

-RESEARCH ARTICLE-

E-CUSTOMER RELATIONSHIP MANAGEMENT (E-CRM) IN BUILDING CUSTOMER LOYALTY: EVIDENCE FROM ZAKAT FUND INSTITUTIONS IN INDONESIA

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—Abstract—

The present study, which is based on the social exchange theory, consumer behavior theory, and theory of reason action, seeks to ascertain the effect of electronic customer

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relationship management on the attitudes of Muslim communities toward service consumption. Purposive sampling was used to acquire usable data from 742 respondents. SEM-based covariance analysis was performed using the Lisrel 8.80 statistical tool. The findings indicate that the electronic customer relationship management dimensions of pre-service, in-service, and post-service help Muslim communities develop confidence in e-zakat usage services, resulting in increased loyalty to pay zakat via electronic media. This research has ramifications for electronic zakat service providers, who must pay close attention to security and transparency to make it simpler for Muslim communities to conduct zakat transactions via e-zakat services. The research's authenticity and innovation stem from the moderating influence of religion on the effect of trust on e-zakat usage at Indonesia's Amil Zakat Institution (Zakat Fund Institution).

Keywords: electronic customer relationship management, attitude, trust, e-zakat usage, satisfaction, loyalty

1. INTRODUCTION

Since 2016, the Amil Zakat Institution (Zakat Fund Institution/LAZ) in Indonesia has received zakat by using digital technology to collect zakat funds. Funds collected from digital technology services climbed by 5% in 2017, 8% in 2018, and 13% in 2019. LAZ's use of digital technology requires optimal management through the deployment of electronic customer relationship management (e-CRM) activities, which are critical for sustainably empowering the community and increasing its quality of life and welfare. This will develop the zakat institution into a strategic and more productive economic institution that eventually can benefit the community.

E-CRM is defined as technology and profit-centered relationship marketing by combining traditional customer relationship management (CRM) tactics and electronic business marketplace applications used by organizations to maintain customer relationships (Salehi *et al.*, 2015). Web-based technology using the internet allows organizations to attract new customers, analyze their preferences and behavior, customize support services while improving services and rewarding benefits, retain customers, and create tactics to encourage loyalty (Tuzunkan, 2018). E-CRM is used at all levels of the business where it is possible to interact with customers electronically (Anees *et al.*, 2020).

The increasing development of sophisticated technology supported by digital innovation has brought dynamic changes to the world's business environment. Sophisticated technology changes all payment transactions made in cash into non-cash or electronic transactions. This sophistication is also one of the innovations of BAZNAS and LAZNAS institutions in Indonesia to provide electronic zakat payments services via SMS banking, mobile banking, internet banking, and ATM cards. Therefore, this study aims to see the effect of E-CRM with three dimensions, namely pre-service, at-service, and post-service, on the attitude of zakat payers, which eventually will affect zakat

payers' loyalty due to satisfaction and e-Zakat usage.

Firdaus *et al.* (2012) argue that the potential for zakat in Indonesia was around 217 trillion rupiahs in 2017, calculated from various income and companies. This potential is equivalent to 3.4% of Indonesia's GDP in 2010, while the potential for zakat collection can reach 3.4% of total GDP if zakat is determined as a tax deduction (Sudibyo, 2018). However, the amount of this potential income cannot be collected optimally due to the inequality in the zakat potential. This is evidenced by the number of "muzakki" in Indonesia who pay zakat without going through zakat institutions but directly to "mustahiq" (the direct zakat receivers), causing the payment of zakat from "muzakki" not to be recorded by zakat managers of the Amil Zakat Institution (Amilahaq *et al.*, 2020). This opinion shows that there is low public trust in official zakat management, so appropriate solutions are needed for zakat management of LAZ that can be published transparently. In the context of zakat, Umar and Abubakar (2021) argued that attitudes substantially impact zakat compliance behavior. According to Mahmud (2021), the zakat law, service quality, mood, promotion exposure, knowledge, service quality, and religion significantly affect zakat payments among Kedah civil personnel. This is further corroborated by Khalil *et al.* (2020), who assert that attitudes and religion play a significant role in determining the intention to practice zakat compliance. The study about Zakat has been conducted in various fields, including accounting (A. R. A. Rahman, 2003), Muslim awareness and payment behavior (Abashah *et al.*, 2018), and law and compliance (Othman *et al.*, 2020). This demonstrates that only a few research have evaluated the management of zakat institutions.

Additionally, Takril & Othman (2020) examined the privatization and performance of zakat institutions, while Al-Ayubi & Possumah (2018) examined zakat administration efficiency in the Malaysian setting. Some concentrate on compliance behavior (Mahmud, 2021; Obaid *et al.*, 2020). However, discussions about e-CRM, attitudes, and trust toward e-zakat usage using religiosity as a moderator variable are still limited in the zakat environment and have not been found in the literature.

Religiosity plays a vital role in influencing people's ethics and lives (OuÃ & Sall, 2019). Spirituality was found to have a significant positive correlation with life satisfaction (Paliouras *et al.*, 2017). Abdel-Khalek (2019) argues that religiosity boosts people's life pleasure. Additionally, Mokhtar *et al.* (2018) discovered that religiosity could prevent adolescents from engaging in risky behavior. They attempted to develop the Personal Index of Muslim Religiosity (MRPI) and provided empirical evidence that religiosity can prevent adolescents from engaging in risky behavior. According to Preetha *et al.* (2019), perceived risk results from the uncertainty associated with potential or existing relationships requiring trust in a website. Preetha *et al.* (2019) found that when subjects are perceived, there is less behavioral and environmental uncertainty, and they can feel greater control over online transactions by increasing the use of online channels.

Therefore, this research objective is to analyze how E-CRM) can affect the attitude of zakat payers and consequently brings about zakat payers to use e-Zakat, satisfaction, and loyalty toward e-Zakat, and test the moderating role of religiosity in the effect of trust on e-Zakat usage. Perceived risk moderating effect is in the impact of attitude on e-Zakat use.

2. LITERATURE REVIEW

The current study is based on Social Exchange Theory, Consumer Behavior Theory, and Reasoned Action Theory (TRA). The following section explains the relevant theories employed in the study and the research model's constructs.

2.1 Social Exchange Theory

Exchange is the center of the disciplined study of marketing (Farhana, 2021). Since the research of Hunt (1976); Bagozzi (1975); Kotler (1972), the definition of the marketing process has focused on the act of exchange between parties, and social exchange theory can be traced to “one of the oldest theories of social behavior.” Any interaction among individuals is an exchange of resources (Homans, 1958). There are exchange resources that may be tangible, such as goods or money, and intangible such as social facilities or friendships. The basic assumption of social exchange theory is that parties maintain relationships expecting to be beneficial among parties (Blau, 1964; Homans, 1958).

2.2 Theory of Consumer Behavior

The theory of consumer behavior is generally developed by Engel & Karpati (1968) as the actions of individuals directly involved in obtaining and using economic goods and services, including the decision-making process. This study finds consumer behavior principles to get practical implications and suggestions for predicting and influencing consumer decisions. Furthermore, research on consumer behavior shows two different views on the consumer decision process, namely behavioristic and neo-behavioristic. While behaviorism focuses on observed constructs to stimulate aspects and responses in the consumer decision process, neo-behavioristics expands research on theoretical constructs and hypotheses intermediaries between stimuli and responses (OuÃ & Sall, 2019).

2.3 Theory of Reasoned Action (TRA)

The theory of reasoned action (TRA) developed by Fishbein & Ajzen (1975) postulated that an individual's tendency to behave is the main factor in a person's behavior. The intention to conduct is contingent upon an individual's attitude toward actions and subjective standards. Attitudes toward behavior are characterized as either favorable or unfavorable feelings toward the behavior. Subjective norms are individuals' beliefs that they should or should not engage in particular actions. The theory of reasoned action (TRA) is frequently utilized as a foundational theory for succeeding models, including

the theory of planned behavior (TPB) and the technology acceptance model (TAM). The theory of reasoned action (TRA) assumes that when a person has a proclivity for behavior, he will act spontaneously. This assumption is a limitation of the theory of reasoned action (TRA) because, in practice, behavior is limited by time, ability, unconscious habits, and organizational or environmental constraints.

2.4 The concept of Relationship Marketing

Relationship marketing is a concept based on social exchange theory which began to be widely discussed and researched in the 1980s. [Berry \(1983\)](#) suggests that relationship marketing is a strategy to attract, maintain, and strengthen relationships with customers and other partners with benefits that can be realized from each related party ([Larentis et al., 2018](#)). However, Islamic teachings regulate human relations in various social aspects/muamalah (trade, leasing, debt, etc.). Therefore, social communication skills and argumentation in conveying information about Islam's existence, function, and role in regulating human relations in life are the shared responsibility of every individual Muslim according to their economic and social abilities and expertise. In addition, the economy and social order are contained in Islamic financial institutions in monetary transactions under the concept of trust/belief. This means that trust and confidence can only be realized if a good relationship exists between the two parties. Relationship marketing involves developing long-term relationships between organizations and customers for mutual benefit ([Chen & Wang, 2018](#)). The notion of marketing interaction illustrates how organizations can develop relationships through one or more of the following types of ties: financial ties, social ties, and structural ties ([Zeithaml et al., 2018](#)).

In dealing with e-Zakat, it is compulsory for Muslims who have wealth to perform zakat in completing their worship to Allah. Being rich means having a "nisab" whose level of wealth exceeds a person's needs and his family. Zakat is given to the poor and destitute to assist them in meeting the necessities of life. They must be delivered from zakat after meeting the needs of the poor ([Ummulkhayr, 2020](#)). Since Zakat is one of the pillars of Islam, the global Muslim community has a vital role in addressing the injustice of global poverty through zakat ([Umar & Abubakar, 2021](#)). Therefore, e-Zakat institutions must create a strong relationship with the zakat payers by building trust so that the zakat payers will make more transactions in e-Zakat, as the loyal zakat payers to the e-Zakat institutions.

2.5 Electronic Customer Relationship Management (e-CRM)

e-CRM is defined by [Kampani & Jhamb \(2020\)](#) as the use of information and communication technologies to expand the volume and scope of customer service. [Oumar et al. \(2017\)](#) argue that e-CRM is a term that encompasses methodology and software that can assist businesses in managing long-term relationships with consumers,

which contains all customer information and is accessible to all areas of the organization via a mobile channel. According to [Oumar et al. \(2017\)](#), e-CRM is not distinct from CRM, which means that CRM and e-CRM must always be connected. As a result of this definition, e-CRM is a type of CRM that uses integrated technology and software to manage long-term connections between businesses and customers. Attitude (Attitude)

According to [Ajzen & Fishbein \(1977\)](#), people's attitudes naturally come from their belief in the object. In the case of attitudes toward behavior, each belief links the behavior to a specific outcome. In addition, [Chou et al. \(2020\)](#) stated that attitude is an essential factor to study because attitude strongly influences social thinking and is considered a significant impact on one's behavior. [Fishbein & Ajzen \(1975\)](#) proved that attitudes consist of two components comprised of beliefs about behavior and the probability of output if the behavior is enforced. This is due to the knowledge that belief is a precursor to attitudes and is expected to influence attitudes. In the context of zakat, several studies have been conducted to investigate the relationship between attitudes and behavior of zakat payment compliance. [Mahmad \(2021\)](#) found that attitude is the most critical factor and significantly influences the intention to pay zakat.

2.6 Trust (Trust)

Trust is one of the essential elements in creating long-term relationships with customers, especially in maintaining the confidentiality of information relating to the company's commitment to providing services/products from time to time. Trust is generally formed between an organization and its customers through 1) efficiency, competence in providing services, and 2) attention to customer interests ([Ventre & Kolbe, 2020](#)). Furthermore, trust in an online environment is defined as distinct beliefs in one's integrity, virtue, and ability ([Preetha et al., 2019](#)).

2.7 Religiosity

According to [Stark & Glock \(1968\)](#), religiosity is the level of one's conception of religion, and the level of religiosity is the level of one's vision of religion and commitment to his religion. The level of conceptualization is a person's knowledge of his religion. The level of responsibility needs to be understood 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, not just claiming to have a religion.

2.8 Perceived Risk

According to the description of [Cox & Rich \(1964\)](#), that risk is a function of the amount at stake and is subject to specific outcomes. The consumer will have a set of purchasing objectives, or desired results, for each purchase decision. Thus, perceived risk is a consumer's assessment of the possibility or expectation of disappointment with a purchase, as determined by the consumer's purchase objectives ([Lăzăroiu et al., 2020](#)).

Furthermore, the risk is defined as the probability and magnitude of possible future loss. A person's behavior in dealing with risk is influenced by two things, namely: risk attitude and risk perception.

2.9 E-Zakat Usage

Intention to use refers to a person's readiness to perform certain behaviors or actions (I Ajzen, 1991). Based on the Theory of Reason Action, the intention is the dependent variable if the research objective is only to predict intention. However, intention becomes a mediating variable between attitudes and subjective norms if the goal is to predict intentions and actual behavior (compliance). On the other hand, the intention is an independent variable, and actual behavior is a dependent variable.

2.10 Satisfaction

Customer satisfaction is a level where customers' needs, wants, and expectations can be met, resulting in repeat purchases or continued loyalty. The most crucial factor for creating customer satisfaction is the agent's performance, which is usually defined by the quality of the agent. Quality service products have an essential role in shaping customer satisfaction (Tuten, 2019). The higher the quality of the products and services provided, the higher the satisfaction felt by customers. When customer satisfaction is higher, it can generate profits for the business entity. Satisfied customers will continue to make purchases at the business entity. And vice versa, if there is no satisfaction, it can result in customers moving to other products.

2.11 Loyalty

Loyalty can be understood as a concept that emphasizes the sequence of purchase (Olson & Jacoby, 1971). Understanding customer loyalty emphasizes the sequence of purchases, the proportion of purchases, and the purchase probability. This shows that loyalty is operational and not theoretical. To develop a thorough grasp of loyalty, it is necessary to conduct an academic evaluation of the notion, which will also enhance the research foundation. The behavioral definition of consumer loyalty is insufficient to explain how and why brand loyalty develops.

3. Hypothesis Development

3.1 e-CRM and attitude

Paliouras *et al.* (2017) found that CRM positively affects attitude. The development of digital technology changed the concept of CRM to be e-CRM developed based on electronic systems. The following research by Mang'unyi *et al.* (2018) found that the three dimensions of e-CRM (pre-service, at-service, dan post-service) can affect customer satisfaction through a positive attitude.

Swan & Oliver (1989); Bearden & Teel (1983) argued that the maximum customer

satisfaction could be described from the post-purchase experience. Oumar *et al.* (2017) provided a complaint column from a website, which provides a specific area for customers where can submit their complaints, while Oumar *et al.* (2017); Khalifa & Shen (2005) supported the availability of a problem-solving feature where visitors can solve their problems toward their products or services through the online self-help.

The pre-purchase dimension of e-CRM appears to be generally well supported in the literature, which regards pre-purchase as a logical antecedent to buying, as it is improbable that a client will purchase if they do not have positive thoughts toward buying a product. Oliver & Linda (1981) proposed that pre-purchase satisfaction (e-CRM) affected purchasing behavior and subsequent consumer happiness with products or services used. Additionally, Swan & Oliver (1989) argue that customers' pre-purchase thinking and evaluative criteria are distinct from those used in the post-purchase stage. Therefore, the hypothesis of this research is as follows:

Hypothesis 1: Pre-service has a positive effect on the attitude

Hypothesis 2: At-service has a positive effect on the attitude

Hypothesis 3: Post-service has a positive effect on attitude

3.2 Trust, e-Zakat Usage, Attitude, and the Moderating Role of Religiosity and Perceived Risk

Noor & Saad (2016) found that zakat payers will fulfill their zakat obligations to LAZ when they believe LAZ is managed efficiently. Apart from fulfilling their obligations, zakat payers can also help improve the livelihoods of zakat recipients and inculcate the habit of helping others to create a caring and tolerant society. Yahaya & Ahmad (2019) examined the factors that influence trust in the distribution of zakat funds in Selangor. Meanwhile, Samargandi *et al.* (2018) showed that the faith of zakat payers in the zakat collection and distribution process carried out by LAZ is essential to increase zakat usage in this research by using the online platform of zakat application (e-Zakat Usage). The online zakat platform is a platform to facilitate zakat payers to update their accounts by simply registering as a user on the portal and online users can check zakat payment information for a year, print zakat reports, update personal information, and fulfill zakat. direct obligations through e-zakat payments. This definition is supported by Salleh & Chowdhury (2020), where the zakat platform allows the users or zakat payers to get a lot of information and make payments directly using the platform.

According to OuÃ & Sall (2019) the attitude is influenced by external factors, which serve as a benchmark for evaluating the e-Zakat platform's object. This idea was supported by Schiffman & Kanuk (2001), that “*Consumer attitude is strongly influenced by personal experience, by family and friends, direct marketing, and by exposure to the massmedia,*” building consumer trust toward the platform of online zakat. Chou *et al.* (2020) also said that attitude develops from time to time through the learning process

influenced by family, group references, information, experience, and personality, which will bring about consumer trust. That statements mean that trust can affect the consumer's attitude. Moreover, [Khamis et al. \(2018\)](#) explored that religiosity can strengthen the intention to pay zakat as a compulsory religion. Therefore, the hypothesis of this research is as follows:

Hypothesis 4a: trust has a positive influence on e-Zakat usage

Hypothesis 4b: religiosity moderates the effect of faith on e-Zakat usage

Hypothesis 4c: Trust has a positive impact on attitude

3.3 Attitude, e-Zakat Usage, and the Moderating Role of Perceived Risk

[Obaid et al. \(2020\)](#) stated that attitude positively affects Zakat usage. Further, [Abashah et al. \(2018\)](#) found that attitude and subjective norms significantly affect the zakat payment behavior in Malaysia. Thus, LAZ must act and design a comprehensive action plan to promote Muslim people's awareness and comprehension of the significance of zakat in sharing the benefits of the social economy with the poor, thereby increasing the poor people's welfare and well-being and reducing the number of poor people. On the other hand, [Tandrayen-Ragoobur et al. \(2021\)](#) stated that attitude relates to the risk and that explaining the perceived risk will disturb the purchasing behavior. Perceived risk will depend on the person's attitude toward the object and whether the object is suitable or not. In the context of e-Zakat, it means the perceived risk will moderate the effect of attitude toward e-Zakat usage. [Strazzera et al. \(2021\)](#) found that attitude toward risk can influence the person's perception of the risk. [Fahad et al. \(2018\)](#) found a relationship between attitude and perceived risk. Therefore, the hypothesis of this research is as follows:

Hypothesis 5a: Attitude has a positive influence on e-Zakat usage

Hypothesis 5b: perceived risk moderates the effect of attitude on e-Zakat use.

3.4 e-Zakat Usage and Satisfaction

To ensure continuous zakat performance, it is necessary to enhance the distribution of zakat funds to the appropriate beneficiaries to encourage Muslims to pay zakat via LAZ ([Sedjati et al., 2018](#)). According to [Abashah et al. \(2018\)](#), distrust toward zakat fund institutions, especially in terms of transparency and inefficiency in funds distribution management, causes non-compliance that will affect the unsatisfaction of the zakat payers. The higher the satisfaction with the zakat funds institution is, the higher the zakat compliance will exist. Consistent with the above argument, it is expected that stakeholders who have a high level of satisfaction with zakat distribution will contribute to greater trust in zakat fund institutions and vice versa. From this description, the following hypothesis can be formulated:

Hypothesis 6: e-Zakat Usage has a positive influence on satisfaction

3.5 Satisfaction and Loyalty

Customer satisfaction is the main factor in building customer loyalty. If the company improves higher customer satisfaction, the company will get higher customer loyalty, avoid customer turnover, decrease customers' sensitivity toward price and marketing costs, and increase the reputable business (Wyer & Mells, 2018).

Loureiro & Jesus (2019) stated that customer loyalty positively correlates with business performance. Furthermore, Loureiro & Jesus (2019) said that customer loyalty could improve the value of the business and attract more new customers in the short term so that customer loyalty will be developed to increase sales and market share, and profit. Profit is the main goal in running the business to maintain and sustainably grow the business. In long term, loyalty customers will create the more profitable business in terms of the readiness to pay higher price, and the customers will recommend to other new customers. Besides that, Yilmaz *et al.* (2021) found that giving high-quality service is the key to getting a sustainable competitive advantage. Moreover, satisfied customers will create business success because customer satisfaction builds repurchases and brings about positive Word of Mouth. Therefore, the hypothesis of this research is formulated as follows:

Hypothesis 7: satisfaction (satisfaction) has a positive influence on loyalty
All those hypotheses can be drawn in [Figure 1](#).

4. METHOD

This research used a non-probability sampling technique with a purposive sampling method. The sample in this study is internet users who have paid zakat or have never paid zakat using the e-zakat application and have the following criteria: 1) know the activities of e-zakat applications; 2) know and have used the product or service of an e-zakat application company; 3) have a minimum education of high school. The sample selection with these criteria was carried out because it followed the research objective to test the effect of E-CRM on attitudes, beliefs, e-zakat usage, satisfaction, loyalty, religiosity, and perceived risk. E-zakat usage is the main factor in determining the population and the sample criteria are prospective zakat payers. The minimum sample size in this study refers to Hair *et al.* (2014), that representative sample size for using Structural Equation Modelling (SEM) is at least 5 or 10 times the estimated number of parameters, so a minimum sample size of $80 \times 10 = 800$ respondents have been obtained. However, 742 usable data from 800 respondents were used in the analysis.

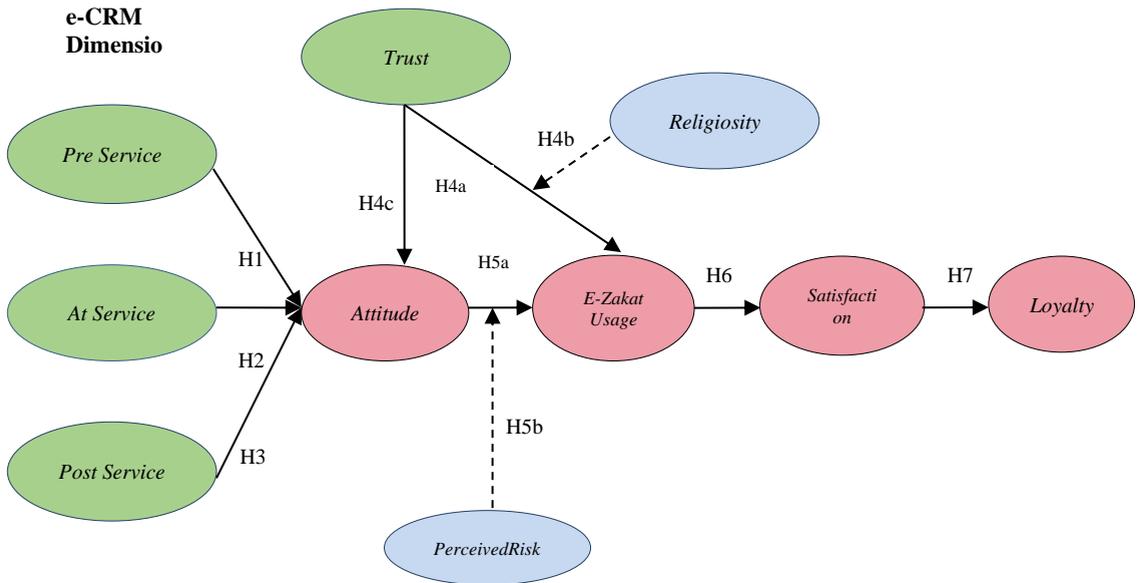


Figure 1. Research Model of e-CRM in Building Loyalty

The measurement of the indicator’s items adopted the previous research. Four things from [Gulati et al. \(2019\)](#) quantify trust. [Sangwan et al. \(2021\)](#) use four items to assess an individual’s attitude. [Sangle & Awasthi \(2011\)](#) adopted a two-item scale to assess perceived danger. Twelve items are used to determine religiosity, based on [Eid & El-Gohary \(2015\)](#). E-Zakat consumption is quantified using ten items from [Jamaludin \(2017\)](#). Satisfaction is quantified using four criteria ([Pappas et al., 2020](#)), and three factors determine loyalty ([Oumar et al., 2017](#)). E-CRM is quantified using 32 items ([Alhaiou, 2011](#)). All the items were measured on a 5-point Likert scale ranging from 1 = “Strongly Disagree” to 5 = “Strongly Agree.” Finally, collected data was analyzed using SEM (Structural Equation Modelling) based on Lisrel 8.80 statistical tool.

5. RESULTS

The number of questionnaires obtained using the google form was 800. However, the usable data was 742, or 92.75 percent of the total number of respondents. The characteristics of respondents in terms of males dominate the gender. The dominant age portion of the respondents is the young generation ranging from 20 to 40 years. In terms of monthly income, the zakat payers have a range of 2 to 4 million with having higher education background (Bachelor’s degree), and the private employees and entrepreneurs dominate the respondents’ samples.

5.1 Validity and Reliability Test Results

All the measurements used are valid and reliable, measured by Average Variance

Extracted (Validity test) and Cronbach Reliability (Reliability test), as can be seen in [Table 1](#).

The following procedure tests the fit model to confirm whether the structural model is valid or not or whether the data analysis supports the hypothesis development. The fit model used absolute fit measure, incremental fit measure, and parsimonious fit measure to verify that the research model fits the data. The results of the overall fit index show that the research model fits with the data ([Table 2](#)). The structural model results show that all hypotheses are supported by the data ([Figure 2](#)). [Figure 2](#) can be cited in [Table 3](#). Pre-Service of e-CRM, if compared to other dimensions of e-CRM, has a higher positive direct effect on attitude with the value of 10,00%, followed by At-Service of e-CRM with the value of 9,00%, and Post-Service of e-CRM with the value of 8,00%. Trust also has a positive direct effect on e-Zakat usage with a value of 62,00%., but compared to its impact on attitude, it has a lower value of 15%. The moderating effect of religiosity statistically strengthens the impact of Trust on E-Zakat Usage. Attitude effect on e-Zakat usage shows a positive direct effect with a value of 17,00%. Then, Perceived Risk statistically strengthens the effect of Attitude on E-Zakat Usage. E-Zakat Usage (EZU) effect on satisfaction (satisfaction) has a positive direct effect value of 25,00%, and satisfaction has a significant positive effect on loyalty with a value of 78,00%, which is the highest one compared to the other impacts.

6. DISCUSSION

6.1 E-CRM dimensions Affect Attitude

This study extends the implications of the research results of [Mang'unyi et al. \(2018\)](#), who have examined the relationship of Pre-Service (PRES) to satisfaction. Then, [Mang'unyi et al. \(2018\)](#) suggested researching the effect of three e-CRM dimensions, namely pre-service, at-service, and post-service, on the other variables in the service sector. Therefore, this study examines the impact of e-CRM dimensions (pre-service, at-service, and post-service) on attitude. E-CRM dimensions represent subjective norms that can significantly affect attitudes following the Theory of Reasoned Action proposed by [Fishbein & Ajzen \(1975\)](#).

Table 1. Validity and Reliability

Variables	Indicator	SLF > 0.5	Error	CR > 0.7	AVE > 0.5	Conclusion		
Electronic Customer Relationship Management (e-CRM)								
Pre Services				0.94	0.56	Reliable		
PRES1	WD1	0.78	0.40			Valid		
	WD2	0.91	0.17			Valid		
	WD3	0.66	0.57			Valid		
	WD4	0.53	0.72			Valid		
	WD5	0.82	0.33			Valid		
PRES2	SC1	0.66	0.56			Valid		
	SC2	0.73	0.47			Valid		
	SC3	0.71	0.49			Valid		
	SC4	0.77	0.41			Valid		
	SC5	0.77	0.40			Valid		
PRES3	LP1	0.74	0.45			Valid		
	LP2	0.77	0.41			Valid		
	LP3	0.79	0.37			Valid		
At Services						0.91	0.62	Reliable
ATS1	SE1	0.73	0.46					Valid
	SE2	0.85	0.27	Valid				
	SE3	0.77	0.40	Valid				
ATS2	PM1	0.80	0.36	Valid				
	PM2	0.74	0.45	Valid				
	PM3	0.82	0.32	Valid				
Post Services				0.91	0.57			Reliable
POST1	OTD1	0.64	0.59					Valid
	OTD2	0.71	0.50					Valid
	OTD3	0.61	0.62			Valid		
	OTD4	0.64	0.59			Valid		
POST2	OT1	0.55	0.69			Valid		
	OT2	0.69	0.52			Valid		
	OT3	0.74	0.45			Valid		
	OT4	0.70	0.50			Valid		

Table 1. Continued

POST3	CS1	0,92	0,16			Valid
	CS2	0,62	0,62			Valid
	CS3	0,66	0,56			Valid
	CS4	0,73	0,47			Valid
attitude (attitude)				0.81	0.52	Reliable
	AT1	0,77	0,41			Valid
	AT2	0,91	0,18			Valid
	AT3	0,62	0,62			Valid
	AT4	0,54	0,71			Invalid
Trust (Trust)				0.90	0.53	Reliable
	TR1	0,77	0,41			Valid
	TR2	0,69	0,52			Valid
	TR3	0,68	0,53			Valid
	TR4	0,56	0,69			Valid
	TR5	0,66	0,56			Valid
	TR6	0,73	0,47			Valid
	TR7	0,69	0,53			Valid
	TR8	0,66	0,56			Valid
	TR9	0,52	0,72			Valid
	TR10	0,60	0,64			Valid
	TR11	0,57	0,67			Valid
	TR12	0,68	0,53			Valid
E-Zakat Usage				0.90	0.57	Reliable
	EZU1	0,66	0,57			Valid
	EZU2	0,73	0,46			Valid
	EZU3	0,67	0,55			Valid
	EZU4	0,62	0,62			Valid
	EZU5	0,69	0,52			Valid
	EZU6	0,70	0,50			Valid
	EZU7	0,69	0,53			Valid
	EZU8	0,78	0,39			Valid
	EZU9	0,74	0,45			Invalid
	EZU10	0,57	0,68			Valid

Table 1. Continued

Satisfaction (Satisfaction)				0.86	0.60	Reliable
	SA1	0.84	0.29			Valid
	SA2	0.75	0.43			Valid
	SA3	0.74	0.45			Valid
	SA4	0.76	0.43			Valid
Loyalty (Loyalty)				0.76	0.52	Reliable
	LY1	0.80	0.35			Valid
	LY2	0.81	0.34			Valid
	LY3	0.51	0.74			Valid
Religiosity				0.93	0.52	Reliable
	RE1	0.60	0.64			Valid
	RE2	0.74	0.45			Valid
	RE3	0.76	0.43			Valid
	RE4	0.76	0.43			Valid
	RE5	0.73	0.47			Valid
	RE6	0.76	0.43			Valid
	RE7	0.75	0.43			Valid
	RE8	0.72	0.48			Valid
	RE9	0.73	0.46			Valid
	RE10	0.77	0.41			Valid
	RE11	0.67	0.56			Valid
	RE12	0.64	0.59			Valid
Perceived Risk				0.81	0.53	Reliable
	PIR1	0.79	0.38			Valid
	PIR2	0.89	0.21			Valid
	PIR3	0.64	0, 59			Valid
	PIR4	0,53	0,71			Invalid

Table 2. Fit Model Results

Overall Fit		Results	Value Standard	Conclusion
Absolute Fit Measure	2	1322.09	expected small	Good Fit
	p-value	0.048	expected small	Good Fit
	RMSEA	0.034	RMSEA 0.08	Good Fit
	GFI	0.92	GFI 0.90	Good Fit
IncrementalFit Measure	AGFI	0.90	AGFI 0.90	Good Fit
	CFI	0.98	CFI 0.90	Good Fit
	NFI	0.96	NFI 0.90	Good Fit
Parsimonious Fit Measure	PNFI	0.46	expected to be small	Good Fit
	PGFI	0.49	expected to be small	Good Fit

Source: Data processed by LISREL version 8.8, 2022

Table 3. Hypothesis Testing

Hypothesis	Path analysis			Direct Effects	t-value	Total Effects	Conclusion
H1	Pre-Service (eCRM)	→	Attitude	0.10	2.26	0.10	Supported
H2	At-Service (eCRM)	→	Attitude	0.09	2.18	0.09	Supported
H3	Post-Service (eCRM)	→	Attitude	0.08	2.13	0.08	Supported
H4a	Trust	→	e-Zakat usage	0.12	2.22	0.22	Supported
H4b	Trust*Religiosity	→	e-Zakat usage	0.15	4.18	0.15	Supported
H4c	Trust	→	Attitude	0.62	13.87	0.62	Supported
H5a	Attitude	→	e-Zakat usage	0.17	2.92	0.17	Supported
H5b	Attitude *Perceived Risk	→	e-Zakat usage	0.19	4.80	0.19	Supported
H6	e-Zakat Usage	→	Satisfaction	0,25	5,61	0,25	Supported
H7	Satisfaction	→	Loyalty	0,78	11,49	0,78	Supported

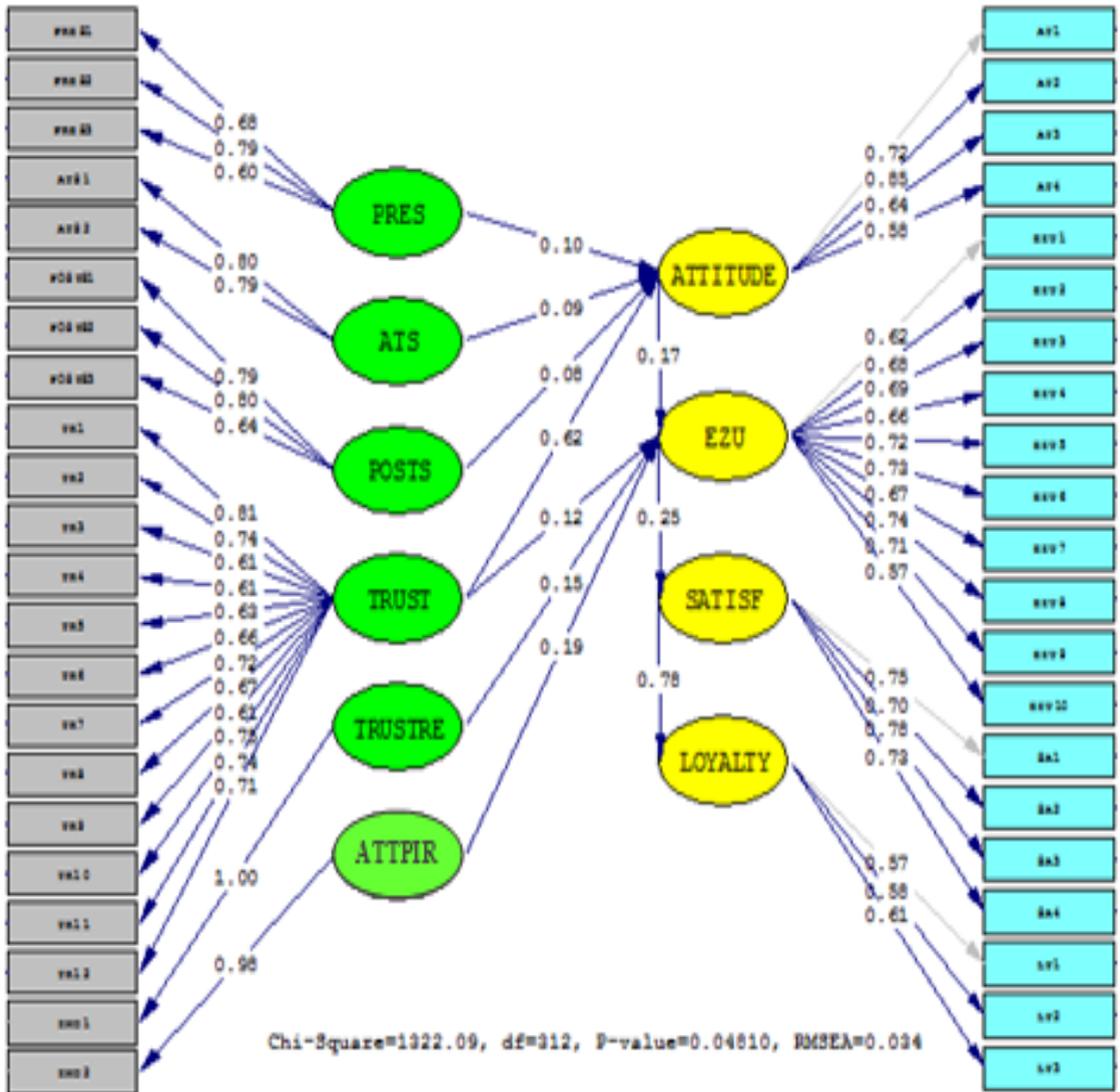


Figure 2. Structural Model Results, Based on Standardized Solution

This research shows that pre-service of e-CRM positively has a higher significant effect on attitude than at-service and post-service of e-CRM. This means that pre-service activity has become the primary factor affecting a significant positive impact on attitude. The management of e-Zakat must prioritize pre-service training, particularly in terms of information communication intensity about how zakat payers can register to become members and pay the zakat funds, and inform the candidate of the Zakat payers that the zakat funds will be immediately distributed to zakat recipients, such as poor people, widows, and orphans (orphan and stray). The information that must be shared on the

platform of e-Zakat has the objective to fulfill any kinds of relevant information to meet the needs and wants of the zakat payers so that they can create a positive attitude, then bring about the zakat payers' satisfaction and loyalty. This activity fits with the idea of Paliouraset *al.* (2017).

This research results support the findings of Mir (2014), but the effect value of pre-service by Mir (2014) is higher (18%) than the effective value of this research (10%). The different results are due to different pre-service measurements and object settings. Mir (2014) applied the study at University. On the other hand, this research was implemented in an e-Zakat platform with different respondents' different characteristics. The measurement of pre-service by Mir (2014) used the unidimensional measure. The pre-service measurement in this research used multi-dimensional measures (web design, search capabilities, and loyalty program). This research also finds that web design is the primary determinant factor to affect the positive attitude. However, 3% of respondents said that the e-Zakat website platform could not ease access. Therefore, this implies the management of e-Zakat to improve the quality of the e-Zakat Platform to access the platform quickly and serve the easily understandable information by the zakat payers so that the zakat payers have a positive attitude and satisfaction, consequently become loyal zakat payers. This condition also makes the zakat payers trust the e-Zakat fund's institution.

Even though pre-service is the main factor that affects attitude, at-service also has a significant positive effect on attitude but with a lower effect value, measured by security/privacy and payment methods dimensions. Payment methods become the main factor affecting the attitude. However, 10% of respondents expressed dissatisfaction with the payment methods provided owing to the lack of confirmation that zakat payers had made a zakat fund transaction, causing them to wonder whether the e-Zakat fund institution received their money. The zakat payers, in general, prefer the online payment methods in terms of credit cards or electronic cash, as Kampani & Jhamb (2020) stated. Therefore, this implies that the management of e-Zakat must focus on the payment methods, confirm that the zakat fund transaction has been received, and say thanks for it. This activity needs to be executed to build the comfortable psychology of the zakat payers that their money is more saved (Eelu & Nakakawa, 2018; Küster *et al.*, 2016). The activity also represents the safety of the e-Zakat platform (Abashah *et al.*, 2018). The e-Zakat management must be able to build the zakat payers' trust by ensuring that the personal information of e-Zakat payers is confidential.

In terms of post-service, this research uses three dimensions of post-service (on-time delivery, order tracking, and customer service) that also has a significant positive effect on attitude. However, the main impact on attitude is on-time delivery. The post-service activity draws after-sale service Khalifa & Shen (2009), expected to build customer satisfaction (Swan & Oliver, 1989; Bearden & Teel, 1983) and also serve the online transaction complaint (Eelu & Nakakawa, 2018). In Eelu & Nakakawa (2018) opinion,

post-service of e-Zakat must focus on the online menu content or feature to serve and respond immediately to the questions and complaints from the e-Zakat payers feedback communication online and order tracking (Assouad & Overby, 2016). As Javed & Wu (2020) stated, this represents the online quality service. Online quality service in post-service of e-CRM can improve online customer loyalty (Oumar *et al.*, 2017). This research implies that the management must focus on the activity of on-time delivery. In the context of e-Zakat, the management of e-Zakat must deliver on time and right after the zakat funds transactions that have been made by e-Zakat payers to the recipients so that the e-Zakat payers believe that the zakat transactions have been managed transparently, and accountable.

6.2 Trust Effect on Attitude and E-Zakat Usage

The outcomes of this study corroborate Kaushik *et al.* (2020) observation that trust has a strongly favorable effect on attitude. Another study discovered that trust was a strong predictor of consumers' desire to transact with online businesses and their intention to make online purchases (Preetha *et al.*, 2019). On the other hand, trust enables consumers to overcome risk and uncertainty perceptions, which significantly impacts consumer behavioral intentions (Brühlmann *et al.*, 2020). This means that the management of e-Zakat services must increase the transparency of e-Zakat transactions by accurately communicating the flow of information about the e-Zakat management process to potential zakat payers. Hence, they understand that the management of e-Zakat services is conducted following Islamic law.

Additionally, this data suggests that e-Zakat administrators emphasize security during e-Zakat transactions by limiting pop-up advertisements that may threaten e-Zakat users or payers. These recommendations should be implemented to boost the faith or trust of Muslim e-Zakat payers in using e-Zakat services. Thus, the greater public confidence in e-zakat services, the more people will use them to conduct zakat transactions. This assertion is consistent with Ventre & Kolbe (2020) conclusion that trust in online services has a favorable and significant effect on attitude. Then, Zhou (2011) discovered that confidence could predict internet usage for various online services, such as purchasing (Preetha *et al.*, 2019). Thus, in the context of the e-Zakat platform, this research result corroborates the previous research findings that trust has a positive and significant effect on attitude and e-Zakat usage. However, the impact of Trust trust on e-Zakat Usage usage is significantly more important (62 %) than the effect of Trust trust on Attitude attitude (15 %). The e-Zakat platform's use is critical in determining the e-Zakat payers' pleasure and loyalty. To enhance e-Zakat usage, the management must earn the user's or payer's trust by conducting e-Zakat transaction services in a transparent and accountable manner consistent with Islamic Law. Additionally, the management can enhance the e-Zakat platform's web quality and design performance to avoid numerous forms of advertising appearing on the forum, such as pop-up advertising that may interrupt and slow down the platform's accessibility, thereby reducing the higher volume

of e-Zakat transactions.

6.3 The Moderating Effect of Religiosity in the Effect of Trust on e-Zakat Usage

The result shows that the moderating effect value of religiosity has positively increased to 12%; otherwise, without moderating effect, the direct effect value of trust on e-Zakat usage is 62%. It means that religiosity strengthens the impact of trust on e-Zakat use. This result supports the finding of Rizal & Amin (2017) finding that religiosity has a strong effect on the rich Muslim People's perception that will contribute to paying Waqf. Religiosity in this research means a person's faith to conduct his Muslim obligation to pay Zakat, which is relevant to the opinion of Anees *et al.* (2020); Farouk *et al.* (2018); Rahman *et al.* (2015). The level of religiosity commitment of the Muslim to pay Zakat is critical in influencing the Muslim Behavior, Attitude, and Trust (OuÃ & Sall, 2019; Souiden & Jabeur, 2015; Hunt & Vitell, 1986). Based on Iranmanesh *et al.* (2020) opinion, a person who commits to the Islamic Law is willing to pay the higher price of certified halal food. In conjunction with this, Muslims having a high commitment toward the Islamic Law in the context of Zakat will have higher trust toward e-Zakat services affecting higher e-Zakat usage. This means that the religiosity of the Muslims having a high commitment toward the Islamic Law can strengthen faith toward e-Zakat usage. In supporting this statement, the e-Zakat platform has been legalized by Indonesia Financial Service Authority (OJK). Thus, Muslims do not worry about using the e-Zakat platform. The research result also implies that the e-Zakat platform's management should always accurately and transparently serve the information of managing e-Zakat so that the Trust of Muslims toward e-Zakat services increases to use e-Zakat services. It can be concluded that the higher the trust of the Muslims toward e-Zakat services, the higher tendency of Muslims to use e-Zakat services as the institution that will distribute Zakat fund transactions.

6.4 Attitude Effect on e-Zakat Usage and The Moderating Effect of Perceived Risk

Attitude plays a role in purchasing decisions (Lai *et al.*, 2020). This statement corroborates Fishbein & Ajzen (1975) assertion that attitude is composed of two components (belief in the behavior and the probability that the behavior will occur). Individual attitudes have the most significant influence on technology usage, as past research has established that attitude is a critical predictor of technology usage (Lai *et al.*, 2020; Grover *et al.*, 2019). Additionally, Preetha *et al.* (2019) stated that perceived use could improve consumers' perceptions of self-control when it comes to online transactions (Grover *et al.*, 2019). It means that a user's perception of the web online depends not only on experience but also on web usage (Esmaeili *et al.*, 2021). In line with this, Grover *et al.*, (2019) stated that an individual decision to adopt a new information system through the web is mainly based on the attitude toward the web. Then, Leppäniemi *et al.* (2017) stated that attitude is a consequence of negative and or positive feelings toward the web system, and he is willing to use the web as an

information technology system. In the context of the e-Zakat web or platform, when the zakat payers have a positive attitude toward the e-Zakat web, they would like to use the e-Zakat web. So, the attitude has a significant positive effect on e-Zakat usage, as this research resulted in a practical value of 17,00%.

Perceived risk becomes an important issue in online transactions due to uncertainty and risk faced (Wang *et al.*, 2020). The risk or uncertainty faced in online transactions is that the consumers must release their data, transfer money through e-payment directly without knowing the company's online service first (Preetha *et al.*, 2019), and the behavior of e-marketers is not in consumers' control (Turban *et al.*, 2018). Therefore, perceived risk is the primary determinant factor in making a purchase decision in online shopping or online shopping (Preetha *et al.*, 2019). Then, Zhong *et al.* (2020) explained that using the web helps people reduce risk. Therefore, for the higher perceived risk, consumers will carefully analyze all information on the web so that the web can help recover the anxiety toward the net and recover the anxiety toward the web and create a favorable opinion toward the web usage.

In the context of e-Zakat, perceived risk strengthens potential e-Zakat payers' willingness to conduct online zakat transactions, as determined by this research with a moderating impact value of 19 percent. Otherwise, the direct effect value of attitude toward e-Zakat consumption is 17% without any moderating influence. This suggests that the moderating influence of perceived risk is more pronounced in the relationship between attitude and e-Zakat Usageusage. It can be inferred that perceived risk plays a significant role in strengthening the attitude effect on e-Zakat usage, which affects e-Zakat payers' satisfaction, according to Zhong *et al.* (2020). This conclusion corroborates the findings of Sharma *et al.* (2022).

However, based on the one indicator of perceived risk in terms of personal data exposure, the respondents worry about their data when using e-Zakat services. They are afraid that their data will not be kept out and un-confidential. This result suggests that the management of e-Zakat must provide safety program to protect the personal data so as it is always maintained as the confidential data. Also, management of e-Zakat services should improve e-Zakat Usage information so that Muslim zakat payers is aware to use e-Zakat service carefully so the Muslim Zakat payers can also minimize the potential risk faced.

The usability of websites can reduce the high perceived risk in online transactions. Therefore, the management of e-Zakat must strengthen the usability of the e-Zakat platform through the proper performance of e-zakat information so that e-Zakat usage will be higher and build much more e-Zakat transactions to a lower perceived risk. This condition will bring about e-Zakat Payers' satisfaction and loyalty.

This finding has practical implications for managers to evaluate e-zakat services provided to the Muslim community. Then, examine the security system of e-zakat services that can be a reluctance of the Muslim community to use the service. In addition, this finding also adopts the theory of consumer behavior, which shows the customer's response to the e-zakat service provided by the service manager and makes decisions to determine customer behavior toward the service. Future researchers in different contexts can also extend this finding.

6.5 E-Zakat Usage Effect on Satisfaction

The result shows that e-Zakat usage has a significant positive effect on satisfaction, with 25,00%. This finding supports the finding of [Isaac et al. \(2017\)](#). This represents that the satisfaction toward e-Zakat usage will be loyal to Zakat Payers. However, they are still reluctant to use E-Zakat, about 9,00%, due to their fear of the e-Zakat safety system and the users' privacy toward e-Zakat Services. Therefore, this implies that the management of e-Zakat providers must manage the confidentiality of the e-Zakat users and be sure that the e-Zakat platform is secure and there is no risk when using the e-Zakat platform. The management also informs or socializes that the personal data of the Zakat payers are confidential. Otherwise, it can bring to the breaking law. Another way to improve the zakat payers' use of the e-Zakat platform is through intensifying monitoring and evaluation of the system of the e-Zakat platform in delivering Zakat Payers' satisfaction and loyalty, as stated by [Oumar et al. \(2017\)](#).

6.6 Satisfaction Effect on Loyalty

The result shows that satisfaction has a significant favorable influence on loyalty, having a higher effect value than other effects (78,00%), supporting the research results by [Xu & Du \(2018\)](#). If zakat payers are satisfied with their e-Zakat usage, they will be loyal to e-Zakat services due to previously developing a favorable attitude toward e-Zakat services or platform, resulting in high retention or re-use of e-Zakat services ([Xu & Du, 2018](#); [Ajzen, 1991](#)). In conclusion, the highest level of favorable attitude toward the e-Zakat platform, the highest level of satisfaction, and the highest level of loyalty. Therefore, the management of the e-Zakat platform must create the zakat payers' satisfaction by serving an excellent e-Zakat platform in terms of quality, design, and security, or no risk usage. In terms of no risk usage, the management must have content communication in the platform and intensify the content communication through advertising that the zakat payers do not worry about the risk tendency of insecure personal data and error transactions. Soon, the zakat funds will be distributed to the right recipient. Then, zakat payers will receive the proof of zakat funds transaction.

7. CONCLUSION

The main finding of the research is that the e-CRM dimension and trust can build a positive attitude that can improve e-Zakat usage. However, trust has a higher effect value

on mentality than the e-CRM dimension. Also, trust has a higher positive effect on e-Zakat use than attitude. This means that trust has a vital role in improving e-Zakat usage, even strengthened by the moderating role of religiosity of the zakat payers. A crucial function of faith exists due to the management of e-Zakat services suitably managed by the Islamic Regulation, so the zakat payers are willing to use e-Zakat, even though there still is doubt by the zakat payers about unsecured personal data of zakat payers. Pre-Service of E-CRM compared to at-service and post-service of e-CRM has the more significant influence because of easy use and access of e-Zakat, serving ease and comfortable payment procedure. Another finding is the role of perceived risk in the attitude effect on e-Zakat usage, strengthening zakat payers' satisfaction. It means that the lower the perceived risk, the higher the e-Zakat use will be, and then, maintaining zakat payers' satisfaction, and consequently improving their loyalty. Therefore, Religiosity and Perceived Risk enhance the willingness of zakat payers to use e-Zakat, even though the zakat payers need more ease of use and usefulness of the e-Zakat platform, as the Theory of Acceptance Model postulates.

8. RESEARCH IMPLICATIONS

The novelty of the research is the moderating role of religiosity in the effect of trust on e-Zakat usage and Perceived Risk in the impact of attitude on e-Zakat use. From these novelty findings, the research contributes to the management of e-Zakat to educate how e-Zakat transaction operates and efficiently and give more usefulness to the e-Zakat payers, so they can get satisfaction to bring them loyalty. Other contributions for management are to evaluate the quality and design of the e-Zakat platform to get outperformed in terms of secure personal data and safe transactions and to show the fund transaction transparently to assure that the zakat fund transaction is immediately distributed to the proper recipients.

9. LIMITATIONS AND FUTURE RESEARCH DIRECTION

The present study has several research limitations. First, the present study adopted a cross-sectional design that restricts its ability to draw causal inferences. Second, to achieve the study objective, the purposive sampling technique was used to collect data that limits the generalizability of the present study. Finally, because the object set of the e-Zakat Usage research conducted in Indonesia is limited, and the samples are not as e-Zakat platform users, but as internet users who are constantly shopping online, this type of research can be expanded to other countries with different cultures, primarily in terms of the level of religiosity based on the Islamic Country System, and the users' samples of using e-Zakat to obtain a high degree of generalization.

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