Articles

Amil Loyalty: The Role of Remuneration, Self-Efficacy, Satisfaction, and Organizational Citizenship Behavior

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Abstract

Amil *loyalty is essential for successfully managing* zakat *collection and distribution. Therefore, this study examines the factors influencing* amil *loyalty: remuneration, self-efficacy, satisfaction, and organizational citizenship behavior. This study is quantitative, with data collected by distributing questionnaires to* amil *with 113 respondents from* zakat *governance entities in Indonesia. The test was performed using Partial Least Squares Structural Equation Modelling (PLS-SEM). The collected data were processed using the SmartPLS software. The results showed that (a) remuneration, self-efficacy, satisfaction, and organizational citizenship behavior have positive influences on* amil *loyalty, and (b) satisfaction and organizational citizenship behavior have a positive and significant influence on* amil *loyalty. An* r^2 *value of 0.624 indicates that* Amil*'s loyalty to* zakat *governance entities in Indonesia can be predicted with remuneration, self-efficacy, satisfaction, and organizational citizenship behavior variables of 62.4% in the medium category.*

Keywords: *amil loyalty, remuneration, self-efficacy, satisfaction, Organizational Citizenship Behavior*

A. Introduction

The Prophet Muhammad ensured that the collection and distribution of *zakat* was the responsibility of Muslim leaders, based on orders from Allah. However, since the fall of the Ottoman Empire, this act has been carried out individually (Yusuf & Derus, 2013). *Zakat* distribution was directly determined by *muzakki* (*zakat* donator) and *Mustahik* (*zakat* recipients) (Owoyemi, 2020). Kahf (2000) stated that this charitable act continues to decline (Yusuf & Derus, 2013). Several Muslim majority-populated countries collect and distribute *zakat* using either a centralized or decentralized approach (Masyita, 2018).

Regardless of the type of approach adopted, their management must not be implemented without *amil* (Hakim, 2020). It also plays a noble role because it is one of the eight *asnaf* reported in the Quran (Nugraha & Zen, 2020). Rohim (2020) stated that *amil* is a crucial element for the success of *zakat* governance.

Luthfi (2018) identified 15 companions appointed as *amil* during the time of Prophet Muhammad. They were sent to various tribes to perform their duties. It was a special tasking and was a direct order from Allah (Hairullfazli & Azman, 2011). Being an *amil* is a noble task, for every *amil* must fulfiil several criteria in terms of truthfulness, which could eliminate doubts (Assa'diyah & Pramono, 2019). Adha and Ibrahim (2013) reported that the loyalty related to the collection and distribution of *zakat* is crucial in encouraging performance. Therefore, *amil* loyalty is a concern for all parties.

The term *amil* is revealed in the Quran (9:60); Allah describes *amil* as people who have the right to receive *zakat. Rahman et al. (2016) explain* that, based on the opinion of Ibn Qudamah (2004), *amil* is a group sent by the Imam to collect *zakat* from its owners, look after it, and transfer it. It is in line with the opinions of Imam Hanafi (Sari, 2021) and Yusuf al-Qardhawi in their book *Fiqh al-Zakat (Rahman et al., 2016). Furthermore*, in the Regulation of the BAZNAS RI Number 4 of 2018 concerning Reporting on the Implementation of *Zakat* Management, it is stated in detail that *amil zakat* is a person or group of people who are appointed and/or given authority by the government, regional government, body, institution that the government permits and/or regional government, and/or someone who has a mandate from the leadership of the *zakat* management to manage *zakat*. Thus, in this research, *amil* is a professional individual tasked with managing *zakat* funds, from collecting them to distributing them to *mustahiq*.

Amil loyalty is closely related on performing the duties. Individuals who are loyal in executing their duties will try as hard as possible to produce increased productivity (Adha & Ibrahim, 2013). Loyalty is considered an obedient condition that binds *amil* and *zakat* governance entities as an organization (Onsardi, 2018). Ardana et al. reported that loyalty continuously improves performance (as cited in Sausan et al., 2021). Therefore, *amil* loyalty is essential in realizing *zakat* governance entities' performance in terms of collection and distribution.

However, the overview of research that *amil* loyalty improves the performance and productivity of *zakat* governance entities has not been optimally reflected in Indonesia. Research on *amil* loyalty in Indonesia needs to be carried out because, based on data from the BAZNAS Center for Strategic Studies (2021), the realization of *zakat* collection has only reached 4.28% of the potential of IDR 327 trillion (Saputra, 2024; Waningsih et al., 2024), whereas Indonesia has a Muslim population reaching 87% (Bahri et al., 2021). Apart from that, limited policies encourage optimizing the role of *amil* to increase the realization of *zakat* collection. Furthermore, although the definition of *amil* has been stated in BAZNAS Regulations No. 1 and 2 of 2018, it lacks specific principles. Nevertheless, Indonesian *zakat* governance entities need *amil* loyalty

because it supports success and improves collection and distribution (Rosadi, 2017).

Various research has been conducted on human resource loyalty. Several studies have been conducted on employee loyalty in companies (Safitri, 2015; Sausan et al., 2021), universities (Abror et al., 2020; Onsardi, 2018), and the regional *amil zakat institute* (Rahmanudin, 2021). Some studies, such as those carried out by Abror et al. (2020) and Ineson et al. (2013), identified several antecedents, such as employee satisfaction, self-efficacy, remuneration, and engagement. In contrast, research on loyalty has also been conducted in the *zakat* fields. However, these analyses focus more on *muzakki* (Fikriyah et al., 2019; Roziq et al., 2021; Yuliafitri & Khoiriyah, 2016).

In line with this information, research on *amil* loyalty is still limited. Therefore, this research is needed because, the findings obtained became the basis for developing research related to *amil*. The results are also used to formulate related policies about *amil*, particularly in Indonesia.

B. Literature Review

1. *Amil* Loyalty

Amil is perceived as a strategic resource and asset based on studies conducted on *zakat* governance entities (Smith & Rupp, 2002). It is in line with the study by Rahman et al. (2016), who stated that *amil* is solely responsible for collecting and distributing *zakat* to *mustahik*. It is reinforced by the studies carried out by Anggara and Hastuti (2018), who stated that *amil* is employed by the imam or government to write and takes into account *zakat* records collected from *muzakki* and distributed to *mustahik*.

In this context, *amil* refers to the employees. Ineson et al. (2013) reported that employee loyalty is a dyadic bond between employers and employees. A dyadic bond is related to the two-way relationship between the leader and his followers (Takwa et al., 2024). Liden et al. (2016) explained that dyadic relationships in organizations include leader-follower, mentor-protégé, teammate, and peer-coworker relationships. In the context of this research, a dyadic bond is related to working relationships between *amil*. Dyadic relationships also represent a crucial component of social networks (Liden et al., 2016).

The latest study supported by Dutta and Dhir (2021) explains that loyalty, including *amil zakat*, is essential to gaining a competitive advantage in any organization. It is in line with the results of interviews conducted by Field (1989) with Gibbons regarding the challenges in managing knowledge workers who stated that to gain employee loyalty and build team spirit, a coherent, carefully developed, and articulated set of company values is needed (Smith & Rupp, 2002). Hawkins (2000) reports that lacking loyalty as a philosophical basis in a culture of peace and prosperity ultimately leads to selfishness (Smith & Rupp, 2002). Loyalty is a resourceful strategic asset for achieving competitive advantage (Smith & Rupp, 2002).

Poerwadarminta (2022) described loyalty as an individual's or institution's devotion and trust to render the best services. It is in line with research performed by Hamzah et al. (2013) and Hardianty et al. (2014). However, Abror et al. (2020) reported that loyalty does not provide instant outcomes. Abdullah et al. (2019) reported that when *amil* is gainfully employed, they tend to be committed and loyal to the *zakat* institution where they work.

In this study, *amil* loyalty measurement indicators were adapted from the research carried out by Abror et al. (2020), which consists of three items: (a) planning to make the institution a personal career, (b) concern about the fate of the institution, and (c) loyalty to the institution.

2. Remuneration and *Amil* Loyalty

Remuneration is any form of reward employees receive because of their performance within the organization (Vinet & Zhedanov, 2011). It encourages discipline and increases job satisfaction (Supandi, 2020). In addition, remuneration motivates employees (Abror et al., 2020) and improves their performance (Junaedi, 2018).

The measurement indicators of remuneration and *amil* loyalty were adapted from the research carried out by Abror et al. (2020), which consists of seven items: (a) the remuneration is equivalent to *amil* workload and responsibilities, (b) it is based on job position, (c) remuneration motivates employees to do a good job, (d) it is sufficient for living expenses, (e) it is a fair remuneration compared to other equivalent job positions, (f) institutional management made remuneration decisions based on *amil* performance, and (g) the remuneration system in the institution was compiled based on institutional and government regulations.

The research carried out by Safitri (2015) stated that compensation affects loyalty. Meanwhile, the study carried out by Abror et al. (2020) stated that remuneration affects loyalty through satisfaction. Therefore, this study proposes that remuneration positively and significantly affects *amil* loyalty.

3. Self-Efficacy and *Amil* Loyalty

According to Bandura (1977), self-efficacy theory is the main logic used to obtain new information by interacting with various individuals (Kim et al., 2020). Meilani (2020) stated that an individual's self-regulatory ability is derived from successful personal experiences and that of others, verbal persuasion, and an individual's physiological state.

The measurement of self-efficacy and *amil* loyalty indicator was adapted from research carried out by Abror et al. (2020), which consists of seven items: (a) *amil* feel confident representing their work area in meetings with management, (b) *amil* are able to solve difficult problems at work, assuming they try hard enough, (c) *amil* confidently set targets in their work area, (d) *amil* feel strong and energized when carrying out their jobs, (e) *amil* are enthusiastic about their work, (f) the jobs inspire them, and (g) whenever *amil* wake up in the morning, they feel like going to work.

Studies by Amalia (2020) and Meilani (2020) reported that self-efficacy affects loyalty. Meanwhile, the research carried out by Abror et al. (2020) stated that self-efficacy affects loyalty through satisfaction. Therefore, this study proposes that self-efficacy positively and significantly affects *amil* loyalty.

4. Satisfaction and *Amil* Loyalty

In line with the change in management views of human resources, employee satisfaction is an essential factor in an organization (Abror et al., 2020). Job satisfaction motivates employees to put their best into the organization (Abror et al., 2020; De Simone et al., 2018). The satisfaction measurement indicator was adapted from Abror et al. (2020) and consists of two items: (a) overall, *amil* are satisfied with their work, and (b) in general, they prefer working in the organization.

Ineson et al. (2013) stated that satisfaction is an antecedent of employee loyalty. It is supported by the study by Abror et al. (2020), who stated that satisfaction affects loyalty. Therefore, this study proposes that satisfaction positively and significantly affects *amil* loyalty.

5. Organizational Citizenship Behavior and *Amil* Loyalty

Organizational citizenship behavior (OCB) is an individual attitude that is voluntarily executed without expecting any reward. It was initiated by Bateman and Organ in 1983 (Nielsen et al., 2009), followed by Smith, Organ, and Near in the same year (Diana, 2012). Nielsen et al. (2009) reported that several studies had analyzed the relationship between OCB and performance. However, Nielsen et al. (2009) further reported that these studies identified OCB as a multidimensional construct (Bies & Organ, 1989; Organ et al., 2006).

The OCB measurement indicator was adapted from Abror et al. (2020) and it consists of 12 items, namely (a) *amil* are willing to protect the institution's reputation, (b) *amil* intend to inform outsiders on the good news concerning the institution in order to clarify if any misunderstandings, (c) *amil* make constructive suggestions that improves the agency's operations, (d) actively attend agency meetings, (e) *amil* are willing to help new colleagues adjust to the work environment, (f) *amil* are willing to help colleagues solve work-related problems, (g) *amil* are willing to cover work assignments for colleagues when necessary, (h) *amil* are willing to coordinate and communicate with colleagues, (i) *amil* comply with institutional rules and procedures even when they are not being supervised and there is no traceable evidence, (j) work seriously and mistakes are rarely made, (k) *amil* try really hard to improve the quality of their work, and (l) *amil* do not mind accepting new assignments or challenges.

Podsakoff et al. (2000) stated that organizational loyalty is one of the seven forms of OCB (Diana, 2012). Furthermore, Ritonga (2018) stated that in Islam, OCB behavior is known as a pious and charitable attitude that attracts the pleasure of Allah. Therefore, this study proposes that OCB positively and significantly affects *amil* loyalty.

6. Conceptual Model and Hypotheses Development

Based on the theoretical framework and previous studies, an *amil* loyalty conceptual model was compiled to examine the factors that influence its endogenous variables. The exogenous variables include remuneration, self-efficacy, satisfaction, and OCB. The conceptual model is illustrated in Figure 1

Figure 1: Conceptual model of *amil* loyalty

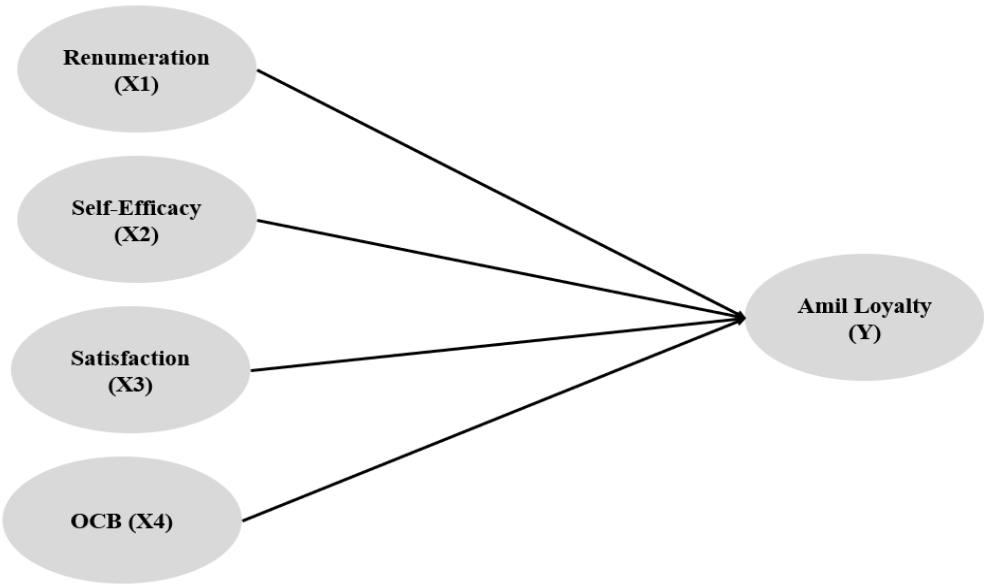


Figure 1 indicates that four research questions were proposed in this study: (a) Does remuneration positively and significantly affect *amil* loyalty?, (b) Does self-efficacy have a positive and significant effect on *amil* loyalty?, (c) Does satisfaction have a positive and significant effect on *amil* loyalty?, and (d) Does OCB have a positive and significant effect on *amil* loyalty?

C. Method

This quantitative study examined the factors that influence *amil* loyalty. Data were accumulated through the distribution of questionnaires to *amil zakat*. The sample comprised of 103 respondents. They were selected using the cluster sampling method according to *amil*'s criteria in *zakat* governance entities in Indonesia, which consists of BAZNAS (The National Board of Zakat for the Republic of Indonesia) and LAZ (Amil Zakat Institution). BAZNAS institutions included in this research consisted of BAZNAS RI, BAZNAS Province, and BAZNAS City or Regency.

According to Awang et al. (2015), the sample size required for structural equation modelling is 100, it is an ideal starting point for path modelling. Therefore, the data were collected by distributing questionnaires that consisted of 31 items to *amil*, using Likert scales. The test was performed using Partial Least Squares Structural Equation Modelling (PLS-SEM). In addition, the collected data were processed by SmartPLS software.

The data were examined using a descriptive approach, measurement, and structural model assessment. The descriptive analysis aimed to illustrate the respondents' characteristics. The hypothesis was tested using PLS-SEM. Then, the relationship between exogenous and endogenous variables was further analyzed (Farouk et al., 2018).

Hair et al. (2017) used a measurement model to obtain information on the validity and reliability of item variables. The measurements were reflectively carried out by evaluating the internal consistency and indicator reliabilities, including convergent and discriminant validities. It was evaluated based on the research conducted by Chin (1998) to illustrate the significance and strength of the structural model. It involves three categories: substantial (r^2 = 0.67), moderate (r^2 = 0.33), and weak (r^2 = 0.19).

D. Results

1. Respondents' Profile

This study described six characteristics of the *amils*: gender, age, education level, work experience, workplace, and workplace size. The total number of respondents is 113 from *zakat* governance entities in Indonesia. A summary of the *amils'* characteristics is presented in Table 1.

Table 1: The characteristics of respondents

No	Profile of Respondent		Total	
			People	Percentage
1	Gender	Men	81	72%
		Women	32	28%
		Total	113	100%
2	Age	20–30 years	42	37%
		30–40 years	37	33%
		> 40 years	34	30%
		Total	113	100%
3	Educational Level	Senior High School	16	14%
		Diploma Degree	2	2%
		Bachelor's degree	72	64%
		Master's	22	19%
		Doctorate	1	1%
		Total	113	100%
4	Work Experience	< 2 years	27	24%
		2–5 years	35	31%
		5–10 years	34	30%
		> 10 years	17	15%
		Total	113	100%
5	Workplace	BAZNAS RI	34	30%
		BAZNAS Province	21	19%
		BAZNAS City/Regency	32	28%
		LAZ	26	23%
		Total	113	100%
6	Size of *Amil* in the Workplace	< 10 people	26	23%
		11–20 people	11	10%
		21–30 people	20	18%
		31–40 People	22	19%
		> 40 people	34	30%
		Total	113	100%

Source: Primary Data

As shown in Table 1, 113 respondents were included in the study. They were dominated by men (n = 81; 72%), followed by women (n = 32; 28%). The respondents' ages ranged from 20 to 30 years (n = 42; 37%), followed by 30 to 40 years (n = 37; 33%), and > 40 years (n = 34; 30%). The educational level of respondents was dominated by those who possessed a bachelor's degree (n = 72; 64%), followed by a master's degree (n = 22; 19%), senior high school (n = 16; 14%), diploma degree (n = 2; 2%), and doctorate (n = 1;1%)

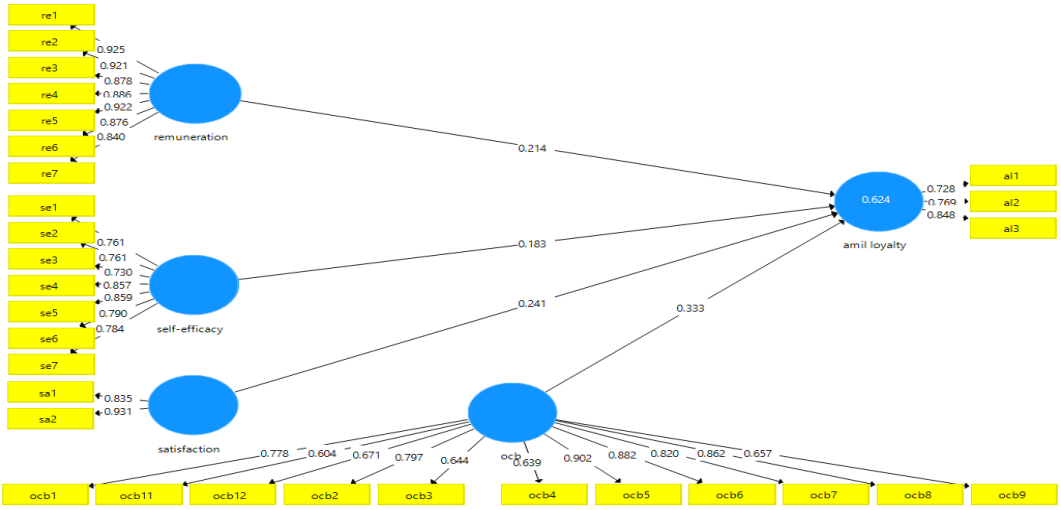
Furthermore, their work experiences were dominated by two–five years (n = 35; 31%), followed by 5 to 10 years (n = 34; 30%), < 2 years (n = 27; 24%), and > 10 years (n =17; 15%). Most of the respondents' workplaces included

BAZNAS RI (*n* = 34; 30%), followed by BAZNAS City/Regency (*n* = 32; 28%), LAZ (*n* = 26; 23%), and BAZNAS Province (*n* = 21; 19%). The number of *amils* in the workplace was dominated by > 40 people (*n* = 34; 30%), followed by < 10 people (*n* = 26; 23%), 31-40 people (*n* = 22; 19%), 21-30 people (*n* =20; 18%), and 11–20 people (*n* = 11; 10%).

2. Evaluation of Measurement Model (Outer Model)

The evaluation of the measurement model (outer model) aims to obtain information about the validity and reliability of the items in each variable. In this study, a reflective approach is adopted. Hair et al. (2019) developed a validity test instrument with a loading factor value greater than 0.5. The measurement of 31 items regarding remuneration, self-efficacy, satisfaction, and OCB variables produced a loading factor value greater than 0.6. Furthermore, they were classified into valid categories. The validity test results are presented in the following sections.

Fig 2: Result of measurement model using PLS-SEM
Source: Authors' Analysis Using SmartPLS



Construct reliability was measured using discriminant reliability: Average Variance Extracted (AVE), Cronbach's Alpha, and Composite Reliability (CR). According to Hair et al. (2019), the discriminant reliability indicated by the AVE, composite reliability, and Cronbach's Alpha was greater than 0.5, 0.8, and 0.6, respectively. Overall, using the AVE, composite reliability, and Cronbach's Alpha, it was concluded that all instrument items used to measure the variables were reliable, as shown in Table 2.

Table 2: The results of the calculation of AVE, CR, and Cronbach's Alpha

	Cronbach's Alpha	rho_A	Composite Reliability (CR)	Average Variance Extracted (AVE)
Amil Loyalty	0,684	0,690	0,826	0,614
OCB	0,923	0,934	0,936	0,574
Remuneration	0,958	0,961	0,965	0,798
Satisfaction	0,732	0,820	0,878	0,783
Self-Efficacy	0,902	0,911	0,922	0,629

Overall, the results obtained from calculating AVE, CR, and Cronbach's Alpha showed that all items on the instruments were reliable.

3. Structural Model Assessment (Inner Model)

The structural model assessment (inner model) describes the relationship between the latent variables (exogenous and endogenous variables). The model was tested by measuring the r^2 (goodness of fit). It was also used to determine the magnitude of influence on the hypothesis. The test results obtained an r^2value of 0.624 or 62.4%. It shows that *amil* loyalty to the *zakat* governance entity is predicted by remuneration, self-efficacy, satisfaction, and OCB of 0.624. By contrast, external exogenous variables describe the remaining factors.

The structural assessment model determines significance values by calculating path coefficients through Bootstrapping. This path coefficient determines the magnitude of the influence between variables. Furthermore, the path coefficient value is also used to test the research hypothesis. Based on Hair et al. (2011) the condition for significance value is if the t-statistic is > 1.96 and the p-value is < 0.05. Table 3 shows the results obtained based on tests using the SmartPLS application. Based on a sample size of 113 respondents.

Table 3: Path coefficient

	Original Sample (O)	**Sample Mean (M)**	**Standard Deviation (STDEV)**	**T Statistics (O/STDEV)**	**P Values**
OCB -> *Amil* loyalty	0.333	0.357	0.116	2.865	0.004
Remuneration -> *Amil* loyalty	0.214	0.204	0.120	1.775	0.077
Satisfaction -> *Amil* Loyalty	0.241	0.240	0.107	2.257	0.024
Self-Efficacy -> *Amil* Loyalty	0.183	0.176	0.110	1.656	0.098

Source: Authors' Analysis Using SmartPLS

Based on Table 3, the following variables positively affect *amil* loyalty to *zakat* governance entities: remuneration, self-efficacy, satisfaction, and OCB. In

addition, satisfaction and OCB significantly influence *amil* loyalty to *zakat* governance entities in Indonesia.

In the PLS analysis, the f-square (f^2) value shows the partial effect of each predictor on the endogenous variables. According to Cohen (1988), the value of f^2 consists of three categories: small influence ($f^2 = 0.02$), moderate influence ($f^2 = 0.15$), and large influence ($f^2 = 0.35$). It is consistent with the recent research carried out by Ringle et al. (2014). The values of f^2 for exogenous and endogenous variables are as follows:

Table 4: Effect size test (f^2) results

	Amil Loyalty
***Amil* Loyalty**	
OCB	0.138
Remuneration	0.094
Satisfaction	0.064
Self-Efficacy	0.028

Source: Data Processed Using SmartPLS

Based on Table 4, it is illustrated that remuneration, self-efficacy, satisfaction, and OCB, with values of $f^2 = 0.094$, $f^2 = 0.028$, $f^2 = 0.064$, and $f^2 = 0.138$, respectively, are categorized under a small influence. On average, $f^2 = 0.81$, the four variables are also in the small influence category.

The results of testing the four hypotheses indicate that the three exogenous variables positively influence remuneration, efficacy, and satisfaction. Meanwhile, one exogenous variable significantly affected OCB, as shown in Table 5.

Hypotheses	Relationship	Accepted or Rejected
Hypothesis 1	Remuneration positively affects *Amil* Loyalty (H1).	Accepted
Hypothesis 2	Self-efficacy positively affects *Amil* Loyalty (H2).	Accepted
Hypothesis 3	Satisfaction positively affects *Amil* Loyalty (H3).	Accepted
Hypothesis 4	OCB positively affects *Amil* Loyalty (H4)	Accepted

Based on the description in Table 5, all exogenous variables (remuneration, self-efficacy, satisfaction, and OCB) have a positive influence. In addition, the OCB variable significantly affects *amil* loyalty.

E. Discussion

The factors influencing *amil* loyalty, namely remuneration, self-efficacy, satisfaction, and organizational citizenship behavior, were tested. The structural model (inner model) measured with the path coefficient proved that all the variables tested (remuneration, self-efficacy, satisfaction, and influential OCB) positively influenced *amil* loyalty to *zakat* governance entities in

Indonesia. Furthermore, two exogenous variables (satisfaction and OCB) significantly affect *amil* loyalty to *zakat* governance entities. Therefore, all of the hypotheses in this study were accepted.

However, assuming remuneration is better, *amil* loyalty also tends to increase in *zakat* governance entities. It is in line with previous research, which stated that remuneration provides motivation (Abror et al., 2020), improves performance (Junaedi, 2018), and affects loyalty, which in this context is *amil* (Safitri, 2015). Therefore, this finding provides directives for these entities to pay attention to *amil* loyalty by strengthening the remuneration system. It could be strengthened by making some kind of standard regulations that are based on government regulations. It is an effort to maintain and increase *amil* loyalty to encourage increased performance. Finally, improved performance contributes to increased the growth of *zakat* collection and distribution nationally.

Meanwhile, supposing self-efficacy is better, *amil* loyalty also increases in *zakat* governance entities. It is in line with Meilani's (2020) research that self-efficacy is one of the abilities derived from successful personal experiences and that of others, verbal persuasion, and individual physiological state. The results of this study are also consistent with those of Amalia (2020) and Meilani (2020), who stated that self-efficacy affects loyalty. Therefore, this finding provides directives for *zakat* governance entities to pay attention to *amil* loyalty by enhancing *amil's* abilities. These tend to improve *amil* individuals' experiences, perform verbal persuasion, and maintain their physiological conditions.

Therefore, the better the perceived satisfaction, the higher *amil* loyalty to *zakat* governance entities, which is in line with the research carried out by Abror et al. (2020). The findings of this study also strengthen the studies carried out by Abror et al. (2020) and De Simone et al. (2018), who stated that *amil zakat* offers their best performance to organizations because they are satisfied with their jobs. This finding is also consistent with the research conducted by Ineson et al. (2013), who stated that satisfaction is an antecedent of employee loyalty. Additionally, the results of previous research conducted by Abror et al. (2020) stated that satisfaction affects loyalty. Therefore, these findings provide directives for *zakat* governance entities to pay attention to *amil zakat* by creating a conducive climate that ensures they are satisfied with their work.

Consequently, assuming that the opportunity to carry out OCB is more open, *amil* loyalty increases. It is consistent with several previous studies (Bies & Organ, 1989; Organ et al., 2006), which stated that OCB is a multidimensional construct that affects *amil* loyalty. The findings of this study show that OCB has a positive and significant effect on *amil* loyalty. The OCB values initiated by Bateman and Organ in 1983 (Nielsen et al., 2009), followed by Smith, Organ, and Near in the same year (Diana, 2012), are principally in line with Islamic values. Ritonga (2018) stated that OCB in Islam is also called a pious and charitable attitude that attracts the pleasure of Allah. Therefore, as a *zakat* governance entity, it is essential to continuously instill OCB. The findings of this study prove that OCB contributes to increasing *amil* loyalty.

Finally, Nielsen et al. (2009) reported that OCB improves the performance of *zakat* governance entities.

Based on the r^2 value of 0.624 or 62.4%, *amil's* loyalty to *zakat* governance entities were used to predict the remuneration, self-efficacy, satisfaction, and OCB variables. External variables accounted for 37.6% of the variance. However, because the value of the r^2 model exceeds 0.33, the strength of the *amil* loyalty model for *zakat* governance entities is moderate, although very close to the substantial category (Chin, 1998).

F. Conclusion

Based on the findings of this study, it was concluded that the remuneration, self-efficacy, satisfaction, and OCB perceived by *amil* positively influence *amil* loyalty to *zakat* governance entities, including BAZNAS RI, BAZNAS Province, BAZNAS City/Regency, and LAZ. In addition, satisfaction and OCB variables significantly influence *amil* loyalty to *zakat* governance entities. This study also proves that loyalty tends to be a resourceful strategic asset for achieving competitive advantages. This study is a reference for various parties to improve Indonesia's *zakat* collection and distribution performance. The government must develop strategies to encourage *amil* policies.

There are several limitations, such as the number of respondents and the variables analyzed. Therefore, it is recommended that further research could be carried out by increasing the number of respondents, so that the results will include more *zakat* governance entities in Indonesia. In addition, it is also necessary to include other exogenous variables to determine the factors that affect *amil* loyalty to *zakat* governance entities.

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