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E-Customer Relationship Management on Satisfaction of Millenial Zakat Users in Lampung Province

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Abstract

This study aims to analyze how the e-CRM feature affects muzakki (zakat payers) satisfaction and whether satisfaction contributes to loyalty behaviour in the context of collecting zakat, infaq, and non-profit alms. In addition, this study also included religiosity variables that are considered to moderate the relationship between e-CRM and loyalty behaviour as novelty. This study used a quantitative survey method. This study focuses on 500 millennial zakat payers in Lampung Province who utilize digital platforms for zakat payments, selected through purposive sampling to ensure a representative sample. The collected data was processed and analysed using Structural Equation Modeling (SEM) with LISREL. The findings of this study reveal that e-CRM on digital zakat platforms significantly increases muzakki satisfaction, but its impact on loyalty behavior remains low. The study identified that the pre-payment, during payment, and post-payment dimensions of e-CRM contribute to user convenience and service responsiveness, leading to higher satisfaction. However, muzakkis do not consistently use digital platforms for repeated zakat payments, indicating a gap between satisfaction and loyalty. In addition, religiosity strengthens the link between e-CRM and loyalty, but low zakat literacy remains a major challenge, preventing muzakki from fully embracing digital zakat platforms as part of their religious practices.

Keywords : e-Customer Relationship Management; Satisfaction; Loyalty Behavior; Religiosity

INTRODUCTION

Currently, the development of the era and increasingly advanced technology have shifted some of the traditional activities that have

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transitioned to electronic activities. These electronic activities are in the form of communication carried out by individuals to other parties through the assistance of social networks which can be websites and applications enable to be accessed anytime and anywhere. This development is triggered by the increasing internet users from year to year by 1.4% to 79.5% with the number of Indonesian internet users at 221,563,479 (APJII, 2024). Thus, this shows that technological advancement is supported by increasingly rapid users.

The National Amil Zakat Agency (BAZNAS) is a non-structural government institution (state zakat agency) that has the duty and function of collecting and distributing zakat, infaq (donation), and alms (ZIS), and Religious Social Funds (DSKL) as well as coordinating the management of ZIS from all Amil Zakat Agencies and Amil Zakat Institutions throughout Indonesia. BAZNAS has adopted the sophistication of this technology in the form of providing a digital media platform as an instrument for zakat payment since 2016. The digital media platforms include BAZNAS Platform (baznas.go.id/bayarzakat), Commercial Platform (e-commerce), Non-Commercial Platform (crowfunding), Social Media Platform, Artificial Intelligence Platform (Zakat Virtual Assistance), and Innovative Platform (QRIS and digital application payments).

Based on information quoted from M Arifin Purwakananta (the President Director of BAZNAS (2020)), it is stated that digital media platforms have experienced rapid development from 2016 to only 1% in 2019 reaching 14% (https://baznas.go.id/Press_Release/baca/BAZNAS_Ajak_Masyarakat_Zakat_Digital/531). The National Zakat Statistics Report (2019) revealed that the collection of zakat, infaq, and alms (ZIS), and Religious Social Funds (DSKL) through digital platforms amounted to Rp 296,234,308,349. However, the report is not in line with the mapping results presented by Fauzia et al. (2021) which estimates the potential for collecting zakat through digital means in Indonesia is estimated at 5.32 trillion rupiah per month or 63.93 trillion rupiah per year. Furthermore, the BAZNAS National Zakat Statistics Report for 2020-2024 has not detailed the receipts through digital platforms. On the other hand, the report can help evaluate the development of the number of internet users with digital platform users through payments channeled online.

Customer relationship management (CRM) is an effort that aims to develop mutual relationships with consumers in the long term (Munandar et al., 2022). CRM is an important component that connects consumer perception with the value that the company wants to create (Kumar & Reinartz, 2018). CRM is reviewed from its definition, showing that CRM can play a role in helping the National Amil Zakat Agency (BAZNAS) establish a complete relationship with zakat payers (Muzakki) (Nadya & Effendi, 2023), especially through digital platforms. Therefore, e-CRM is one of the main strategic initiatives for the National Amil Zakat Agency (BAZNAS) to be able to provide fast service/response times, two-way interaction service relationships, and the ability to provide services for muzakki from anywhere and anytime (Sivaraks et al., 2011).

Electronic Customer Relationship Management (e-CRM) was first introduced to companies in 2000 and is currently in the stage of development, companies are actively providing core products and additional services to customers (Chi, 2021; Hwang, 2022). Previous research has shown that the use of e-CRM in profit-oriented companies and organizations shows that e-CRM increases customer loyalty, expands sales, expands customer service, improves relationship personalization and cost savings in marketing as well as increases market awareness (Dehghanpouri et al., 2020; Farmania et al., 2021; Khanh et al., 2022). However, this study has differences from previous research in describing the relationship between e-CRM in the use of digital platforms as a non-profit-oriented zakat, infaq, and alms (ZIS) receiving container. This research is based on the background of research that has been carried out by Mang'unyi et al. (2018) about the application of e-CRM in the banking sector. In the banking world, e-CRM can greatly provide benefits in producing loyal customers.

Research conducted by Alhaiou et al. (2012) shows that the e-CRM cycle, consisting of three features; pre-purchase, in-purchase and post-purchase, has a positive influence on satisfaction. The pre-purchase feature aims to reduce risk for customers and gain their trust. An additional explanation for the impact of the pre-purchase e-CRM feature is that new customers do not understand enough e-CRM features during purchase and post-purchase to understand the importance of these features. Thus, as the e-CRM pre-purchase feature increases on a website, customer satisfaction will be better.

The concept of customer satisfaction is defined as the difference between pre-purchase expectations and post-purchase evaluation (Zeithaml et al., 1993). While there are variations in how researchers operationalizing customer satisfaction, most definitions reflect three main components; psychological, experiential, and expected (Rodríguez et al., 2020). Electronic satisfaction is one of the customer assessments carried out in online transactions. The findings of Vijay et al. (2019) outline that satisfied customers will be more likely to return to a website. Thus, customer satisfaction is very important to be evaluated in generating customer loyalty behavior.

Previous research has focused heavily on the influence of e-CRMs of various sizes and dimensions constructed on satisfaction (Kumar et al., 2022; Mang'unyi et al., 2018). However, research conducted specifically related to e-CRM at the pre-transaction, in-transaction, and post-transaction cycle stages on satisfaction is still very minimal and is only conducted by a few researchers such as Alhaiou et al. (2012); Khalifa & Shen (2009). Previous research has stated that the success of e-CRM will have an impact on profitable loyalty behavior. This statement is the basis for the author's research in investigating the e-CRM cycle consisting of pre-zakat payment, during zakat payment, and post-zakat payment on digital platforms on the electronic satisfaction felt by application users or muzakki.

LITERATUR REVIEW

e-CRM was created to improve and implement CRM strategies, but the use of e-CRM is more about the use of technology that supports businesses in the form of transactions made online. e-CRM is a comprehensive business and marketing strategy that relies on the use of the internet (Farmania et al., 2021). Furthermore, e-CRM emerged as a customer management process due to changes in consumer behavior in making online purchases. Sterne (1996) proposed an e-CRM model in describing the online customer experience consisting of (i) Pre-transaction, (ii) Transaction, and (iii) Post-Transaction Interaction. Previous research has adopted the Sterne model, namely Abdulfattah (2012); Alhaiou et al. (2012); Feinberg & Kadam (2002); Khalifa & Shen (2009) with an e-CRM framework in the pre-transaction, transactional, and post-transaction stages in investigating the relationship between E-CRM and satisfaction.

However, research focusing on e-CRM features that correlate with different transaction stages (pre-transaction, during transaction, and post-transaction) is still very limited, especially those related to customer satisfaction and loyalty behavior.

The availability of clear information and education about zakat obligations, how to calculate zakat, and its benefits can increase satisfaction. Zakat payers who are fully understood and well informed about their obligations will be more satisfied with the process. Ease of access to zakat payment platforms and a simple process can increase satisfaction. Zakat payers tend to feel more satisfied if they can easily make payments without technical or complicated bureaucratic barriers. However, the satisfaction of zakat users has not been traced in previous research related to pre-payment of zakat in e-CRM.

The zakat payment stage is a crucial moment that can greatly affect the satisfaction of users of the zakat payment digital platform and potentially increase their loyalty. The easy-to-use digital platform with an intuitive interface allows users to make payments quickly and without hassle. Providing responsive and effective customer support services to handle any questions or issues that may arise during the checkout process can improve user satisfaction. Providing features that allow personalization of the payment experience, such as automatic preference settings for regular zakat payments, can make users feel more connected. However, the payment stage in e-CRM has not been directly identified in previous studies that linked it to user satisfaction and loyalty.

Post-payment does have a very important role in determining satisfaction and increasing consumer loyalty, including in the context of zakat payments through digital platforms. Providing access to transaction history allows consumers to monitor and verify their payments at any time, providing a sense of transparency and clarity. Providing responsive customer support services to handle post-payment issues or questions, such as transaction errors or technical issues, increasing satisfaction by ensuring that issues are resolved quickly and effectively. Thus, this study proposes the following hypothesis.

H1 : e-Customer Relationship Management (e-CRM) (pre-payment, at payment, and post-payment) affects *muzakki*'s satisfaction

H2 : *e*-Customer Relationship Management (e-CRM) (pre-payment, on-payment, and post-payment) affects loyalty behavior

Satisfaction is often a key factor that drives a person's loyalty behavior. In various contexts, including in zakat management, customer satisfaction or zakat payers can play an important role in building and maintaining loyalty. Satisfaction usually arises from consistent positive experiences. If zakat payers are satisfied with the way the zakat institution managing the funds, reporting results, and providing services, they are more likely to continue to support the institution. Zakat institutions that communicate effectively with zakat payers, for example by providing regular updates, information about the impact of zakat, and relevant reminders can increase satisfaction and, in turn, increase loyalty.

In the context of e-CRM, personalization of communication and services based on data about the preferences and habits of zakat payers can strengthen loyalty. Providing consistently high-quality service can increase satisfaction. Zakat institutions that consistently provide satisfactory results and meet expectations will get loyalty from zakat payers. If zakat institutions are proactive in addressing problems and implementing improvements based on feedback, they can increase satisfaction and loyalty. Moreover, if zakat institutions share the same values as zakat payers such as a commitment to social justice and humanity, then satisfaction is often higher and loyalty is stronger.

Research conducted by Cetin (2020) states that consumer satisfaction can affect behavioral and attitude loyalty. In a business context, loyalty is often seen as a repeat purchase. For zakat institutions, this means paying zakat repeatedly and regularly. In some cases, highly loyal individuals may provide additional support beyond zakat obligations, such as voluntary donations or contributions to special programs. From this description, the following hypothesis can be formulated:

H3 : Muzakki satisfaction affects loyalty behavior

According to Stark and Glock (1968), religiosity is the level of a person's conception of religion and the level of a person's commitment to their religion. The level of conceptualization is the level of knowledge of a person about their religion, while what is meant by the level of commitment is something that needs to be understood thoroughly, so that

there are various ways for individuals to become religious. Religiosity is a comprehensive unity of elements that makes a person called a religious person, and not just claiming to have a religion.

Religiosity includes religious knowledge, religious experience, religious behavior (morality), and socio-religious attitudes. In Islam, religiosity is broadly reflected in the practice of faith, shari'ah and morals or in other expressions: faith, Islam and ihsan (excellence). If all of the above elements have been possessed by a person, then it can be said that the individual is a true religious person (Nasution et al., 2021). Religiosity encompasses the level of belief, worship practices, and commitment to religious teachings, often motivating individuals to carry out their religious obligations, including paying zakat. In Islam, zakat is one of the important pillars of faith, and for many people, consistently following religious commands is part of their expression of faith.

Individuals who have high religiosity tend to feel bound to follow their religious teachings, including the obligation to pay zakat as a form of obedience and devotion to God. Religiosity can encourage a person to pay zakat regularly and consistently as part of their family or community habits and traditions. Integrating religious values in e-CRM communication can create a deeper sense of connectedness (Rofiah & Miranti, 2024). For example, zakat institutions can convey information via email or application with a message that underlines the religious aspects of zakat and related spiritual achievements.

Religiosity can strengthen e-CRM (electronic Customer Relationship Management) in the context of zakat by increasing the loyalty of zakat payers (Elsotouhy et al., 2023). Religious individuals often feel more bound to comply with religious obligations, including paying zakat. If zakat institutions can integrate religious values in their e-CRM approach, they can strengthen the emotional bond and commitment of zakat payers. In e-CRM, personalization of communication and service is essential. By understanding the religious values and preferences of zakat payers, zakat institutions can provide content, information, and services that are in line with their beliefs, which can increase satisfaction and loyalty (Muthaher & Wahyundaru, 2023). From this description, the following hypothesis can be formulated:

H4 : Religiosity moderates relationships *e-Customer Relationship Management* (e-CRM) (pre-payment, during payment, and post-payment) affect loyalty behavior

Referring to the theoretical framework of the relationship between variables as explained in the formulation of the hypothesis, this research model is in Figure 1.

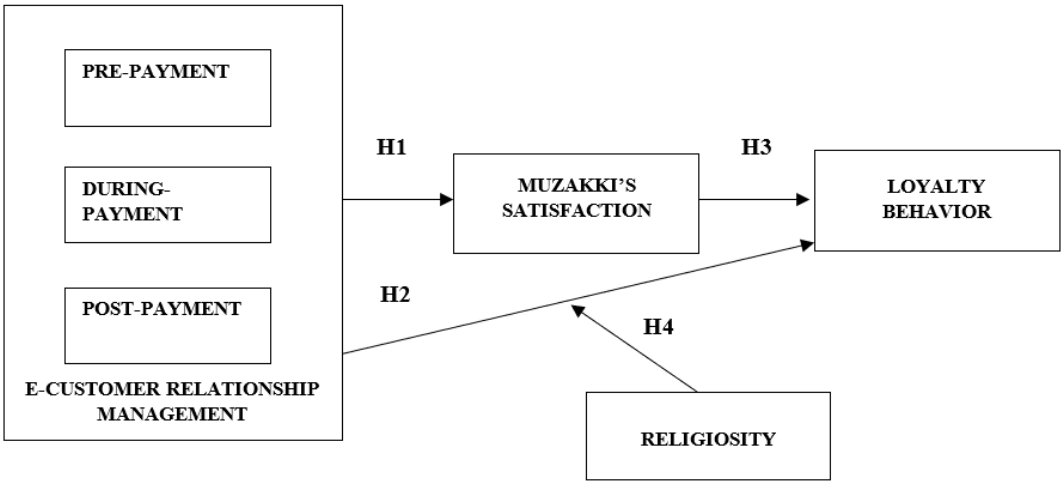


Figure 1. Framework Research

RESEARCH METHOD

This study uses a cross-sectional survey design technique, which is appropriate for establishing relationships between variables and facilitates the collection of numerical data from a population sample (Creswell, 2014). The data collection method uses a questionnaire, which is a list of pre-formulated written questions and then answered by the respondents (Sekaran & Bougie, 2016). Data were collected using a structured questionnaire. The questions are developed from existing instruments and tested for validity and reliability. The items were arranged based on indicators using Likert's Summated Rating (LSR) which provided five (5) alternative answers to the respondents. The questionnaire given is in the form of a closed ended questionnaire in which there are alternative answers to be chosen, so that respondents can choose the existing answers. The respondents of this study are Millennial muzakki in Metro City, Lampung Province.

The sample in this study is focused on zakat payers (muzakki) who use digital platforms as a medium for distributing zakat as many as 500 respondents. The sampling determination technique uses the purposive sampling method which is defined as a randomly selected unit without substitution from a certain part of the population that is believed to produce a sample providing the best estimate of the parameters of the population of interest (Ligery et al., 2021). To obtain a representative sample (Gorard, 2013), the questionnaire was distributed using Google Form to the muzakki who had worked and data screening was carried out at the initial stage to find out how to pay zakat by the muzakki. This study was analyzed using Structural Equation Modeling with the help of the LISREL application.

The data collection process obtained will be processed and tested for validity and reliability. To improve the validity of the questionnaire, the measurement of constructs is based on relevant previous research (Stone, 1978). Items are measured using the five-point Likert type scale in Appendix 1.

Appendix 1. Measurements

Variables	Measurement Items	Reference
e-CRM	1. The display of the zakat payment digital platform has a clear strategy to identify the needs of *muzakki* in zakat payments (PRP1)	(Alhaiou et al., 2012)
	2. Zakat payment digital platform provides information on how to pay using the services of various banks (PRP2)	
	3. The digital platform of zakat payment responds to complaints/queries quickly (PRP3)	
	4. The zakat payment digital platform provides payment inquiry services (SAP1)	
	5. After the payment of zakat, the *muzakki* received confirmation via email (SAP2)	
	6. The zakat website provides a tracking tool to check the status of payments (PAP1)	
	7. The digital platform for zakat payments informs the process of receiving zakat payments and distributing zakat (PAP2)	

Variables	Measurement Items	Reference
Satisfaction	1. I am satisfied with the experience of making zakat payments using digital platforms (KEM1) 2. I am happy with the experience of making zakat payments using digital platforms (KEM2) 3. I decided to use a digital platform as a medium for zakat payment (KEM3) 4. I feel comfortable in using digital platforms as a medium for zakat payments (KEM4)	(Jamil et al., 2022)
Loyalty	1. I will continue to make zakat payments using digital platforms (PLO1) 2. I will invite colleagues and family to make zakat payments through digital platforms (PLO2) 3. I will provide positive information on the ease of paying zakat through digital platforms (PLO3) 4. I will continue to pay zakat in fulfilling my obligations as a Muslim (PLO4)	(Rahman et al., 2020)
Religiosity	1. Paying zakat is a form of obedience to Allah's commands (RELI1) 2. Through the implementation of zakat, I can strengthen my faith by fulfilling one of the five pillars of Islam, which is the basis of religious teachings (RELI2) 3. I am aware that paying zakat can improve the overall quality of worship (RELI3) 4. I prayed, fasted, and read the Qur'an, as part of spiritual improvement and obedience (RELI4)	(Memon et al., 2020)

RESULTS AND DISCUSSION

RESULTS

The collection of research data was carried out for three months from October 2024 to November 2024 using Google Form. Data collection through Google Form was carried out to Millennial Generation muzakki in Metro City, Lampung Province totaling 500 respondents. The characteristics of the respondents in Appendix 2 show that the most respondents are male with a bachelor's education with the majority of their work as lecturers.

Appendix 2. Demography characteristics of respondents

Characteristics		Frequency
Gender	Male	69,1%
	Female	30,9%
Age	28-31	27,5%
	32-35	10,9%
	36-39	40,2%
	40-43	21,4%
Education	High school	30,3%
	Bachelor	45,6%
	Master	12,1%
	Doctoral	2,0%
Occupation	Lecture	31,4%
	Teacher	11,8%
	ASN	27,3%
	Entrepreneur	21,8%
	Etc	7,7

Before testing the proposed model, we conducted a confirmatory factor analysis (CFA). The findings presented a standardised solution of CFA (Table 1) and all the items were loaded on their expected constructs and the constructs were correlated with the analysis. In the CFA model, all factor loadings were significant ($p < 0.05$). The model's fit indices for adaptability were as follows: CMIN/df = 1.25, CFI = 1.00, NFI = 0.99, SRMR = 0.033, and RMSEA = 0.03, indicating a good fit. The goodness of fit criteria are presented in Table 2.

Table 1. Results of CFA

Variable	SLF > 0.5	Error	CR > 0,7	VE > 0.5
Electronic Customer Relationship Management (E-CRM)			0.85	0.50
PRP1	0.70	0.51		
PRP2	0.78	0.39		
PRP3	0.62	0.62		
SAP1	0.53	0.72		
SAP2	0.74	0.45		

Variable	SLF > 0.5	Error	CR > 0,7	VE > 0.5
PAP1	0.59	0.65		
PAP2	0.75	0.44		
Religiosity (RELI)			0.79	0.50
RELI1	0.55	0.70		
RELI2	0.68	0.54		
RELI3	0.79	0.38		
RELI4	0.74	0.46		
Muzakki Satisfaction (KEM)			0.83	0.55
KEM1	0.80	0.35		
KEM2	0.80	0.36		
KEM3	0.68	0.53		
KEM4	0.68	0.54		
Loyalty Behavior (PLO)			0.74	0.50
PLO1	0.69	0.52		
PLO2	0.62	0.61		
PLO3	0.63	0.61		
PLO4	0.64	0.59		

Table 2. Goodness of fit criterion

Fit Indices	Nilai Hasil	Nilai Standar
Chi-square	118.61	Expected small
p-value	0.05	p-value > 0.05
RMSEA	0.03	RMSEA < 0.08
GFI	0.96	GFI > 0.90
AGFI	0.92	AGFI > 0.90
NFI	0.99	NFI > 0.90
NNFI	0.99	NNFI > 0.90
CFI	1.00	CFI > 0.90

Table 1 presents the internal consistency of the indicators, with Cronbach's alpha values for all variables exceeding the 0.7 threshold, indicating strong reliability (Nunnally, 1978). Additionally, composite reliability (CR) and average variance extracted (AVE) were assessed to test

the convergent validity of the measurement model. Both CR and AVE met the required thresholds (CR > 0.70, AVE > 0.50, and CR > AVE), supporting the presence of convergent validity (Bagozzi & Yi, 1988). To check for discriminant validity, Fornell and Larcker's (1981) criterion was applied, showing that the shared variances (both marginal and average shared variances) were lower than the AVE values of the variables, thus confirming discriminant validity (Ligery et al., 2021).

After the validation of the measurement model, a causal linear relationship is determined between the independent and dependent latent measures. Table III shows the estimation of the structural and diagnostic models that have a satisfactory overall model match. Table 3 and Figure 2 reveals the results of the hypothesis tested. The results show empirical support for H1, H2, H3, and H4.

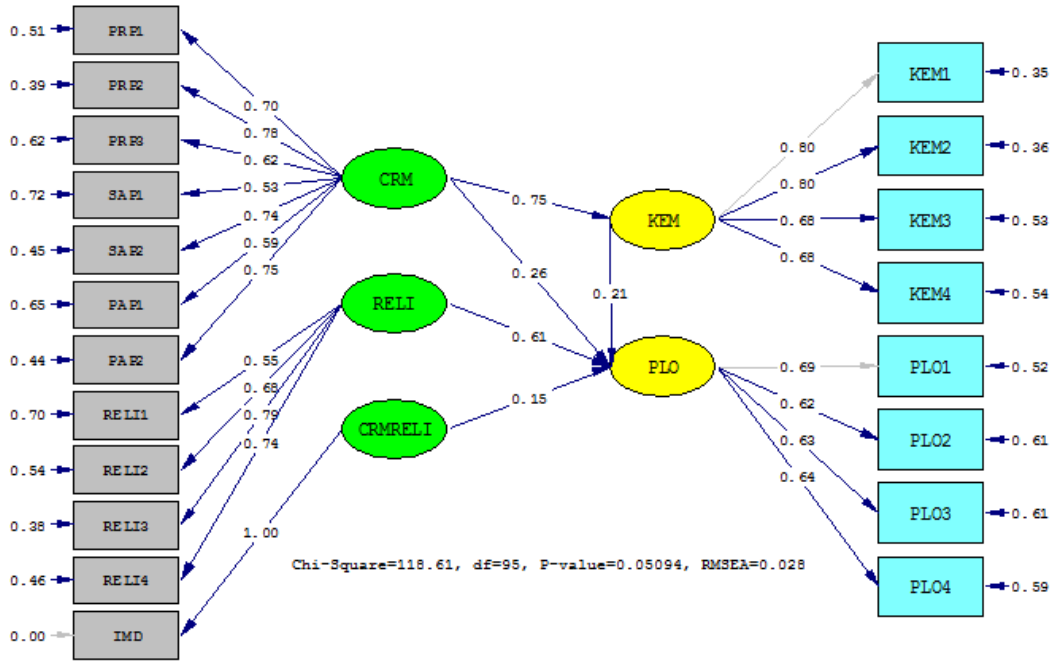


Figure 2. Standardized Solution

Table 3. Structural Model Estimates

Hypotheses	Path Analysis	Direct Effect	t-value	Total Effect	Hypothesis Decision
H_1	CRM → KEM	0.75	11.23	0.75	Supported
H_2	CRM → PLO	0.26	2.04	0.26	Supported
H_3	KEM → PLO	0.21	2.38	0.21	Supported
Religiosity as Moderation Variable		0.61	5.63	0.61	Supported
H_4	CRM * RELI	0.15	2.42	0.15	

The results of the study show that electronic customer relationship management consisting of three dimensions; pre-payment, during payment, and post-payment, has a very high influence on muzakki satisfaction compared to muzakki loyalty behavior. The results of the distribution of instruments related to pre-payment consisting of customization of the zakat digital platform, zakat digital platform information, and membership are considered quite good, especially the convenience felt by muzakki when accessing the digital platform to make zakat payments. Then, it can also be when payments consist of product or service customization, and responsiveness is considered quite good, especially in the ease of interacting with the zakat payment digital platform. This convenience means that there is an online service that can help muzakki when there are difficulties in using digital platforms in making zakat payments online. Furthermore, post-payment, which consists of service quality and transaction tracking, is considered quite good, especially when the zakat payment digital platform responds to complaints/questions quickly.

DISCUSSION

The assessment of muzakki related to the electronic customer relationship management built by the application with users shows a fairly good value in increasing muzakki satisfaction. However, this level of satisfaction has a lower value on loyalty behavior. This means that some muzakki do not always use digital platforms as a medium for recurring zakat payments. Then, electronic customer relationship management showed a lower influence value on loyalty behavior. This indicates that not all muzakki have loyal behavior in making payments with digital platforms.

The results of the study show that religiosity as a moderation variable strengthens the relationship between electronic customer relationship management and loyalty behavior. The religiosity in this study shows that the awareness of muzakki is still quite good in understanding that paying zakat can improve the quality of worship as a whole. However, not all muzakki understand the implementation of zakat payment as part of religiosity. Thus, the low level of zakat literacy is often

the cause of muzakki not paying zakat regularly in accordance with Islamic teachings.

Low loyalty behavior also shows that there are muzakki who do not agree to continue to make zakat payments using digital platforms and invite colleagues and family to make zakat payments through digital platforms. This is known from the results of the research instruments identified in the study as the cause of the low loyalty behavior of muzakki towards the use of digital platforms. Furthermore, the results of the study show that there are muzakki who do not agree to use digital platforms as a medium of zakat payment and are less comfortable in using digital platforms as a medium of zakat payment.

The implications of this study show that although electronic customer relationship management (E-CRM) on the zakat digital platform has increased muzakki satisfaction, its influence on loyalty behavior is still low. Therefore, digital platform managers need to improve their user retention strategies by strengthening aspects of customization, service responsiveness, and transaction transparency so that muzakki is more convenient and encouraged to use the platform repeatedly. In addition, the low literacy of zakat and the understanding of religiosity in relation to digital zakat payments are challenges that need to be overcome through continuous education and digital-based zakat awareness campaigns. Increasing user trust through more interactive features, transparent zakat distribution reports, and cooperation with religious institutions can also strengthen muzakki loyalty. Thus, optimizing services and increasing digital-based zakat literacy is an important step in encouraging muzakki loyalty behavior to digital zakat payment platforms.

The novelty of this research lies in the exploration of Electronic Customer Relationship Management (e-CRM) in the non-profit zakat payment system, especially in the context of the digital zakat platform managed by BAZNAS. Unlike previous studies that primarily focused on profit-oriented sectors such as banking and e-commerce, this study investigated how the e-CRM cycle—which consists of pre-zakat payments, during zakat payments, and post-zakat—affects electronic satisfaction and loyalty behavior among zakat payers (muzakki).

The main discussion point in this study is that while e-CRM increases muzakki satisfaction, its impact on loyalty is still relatively low. This is in contrast to findings in commercial settings where e-CRMs are strongly associated with repeated transactions and customer retention. The study highlights that muzakki satisfaction does not always mean a loyalty. In other words,even satisfied users may not consistently use digital zakat platforms for future payments. In addition, this study introduces religiosity as a moderation variable which reveals that higher religious awareness strengthens the relationship between e-CRM and muzakki loyalty. However, the findings suggest that low zakat literacy is a barrier, which prevents some users from considering digital zakat payments as an integral part of their religious obligations. This insight underscores the need for educational initiatives and confidence-building strategies to increase the adoption of digital zakat. Overall, this study contributes to the limited literature on e-CRM on digital platforms and provides practical recommendations to improve user engagement and retention in digital zakat systems.

CONCLUSION

The results of this study show that electronic customer relationship management (E-CRM),consisting of three dimensions; pre-payment, during payment, and post-payment, has a significant influence on muzakki satisfaction compared to muzakki loyalty behavior. Although the aspect of E-CRM has been considered quite good in improving the ease of access, interaction, and responsiveness of zakat digital platform services, it is not enough to build user loyalty. Some muzakki are still reluctant to use digital platforms repeatedly to pay zakat, which shows that high satisfaction does not necessarily result in high loyalty. In addition, this study found that religiosity plays a role as a moderation variable that strengthens the relationship between E-CRM and loyalty behavior. Muzakki with a high level of religiosity tends to better understand the importance of paying zakat as part of worship, so it is more likely to continue using digital platforms. However, the low level of zakat literacy is a factor that hinders some muzakki in paying zakat regularly and faithfully to the use of digital platforms. The comfort factor and trust in the digital system are also obstacles that need to be considered in encouraging muzakki loyalty.

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