influence of Islamic work ethics on loyalty, so it is hoped that zakat amil institutions will continue to carry out their work well and responsibly. Actually, humans don't work just to be seen and judged by other people. Work ethic is not only diligent, persistent, and loyal, but always balanced with noble values that originate from the heart of conscience (Santoso, 2012). The performance of an organization in terms of work culture is very dependent on attitudes towards work and behavior at work for employees. Attitudes towards work will vary from person to person. Islam has its own performance assessment which includes several elements as follows (Djasuli & Harwida, 2011):

1. The intention to work is because of Allah SWT;
2. When working, you must apply the rules in totality;
3. His work motivation is to seek profits in this world and the hereafter;
4. When working, you are required to practice the principles of efficiency and benefits while maintaining the preservation of the natural environment;
5. Maintaining a balance between seeking wealth and worship;
6. Always be grateful to Allah SWT, and spend the good fortune you get in the way of Allah SWT.

The Influence of Islamic Work Ethics on Muzakki's Satisfaction with Laznas in Indonesia

From the results of data testing, it shows that Islamic work ethics has no significant effect on muzakki satisfaction. According to the theory put forward by Tasmara, a good service work ethic should be able to increase satisfaction (Tasmara, 2002). However, the results of this research show that Islamic work ethics has no effect on satisfaction. The findings of this research reveal that these results were obtained because the majority of muzakki (respondents) were donors whose donations (both zakat, infaq and shodaqoh and waqf) were paid non-cash, namely via transfer or autodebit. Meanwhile, for others, donations are taken/picked up regularly at the donor's house. This is the reason why respondents rarely come to the offices of zakat amil institutions, it could even be said that they almost never do. So respondents cannot know and assess directly how their work ethic is in carrying out their duties.

This is contrary to the results of previous research which stated that the Islamic work ethic deserves serious attention because it is an ideal that Muslims want to realize, because it has a significant positive effect on customer satisfaction (Shamsudin et al., 2010). Other research results also show that the majority of customers have a high level of satisfaction with sharia banks as a result of the implementation of Islamic Work Ethics in sharia bank operations in Malaysia (Ibrahim & Kamri, 2017). In organizations that provide services, work ethic almost reflects the quality of service.

The basic principles of religious performance are reflected in the Islamic production system, because production is a process of creating benefits, just as consumption is a process of product destruction". Religious performance contains elements of trustworthy, innovative, creative responsibility for the development of science and technology (Santoso, 2012).

The Influence of Sharia Marketing Mix on Muzakki's Loyalty to Laznas in Indonesia

The test results show that the Sharia marketing mix variable has no significant effect on muzakki loyalty. The findings from this research indicate that the marketing strategy implemented by the Amil Zakat Institution in Indonesia is not an important consideration for muzakki to distribute their zakat through the Amil Zakat Institution. This can happen because the majority of respondents are muzakki who are in the age range 27-42 years (generation Y) as much as 23.85%, and the age range 43-57 years (generation X) as much as 51.54%, where at that age is working productive age, so they have busy work. So distributing zakat through institutions is a practical thing that they choose to make it easier for them to carry out their obligations. So having a marketing strategy is not their main consideration. However, the application of the Sharia marketing mix for zakat amil institutions still needs to be implemented because it is part of the institution's characteristics. Apart from that, if you look at the average score of respondents on instruments related to loyalty, it shows a high score, namely 2.64. This could also be motivated by the relatively high average monthly income of respondents, namely 31.54% of respondents earning between 5 and 7 million rupiah and 22.31% of respondents earning above 7 million rupiah each month.

The results of this research are not in line with previous research conducted on Islamic banks in Jordan, showing that the marketing mix influences customer loyalty in these Islamic banks (Alafeef, 2020). Findings from the study provide empirical evidence supporting the key role of the marketing mix and customer satisfaction in achieving customer loyalty. Apart from that, Gunawan & Wahyuni's research also shows that the marketing mix influences consumer loyalty. The findings of this research are that the Sharia marketing mix is prepared by a company or organization in order to increase sales of goods or services. Apart from influencing the institution's image and muzakki satisfaction, Sharia marketing mix can also directly influence loyalty (Gunawan & Wahyuni, 2018). Apart from that, previous studies conducted by Hutauruk stated that customer orientation shows that they focus on product orientation, affordable prices, convenience of shopping partners and the establishment of communication between sellers and buyers. This condition makes customers feel satisfied because their hopes can be realized. It was also found that the marketing mix had a positive and significant effect on customer loyalty (Hutauruk et al., 2020).

Qurrata et al's findings show that customer loyalty will increase along with the maximization of the seller's Islamic marketing ethics. This is because customers feel there is a match between their expectations and what they get from the product so that customers become loyal and make repeat purchases. The match between expectations and reality can make e-commerce based companies achieve more profits as seen from the increase in sales results. Based on data from respondents from Qurrata et al's research, respondents not only became customers in one year but

customers who repurchased at online stores more than 3 times in a monthly time span so that the frequency of purchases made was uncountable. This is done as a result of sharia marketing that is in accordance with the characteristics of Muslim consumers. Apart from that, respondents as customers also believe that with Islamic marketing ethics, fraud or fraud will not occur. Basically, Islamic marketing ethics is a marketing strategy that considers mutual benefits, not just one-sided benefits, so in this case Islamic marketing ethics plays a role in creating customer loyalty (Qurrata et al., 2021).

Marketing Mix continues to evolve, because strategies must continue to consider market characteristics. The strategy applied in conventional markets will of course be different from Muslim markets. So the marketing mix is developed by considering sharia values in its implementation. For service companies, it is not only maintaining existing customers that needs attention, but what is more important is how they become loyalists, namely those who defend and maintain their good name, those who spread the institution's positive values to the outside world.

Even though the results of this research show that the Sharia marketing mix has no effect on loyalty, LAZ still needs to formulate a sharia marketing strategy, at least in order to attract potential new muzakki and make muzakki satisfied with the strategy. Because if the muzakki are satisfied, that is the first step for the institution to get loyal muzakki candidates. This is in line with what Barnes said that when a purchase has been made and feels the benefits of a product, customers will evaluate the product. Companies must increase and maintain this level of satisfaction in the long term. To increase satisfaction, companies must add value that can make consumers get more benefits than they expected, so that they can persist and make repeat purchases, recommendations, and an increased proportion of spending (Barnes, 2003).

The Influence of Sharia Marketing Mix on Muzakki's Satisfaction with Laznas in Indonesia

The research results show that the sharia marketing mix variable has a significant effect on muzakki satisfaction. This may occur due to the following factors:

1. The Sharia marketing mix strategy provides muzakki with many alternative choices of products and services so that muzakki can choose services according to their needs;
2. Sharia marketing mix strategy provides many conveniences for muzakki. Even though the object of this research is amil zakat institution, which is a non-profit institution, it is likely that it will choose to implement an effective and efficient strategy for budget reasons. This is what makes promotions, advertisements and billboards less common than promotions for products that do not come from non-profit companies.

This research is in line with research conducted by Alafeef, which stated that Sharia marketing mix influences customer satisfaction. The findings from this research are that when a company implements a strategy that is more attractive than its competitors, this can be a key factor in retaining customers (Alafeef, 2020).

Sharia marketing mix is a marketing strategy that consists of various sales boosting elements, which of course must comply with sharia rules. Marketing strategies are created to attract consumers to be interest in buying, so companies will try to develop marketing strategies that are attractive and make consumers feel satisfied. This is supported by research conducted by Gunawan

& Wahyuni (2018) who examined the influence of the marketing mix on the satisfaction and loyalty of students studying at IAIN Medan. The research results show that the marketing mix has a positive and significant effect on satisfaction and loyalty (Gunawan & Wahyuni, 2018).

The Influence of Muzakki Satisfaction on Muzakki Loyalty to Laznas in Indonesia

The results of data testing show that the muzakki satisfaction variable has a significant effect on muzakki loyalty. The satisfaction that muzakki feels will encourage him to make repeat donations, increase donations and also recommend him to other people around him. The results of this study show something similar. This happens because the majority of respondents have joined as muzakki for more than 5 years. This shows that donors have entered the loyal category, and satisfaction is a factor that makes peacocks persist in channeling their zakat infaq and shodaqoh donations through LAZ.

The results of this research also strengthen Alma's opinion, that the criteria for loyalists include: 1) consumers make repeat purchases; 2) they will also buy other products offered by the company; 3) they recommend to their colleagues to buy the same product; 4) they do not easily switch to other similar products. Alma further revealed that for service companies it is not only maintaining existing customers that needs attention, but what is more important is how they become loyalists, namely those who defend and maintain their good name, those who spread the positive values of the institution to the outside world (Alma, 2018).

The results of this research are in line with research conducted by Familiar and Maftukhah in 2015, which examined members of KJKS BTM Doro (Familiar & Maftukhah, 2015). The research results prove that member satisfaction has a significant effect on member loyalty. Apart from that, there was also research conducted by Gultom et al in 2020, which examined hotel customers. The research results show that customer satisfaction has a significant effect on customer loyalty, which means that customers feel satisfied from the experience they have had and this gives rise to customer satisfaction with service delivery (Gultom et al., 2020).

Indirect Effect of Influencers on Muzakki Loyalty with Muzakki Satisfaction as a Mediating Variable on Laznas

The results of data testing show that there is an insignificant influence of the influencer variable on loyalty with muzakki satisfaction as a mediating variable. This is possible because the test results show that the influencer variable has an effect on the muzakki satisfaction variable, but has no effect on the loyalty variable. The findings from this research are that direct and indirect effect with the muzakki satisfaction variable as mediation have no effect on muzakki loyalty.

The results of this research are not in line with previous research conducted by T et al, which examined Wardah customer loyalty. The research results state that influencers influence loyalty with customer satisfaction as the mediation. Apart from that, there was also research conducted by Muddin et al, which examined Wardah customer loyalty. The results of the research show that influencers influence loyalty with customer satisfaction as the mediating variable.

Continuous satisfaction will encourage someone to be loyal. Several previous studies have revealed that satisfaction has a significant effect on loyalty, namely the results of research from Santouridis and Trivellas, which shows that the role of satisfaction as a mediator towards loyalty

has been confirmed (Santouridis & Trivellas, 2010). Research conducted by Chiguvi in the banking sector also shows that satisfaction influences customer loyalty (Chiguvi & Guruwo, 2017). Apart from that, according to Barnes, loyalty is formed because of the satisfaction felt by consumers.

In influencing prospective muzakki, one of the ways that zakat amil institutions can be used is by using endorsements from public figures, figures, ulama and other influencers. Influencer content depicts their own uniqueness. Various kinds of content created by influencers are focused on the fields they are experts in, for example travel, beauty, sports, food and film (Abednego et al., 2021). The topics discussed by the endorser, in this case the content must be clear, focused and related to zakat, infaq, almsgiving and donations, so that it will be relevant and in line with the Institution's targets. Reviews from influencers, apart from influencing prospective muzakki to participate in donating to the same zakat amil institution, will also influence muzakki who have already donated to continue donating to that institution.

Indirect Effect of Islamic Work Ethics on Muzakki Loyalty with Muzakki Satisfaction as a Mediating Variable at Laznas in Indonesia

The results of data testing show that there is an insignificant influence between Islamic work ethics on muzakki loyalty and the image of the institution as the mediating variable. This means that Islamic work ethics indirectly through muzakki satisfaction has no effect on loyalty. This could happen because the results of testing the Islamic work ethic variable have an effect on the muzakki loyalty variable, but have no effect on the muzakki satisfaction variable.

The findings in this research show that direct and indirect Islamic work ethics have no effect on muzakki loyalty. This is in line with Azzaida & Suzanawaty's research in 2022, which explains that loyalty is a company need. As a result, companies strive to create customer loyalty through developing factors that influence loyalty (Azzaida & Suzanawaty, 2022). Three important factors including satisfaction, service quality and customer loyalty determine the success of implementing the Company's marketing strategy (Tjiptono & Chandra, 2017). The results of Azzaida & Suzanawaty's research reveal that Islamic marketing ethics has no effect on loyalty through satisfaction. This can be seen from the findings of participant responses which state that although the application of Islamic marketing ethics is adequate, Islamic marketing ethics does not have an impact on customer satisfaction or loyalty figures because if Islamic marketing ethics is implemented simultaneously with quality services, then customer satisfaction and loyalty can be built (Azzaida & Suzanawaty, 2022).

The results of this research are not in line with previous research, namely that conducted by Wendha et al, which researched customer loyalty of the Garuda Indonesia airline. The results of his research show that there is a significant influence of service quality on loyalty with satisfaction as the mediating variable (Wendha et al., 2013). The results of Rasyid's research in 2017 which examined Gojek customer loyalty stated that there was a significant influence of service quality on loyalty with satisfaction as the mediator (Al Rasyid, 2017).

Indirect effect of Sharia Marketing Mix on Muzakki Loyalty with Muzakki Satisfaction as a Mediating Variable at Laznas in Indonesia

The test results show that the Sharia marketing mix variable has no significant effect on loyalty with muzakki satisfaction as the mediating variable. This could happen because the results of testing the Sharia marketing mix variable have no effect on the muzakki satisfaction variable, and have no effect on the muzakki loyalty variable.

The findings from this research show that both direct and indirect Sharia marketing mix have no effect on muzakki loyalty with satisfaction as the mediating variable. The results of this research are not in line with previous research conducted by Wahab et al, in (2011) who conducted research on consumer loyalty in the hijab industry. The research results show that the marketing mix applied has an effect on loyalty with muzakki satisfaction as the mediating variable. Another research that is not in line with this research is that conducted by Azhar et al in 2018 which examined loyalty among visitors to the Samosir tourist attraction. The results of the research show that the marketing mix implemented has a significant effect on loyalty with satisfaction as the mediating variable (Azhar et al., 2019).

Other research results from Paradilla et al, in 2023 stated that there was a positive and significant relationship between marketing mix and loyalty with customer satisfaction as the mediating variable (Mene Paradilla & Nur Miftahul Janna, 2023). One form of marketing strategy that can support the marketing of products to create consumer satisfaction is the use of the Sharia marketing mix. Thus, the factors in the sharia-based marketing mix are variables that are expected to be able to create sustainable consumer satisfaction, or in other words these variables will influence consumer satisfaction in purchasing a product. Customer satisfaction will have an impact on customer loyalty, so that the business that is built will continue to survive and develop (Kotler, 2009).

CONCLUSION

This research found that almost all zakat amil institutions have used influencers to attract and retain muzakki. However, the research results show that influencers have no significant effect on muzakki satisfaction and loyalty but have a significant negative effect on the image of zakat amil institutions. This indicates that the more frequently influencers appear promoting zakat amil institutions, the worse their image can become, as people may think that these institutions spend excessively on marketing. Additionally, the selection of influencers by these institutions is often perceived as not reflecting a polite and Islamic personality, and they are seen as lacking credibility. Therefore, zakat amil institutions need to evaluate and carefully choose the influencers they collaborate with in the future. The research also found that almost all zakat amil institutions implement Islamic work ethics, although these are referred to as service, work ethic, and work culture in practice. Despite this, Islamic work ethics do not affect muzakki satisfaction, the image of zakat amil institutions, or muzakki loyalty. Furthermore, the study revealed that almost all zakat amil institutions implement a Sharia marketing mix, even though it is not explicitly named as such, encompassing product, place, promotion, price, people, process, physical evidence, patience, and promise. However, the Sharia marketing mix does not influence muzakki satisfaction or loyalty. From an Islamic perspective, the benchmark for assessing customer satisfaction is Sharia

standards. The findings indicate that for loyal donors, satisfaction with service is no longer necessary; their loyalty stems from adherence to Islamic teachings and fulfilling obligations for Allah, not to the institution itself. This challenges the "Value Creation Towards Loyalty" theory by Barnes, which suggests that a satisfying experience with products and services is essential for loyalty. In the context of non-profit organizations, other factors besides satisfaction determine whether someone remains loyal to the organization.

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