

Original Article

The Influence of Religiosity, Satisfaction, and Trust of Muzaki on the Commitment of Muzaki to the management of the Baitul Maal Foundation of the State Electricity Company in the perspective of Tawhidi.

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Abstract -

This study aims to investigate the influence of religiosity, satisfaction, and trust muzak against muzak commitment to the management of Yayasan Baitul Maal PT PLN (Persero) (PLN YBM) in perspective Tawhidi. This research was conducted at PT PLN (Persero) (PLN) due to the researcher as a former employee of PLN witnessed the development of significant zakat management in PLN. The methodology of this research is quantitative. Sampling through questionnaires with random probability techniques, random sampling. The variables in this study are religiosity, satisfaction, trust, and commitment of muzak. To explain the relationship between these variables analyzed and processed using the Structural Equation Model (SEM) with SPSS 11.5 and AMOS 25 software. The results of this study found that muzak religiosity had a significantly significant effect on muzak satisfaction, muzak religiosity also had a significant effect on muzaki's trust and muzaki's commitment but weakly. In addition, muzak satisfaction has a significant effect on muzaki's trust strongly but does not affect the commitment to YBM PLN. Furthermore, the trust of Muzaki has a strong significant effect on Muzaki's commitment to YBM PLN. From this study, it can be found that muzak satisfaction through mediating muzaki's trust as an intervening variable has a strong significant effect on YBM PLN. Likewise, muzak religiosity through the mediation of muzak satisfaction and muzaki's trust as an intervening variable significantly influences the commitment of muzak to YBM PLN. In this study it was also found that muzak religiosity had a strong significant influence on muzak satisfaction, meaning that knowledge affected muzak satisfaction, meaning that knowledge affects muzak satisfaction. This can be an input for administrators to be consistent and improve education about zakat, especially professional zakat to muzak, among others through lectures on dhuhr prayer, Friday sermons, or zakat classes. Apart from that, it is a necessity to maintain muzaki's satisfaction, which is very influential on

muzaki's trust so he finally committed to YBM PLN. The existence of zakat that has not been channeled is a signal for the management to improve distribution performance. By looking at the results of this study, it is expected to provide information and insight for YBM PLN management in social roles in the community through its programs namely da'wah, economic empowerment, natural disaster assistance, health services, and education, and can contribute theories in the fields of management and behavior zakat muzak.

Keywords - Muzaki religiosity, muzak satisfaction, muzak trust, muzak commitment, YBM PLN.

I. INTRODUCTION

A. Research Background

The zakat institution built by the Islamic Caliphate in its heyday has proven that zakat is a religious deed that can increase the socio-economic level of the Islamic community. This is because some of the wealth of the group of rich people is given to groups of people who have not been fortunate. The seriousness in managing zakat has been able to realize a harmonious society because it narrows the gap between the poor and the rich in society and the country. If the zakat system is truly carried out in accordance with the Shari'a which has been determined by Allah and His Messenger, then a just and prosperous society is not impossible to realize, this has been proven at the time of the Prophet and his successor Caliphs after death such as Caliph Umar bin Khatab and Umar bin Abdul Aziz (Indrijatiningrum, 2005: 3).

Because of its very strategic function, this charity has contributed to improving the welfare of the community, because it has a goal to improve the social dignity of humans, although in reality it still cannot be optimally empowered. In Indonesia, according to data from the Central Statistics Agency (BPS) the number of poor people (population below the poverty line) in 2006 was 39.3 million and in March 2007 slightly decreased to 37.17 people



(16.58%) (Firmansyah et al., 2008: 1) and in March 2010 decreased by 31.03 million (Media Indonesia, October 24, 2011). While the role of zakat has helped alleviate poverty, zakat is able to reduce the number of poor families from 84 percent to 74 percent (Beik, 2009: 54).

The management of zakat, infaq, and organized shodaqoh in Indonesia has been seen when several zakat institutions were established, for example, Baitul Maal Ummat Islam (Bamuis) BNI (established in 1968), Al Falah Social Fund Foundation (YDSF) (established in 1987), Dompot Dhuafa (established in 1993). With the existence of Law No. 38 of 1999 (which has now been amended into Law No.23 of 2011) concerning Management of Zakat, there are two zakat management bodies that are permitted to collect and distribute zakat, namely the Amil Zakat Infak Sedekah (BAZIS) which is a government body, and Zakat Institution Infaq and Sadaqah managed by the community. The issuance of this Act further fosters the growth of the Infak and Alms Zakat Institutions, for example in offices both government and private offices that manage the zakat of their employees, including also at PT Perusahaan Listrik Negara (PLN) (Zakat & Powering, 2008: 37).

When viewed from the magnitude of the national potential for collecting zakat in Indonesia according to the calculation of the Minister of Religion in the Said Agil Al-Munawar period of Rp. 7.5 trillion (Indrijatiningrum, 2005: 12), but the results of research at the Center for Language and Culture (UN) UIN predicts that the acquisition of zakat can reach Rp. 19 trillion per year. Meanwhile, according to the National Zakat Agency (BAZNAS) the potential for zakat in Indonesia in 2005 reached Rp. 19.3 trillion, but in reality only Rp. 820 Billion (BAZNAS, 2006 in Firmansyah et al., 2009: 3), according to the results of the PIRAC (Public Interest Research and Advocacy Center) survey, it was Rp. 9.0 trillion, whereas in 2007 the potential of zakat was estimated at Rp. 20 trillion / year with realization of 1.3 trillion (Republika, January 2008 in Firmansyah et al., 2008: 3), the last according to Eri Sudewo there are three scenarios, wherein the third scenario the potential of zakat is Rp. 32.4 trillion (Firmansyah et al., 2008: 4). The latest news by the Ministry of Religion (2018) states that the potential of zakat is Rp. 217 trillion (<https://www.republika.co.id/berita/dunia-islam/islam-nusantara/-18/02/23/p4m1gs409-kemenag-potensi-zakat-nasional-capai-rp-217-triliun>, downloaded November 25, 2018). From the description above it can be seen that although it has helped alleviate poverty, this is an indication that the management of zakat in Indonesia is still not optimal.

The phenomenon as described above is that there is still a small amount of zakat collection compared to the potential for zakat collection nationally, there is

also a similar situation in the PLN Head Office. In the period 2006-2010, the amount of zakat that can be collected is still not in accordance with the potential number of employees who are Muslim. In 2006, the number of Muslim employees amounted to 458 people, who paid zakat in the Infak Zakat Institution and Shodaqoh PLN Head Office as many as 61 people, but in its development, there was a significant increase, seen in December 2010 from the number of Muslim employees 644 who paid zakat at the National Office of the Infak and Shodaqoh Zakat Institution of 532 people. (Report of the Infak and Shodaqoh Zakat Institution of PLN Head Office, 2010), while nationally in June 2018 of the total 39,516 employees who became PLN's Muzak Baitul Maal Foundation (YBM) as many as 35,940 people, this shows that since 2017 it has increased significantly since the issuance of the Decree of the Board of Directors.

B. Research Problems.

From the phenomena there is still a gap between the potential of zakat towards the acceptance of zakat both nationally and specifically at YBM PLN which shows that there are still problems in zakat management, the research on the relationship of trust, satisfaction, and religiosity to the commitment to pay zakat by muzak is important, while there are still The research gap is that there is no research that examines the behavior of muzak, namely the relationship of the variables of religiosity, satisfaction and trust in muzak to the commitment to pay zakat in the perspective of the String Relationship Tawhidi, especially at YBM PLN. Based on the research problems above, this study raises the following research questions:

1. Is there any influence of muzak religiosity on muzak satisfaction to YBM PLN.
2. Is there any influence of muzak religiosity on the trust of muzak to YBM PLN.
3. Is there an influence of muzak religiosity on muzaki's commitment to YBM PLN.
4. Is there an influence between muzak satisfaction with muzaki's trust in YBM PLN.
5. Is there any influence of muzak satisfaction on muzaki's commitment to YBM PLN.
6. Is there any influence of muzak's trust in the commitment to YBM PLN.

C. Research purposes

In accordance with the background of this study and the problems raised by the author, the purpose of this paper is:

1. Analyzing the influence of muzak religiosity on muzak satisfaction to YBM PLN.
2. Analyzing the influence of muzak religiosity on the trust of muzak to YBM PLN.
3. Analyzing the influence of muzak religiosity on muzaki's commitment to YBM PLN

4. Analyzing the influence of muzak satisfaction on trust in YBM PLN.
5. Analyzing the influence of muzak satisfaction on muzaki's commitment to YBM PLN.
6. Analyzing the influence of muzak's trust in the commitment to YBM PLN.

LITERATURE REVIEW

A. Definition of Zakat

If viewed in terms of language (etymology), the origin of the word zakat is from Arabic az zakah which has a holy meaning, clean, growing, developing, increasing, fertile, good, commendable, and blessing (Yahya, 2009: 14).

Definition of zakat is something that is given by people as the right of Allah SWT (Zakat Guidelines of the Ministry of Religion of the Republic of Indonesia (DEPAG), 2006: 65) besides that in Law No.23 of 2011 concerning Management of Zakat, Article 1, paragraph 2 explains that:

"Zakat is a property that must be issued by a Muslim or business entity to be given to those who have the right to receive it in accordance with Islamic law"

While zakat in the term fiqh means a certain amount of property required by Allah Subhanahu Wa Ta'alla (SWT) is handed over to those who are entitled (Qardhawi, 2010: 34). Ali (1988: 26) provides a definition that zakat is a part of the assets that must be given by every Muslim who meets the requirements of certain people, with certain conditions as well.

Based on the definitions that have been stated, it can be concluded that zakat is a certain amount of property that must be set aside by a Muslim to be given to those who are entitled in accordance with the provisions of Islam, with the hope that those who have fulfilled it will purify themselves and their property and receive blessings from Allah SWT.

Zakat has similarities with infaq and almsgiving, namely worship or actions related to property. However, there are differences between the two, namely as follows:

- a. In terms of the law, the legal zakat is obligatory for Muslims who have fulfilled the provisions, while the alms and infaq are the sunnah.
- b. Zakat has a clear function to purify or cleanse the treasure and soul of the giver. Zakat expenditure is carried out in certain ways and conditions, both regarding the amount, time, and level, as well as the distribution.
- c. Infaq and alms are not an obligation. It is voluntary and is not tied to certain conditions in its expenditure, both regarding the amount, time, and level.

Based on the type, there are two types of zakat, namely zakat mal or zakat wealth and zakat fitrah.

The meaning of zakat mal or zakat is a part of a Muslim's property (also a legal entity owned by a Muslim) that must be issued to certain groups of people after being owned for a certain period of time and a minimum amount. The fitrah is a number of basic food items issued during the month of Ramadan by every person who is Muslim for himself and for the person he is responsible for who has excess staple food for a day on Eid al-Fitr (Prihatini et al, 2005: 52).

B. Religiosity to satisfaction

Religiosity is an encouragement in humans in this case Muslims to carry out the commands of Allah SWT through the instructions of the Prophet Muhammad. For that, in the actions taken, the daily activities of human beings always see whether the deeds of their deeds are in accordance with the rules and stipulated provisions, including in the management of zakat, the higher their knowledge and faith, the higher their satisfaction in paying Zakat. support research conducted (Aswandy, 2013); (Shariff et al., 2014); (Adrudin, et al, 2016); (Wang et al.2016) and (Fitri, 2018) in (Fitri, 2018) which states that knowledge has an effect on customer satisfaction, in this case, the customer can be compared with muzak. Both are assets, the difference is that customers are assets in trade while muzak is an asset in social charity, infaq, and alms. Based on the above, a hypothesis is made.

H1: There is a significant effect between the religiosity of the Muzaki YBM PLN to the satisfaction of muzak to YBM PLN.

C. Religiosity towards trust

Someone who keeps every action based on the provisions of Allah SWT tends to believe in an activity that aims towards the good and benefit of mankind. In this case, the researcher has not found a study that reviews the relationship between religiosity and trust in the management of zakat institutions.

H2: There is a significant influence between PLN's muzak YBM religiosity on muzaki's trust in YBM PLN.

The above research is in accordance with the research of Satrio et al (2016) that religiosity has a significant effect on paying zakat, Rosmidatun (2016), namely religiosity, has a positive effect on the motivation to pay zakat. towards the interest of muzak in distributing professional zakat through amil zakat institutions. The same is true in accordance with the research of Idris et al (2016). Based on the above, a hypothesis is made.

H3: There is a significant effect between PLN's muzak YBM religiosity on muzaki's commitment to YBM PLN.

D. Satisfaction with trust

The study conducted by Eri Takidah (2004), found that Muzzaki Amil Zakat Satisfaction contained in the perception of the quality of amil zakat services had a positive effect on the trust of the Muzzaki Amil Zakat Institution. Also in accordance with Setiawan's research (2016) which found that religiosity, trust, and reputation had a statistically significant effect on the interest of muzak in channeling professional zakat through amil zakat institutions. Based on the above, a hypothesis is made.

H4: There is a significant influence between the satisfaction of muzak to the management of YBM PLN to trust in YBM PLN.

E. Satisfaction with Commitments.

Nurul Huda et al's (2018) study found that satisfaction with muzak had a positive effect on muzak loyalty. In addition, Tri Yuniati et al (2016); then Wang et al (2016); Ahmed et al (2016) in Fitri (2018) also found that customer satisfaction has a positive influence on customer loyalty, in this case, customers can be compared with muzak in social institutions. Based on the above, a hypothesis is made.

H5: There is a significant influence between the satisfaction of muzak to the management of YBM PLN to the commitment of muzak to YBM PLN.

II. RESEARCH METHODOLOGY

A. Research design

The research in this study refers to research conducted by Eri Takidah (2004) regarding the measurement of the effect of the quality of services of the National Amil Zakat Agency on satisfaction. Then by using the quantitative research method with the Hypothetical Test.

Definition of Hypothesis.

The experts put forward some opinions about the definition of the hypothesis. Good and Scates (1954) states that the definition of a hypothesis is an estimate or reference that is formulated and accepted only temporarily and can explain the facts or conditions that are observed and used as instructions for the next steps Based on the views of Zikmund (1997: 112) hypotheses are propositions or guesses that have not been proven that tentatively explain facts or

phenomena, as well as possible answers to research questions. The hypothesis is a possible answer to the problem raised. Hypothesis definition according to Prof. Dr. S. Nasution (2000) is an assumption about what we observe in an effort to understand it. Besides that, Margono's view (2004) hypothesis comes from the word hypo and thesis. Hypo means less than, while the thesis means opinion. So, a hypothesis is an opinion or conclusion that is still temporary. While according to Dantes (2012) the hypothesis is interpreted as a presumption or assumption that must be tested through data or facts obtained by means of research,

(<http://www.sumberpengertian.id/pengertian-hipotesis-secara-umum-dan-menurut-para-expert>, downloaded 28-5-2019)

From the various opinions above it can be concluded that Hypothesis Definition is the definition of a hypothesis is a temporary conclusion that is not final or an assumption that is temporary and is a construct of researchers on research problems, which states the relationship between two or more variables. This alleged truth must be proven by scientific investigation.

The research in this study is an investigation type and is quantitative research, while the design used is causal research because this research is research that has a cause and effect between the variables studied. Causal research is a picture that explains the relationship between two variables or more so-called correlational studies. A study must use theories and hypotheses that can explain the influence between several variables studied (Istiyanto, 2005 in Edy 2014). This research is also a study in the form of hypothesis testing, namely research that has the purpose of testing hypotheses derived from several theories and previous research, while the variables to be used are. variable religiosity, satisfaction, trust, and commitment.

B. Population

The population in this study were PLN Muslim employees, in 2018 in the YBM PLN database and PLN partners as much as 38573

C. Sample

The sample in this study is to use the Convenience Random Sampling technique by taking samples randomly from the total Muslim employees of all PLN units and PLN Partners in the amount of 38573. By distributing questionnaires from December 2018 to January 2019, the collected data is obtained in 1730 samples. From the data collected after being studied, 1282 questionnaire samples were processed.

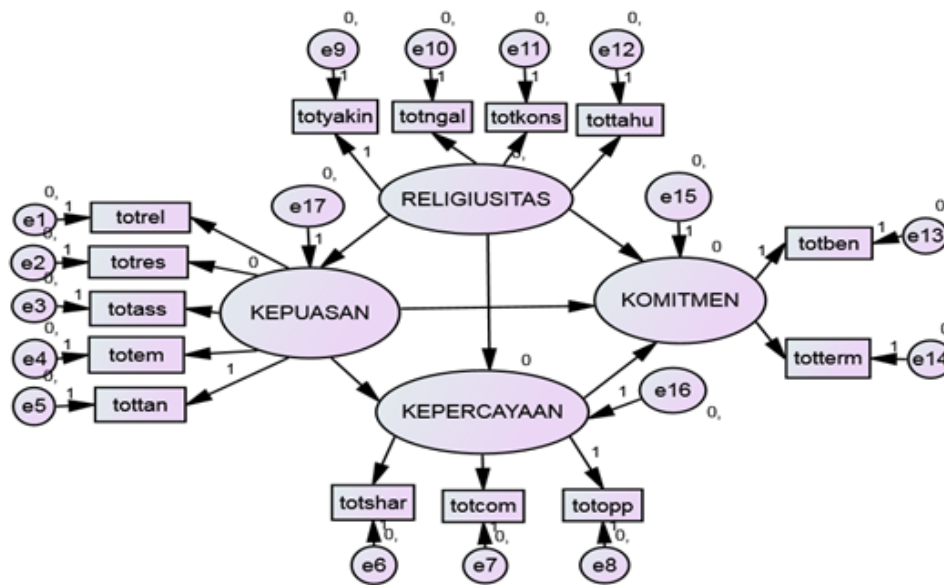
III. RESEARCH RESULTS AND DISCUSSION

A. Structural Equation Modeling Analysis

The feasibility test of the overall model is carried out using the Structural Equation Model (SEM) analysis, which is also used to analyze the proposed hypothesis. After analyzing the validity of the

indicators forming latent variables that were tested by confirmatory factor analysis, the next model was the analysis of the Structural Equation Model (SEM) in the full model. Analysis of the results of data processing at the full stage of the SEM model is carried out by conducting suitability tests and statistical tests. The results of data processing for full SEM model analysis are shown in the following figure:

Fig 4.1 Model Path Diagram



a). Discussion of the Measurement Model

Factor analysis is performed on the measurement model of each variable that has an indicator. The selection of indicators for each variable is based on the value of its validity. In the next section, we will explain the reliability values of each measurement model.

b). The validity of each Research Variable

The measurement of each variable was carried out with Kaiser Meyer-Olkin's Measure of Sampling Adequacy and Bartlett's Test of Sphericity. Sample adequacy measurements were carried out with Kaiser Meyer Olkin Measure of Sampling Adequacy for each variable, where values above 0.5 indicate that the adequacy of the sample is good. Furthermore, Barlett's Test of Sphericity significance test under 0.5 indicates the probability of statistics that there is a significant correlation between indicators in the factor.

Based on the results of data processing in the Kaiser Meyer-Olkin Measure of Sampling Adequacy and Bartlett's Test of Sphericity test, it can be concluded that the data has good sample adequacy and in statistical probability, there is a significant correlation between indicators and factors. As presented in Table 4.1.

c). The validity of Research Indicators

The validity of the research indicators was carried out by the Anti-Image matrix test and loading factor measurement for each indicator. The expected anti-image value is a minimum of 0.5. Judging from the results of data processing, the Anti Image Correlation matrix has good results above 0.500 which means that the processed data is valid, as shown in Table 4.1

d). Research Indicator Reliability

Reliability is a measure of the internal consistency of the indicator, which indicates the degree to which the indicator indicates the latent construct. High reliability provides the basis for the confidence level

that each indicator is consistent in its measurement. The reliability limit value by using Cronbach Alpha which is usually accepted is 0.7 but the tolerance number can reach 0.5 (Hair et al: 1998, in Takidah: 2004: 95).

From the results of Reliability Research, it can be seen that Cronbach Alpha values averaged above 0.600, it can be concluded that these indicators measure constructive variables or reliably, except

Alpha Cronbach's value for Religiosity of Religious Practices/ Ritualistic Practice (No10) below 0.500, which indicates the indicator does not measure well the constructed variable or is not reliable. So the indicators of Religiosity of Religious Practices/ Ritualistic Practice items are omitted because they cannot measure the constructed variable.

Below is presented a measure of variable reliability in the measurement variable (Table 4.1)

Table 4.1 Variable Validity, Research Indicators Reliability

No	Research Variable	Research Variable Validity			Research Indicator Reliability	
		Kaiser-Meyer-Olkin Measure of Sampling Adequacy	Anti Image Correlation matrix	Conclusion	Cronbach Alpha	Conclusion
1	Satisfaction Reliability	0,792		enough sample	0,8927	reliable
	Rel 1		0,793	Valid		
	Rel 2		0,781	Valid		
	Rel 3		0,791	Valid		
	Rel 4		0,807	Valid		
2	Satisfaction Responsiveness	0,886		enough sample	0,9332	reliable
	Res 1		0,878	Valid		
	Res 2		0,869	Valid		
	Res 3		0,914	Valid		
	Res 4		0,889	Valid		
	Res 5		0,703	Valid		
3	Satisfaction Assurance	0,863		enough sample	0,9540	reliable
	Ass 1		0,910	Valid		
	Ass 2		0,886	Valid		
	Ass 3		0,799	Valid		
	Ass 4		0,873	Valid		
4	Satisfaction Empathy	0,874		enough sample	0,9672	reliable
	Em 1		0,892	Valid		
	Em 2		0,886	Valid		
	Em 3		0,859	Valid		
	Em 4		0,861	Valid		
5	Satisfaction Tangible	0,843		enough sample	0,9055	reliable
	Tan 1		0,840	Valid		
	Tan 2		0,887	Valid		
	Tan 3		0,813	Valid		
	Tan 4		0,844	Valid		
6	Trust Share value	0,761		enough sample	0,9270	reliable
	Shar 1		0,741	Valid		
	Shar 2		0,741	Valid		
	Shar 3		0,808	Valid		
7	Trust Communication	0,861		enough sample	0,9590	reliable
	Com 1		0,914	Valid		

	Com 2		0,822	Valid		
	Com 3		0,816	Valid		
	Com 4		0,911	Valid		
8	Trust Opportunistic Behavior	0,764		enough sample	0,9156	reliabel
	Opp 1		0,751	Valid		
	Opp2		0,737	Valid		
	Opp 3		0,777	Valid		
	Opp 4		0,799	Valid		
9	Religiosity of Belief	0,500		enough sample	0,9148	reliabel
	Yakin 1		0,500	Valid		
	Yakin 2		0,500	Valid		
10	Religiosity of Religious Practices/ Ritualistic Practice	0,501		Valid	0,2892	Not reliable
	Ritual 1		0,501	Valid		
	Ritual 2		0,501	Valid		
	Ritual 3		0,848	Valid		
11	Religiosity Experience	0,500		enough sample	0,9554	reliable
	Ngal 1		0,500	Valid		
	Ngal 2		0,500	Valid		
12	Religiosity consequences	0,500		enough sample	0,8131	reliable
	Kons1		0,500	Valid		
	Kons2		0,500	Valid		
13	Religious Knowledge	0,710		enough sample	0,8069	reliable
	Tahu1		0,699	Valid		
	Tahu2		0,687	Valid		
	Tahu3		0,752	Valid		
12	Commitment Relationship benefits	0,855		enough sample	0,9391	reliable
	Ben 1		0,891	Valid		
	Ben 2		0,805	Valid		
	Ben 3		0,820	Valid		
	Ben 4		0,933	Valid		
13	Relationship Termination Cost Commitment	0,769		enough sample	0,9557	reliable
	Krtc 1		0,835	Valid		
	Krtc 2		0,724	Valid		
	Krtc 3		0,759	Valid		

(Source of results of YBM PLN muzak data processing with SPSS)

e). Measurement Model Test

The measurement model is part of the SEM model which consists of a latent variable (construct) and several manifest variables that explain these latent variables. The purpose of this test is to test whether

the overall model can be said to be fit with the existing sample data and to find out how precisely the manifest variables can explain the latent variables that exist. The following is a measurement model test:

Table 4.2 Overall Model Compatibility Test Results

Size GOF	Match-Level Target	Estimated Results	Match Level
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Chi-square <i>p-value</i> Nor med Chi-square	The smaller the better <i>p-value</i> ≥ α selected Lower limit: 1.0 Upper limit: 2.0; 3.0; 5.0	$\chi^2 = 919.691$ $p = 0,000 < 0,05$	Not goodness of fit
NCP interval	The smaller the better	848.691	poorly
RMSEA	RMSEA ≤ 0,08 (<i>good fit</i>) RMSEA < 0,05 (<i>close fit</i>)	.095 $p = 0,000 < 0,05$	pretty good
ECVI	The model value approaches value saturated ECVI	M* = .771 S* = .181 I* = 16.591	Good
TLI or NNFI	Approaching 1,0	.942	Good
NFI	NFI ≥ 0,90 is <i>good fit</i> 0,80 ≤ NFI < 0,90 (<i>marginal fit</i>)	0,958	Good fit
IFI	IFI ≥ 0,90 is <i>good fit</i> 0,80 ≤ IFI < 0,90 (<i>marginal fit</i>)	0,961	Good fit
CFI	CFI ≥ 0,90 is <i>good fit</i> 0,80 ≤ CFI < 0,90 (<i>marginal fit</i>)	0,961	Good fit
PNFI	High scores indicate better match	.648	Good
AIC	Smaller positive value (for model comparison) A value that is close to the saturated AIC value	M* = 1015.691 S* = 238.000 I* = 21850.189	Poorly

(Source: Questionnaire Processed Data)

Information:

• Alpha values used in this study is , $\alpha = 0,05$

*M = Model; S = Saturated; I = Independence

Table 4.3. Structural Model Fit Test Results

The goodness of fit index	Calculation Result	Criteria (<i>cut-off value</i>)	Conclusion
X ² (Chi-square)	919.691	Expected to be small	Not <i>Goodness of fit</i>
Significance probability	0,000	≥ 0,05	Not <i>Goodness of fit</i>
RMSEA	0,095	≤ 0,10	<i>Goodness of fit</i>
NFI	0,958	Approaching 1,0	<i>Goodness of fit</i>
TLI	0,961	Approaching 1,0	<i>Goodness of fit</i>
CFI	0,961	Approaching 1,0	<i>Goodness of fit</i>

Seen the value of NFI, TLI, and CFI goodness of fit means that it can continue.

f). Measurement Model Compatibility Test

After testing the suitability of the model and data as a whole, the next step is to test the suitability of the measurement model. Tests were carried out on each constructor measurement model by testing construct

validity. The construct validity test in this study uses the convergent validity test, if indeed an indicator explains a construct, then the indicator will have a high loading factor with the construct and the total indicator will have a high enough extracted variance.

Table 4.4. Results of Regression Weights

			Estimate	S.E.	C.R.	P
SATISFACTION	<---	RELIGIOSITY	.662	.032	20.609	***
TRUST	<---	SATISFACTION	.780	.020	39.024	***
TRUST	<---	RELIGIOSITY	.104	.014	7.699	***
COMMITMENT	<---	TRUST	.821	.166	4.933	***
COMMITMENT	<---	RELIGIOSITY	.107	.029	3.684	***
COMMITMENT	<---	SATISFACTION	.243	.132	1.835	.066
totyakin	<---	RELIGIOSITY	1.000			
total	<---	RELIGIOSITY	1.073	.027	39.135	***
tottahu	<---	RELIGIOSITY	1.012	.028	36.495	***
total	<---	SATISFACTION	1.000			
totem	<---	SATISFACTION	1.041	.016	64.027	***
totals	<---	SATISFACTION	1.057	.016	64.828	***
totes	<---	SATISFACTION	.972	.016	59.735	***
total	<---	SATISFACTION	.991	.018	53.730	***
to top	<---	TRUST	1.000			
dotcom	<---	TRUST	1.202	.027	44.447	***
totshar	<---	TRUST	1.187	.027	43.263	***
Torben	<---	COMMITMENT	1.000			
totter	<---	COMMITMENT	.973	.023	42.810	***
tokens	<---	RELIGIOSITY	1.087	.028	38.407	***

Source: Questionnaire Processed Data

The estimated number at the output above shows the covariance between the latent variables and the indicators. To find out whether there is a significant influence between the indicator and the construct, hypothesis testing can be done. The following is a hypothesis testing between indicators and constructs, namely:

Formulation of the Hypothesis:

Ho: There is no significant/significant influence between indicators and latent variables/constructs

H1: There is a significant/significant influence between indicators and latent variables/constructs

If the probability value (P) > 0.05 Ho is accepted

If the probability value (P) < 0.05 Ho is rejected
Decision:

In column P the table above shows that almost all P values are ***. This shows if the number P is 0,000 which is far below 0.05 which means that Ho is rejected or it can be said that the indicator can explain the existing construct. Of all the items above, only one is Muzaki's satisfaction with Muzaki's Commitment which has a value of P > 0.05 means that the indicator does not explain the existing construct. To complete, the following table 4.14 includes a standardized estimate view. The following are the results of the Standardized Regression Weight (factor loading) for each indicator.

Table 4.5 Standardized Regression Weight (Factor Loading) every indicator

			Estimate
SATISFACTION	<---	RELIGIOSITY	.572
TRUST	<---	SATISFACTION	.914
TRUST	<---	RELIGIOSITY	.105
COMMITMENT	<---	TRUST	.638
COMMITMENT	<---	RELIGIOSITY	.084
COMMITMENT	<---	SATISFACTION	.222
Totyakin	<---	RELIGIOSITY	.819
Totngal	<---	RELIGIOSITY	.906
Tottahu	<---	RELIGIOSITY	.855
Tottan	<---	SATISFACTION	.928
Totem	<---	SATISFACTION	.937
Totass	<---	SATISFACTION	.940

		Estimate
Totres	<--- SATISFACTION	.919
Totrel	<--- SATISFACTION	.888
Totopp	<--- TRUST	.820
Totcom	<--- TRUST	.939
Totshar	<--- TRUST	.925
Totben	<--- COMMITMENT	.965
Totterm	<--- COMMITMENT	.819
Totkons	<--- RELIGIOSITY	.885

(Source: Questionnaire Processed Data)

The number in the estimate column shows the factor loadings of each indicator for the related construct. A good loading factor should be greater than 0.5 (≥ 0.5) and more ideally more than 0.7 (≥ 0.70) (Hair et. All, 1998 in Trisnowati, 2011: 114). The loading factor above 0.5 indicates an indicator is part of the construct. Almost all indicators are part of the construct, but there are 3 constructs, namely, Muzaki Religiusitas towards Muzaki Trust with a value of 0.105, Muzaki's Religiosity towards Muzaki Commitment with a value of 0.085, and Muzaki's Satisfaction with Muzaki's Commitment with a value

of 0.222. It means that the Muzak Religions have a weak influence on Muzaki's Commitment and Muzaki's Trust. Muzak's satisfaction has a weak influence on Muzaki's Commitment.

D. Results of Research Hypothesis Analysis

Based on the results of testing the suitability hypothesis of the measurement model, significant effects can be identified between indicators and their constructs statistically.

Table 4.6 Results of the Structural Model Research Hypothesis Analysis

Research Hypothesis	Description of the Research Hypothesis	Estimate	P	Information	Decision
H1	There is a significant influence between muzak religiosity to muzak satisfaction in the management of YBM PLN	0,572	***	Significant	Hypothesis accepted
H2	There is a significant influence between the religiosity of the YBM PLN Head Office at the Muzaki Trust to YBM PLN	0,105	***	Significant	Hypothesis accepted
H3	There is a significant effect between the Head Office YBM's religious religiosity on muzaki's commitment to YBM PLN	0,084	***	Significant	Hypothesis accepted
H4	There is a significant influence between the satisfaction of muzak to the management of YBM PLN to trust in YBM PLN.	0,914	***	Significant	Hypothesis accepted
H5	There is a significant effect between the satisfaction of muzak to the management of YBM PLN to the commitment of muzak to YBM PLN	0,222	0,066	Not Significant	Hypothesis is rejected
H6	There is a significant influence between the trust of muzak to YBM PLN to the commitment to YBM PLN.	0,638	***	Significant	Hypothesis accepted

Source: Primary data processed for dissertation
 *** shows very significance.

a). Hypothesis 1

This first hypothesis discusses the effect of Yuzu PLN's muzak religiosity on muzak satisfaction to YBM PLN, thus forming the following hypothesis:

Ho: There is no significant effect between the religiosity of the Muzaki YBM PLN to the satisfaction of muzak to YBM PLN.

H1: There is a significant effect between the religiosity of the Muzaki YBM PLN to the satisfaction of muzak to YBM PLN.

Based on Table 4.4; Table 4.5; Table 4.6.above, it can be stated that the significance value for this hypothesis is 0,000 where alpha 5% is used so that the significance value is smaller than the alpha value so Ho is rejected and H1 is accepted. In other words, there is a significant influence between muzak religiosity towards muzak satisfaction to YBM PLN. The tables also show a coefficient of 0.572, indicating that the influence of muzak religiosity on muzak satisfaction with the management of PLN's YBM is strong. At the coefficient it can also be found that the effect of religiosity on satisfaction with the management of YBM PLN has a positive influence, the higher religiosity is more satisfied with the management of YBM PLN. These results support the research conducted (Aswandy, 2013); (Shariff et al, 2014); (Adrudin, et al, 2016); (Wang et al.2016) and (Fitri, 2018) in (Fitri, 2018) which states that knowledge has an effect on customer satisfaction, in this case, the customer can be compared with muzak. Both are assets, the difference is that customers are assets in trade while muzak is an asset in social charity, infaq, and alms.

b). Hypothesis 2

This second hypothesis discusses the influence of PLN's muzak YBM religiosity on muzaki's trust in YBM PLN as follows:

Ho: There is no significant effect between the religiosity of the Muzaki YBM PLN to the trust of muzak in YBM PLN.

H2: There is a significant influence between PLN's muzak YBM religiosity on muzaki's trust in YBM PLN.

Based on Table 4.4; Table 4.5; Table 4.6.above, it can be stated that the significance value for this hypothesis is 0,000 where alpha 5% is used so that the significance value is smaller than the alpha value so Ho is rejected and H2 is accepted. In other words, there is a significant effect between muzak religiosity on muzaki's trust in YBM PLN.

The table also shows a coefficient of 0.105, indicating that the influence of muzak religiosity on muzaki's trust in the management of PLN's YBM is not strong enough. In the coefficient, it can also be found that the effect of religiosity on satisfaction with the management of PLN YBM has a positive influence, the stronger the religiosity the greater the trust in the management of YBM PLN. However, when viewed through mediating the variables of satisfaction, religiosity has a significant influence on trust.

In this case, the researcher has not found a study that reviews the relationship between religiosity and trust in the management of zakat institutions.

c). Hypothesis 3

This third hypothesis discusses the effect of PLN's muzak YBM religiosity on muzaki's commitment to YBM PLN.

Ho: There is no significant effect between the religiosity of PLN's muzak YBM and the commitment of muzak to YBM PLN.

H3: There is a significant effect between PLN's muzak YBM religiosity on muzaki's commitment to YBM PLN.

Based on Table 4.4; Table 4.5; Table 4.6.above, it can be stated that the significance value for this hypothesis is 0,000 where alpha 5% is used so that the significance value is smaller than the alpha value so Ho is rejected and H3 is accepted. In other words, there is a significant effect between muzak religiosity on muzaki's commitment to YBM PLN.

The table also shows a coefficient of 0.084, indicating that the influence of muzak religiosity on the commitment of muzak to the management of YBM PLN is weak. At the coefficient, it can also be found that the effect of religiosity on a commitment to the management of YBM PLN has a positive influence. When viewed through the mediation of variables of satisfaction and trust, religiosity has a significant effect on commitment.

The above research is in accordance with the research of Satrio et al (2016) that religiosity has a significant effect on paying zakat, Rosmidatun (2016), namely religiosity, has a positive effect on the motivation to pay zakat. towards the interest of muzak in distributing professional zakat through amil zakat institutions. The same is true in accordance with the research of Idris et al (2016).

d). Hypothesis 4

This fourth hypothesis discusses the effect of muzak satisfaction on YBM PLN's management of trust in YBM PLN as follows:

Ho: No There is a significant influence between the satisfaction of muzak to the management of YBM PLN to trust in YBM PLN.

H4: There is a significant influence between the satisfaction of muzak to the management of YBM PLN to trust in YBM PLN.

Based on Table 4.4; Table 4.5. Table 4.6.above, it can be stated that the significance value for this hypothesis is 0,000 where alpha 5% is used so that the significance value is smaller than the alpha value so Ho is rejected and H4 is accepted. In other words, there is a significant influence between the satisfaction of muzak towards muzaki's trust in YBM PLN.

The tables also show a coefficient of 0.914, indicating that the influence of muzak religiosity on muzak satisfaction with the management of PLN's YBM is very strong. At the coefficient, it can also be found that the influence of muzak satisfaction on trust in the management of YBM PLN has a positive influence, the higher satisfaction the more trusting the management of YBM PLN. These results support the study conducted by Eri Takidah (2004), finding that the Muzzaki Amil Zakat Satisfaction contained in the perception of the quality of amyl zakat services has a positive effect on the trust of the Muzzaki Amil Zakat Institution. Also in accordance with Setiawan's research (2016) which found that religiosity, trust, and reputation had a statistically significant effect on the interest of muzak in channeling professional zakat through amil zakat institutions.

f). Hypothesis 5

The fifth hypothesis discusses the effect of muzak satisfaction on YBM PLN management on muzak commitment to YBM PLN, as follows:

Ho: There is no significant influence between the satisfaction of muzak to the management of YBM PLN to the commitment of muzak to YBM PLN

H5: There is a significant influence between the satisfaction of muzak to the management of YBM PLN to the commitment of muzak to YBM PLN.

Based on Table 4.4; Table 4.5; Table 4.6.above, it can be stated that the significance value for this hypothesis is 0.066 where alpha 5% is used so that the significance value is greater than the alpha value so Ho is accepted and H5 is rejected. In other words, there is no significant effect between the satisfaction of muzak towards muzaki's trust in YBM PLN.

This is contrary to the research of Nurul Huda et al (2018), who found that the satisfaction of muzak had a positive effect on the loyalty of muzak people. In addition, Tri Yuniati et al (2016); then Wang et al (2016); Ahmed et al (2016) in Fitri (2018) also found that customer satisfaction has a positive influence on customer loyalty, in this case, customers can be equated with muzak in social institutions. However, this research is also in line with research by Rama (2017) and Fitri (2018). in Fitri (2018) which found that customer satisfaction had no effect on customer loyalty. Whereas from the results of this study when seen through trust mediation, it was found that muzak satisfaction turned out to ultimately affect commitment through trust mediation.

g). Hypothesis 6

The sixth hypothesis discusses the influence of muzak trust on YBM PLN management on a commitment to YBM PLN, as follows:

Ho: No There is a significant influence between the trust of muzak to the management of YBM PLN to the commitment to YBM PLN.

H6: There is a significant influence between muzaki's trust in YBM PLN's management and YBM PLN's commitment.

Based on Table 4.4; Table 4.5; Table 4.6.above, it can be stated that the significance value for this hypothesis is 0,000 where alpha 5% is used so that the significance value is smaller than the alpha value so Ho is rejected and H6 is accepted. In other words, there is a significant influence between muzaki's trust in muzaki's commitment to YBM PLN.

The tables also show a coefficient of 0.821, indicating that the influence of the trust of muzak on the commitment to the management of YBM PLN has a positive influence, the higher the trust the more commitment to YBM PLN.

The results of this study are in accordance with the research of Setiawan (2017) who found that religiosity, trust, and reputation had a statistically significant effect on the interest of muzak in channeling professional zakat through amil zakat institutions. While. Ukudi (2018) found that customer trust affects loyalty.

IV. CONCLUSION

This study found that muzak religiosity had a significantly significant effect on muzak satisfaction and also influenced muzaki's trust and muzaki's commitment but was weak. In addition, muzak satisfaction has a significant effect on muzaki's trust strongly but does not affect the commitment to YBM PLN. Furthermore, the trust of Muzaki has a strong significant effect on Muzaki's commitment to YBM PLN. Based on the problem, the objectives and the results of this research can be concluded as follows:

1. There is a strong significant influence between PLN's muzak YBM religiosity towards muzak satisfaction to YBM PLN management. This shows that one's knowledge, faith, and piety affect the satisfaction of management of YBM PLN zakat, so that the higher the knowledge, faith and piety the higher the satisfaction of YBM services, because masalah or satisfaction according to Islam is an effort to take benefit values and not only taking into account satisfaction in the world but also the end, as eternal life.
2. There is a weakly significant influence between PLN's muzak YBM religiosity and muzaki's trust in YBM PLN. This shows that knowledge, faith, and piety affect the trust in the management of YBM PLN zakat, the higher so that the higher the knowledge, faith and piety the higher the belief in YBM services, but the belief is not as

strong as satisfaction, this shows that muzaki still behaves kindly careful in paying attention to YBM's performance. This has a positive impact because to grow muzaki's trust, YBM must show good performance.

3. There is a weakly significant influence between PLN's muzak YBM religiosity on a commitment to YBM PLN. This shows that knowledge, faith, and piety affect the commitment of zakat in YBM PLN, the higher so that the higher the knowledge, faith and piety the higher the commitment, but commitment is not as strong as satisfaction, this shows that muzak in the commitment also pay attention to performance YBM, and this has a positive impact because to grow muzaki's commitment, YBM must show good performance.
4. There is a strong significant influence between the satisfaction of PLN's muzak YBM and muzaki's trust in YBM PLN. This shows that satisfaction with YBM service performance will lead to trust in YBM, the higher satisfaction with YBM service performance, the higher the trust in YBM.
5. There is no significant influence between the satisfaction of muzak on a commitment to YBM PLN. The interesting thing is that satisfaction does not affect commitment. Therefore, to realize muzaki's commitment, it is not enough to just give satisfaction but to do another performance.
6. There is a significant influence between YBM PLN's trust in the commitment to YBM PLN. This shows that the higher the trust of Muzaki, the higher the commitment to YBM PLN. A zakat service institution is required to work reliably, muzaki's trust must be truly considered to increase the commitment of muzaki to YBM PLN.

From this study, it can be found that satisfaction through trust mediation as a variable intervening has a strong commitment to YBM PLN. Likewise, religiosity through the mediation of satisfaction and trust as an intervening variable significantly influences the commitment to YBM PLN.

This is probably due to the fact that the first tithe decision of a part of muzaki was caused by the Directors' Decree, which cut directly the employee's salary, even though the employee could submit a revision and cancellation. Besides that, Muzaki, despite having a good knowledge and belief in his religion, did not necessarily lead to strong and committed trust in YBM PLN, but through satisfaction with the management of YBM PLN then after having confidence, then committed to tithe at YBM PLN. Satisfaction with service and trust is a necessity and fairness that is required to commit zakat at YBM PLN.

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