The Impact Of Trust And Service Quality On Muzakki Satisfaction And Loyalty In Zakat Payments At Lazismu Bmt Hasanah Ponorogo

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Sections Info	ABSTRACT
Keywords: *Trust* *Service Quality* *Satisfaction* *Loyalty*	*Objective: Indonesia holds substantial potential for the absorption of Zakat, Infaq, and Sadaqah (ZIS). However, the full optimization of ZIS in Indonesia remains unrealized. One strategy to enhance optimal ZIS absorption is to increase the loyalty of muzakki (those who contribute ZIS) towards paying at the Amil Zakat Institution (LAZ). This research aims to explore the impact of trust and service quality on muzakki satisfaction and loyalty. The study employs a quantitative approach, gathering data through a questionnaire administered to the muzakki population who contribute ZIS at the LAZISMU Hasanah BMT Service Office. The findings reveal significant positive influences, both directly and indirectly, among the variables under investigation.*

INTRODUCTION

Zakat, Zakat, Infaq, and Sadaqah (ZIS) serve as a crucial tool for Indonesia's economic development (Yusfiarto, Setiawan and Setia Nugraha, 2020). Indonesia, with a population of 240.62 million Muslims, according to The Muslim 500 (2024), holds the world's largest Muslim population, making it highly capable of absorbing ZIS contributions. Despite this potential, actual absorption remains suboptimal. In 2021, Indonesia's National Amil Zakat Agency (BAZNAS) collected IDR 14 trillion in zakat, a mere 4.28% of the estimated IDR 327 trillion potential ('The Muslim 500: The World's 500 Most Influential Muslims, 2024', no date). Research by (Pristi and Setiawan, 2019) suggests that channeling zakat through Amil Zakat Institutions (LAZ) could enhance its impact significantly.

One reason for the low absorption rate of zakat is the preference of many individuals to directly pay ZIS to recipients rather than through the Amil Zakat institutions (LAZ). According to BAZNAS (HUMAS BAZNAS, 2020), in 2020, IDR 61.258 trillion of ZIS was paid by the public outside of Zakat management agencies (OPZ). This practice can lead to uneven distribution of zakat. Therefore, it is strongly recommended for Muzakki (those obligated to pay zakat) to channel ZIS through Zakat management agencies (OPZ), such as Amil Zakat institutions (LAZ), aligning with Islamic teachings that emphasize paying zakat through amil for the benefit of recipients.

The choice of muzakki in how they pay ZIS reflects consumer behavior, where the muzakki themselves act as consumers. According to (Nugraha, et., al., 2021), consumer behavior refers to the actions or decisions made by individuals or organizations (consumers) when purchasing or using products, both goods and services. It involves the decision-making process aimed at obtaining the desired product. In the context discussed, the decision of muzakki to pay ZIS through Amil Zakat institutions (LAZ) represents a form of consumer behavior.

Any other shape of patron behavior is purchaser loyalty, that's fashioned as evidenced by using purchasers who no longer most effective determine to apply a product but

additionally make repeated purchases, which in this situation manner that muzakki pay zakat thru institutions again and again. those two factors can impact the decision of muzakki in paying ZIS at the institution either without delay or not directly on a recurring basis which makes the conduct of muzakki now not best shown in customer choices but has reached customer loyalty

Through this, it can be seen that the absorption of ZIS in Indonesia can be maximized, namely by influencing people's choice to pay zakat at the Amil Zakat Institution (LAZ) and building muzakki loyalty to the Amil Zakat Institution (LAZ), this is intended so that the increase in muzakki who pay ZIS through the Amil Zakat Institution (LAZ) can increase every year, so that the absorption of ZIS in society can be maximized.

One of the factors that affect consumer loyalty or in this case is muzakki is the trust of muzakki itself towards amil zakat institutions (LAZ), trust itself means a form of a person's willingness to rely on his business partners (Kotler, P., et., al., 2016). Apart from trust, the quality of service from an amil zakat institution (LAZ) must also be considered, the quality of service itself is one of the marketing processes that will give customers an impression of the related institution or company, and through this service quality consumers will feel satisfaction (Kumrotin and Susanti, 2021). Another factor that needs to be considered in efforts to increase loyalty, a company or institution needs to ensure that its consumers are satisfied with what they get, this is because consumer satisfaction is one of the keys to the formation of consumer loyalty, consumer satisfaction itself means measurement by customers or consumers regarding goods or services that have been obtained from a company (Kotler & Keller, 2016). This consumer satisfaction will later influence consumer decisions to become regular customers or not, this is what makes consumer satisfaction one of the determinants of consumer loyalty.

The object of this research is muzakki who pay ZIS at the LAZISMU BMT Hasanah Ponorogo Service Office, LAZISMU itself is one of the Amil Zakat Institutions (LAZ) in Indonesia which focuses on community welfare through the utilization of ZIS, currently the LAZISMU Service Office has spread in various regions in Indonesia including in Ponorogo Regency, one of which is LAZISMU which is the object of this research located on Jalan Laksamana Yos Sudarso Jabung Mlarak District, Ponorogo Regency, this office itself has been established since 2016.

The reason researchers chose this object in this study is based on the results of observations where the LAZISMU BMT Hasanah Ponorogo Service Office is one of the largest amil zakat institutions (LAZ) in Ponorogo Regency with its fairly high muzakki loyalty, where the number of muzakki at LAZISMU BMT Hasanah Service Office continues to increase, Even during the Covid-19 pandemic in 2020, in which the people's economy was declining, this was the opposite of the number of muzakki which actually increased to 87.5%, this proves that the loyalty of muzakki at LAZISMU BMT Hasanah Service Office is high even though it is hit by difficult conditions.

This study examines how trust and service quality influence muzakki satisfaction and loyalty, with satisfaction playing a role as an intervening factor. Previous research has presented varied results: (Yuniartika, 2022) found no significant impact of trust on customer loyalty, whereas (Siswadhi, Ahmad and Sarmigi, 2022) reported a positive influence of trust on customer loyalty. Similarly, (Said, Badina and Syahidah, 2020)

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concluded that service quality does not affect customer loyalty, while (Yuniarta, S. and Wulandari, 2019) observed a positive relationship between service quality and customer loyalty. According to (Tumbel, Wenas and Lintong, 2022), customer satisfaction has a positive but insignificant effect on customer loyalty, whereas (Lorensia and Ningrum, 2023) found a significant positive impact of customer satisfaction on customer loyalty. Regarding mediation effects, (Lanandra and Suhartono, 2023) argued against customer satisfaction mediating the effect of trust on customer loyalty, whereas (Ramadhan and Games, 2023) found no direct impact of service quality on customer loyalty through customer satisfaction. In contrast, (Dewi and Swara, 2022) suggested that satisfaction could mediate the effect of service quality on customer loyalty.

These studies highlight the intricate relationships among trust, service quality, satisfaction, and loyalty among muzakki, suggesting the need for further research to better comprehend these dynamics. Using a quantitative approach with data collected via questionnaires from muzakki contributing to Zakat, Infaq, and Sadaqah (ZIS) at the LAZISMU Hasanah BMT Service Office, this study confirms significant positive influences of trust and service quality on satisfaction and loyalty, with satisfaction playing a critical intervening role. The findings underscore the complexity of these relationships among muzakki and advocate for continued research to enhance understanding and strategic management in optimizing ZIS absorption.

Based on this research gap, the researcher found that there are different results in several studies with the same research topic, therefore the researcher is interested in conducting research with a similar topic but with different objects to prove the existing theory with a research model that has been adapted to the object under study.

RESEARCH METHOD

This type of research is quantitative research with the scope of research that focuses on the effect of trust and service quality on customer satisfaction and loyalty to muzakki in paying ZIS at the LAZISMU BMT Hasanah Ponorogo Service Office. The subject of this research is the LAZISMU BMT Hasanah Ponorogo Service Office, with the object of research being muzakki who pay ZIS through the LAZISMU BMT Hasanah Ponorogo Service Office.

The population in this study are muzakki at the LAZISMU BMT Hasanah Ponorogo Service Office who pay zakat, infaq, and shodaqoh, where the population in this study is 81 respondents, this number is the total number of muzakki who pay ZIS through LAZISMU BMT Hasanah Ponorogo. The sample in this study is a muzakki at the LAZISMU BMT Hasanah Ponorogo Service Office, both those who pay zakat, infaq, and shodaqoh which are determined by criteria including continuity of at least three times, where these criteria can represent all donors. The sampling technique used in this study is non-probability sampling, which according to (Septiani, Aribbe and Diansyah, 2020) in this data collection technique each member of the population does not have the same opportunity or opportunity as a sample.

The technique used is purposive sampling, where researchers have specific criteria for selecting samples in this study, as for the specific criteria in question are muzakki who have visited and paid ZIS at the Lazismu BMT Hasanah Ponorogo Service Office within a period of at least three times. The number of muzakki who visited and paid ZIS at the

LAZISMU BMT Hasanah Ponorogo Service Office for > 3 times was 71 muzakki, so the number of samples in this study was 71 respondents.

RESULTS AND DISCUSSION

The This study uses Partial List Square (PLS) Analysis using the SmartPLS 4.0 application program. The following is the PLS program model that will be tested:
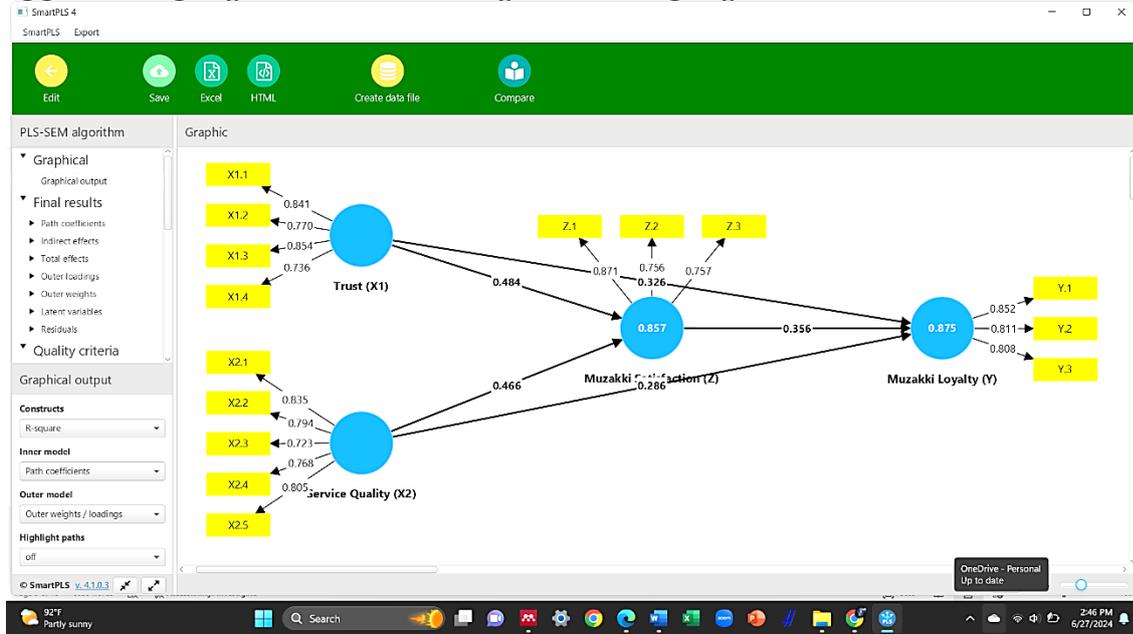
Gambar.1 Partial List Square Model
Source: Primary data processed with SmartPLS 4.0, 2024

Measurement Model Testing (Outer Model)

Convergent Validity Testing

In quantitative research, particularly in structural equation modeling (SEM) and path analysis, outer loadings are crucial indicators of the relationships between latent variables (constructs) and their observed indicators (items). The outer loadings, often represented as factor loadings or standardized regression weights, measure how well each indicator reflects its respective latent variable. According to (Sekaran, 2016) suggests that for an indicator to be considered suitable or feasible in a study, its outer loading should ideally be greater than 0.7 to be considered feasible in a study. The questionnaires from this study were distributed and filled in by 71 respondents and testing was carried out using the SmartPLS 4.0 application and the following results were obtained:

Table 1. Outer Loading Test Value Results

	Trust (X1)	Service Quality (X2)	Muzakki Satisfaction (Z)	Muzakki Loyalty(Y)
X1.1	0,841			
X1.2	0,770			
X1.3	0,854			
X1.4	0,736			
X2.1		0,835		
X2.2		0,794		

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X2.3		0,723		
X2.4		0,768		
X2.5		0,805		
Z.1			0,871	
Z.2			0,756	
Z.3			0,757	
Y.1				0,852
Y.2				0,811
Y.3				0,808

Source: SmartPLS Data Processing 4, 2024

Based on the results of outer loading in table 1, it can be seen that all 15 indicators in thisstudy have outer loading values > 0.7 is a positive outcome. It indicates that measurement model is well-defined and effectively measures the constructs of interest, setting a solid foundation for the subsequent analyses and interpretations in this research

Discriminant Validity
The discriminant validity test is carried out by measuring the Averange Variant Extracted (AVE) value, where the Variant Extracted (AVE) value of each variable must be > 0.5 to be considered feasible. This criterion ensures that more than 50% of the variance in the indicators is captured by the latent variable they are intended to measure, indicating that the construct is distinct from others in the model. The Variant Extracted (AVE) value of this study is as follows:

Table 2.Discriminant Validity Test Results

Variable	AVE
Trust	0,643
Service Quality	0,618
Muzakki Satisfaction	0,635
Muzakki Loyalty	0,679

Source: SmartPLS Data Processing 4, 2024

Based on the results of the AVE values presented in table 2, it is known that the AVE values of all variables in this study are > 0.50 so that the 4 variables in this study can be declared valid and suitable for use. Having valid constructs ensures that the measurement model accurately reflects the theoretical concepts, which strengthens the reliability of this findings.

Reliability Test
The reliability *assessment* evaluates the precision, consistency, and reliability of a measurement tool in research. As per (Ghozali, 2016), a Cronbach's Alpha exceeding 0.7 is deemed adequate to demonstrate internal consistency. While higher values indicate stronger reliability, those above 0.7 are generally considered sufficient. The Cronbach's Alpha and Composite Reliability values obtained in this study are as follows:

Table 3.Reliability Construct Test Results

Variable	Cronbach's Alpha	Composite Reliability
Trust	0,813	0,878
Service Quality	0,844	0,890
Muzakki Satisfaction	0,711	0,838
Muzakki Loyalty	0,763	0,864

Source: SmartPLS Data Processing 4, 2024

Based on table 3, all variables in this study have Cronbach's Alpha and Composite Reliability values greater than 0.7. This is indeed a positive indication of reliability, suggesting that the measurement instruments (questionnaires or scales) used to assess this variables are consistent and accurate in measuring the intended constructs.

Measurement Model Testing (Inner Model)

Testing the structural model, also known as the inner model in Structural Equation Modeling (SEM), involves assessing the relationships between latent variables and examining how well the model predicts the endogenous variables. In this study, mentioned that R-Square will be used to evaluate the predictive power of the structural model for each endogenous variable. R-Square offers valuable insights into the model's ability to account for variability in observed data. It's essential to note, however, that R-Square doesn't establish the overall quality of a model definitively; instead, it indicates the extent to which the variance in dependent latent variables can be attributed to the independent latent variables included in the model. Therefore, interpreting R-Square should take into account the particular context of the research and the goals of the analysis. In this study, the outcomes of the R-Square analysis are outlined as follows:

Table 4. R-Square Test Results

Variable	R Square	Criteria
Z (Muzakki atisfaction)	0,857	**Very Strong**
Y (Muza kki Loyalty)	0,875	**Very Strong**

Source: SmartPLS Data Processing 4, 2024

Based on the model criteria, the R-Square values presented in table 4 indicate that two variables are influenced by other variables. Specifically, the R-Square value for variable Z is 0.857, indicating that Muzakki Loyalty (variable Z) is influenced by Trust (X1) and Service Quality (X2). This means that 85.7% of the variance in Muzakki Loyalty (variable Z) is explained by Trust (X1) and Service Quality (X2) in this model.

The R-Square value for variable Z is 0.857, indicating that 85.7% of the variance in Muzakki Satisfaction (Variable Z) is explained by the exogenous variables in this model, specifically Trust and Service Quality. This high R-Square suggests a robust relationship between Trust, Service Quality, and Muzakki Satisfaction, characterized as "very strong." Trust and Service Quality play significant roles in determining Muzakki Satisfaction in this study. The remaining 14.3% of the variance in Muzakki Satisfaction is influenced by factors not accounted for in this current research model.

The R-Square value on variable Y is 0.875, this value indicates that 87.5% of the variance in Muzakki Loyalty (Variable Y) is explained by the exogenous variables in this model, which are Trust, Service Quality, and Muzakki Satisfaction. This high R-Square also suggests a "very strong" relationship between these variables and Muzakki

Loyalty. Trust, Service Quality, and Muzakki Satisfaction collectively have a significant impact on Muzakki Loyalty in this study. The remaining 12.5% of the variance in Muzakki Loyalty is influenced by factors not accounted for in this current research model.

Hypothesis Testing

The connection between variables in this study is assessed using path coefficient, T-statistic, and p-value derived from data analysis in SmartPLS 4.0. A p-value less than 0.05 signifies rejection of Ho (null hypothesis) and acceptance of Ha (alternative hypothesis), indicating a significant influence of the variables under examination. Conversely, a p-value greater than 0.05 leads to acceptance of Ho and rejection of Ha, signifying no significant effect of the variables being tested. Path coefficients, T-statistics, and p-values obtained from SmartPLS 4.0 help researchers assess the significance and strength of relationships between variables in SEM. These statistical measures are crucial for evaluating the hypothesized relationships and drawing valid conclusions from the data analysis. The path coefficient results in this study are as follows:

Table 5. Path Coefficients Test Results

	Original Sample (O)	T Statistics (T)	P Values	Information
Trust => Muzakki Loyalty	0,326	2,452	0,015	Significant
Service Quality => Muzakki Loyalty	0,286	2,370	0,018	Significant
Satisfaction => Muzakki Loyalty	0,356	2,644	0,008	Significant
Trust => Satisfaction => Muzakki Loyalty	0,172	1,997	0,046	Significant
Service Quality => Satisfaction => Muzakki Loyalty	0,166	2,695	0,007	Significant

Source: SmartPLS Data Processing 4, 2024

Based on the presented results and hypotheses testing in this study, here is a summary of the findings:

1. Trust on Muzakki Loyalty: The path coefficient is 0.326, accompanied by a p-value of 0.015, which is less than the significance level of 0.05. This signifies that trust significantly and positively influences the loyalty of muzakki in contributing Zakat, Infaq, and Sadaqah (ZIS) at the LAZISMU BMT Hasanah Ponorogo Service Office. Consequently, Hypothesis 1 (H1) is supported and accepted.

2. Service Quality on Muzakki Loyalty: The path coefficient is 0.286, and the associated p-value is 0.018, which is below the conventional significance level of 0.05. This indicates that service quality significantly and positively influences the loyalty of muzakki in contributing Zakat, Infaq, and Sadaqah (ZIS) at the LAZISMU BMT Hasanah Ponorogo Service Office. Therefore, Hypothesis 2 (H2) is supported and accepted.

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3. Satisfaction on Muzakki Loyalty: The path coefficient is 0.356, and the associated p-value is 0.008, which is less than the conventional significance level of 0.05. This suggests that satisfaction significantly and positively influences the loyalty of muzakki in contributing Zakat, Infaq, and Sadaqah (ZIS) at the LAZISMU BMT Hasanah Ponorogo Service Office. Therefore, Hypothesis 3 (H3) is supported and accepted.

4. Trust on Muzakki Loyalty through Satisfaction: The path coefficient is 0.172, and the corresponding p-value is 0.048, which is less than 0.05. This indicates a significant positive effect of trust on muzakki loyalty through satisfaction in contributing Zakat, Infaq, and Sadaqah (ZIS) at the LAZISMU BMT Hasanah Ponorogo Service Office. Thus, Hypothesis 4 (H4) is validated and accepted.

5. Service Quality on Muzakki Loyalty through Satisfaction: The path coefficient is 0.166, and the p-value is 0.078, which is marginally above the typical significance level of 0.05. While this result suggests a positive relationship between service quality and muzakki loyalty through satisfaction, the strength of this effect is weaker compared to direct effects. Therefore, Hypothesis 5 (H5) may be tentatively accepted, contingent upon the specific context and chosen significance level in the study.

Discussion

Based on the significant positive results observed in all variable tests in this study, it is evident that consumer loyalty plays a crucial role in the success of product marketing. Consumer loyalty signifies a strong bond between the company and its customers, indicating their commitment to continue purchasing and supporting products in the future, even when faced with potential alternatives. As per (Keller., 2013), consumer loyalty is characterized by a deep-seated commitment to consistently choose and use a company's products or services in the face of competitive options. This commitment reflects a strong relationship between consumers and the brand, built on trust, satisfaction, and perceived value. In essence, this study findings underscore the importance of cultivating trust, delivering high service quality, and ensuring customer satisfaction to foster loyalty among consumers. These factors not only contribute directly to loyalty but also indirectly through enhancing overall consumer satisfaction and trust in the brand or organization. Thus, nurturing consumer loyalty remains a strategic imperative for companies seeking sustainable growth and competitive advantage in their markets.

This research was conducted on 71 muzakki who paid ZIS at LAZISMU BMT Hasanah Ponorogo Service Office as objects. The selection of objects is based on the high loyalty of LAZISMU muzakki BMT Hasanah Ponorogo Service Office in all situations, so that researchers consider it necessary to conduct research related to this. Of the total respondents, all of them have made ZIS payments at LAZISMU BMT Hasanah Ponorogo Service Office more than 7 times.

The first hypothesis in this study is proven to have a significant positive effect, which is in line with research conducted by (Siswadhi, Ahmad and Sarmigi, 2022) their research supports the idea that trust plays a significant positive role in fostering consumer loyalty. This finding is consistent with this study results, suggesting that trust indeed

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leads to greater consumer loyalty. Trust will lead consumers to loyalty. According to (Mohammed and Shahin, 2020) stated in his research, that trust is foundational in maintaining consumer commitment to using a company's products or services. When consumers trust a company, they are more likely to continue their patronage over time, conversely, a loss of trust may prompt consumers to seek alternatives elsewhere, in research conducted by (Cardoso *et al.*, 2022) their research underscores the critical role of trust in the formation of consumer loyalty. Without establishing and maintaining trust, it becomes challenging for companies to cultivate a loyal customer base. These studies collectively highlight that trust serves as a cornerstone in consumer relationships. When consumers perceive a company as trustworthy, they are more inclined to repeatedly choose its products or services. Conversely, a lack of trust can undermine loyalty and prompt consumers to explore other options.

The second hypothesis in this study is supported by research conducted by (Yuniarta, S. and Wulandari, 2019), which underscores the influence of service quality on customer loyalty. This aligns with the current study's findings, indicating that higher service quality positively impacts customer loyalty. (Lubis *et al.*, 2021) emphasize the crucial role of service quality in business growth, particularly in the service sector. Their research highlights the need for companies to prioritize and enhance both physical and non-physical aspects of service delivery. Together, these studies confirm that maintaining superior service quality plays a key role in cultivating customer loyalty. When customers consistently experience high-quality service from a company, they tend to develop stronger brand commitment, leading to repeat business, positive referrals, and resistance to switching to competitors. These studies collectively affirm that providing superior service quality is instrumental in fostering customer loyalty. When customers perceive that a company consistently delivers high-quality services, they are more likely to develop a stronger commitment to the brand. This commitment translates into repeated patronage, positive word-of-mouth recommendations, and resistance to switching to competitors.

The third hypothesis in this study is supported by research conducted by (Lorensia and Ningrum, 2023), which affirms the significant positive impact of customer satisfaction on consumer loyalty. This is consistent with the findings of the current study, indicating that higher levels of customer satisfaction contribute to increased consumer loyalty. According to (Orazgaliyeva *et al.*, 2024), they emphasize the critical importance for companies and institutions to prioritize customer satisfaction These studies collectively reinforce the idea that satisfied customers are more likely to exhibit loyalty towards a company or institution. When customers perceive that their needs are consistently met and their expectations exceeded, they are more inclined to continue patronizing the business, recommending it to others, and resisting competitors' offerings. Their research also underscores that satisfaction serves as a competitive advantage by nurturing positive relationships and behaviors among customers. Together, these studies reinforce the notion that satisfied customers are more likely to demonstrate loyalty towards a company or institution. When customers consistently perceive their needs are met and expectations exceeded, they are more inclined to continue supporting the business, recommending it to others, and remaining loyal despite competitive pressures

The fourth hypothesis in this study is proven to have a significant positive effect, which is in line with research conducted by (Mufidah, Baidlowi and Kasnowo, 2023) their research underscores that trust plays a crucial role in influencing consumer loyalty, partly mediated by consumer satisfaction. This aligns with this study's findings, suggesting that trust fosters satisfaction, which in turn enhances consumer loyalty. The research by (Mufidah, Baidlowi and Kasnowo, 2023) suggests that when consumers trust a company or institution, they are more likely to feel satisfied with their interactions and experiences. This satisfaction, in turn, contributes to a stronger commitment to the brand, leading to increased loyalty. Thus, building and maintaining trust becomes pivotal for organizations aiming to cultivate enduring relationships with their customers.

The fifth hypothesis in this study is supported by the research conducted by (Dewi and Swara, 2022), who emphasize that satisfaction acts as a mediator in the relationship between service quality and consumer loyalty. This is consistent with the findings of the current study, suggesting that when service quality is high and customer satisfaction is achieved, consumers are more likely to demonstrate loyalty towards the company. According to (Aljumah, Nuseir and Islam, 2020), they underscore that customers are reluctant to engage with companies that fail to deliver satisfaction through their services. Their research highlights the pivotal role of satisfaction in shaping consumer perceptions and behaviors towards a brand. Together, these studies underscore that service quality serves as a foundational element in shaping customer satisfaction. When companies consistently deliver high-quality services that meet or exceed customer expectations, it enhances satisfaction levels. This heightened satisfaction, in turn, fosters greater customer loyalty as customers are more inclined to repeatedly engage with the company and recommend it to others

Conclusion

This study investigates how trust and service quality impact muzakki loyalty, mediated by muzakki satisfaction. The findings indicate the following direct effects: Trust significantly and positively affects muzakki loyalty; Service quality also significantly and positively influences muzakki loyalty; Muzakki satisfaction demonstrates a significant positive direct effect on muzakki loyalty. Furthermore, the study identifies indirect effects through muzakki satisfaction: Trust significantly enhances muzakki loyalty through muzakki satisfaction, indicating that part of the effect of trust on muzakki loyalty is mediated by satisfaction; Similarly, service quality exerts a significant positive effect on muzakki loyalty through muzakki satisfaction, suggesting that service quality enhances muzakki loyalty partly by improving satisfaction levels.. These findings suggest that trust and service quality directly contribute to muzakki loyalty. Additionally, muzakki satisfaction plays a pivotal role as an intervening variable, mediating the relationships between trust, service quality, and muzakki loyalty. Therefore, enhancing trust and service quality can indirectly strengthen muzakki loyalty through the improvement of muzakki satisfaction. These results underscore the importance of both trust and service quality in fostering muzakki satisfaction and ultimately enhancing loyalty in the context of paying Zakat, Infaq, and Sadaqah (ZIS) at LAZISMU BMT Hasanah Ponorogo Service Office.

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