

Analysis of Coping Stress of Amil in Collecting Philanthropic Funds at Dompot Dhuafa Branch Offices in Indonesia

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ABSTRACT

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Amil, as managers of zakat funds, play a strategic role in sustaining Islamic philanthropic governance. However, increasing fundraising targets, organizational uncertainty, and professional pressures expose amil to significant work stress. This study aims to examine the determinants of stress coping among amil at Dompot Dhuafa branch offices in Indonesia by integrating psychological coping theory with the maqāṣid al-sharī'ah framework. Using a quantitative approach with Partial Least Squares Structural Equation Modeling (PLS-SEM), data were collected from 141 amil across branch offices in Indonesia. The model tested problem-focused coping, emotion-focused coping, and maqāṣid dimensions (Hifz al-din, Hifz al-nafs, and Hifz al-'aql) as predictors of coping stress. The findings reveal that planful problem solving, seeking social support, positive reappraisal, accepting responsibility, self-controlling, and the maqāṣid dimensions significantly influence amil stress coping, while avoidance-based strategies such as distancing and escape avoidance are not significant. The results indicate that effective stress coping among amil is multidimensional, shaped by cognitive capacity, social support, and spiritual reinforcement within an institutional governance context. Theoretically, this study extends stress coping literature by empirically operationalizing maqāṣid al-sharī'ah as a coping determinant within Islamic philanthropic governance. Practically, the findings provide a foundation for zakat institutions to design integrated human resource policies that strengthen organizational support, cognitive resilience, and spiritual values to ensure sustainable institutional performance.



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Introduction

Human resources (HR) are the most important asset in an organization because they act as the primary driver of all activities, from operations to organizational system design (Drucker, 2007). In the context of the Zakat Management Institution (LPZ), this role is increasingly strategic because the quality of human resources, especially amil, determines the success of fundraising, management accountability, and the sustainability of mustahik empowerment programs. The loss of qualified human resources will have major consequences in terms of recruitment and training costs and time, and has the potential to disrupt the stability of fundraising. Therefore, the management and retention of amil are strategic needs in Islamic philanthropic governance (Bratton & Gold, 2007). Human resources are also seen as the most valuable asset because of their contribution to achieving organizational goals, both individually and collectively (Rivai & Sagala, 2013; Armstrong, 2020), including in maintaining social trust and public trust in the LPZ. Therefore, human resource management (HR) is responsible for optimizing the potential of amil not only in terms of technical competence, but also psychological resilience in facing the pressure of collection targets and accountability demands (Ganyang, 2018). HR is also understood as the process of managing and developing human resources so that LPZ has amil who are professional, stress-resistant, and

intrinsically and spiritually motivated, so that they are able to support the achievement of Islamic philanthropic goals in a sustainable manner (Syahriza et al., 2023).

Over time, human resource management (HRM) practices have undergone a transformation from a traditional approach to a modern orientation in response to organizational challenges such as technological advancements, changes in workforce demographics, productivity demands, and increased competitiveness (Wright, 2006). This transformation is also relevant for zakat management institutions (LPZ), as the quality of human resources, particularly amil, is the primary foundation for institutions to function effectively, transparently, and accountably while generating sustainable social impact. In Indonesia, the growth of LPZ, marked by the increasing number of official institutions, both BAZNAS and LAZNAS, has increased the complexity of HR management and demanded higher levels of professionalism. By 2022, 35 LAZNAS, 28 provincial LAZs, and 51 district/city LAZs had obtained permits from the Ministry of Religious Affairs (PPID BAZNAS RI, 2023). However, despite the continued institutional development of LPZs, traditional zakat management practices are considered inadequate and require a more modern transformation, particularly since the enactment of Law No. 23 of 2011, which replaced Law No. 38 of 1999 (Sudewo, 2004; Siregar, 2013). In this context, expertise in amil stress coping and Islamic philanthropic governance is important to explain that LPZ modernization is not only related to regulations and systems, but also to the institution's ability to build amil's psychological resilience so they can adapt to changing demands and maintain sustainable fundraising performance.

A major challenge facing Zakat Institutions (LPZ) in the current era is digital disruption, which has given rise to new competitors, such as rapidly growing startup-based crowdfunding platforms that are overtaking conventional fundraising methods (Zakat, 2012; Suherman, 2021). Furthermore, low zakat collection is also influenced by low public awareness, the dominance of zakat fitrah over zakat mal, and low incentives for zakat payers (Istikhomah & Asrori, 2019). The post-pandemic economic recovery has also resulted in a decline in zakat payers' income, resulting in a decline in fundraising for several zakat institutions (Hartono & Nono, 2021). This is evident in Dompét Dhuafa, where some branches experienced a decline in 2022 compared to 2021, such as Dompét Dhuafa Riau, South Sumatra, Bali, South Sulawesi, and East Kalimantan, although some regions, such as North Sumatra, showed an increase.

Table 1. Dompét Dhuafa ZISWaf Funds & Branches 2019 – 2022

NO	DD BRANCH	2019	2020	2021	2022
1	DD Center	397.245.040.660	370,007,990,385	413,713,719,657	410,804,341,933
2	North Sumatra	3,826,488,390	4,166,349,826	2,874,818,204	3,557,554,980
3	Riau	4,247,589,902	4,343,900,000	4,907,073,828	3,709,500,563
4	South Sumatra	4,5436,89,070	6,278,525,186	5,783,586,719	3,615,127,791
5	Bali	-	-	723,000,000	680,000,000
6	South Sulawesi	4,910,698,431	4,078,844,588	6,137,402,442	2,475,501,434
7	East Kalimantan	4,821,761,865	3,996,107,809	5,189,020,741	3,481,216,766

Source: Processed data

The data shows that the amount of funds collected by Dompét Dhuafa and its six branches across Indonesia until 2022 has not shown encouraging figures, except for the North Sumatra DD (Dana Desa Sumut), indicating that philanthropic fundraising in Indonesia is unstable, while the number of those entitled to receive assistance is increasing. The COVID-19 pandemic has caused significant disruption to the global economy and exacerbated poverty, making strengthening zakat collection increasingly important as a social welfare instrument (Hassan et al., 2020). However, zakat collection in many countries, including Indonesia, still relies heavily on business groups and traders, who have been significantly impacted during the pandemic (Umar et al., 2021). In this context, fundraising is the heart of Zakat Management Institutions (LPZ) because the funds collected determine the sustainability of the program and the resulting socio-economic impact. Disruptions to fundraising will directly impact the institution's overall activities (Ministry of Religious Affairs, 2023).

Unlike commercial enterprises that can adjust pricing strategies, restructure operations, or access alternative financing when facing financial constraints, Zakat Management Institutions (LPZ) operate within a more socially accountable framework. A decline in collected funds does not only affect internal operations or employee welfare; it directly disrupts the continuity of distribution programs and weakens empowerment initiatives for mustahik (zakat beneficiaries). Reduced fundraising capacity may delay program implementation, limit the scope of assistance, and hinder the long-term objective of transforming beneficiaries into financially independent contributors (muzaki). Therefore, financial instability in LPZ carries broader social and religious implications, as it affects both institutional credibility and community welfare.

These challenges have become increasingly complex in the post-pandemic era, where fundraising strategies have shifted toward more professional and strategic approaches. Zakat collectors are now required to possess advanced communication skills, develop structured proposals, and establish partnerships with corporate and institutional donors. For example, Dompot Dhuafa has gradually reduced reliance on traditional donation boxes and shifted its focus toward program-based collaborations and institutional partnerships (Sulaiman, 2023). This transformation demands greater professionalism, adaptability, and creativity from amil, particularly in a competitive environment where program innovation and differentiation are critical in securing donor trust.

On the other hand, the work pressure of amil is increasing because they must fulfill two major demands simultaneously: meeting fundraising targets and implementing empowerment programs so that mustahik can become independent. In practice, amil often face obstacles such as limited initial program funds, low interest from muzaki in programs deemed uninnovative, and pressure from institutional targets. Interviews with several Dompot Dhuafa branch managers revealed serious problems such as difficulties recruiting competent human resources, high resignation rates, limited facilities, and dual workloads, especially during peak times such as Ramadan and Eid al-Adha. This work pressure triggers work stress in amil, which is influenced by various factors such as excessive workload, unclear work status, interpersonal conflict, compensation, and high job demands (Hasibuan, 2016). Robbins & Judge (2017) explain that work stress appears in the form of physiological, psychological, and behavioral symptoms that can reduce performance. If left untreated, work stress in the short term causes decreased motivation and productivity, while in the long term it can trigger health problems and even resignation (Siswanto, 2015). This condition poses a serious threat to LPZ because the turnover of amil will weaken the institution's capacity to collect funds and implement social programs.

Given these conditions, research on work stress and coping strategies among amil, particularly in large, organized institutions like Dompot Dhuafa, is crucial. This research is expected to provide insight into stress-inducing factors, the work dynamics of amil in facing fundraising targets, and coping strategies that can be implemented to minimize the negative impact of stress on the institution's performance and the sustainability of its zakat program.

Table 2. Data on Amil Resignations in 2019–2022

No	Branch	2019			2020			2021			2022			Average/year	
		Amil	Stop	%	Stop	%									
1	North Sumatra	12	2	17	12	3	25	12	4	33	12	2	17	3	23
2	Riau	13	3	23	12		0	12	2	17	9	2	22	2	20
3	South Sumatra	9	2	22	9	2	22	9	2	22	9	2	22	2	22
4	Lampung	4	2	50	4	2	50	4	2	50	4	1	25	2	44
5	Bali							3	1	33	3	1	33	1	29
6	South Sulawesi	14	3	21	14	3	21	11	3	27	9	2	22	2	23
7	East Kalimantan	10	6	60	10	6	60	10	7	70	10	6	60	6	63

Source: Processed data

From the data above, the national percentage of amil at Dompot Dhuafa branch offices who quit their jobs is 32%. This number is obtained by adding the percentages of all branches divided by the number of branches. The national average = $23 + 20 + 22 + 44 + 29 + 23 + 63 : 7 = 224 : 7 = 32$. High performance demands, especially in the fundraising division, are one of the main sources of pressure for amil at the Zakat Management Institution (LPZ). This condition often leads to resignation. This phenomenon is seen in several LPZs in North Sumatra, one of which is through the experience of DL, a fundraising amil who has worked for four years and was once the best fundraiser. However, DL finally resigned because he was unable to face the increasingly high collection targets, the stagnation of potential donors, and work pressure that reduces motivation and triggers stress.

Various studies have shown that work stress negatively impacts health, increases organizational costs through absenteeism, and encourages employee turnover, particularly in social service professions prone to high stress (Parry-Jones et al., 1998). Mor Barak et al. (2001) also emphasized that turnover in social service workers is influenced by organizational factors such as stress, social support, management fairness, and physical comfort (Wang et al., 2021). High turnover forces social service providers (LPZ) to repeatedly recruit and train new personnel, which wastes time and money and disrupts organizational effectiveness. Furthermore, low turnover can be an indicator of job satisfaction, reflected in discipline, work morale, and workforce stability (Marnis, 2008).

Table 3. Number of Branch DD amils indicated to be experiencing stress

No.	BRANCH	NUMBER OF AMIL 2023	AMILx TOTAL 64%
1	North Sumatra	12	8
2	Riau	9	6
3	South Sumatra	9	6
4	Lampung	4	3
5	Bali	3	2
6	South Sulawesi	9	6
7	East Kalimantan	10	6
NUMBER OF AMILS		56	36

Source: Data processing results

Lazarus and Folkman (1984) explain that stress has negative physiological and psychological impacts, prompting individuals to engage in coping strategies. They divide coping into two main forms: problem-focused coping and emotion-focused coping. Problem-focused coping occurs when individuals assess a situation as changeable, by directly confronting the source of the problem through problem-solving planning, confrontation, and seeking social support. Emotion-focused coping, on the other hand, occurs when individuals assess a situation as difficult to change, by managing their emotions and assessing the stressor.

According to Pargament, a religious approach is an approach to meaning with religious guidance related to the sacred. Aziz Salim Basyarahil, efforts that can be made to manage demands that are considered burdensome so that the heart becomes calm are through prayer, because prayer creates peace of mind and inner peace. Prayer and patience support each other, if prayer is supported by active patience, and persistent and positive struggle, then both are means to overcome life's difficulties. (Basyarahil, 1999) Allah SWT said:


 وَأَسْتَعِينُوا بِالصَّبْرِ وَالصَّلَاةِ وَإِنَّهَا لَكَبِيرَةٌ إِلَّا عَلَى الْخَاشِعِينَ

“Make patience and prayer your helper. And that is indeed difficult except for those who are humble.” (QS. Al-Baqarah: 45).

Besides prayer and patience, dhikr (Shihab, 2008) can also help someone minimize the demands of life because it can create peace of mind. Allah SWT says:


 الَّذِينَ آمَنُوا وَتَطْمَئِنُّ قُلُوبُهُمْ بِذِكْرِ اللَّهِ أَلَا بِذِكْرِ اللَّهِ تَطْمَئِنُّ الْقُلُوبُ

“(Namely) those who believe and whose hearts find rest in the remembrance of Allah. Indeed, only in the remembrance of Allah do hearts find rest.” (QS. Ar-Rad: 28)

From an Islamic perspective, stress coping is not merely understood as an individual psychological response, but as a multidimensional mechanism that integrates spiritual, moral, and institutional dimensions grounded in sharia values. Religious practices such as prayer, patience, dhikr, and supplication function not only as emotional regulators but also as sources of meaning and resilience in facing work-related pressures (Basyarahil, 1999; Shihab, 2008). Within the maqāṣid al-sharī'ah framework, psychological well-being is closely connected to the preservation of religion (hifz al-dīn), life and well-being (hifz al-naḥs), intellect (hifz al-'aql), wealth (hifz al-māl), and lineage (hifz al-nasl). This perspective emphasizes that mental health and coping capacity are inseparable from faith, rationality, economic stability, and social responsibility (Al-Ghazali, 1997). In the context of Islamic philanthropy, this approach is particularly relevant because amil function not only as employees but also as moral agents entrusted with public and religious mandates.

However, empirical findings indicate that stress among zakat collectors is predominantly shaped by organizational and governance-related factors. These include unclear employment status, high fundraising targets, limited operational resources, and unstable work systems. Interviews with amil and LPZ leaders reveal that coping strategies are hybrid in nature, combining professional mechanisms—such as optimizing performance during peak seasons, diversifying fundraising strategies, and strengthening peer support—with spiritual practices. Nevertheless, recurring structural pressures often reactivate stress, demonstrating that spiritual coping alone is insufficient without adequate organizational governance support. This suggests that stress coping among amil must be approached not only as personal resilience but also as a human resource management issue within Islamic philanthropic institutions.

The effectiveness of coping strategies becomes critical because not all forms of coping are adaptive. Avoidance-based strategies tend to be counterproductive, potentially reducing performance and increasing psychological fatigue. Unmanaged stress may lead to physical exhaustion, declining productivity, and even turnover, posing serious risks to institutional sustainability. Philanthropic organizations require professional and emotionally stable amil who are capable of maintaining donor trust and ensuring consistent fundraising performance. From a human resource management perspective, early stress detection and structured intervention—such as clarifying job roles, ensuring fair compensation, and strengthening organizational support systems—are essential to prevent chronic stress and institutional instability (Triyonggo et al., 2016; Wibowo, 2007; Simanjuntak, 2010).

Although existing literature on Islamic philanthropic governance has made significant progress in examining transparency, accountability, and operational effectiveness (Baehaqi, Chariri, & Prabowo, 2025; Azwar & Nasir, 2025), behavioral and psychological dimensions of amil remain underexplored. Bibliometric and empirical studies indicate that stress and coping mechanisms among zakat administrators have rarely been examined using robust quantitative approaches such as PLS-SEM (Uula, 2022; Razak et al., 2024; Zakiy et al., 2024). Consequently, the integration of maqāṣid al-sharī'ah into empirical stress coping models remains largely conceptual and lacks systematic validation, particularly in the context of Islamic philanthropic institutions in developing countries. This gap underscores the importance of empirically testing a maqāṣid-based coping framework to advance both theoretical understanding and institutional practice.

Method

This study employed a quantitative explanatory research design grounded in the positivist paradigm to examine the structural relationships between coping strategies, maqāṣid al-sharī'ah dimensions, and stress coping among amil in Islamic philanthropic institutions. The quantitative approach was selected because the research seeks to test theoretically derived hypotheses and to validate an integrated predictive model using statistical estimation. The study was conducted across Dompot Dhuafa branch offices in Indonesia, chosen due to their national operational coverage, structured governance system, and institutional maturity as one of the leading Islamic philanthropic organizations. This institutional context provides an appropriate setting for examining stress coping mechanisms within a professionalized faith-based organization.

The population consisted of amil working at Dompot Dhuafa branch offices throughout Indonesia. Respondents were selected based on their active involvement in operational and fundraising activities, with a minimum position at staff level to ensure adequate exposure to institutional work pressures. A total of 141 amil participated in the study. The sample size satisfies the recommended criteria for Partial Least Squares Structural Equation Modeling (PLS-SEM), particularly for models involving multiple latent constructs and structural paths.

Given the model complexity and the number of predictors, the sample exceeds the minimum threshold suggested by the “10-times rule” and recent statistical power recommendations for variance-based SEM.

Primary data were collected using a structured questionnaire designed to measure problem-focused coping, emotion-focused coping, maqāṣid al-sharīʿah dimensions (Hifz al-din, Hifz al-nafs, and Hifz al-ʿaql), and coping stress outcomes. All constructs were operationalized using reflective indicators measured on a Likert scale. Instrument development was based on established coping theory frameworks and conceptually aligned with maqāṣid principles to ensure theoretical coherence. Prior to full distribution, the instrument underwent content validation and clarity review to strengthen construct validity. In addition to questionnaire data, limited interviews were conducted to provide contextual insights into institutional governance conditions and work stress dynamics. Secondary data from institutional reports and related literature were used to support contextual analysis.

Data were analyzed using Structural Equation Modeling (SEM) based on Partial Least Squares (PLS) with SmartPLS software. PLS-SEM was chosen due to its suitability for predictive and exploratory modeling, its robustness in handling moderate sample sizes, and its minimal distributional assumptions. The analysis simultaneously evaluated the measurement model and the structural model to ensure both construct validity and the robustness of hypothesized relationships.

The measurement model was assessed through convergent validity, discriminant validity, and internal consistency reliability. Convergent validity was examined using outer loading values and Average Variance Extracted (AVE), with loading values above 0.70 and AVE above 0.50 indicating acceptable validity. Discriminant validity was evaluated using the Fornell–Larcker criterion and cross-loading comparisons to ensure empirical distinctiveness among constructs. Internal consistency reliability was assessed through Cronbach’s Alpha and Composite Reliability coefficients, with threshold values above 0.70 considered satisfactory.

The structural model was evaluated using the coefficient of determination (R^2) to assess explanatory power and predictive relevance (Q^2) to evaluate out-of-sample predictive capability. Bootstrapping with 5,000 resamples was conducted to obtain t-statistics and p-values for hypothesis testing. A significance level of 5% ($\alpha = 0.05$) was applied, with path coefficients considered significant when t-values exceeded 1.96 and p-values were below 0.05.

To ensure methodological rigor and address potential common method bias (CMB) arising from self-reported questionnaire data, two statistical procedures were employed. First, Harman’s single-factor test was conducted through exploratory factor analysis to determine whether a single latent factor accounted for the majority of covariance among measurement items. The results indicated that no single factor explained more than 50% of the total variance, suggesting that common method bias was not a serious concern. Second, the full collinearity assessment approach was applied using variance inflation factor (VIF) values for all latent constructs. Following recommended thresholds, VIF values below 3.3 indicate that common method bias is unlikely to distort structural estimates. The analysis showed that all constructs met this criterion, thereby confirming that collinearity and method bias did not threaten the validity of the findings.

Through this comprehensive analytical procedure—encompassing construct validation, predictive assessment, bootstrapping-based hypothesis testing, and common method bias control—the study ensures methodological robustness and strengthens the empirical credibility of the integrated coping model within the context of Islamic philanthropic governance.

Results and Discussion

Dompét Dhuafa is an Islamic philanthropic and humanitarian institution dedicated to social empowerment and community development. Its activities are implemented through the professional and accountable management of zakat, infaq, sadaqah, and waqf (ZISWaf) funds, along with other social contributions. The institution adopts a modern governance approach that emphasizes transparency, accountability, and sustainability. Guided by the principle of compassion as the foundation of its philanthropic movement, Dompét Dhuafa structures its programs into five strategic pillars: health, education, economic empowerment, social services, and da'wah and cultural development.

Evaluation of Measurement Model (*Outer Model*)

The measurement model (outer model) was evaluated using confirmatory factor analysis (CFA) to assess the validity and reliability of the latent constructs. This evaluation aims to ensure that each indicator appropriately represents its respective construct and that the measurement instruments meet acceptable psychometric standards. The following section presents the results of the outer model assessment in this study.

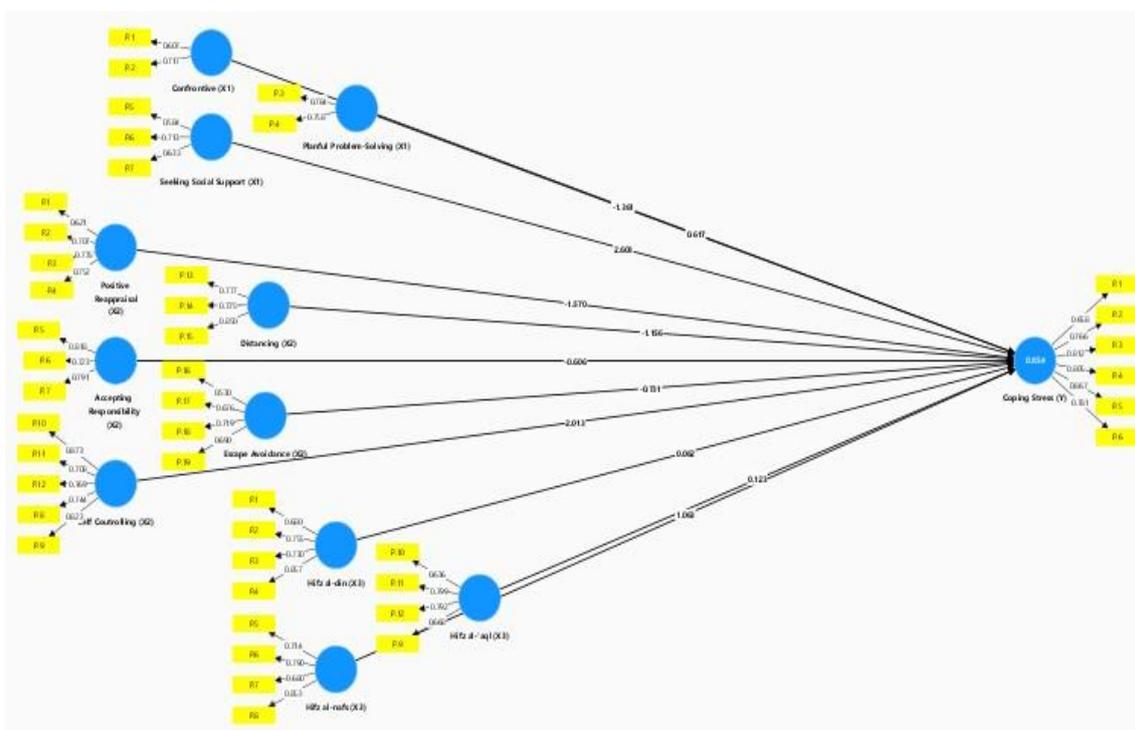


Figure 1. Outer Model

Validity Test

This study employed SmartPLS 3.0 software to assess the validity and reliability of the research instruments. Construct validity was evaluated through convergent validity and discriminant validity assessments. Convergent validity was examined by analyzing outer loading values and Average Variance Extracted (AVE), while discriminant validity was assessed by comparing cross-loadings and applying the Fornell–Larcker criterion to ensure that each construct was empirically distinct from the others.

Convergent Validity

According to Hair et al. (2017) in their book A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM), convergent validity can be measured using loading factors that show the relationship between items and constructs.

Table 4. Results of Instrument Validity Test Using Loading Factor

	Outer loadings
X1.1 <- Problem Focused Coping (X1)	0.789
X1.2 <- Problem Focused Coping (X1)	0.950
X1.3 <- Problem Focused Coping (X1)	0.745
X1.4 <- Problem Focused Coping (X1)	0.727
X1.5 <- Problem Focused Coping (X1)	0.726
X1.6 <- Problem Focused Coping (X1)	0.931
X1.7 <- Problem Focused Coping (X1)	0.834
X2.1 <- Emotionally Focused Coping (X2)	0.750
X2.10 <- Emotionally Focused Coping (X2)	0.856
X2.11 <- Emotionally Focused Coping (X2)	0.732
X2.12 <- Emotionally Focused Coping (X2)	0.815
X2.13 <- Emotionally Focused Coping (X2)	0.649
X2.14 <- Emotionally Focused Coping (X2)	0.658
X2.15 <- Emotionally Focused Coping (X2)	0.809
X2.16 <- Emotionally Focused Coping (X2)	0.837
X2.17 <- Emotionally Focused Coping (X2)	0.853

	Outer loadings
X2.18 <- Emotionally Focused Coping (X2)	0.957
X2.19 <- Emotionally Focused Coping (X2)	0.840
X2.2 <- Emotionally Focused Coping (X2)	0.732
X2.3 <- Emotionally Focused Coping (X2)	0.731
X2.4 <- Emotionally Focused Coping (X2)	0.957
X2.5 <- Emotionally Focused Coping (X2)	0.938
X2.6 <- Emotionally Focused Coping (X2)	0.909
X2.7 <- Emotionally Focused Coping (X2)	0.840
X2.8 <- Emotionally Focused Coping (X2)	0.810
X2.9 <- Emotionally Focused Coping (X2)	0.791
X3.1 <- Maqasid Syariah (X3)	0.757
X3.10 <- Maqasid Syariah (X3)	0.966
X3.11 <- Maqasid Syariah (X3)	0.735
X3.12 <- Maqasid Syariah (X3)	0.852
X3.2 <- Maqasid Syariah (X3)	0.738
X3.3 <- Maqasid Syariah (X3)	0.918
X3.4 <- Maqasid Syariah (X3)	0.818
X3.5 <- Maqasid Syariah (X3)	0.865
X3.6 <- Maqasid Syariah (X3)	0.802
X3.7 <- Maqasid Syariah (X3)	0.823
X3.8 <- Maqasid Syariah (X3)	0.665
X3.9 <- Maqasid Syariah (X3)	0.846
Y.1 <- Coping Stress (Y)	0.809
Y.2 <- Coping Stress (Y)	0.738
Y.3 <- Coping Stress (Y)	0.681
Y.4 <- Coping Stress (Y)	0.928
Y.5 <- Coping Stress (Y)	0.805
Y.6 <- Coping Stress (Y)	0.910

Source: Processed primary data (2026)

Based on Table 4, all outer loading values exceed the recommended threshold of 0.70, indicating adequate convergent validity. Therefore, each indicator is considered to reliably represent its respective latent construct, and the measurement model demonstrates satisfactory validity.

Reliability Test

According to Hair et al. (2020), a measurement instrument is considered reliable when it satisfies established reliability criteria within the PLS-SEM framework. Reliability is typically assessed through internal consistency measures, including Cronbach's Alpha and Composite Reliability, to ensure that the indicators consistently represent their underlying latent construct.

Table 5. Calculation of AVE, Cronbach Alpha, and Composite Reliability

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
Coping with Stress (Y)	0.919	0.930	0.922	0.667
Emotionally Focused Coping (X2)	0.974	0.977	0.974	0.670
Coping (X2)				

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
Maqasid Sharia (X3)	0.960	0.964	0.960	0.671
Problem Focused Coping (X1)	0.932	0.941	0.934	0.671

Source: Processed primary data (2026)

Based on Table 5, the Cronbach's Alpha values for Coping with Stress (Y), Maqasid Sharia (X3), Emotionally Focused Coping (X2), and Problem Focused Coping (X1) are 0.919, 0.960, 0.974, and 0.932, respectively. All values exceed the recommended threshold of 0.70, indicating strong internal consistency reliability. These results confirm that the indicators consistently measure their respective latent constructs and that the measurement model demonstrates satisfactory reliability.

Structural Model Evaluation (Inner Model)

The evaluation of the structural model (inner model) was conducted using several key indicators, including the coefficient of determination (R^2), predictive relevance (Q^2), and the Goodness of Fit (GoF) index (Hussein, 2015). These measures were used to assess the explanatory power, predictive capability, and overall model performance. The structural model results generated using SmartPLS 3.0 are presented below.

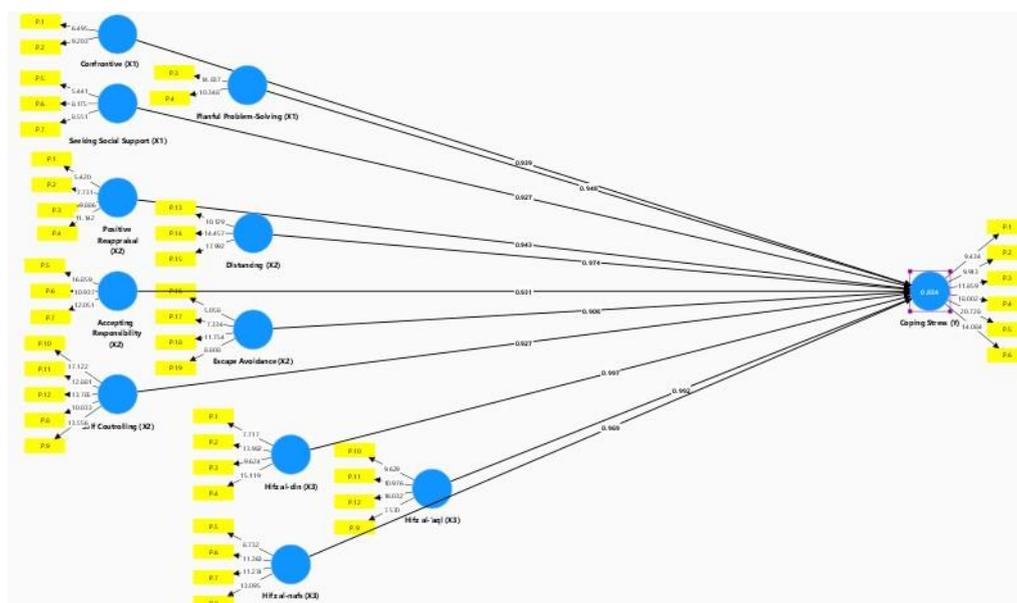


Figure 2. Structural Model (Inner Model)

Determination Test Results R-Square (R2)

According to Hair et al. (2020), one of the primary steps in evaluating a Partial Least Squares Structural Equation Model (PLS-SEM) is examining the coefficient of determination (R^2) for each endogenous latent variable. The R^2 value indicates the proportion of variance in the dependent construct that is explained by its predictor variables, thereby reflecting the model's explanatory power.

Table 6. Correlation Value (r2)

	R-square	Adjusted R-square
Coping with Stress (Y)	0.892	0.983

Source: Processed primary data (2026)

Based on the bootstrapping results presented in Table 6, the coefficient of determination (R^2) for Coping with Stress (Y) is 0.983. This value indicates that 98.3% of the variance in Coping with Stress is explained by the combined influence of Maqasid Sharia (X3), Emotionally Focused Coping (X2), and Problem Focused Coping (X1). According to commonly accepted benchmarks in PLS-SEM analysis, an R^2 value above 0.75 is considered substantial. Therefore, an R^2 of 0.983 reflects an exceptionally strong explanatory power of the structural model.

This result suggests that the proposed model demonstrates a very high capacity to explain variations in stress coping among amil within the institutional context studied. The findings imply that cognitive coping strategies, emotional regulation mechanisms, and maqāṣid-based dimensions collectively form a dominant explanatory framework for understanding stress coping behavior.

However, while a very high R^2 indicates strong model performance, it also warrants careful interpretation. Such a high explanatory value may reflect a highly homogeneous sample or strong conceptual overlap among constructs. Therefore, the robustness of the measurement model and discriminant validity assessment becomes particularly important to ensure that the model does not suffer from multicollinearity or construct redundancy.

The remaining 1.7% of variance is attributable to other factors not included in this study, such as organizational culture, leadership style, workload intensity, or external socio-economic conditions, which may be explored in future research.

Goodness of Fit Model

The overall model evaluation was conducted using predictive relevance (Q^2), which assesses the extent to which exogenous variables contribute to explaining and predicting endogenous constructs within the PLS-SEM framework. According to Hair et al. (2020), Q^2 is a key indicator of a model's predictive capability and is commonly used to evaluate structural model quality. A Q^2 value greater than zero indicates that the model has predictive relevance, while higher values reflect stronger predictive accuracy.

The following presents the results of the Goodness of Fit (GoF) calculation for the structural model in this study:

$$Q^2 = 1 - (1 - r^2) \quad Q^2 = 1 - (1 - 0.892) \quad Q^2 = 0.892$$

The results of the Goodness of Fit (GoF) assessment indicate that the Q^2 -square predictive relevance (Q^2) value obtained in this study is 0.892, or 89.2%. This value demonstrates that the structural model has very strong predictive capability. In practical terms, approximately 89.2% of the variance in Coping with Stress (Y) can be explained by the exogenous variables included in the model, namely Maqasid Sharia (X3), Emotionally Focused Coping (X2), and Problem Focused Coping (X1). The remaining 10.8% of the variance is influenced by other factors not incorporated into the present model.

A Q^2 value of this magnitude indicates excellent predictive relevance within the PLS-SEM framework. Since Q^2 values greater than 0.35 are generally interpreted as reflecting strong predictive power, the obtained result confirms that the proposed model demonstrates substantial predictive accuracy. This suggests that the integrated coping constructs and maqāṣid-based dimensions provide a comprehensive explanatory framework for understanding stress coping among amil.

Nevertheless, the unexplained variance highlights the possibility that additional variables—such as leadership style, organizational climate, workload intensity, institutional culture, or broader socio-economic factors—may also contribute to stress coping dynamics. Future research may incorporate these variables to further refine and extend the explanatory model.

Overall, the high Q^2 value, supported by a substantial R^2 coefficient, confirms that the structural model exhibits strong explanatory and predictive performance. Within the PLS-SEM approach, these indicators collectively demonstrate the simultaneous contribution of exogenous variables to the endogenous construct, functionally comparable to overall model significance testing in classical regression analysis.

1. If Q^2 is high ($Q^2 > 0.35$), the model has good predictive power.
2. If R^2 is high, it indicates that the independent variable is able to explain the dependent variable simultaneously.

In this study:

✔ $Q^2 = 0.892 (> 0.35) \rightarrow$ The model has very strong predictive power.

✓ High $R^2 \rightarrow$ Independent variables simultaneously have a large influence on the dependent variable.

In conclusion, the structural model evaluation using R^2 and Q^2 demonstrates that the exogenous variables collectively contribute substantially to explaining Coping with Stress (Y). Within the PLS-SEM framework, these indicators serve a function conceptually comparable to the simultaneous F-test in classical regression, as they reflect the overall explanatory and predictive power of the model.

Hypothesis Testing

According to Hair et al. (2020), hypothesis testing in the PLS-SEM framework is conducted using bootstrapping procedures to generate t-statistics and corresponding p-values for each structural path. The significance of the relationships is evaluated based on a predefined significance level (α), which is commonly set at 5% (0.05). A path coefficient is considered statistically significant when the t-statistic exceeds the critical value (typically 1.96 for a two-tailed test at $\alpha = 0.05$) and the p-value is below 0.05.

Table 7. T-Test (Partial)

	Original sample (O)	Average sample (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P value (P values)
Accepting Responsibility (X2) -> Coping Stress (Y)	0.789	0.784	0.088	8,945	0.000
Confrontational (X1) -> Coping Stress (Y)	-0.731	-0.189	6,324	0.116	0.908
Distancing (X2) -> Coping Stress (Y)	-0.606	0.009	7,000	0.087	0.931
Stress(Y)					
Escape Avoidance (X2) -> Coping Stress (Y)	-1,361	0.296	17,747	0.077	0.939
Hifz al-din (X3) -> Coping Stress (Y)	0.621	0.600	0.115	5,420	0.002
Hifz al-nafs (X3) -> Coping Stress (Y)	0.607	0.593	0.094	6,495	0.001
Hifz al-aql (X3) -> Coping Stress (Y)	0.530	0.513	0.105	5,058	0.004
Planful Problem Solving (X1) -> Coping Stress (Y)	0.584	0.566	0.107	5,441	0.000
Positive Reappraisal (X2) -> Coping Stress (Y)	0.714	0.703	0.082	8,732	0.000
Seeking Social Support (X1) -> Coping Stress (Y)	0.732	0.732	0.110	6,642	0.000
Self-Coupling (X2) -> Coping Stress (Y)	0.680	0.669	0.088	4,717	0.008

Source: Processed primary data (2026)

Based on Table 7, the results of hypothesis testing are presented and interpreted as follows.

H1: Confrontational (X1) has an effect on Coping with Stress (Y).

The statistical analysis indicates that the Confrontational coping strategy has a t-statistic value of 0.116 and a p-value of 0.908. Since the t-value is lower than the critical value of 1.96 and the p-value exceeds the 0.05 significance level, H1 is rejected. This finding demonstrates that confrontational coping does not significantly influence Coping with Stress (Y). Although confrontational strategies involve direct and assertive responses toward stressors, within the institutional context of Islamic philanthropy such approaches do not appear to enhance stress management capacity. This may be due to the professional and value-based nature of amil work, which emphasizes collaboration and responsibility rather than aggressive confrontation.

H2: Planful Problem Solving (X1) has an effect on Coping with Stress (Y).

The results show a t-statistic value of 5.441 and a p-value of 0.000. Because the t-value exceeds 1.96 and the p-value is below 0.05, H2 is accepted. This indicates that Planful Problem Solving significantly affects Coping with Stress (Y). The finding confirms that structured, analytical, and solution-oriented approaches to stressors enhance coping effectiveness. In the context of amil work, systematic planning and rational problem-solving are essential competencies in managing fundraising targets and organizational challenges.

H3: Seeking Social Support (X1) has an effect on Coping with Stress (Y).

The analysis reveals a t-statistic of 6.642 and a p-value of 0.000, leading to the acceptance of H3. This suggests that seeking social support significantly contributes to stress coping. The result highlights the importance of interpersonal relationships, teamwork, and organizational backing in managing work-related pressures. Within Islamic philanthropic institutions, collective support systems appear to function as an important coping resource.

H4: Positive Reappraisal (X2) has an effect on Coping with Stress (Y).

Positive Reappraisal yields a t-statistic of 8.732 and a p-value of 0.000, indicating a significant effect. H4 is therefore accepted. This finding suggests that individuals who reinterpret stressful situations in a constructive and meaningful manner demonstrate stronger coping capabilities. Reframing work pressure as an opportunity for growth or spiritual merit aligns with both psychological resilience theory and Islamic value-based motivation.

H5: Accepting Responsibility (X2) has an effect on Coping with Stress (Y).

The t-statistic for Accepting Responsibility is 8.945 with a p-value of 0.000. H5 is accepted. This indicates that individuals who acknowledge their role in stressful circumstances and take ownership of challenges tend to exhibit stronger coping performance. In organizational settings, responsibility-oriented behavior reinforces accountability and adaptive stress management.

H6: Self-Controlling (X2) has an effect on Coping with Stress (Y).

Self-Controlling shows a t-statistic of 4.717 and a p-value of 0.000, leading to the acceptance of H6. This finding demonstrates that emotional regulation and self-discipline significantly enhance coping effectiveness. The ability to manage emotions under pressure is particularly relevant in philanthropic environments where professional conduct and moral integrity are highly valued.

H7: Distancing (X2) has an effect on Coping with Stress (Y).

Distancing produces a t-statistic of 0.087 and a p-value of 0.931. As these values do not meet the significance criteria, H7 is rejected. This indicates that maintaining emotional or cognitive distance from stressors does not significantly improve stress coping. Such avoidance tendencies may temporarily reduce tension but do not provide sustainable stress management outcomes.

H8: Escape Avoidance (X2) has an effect on Coping with Stress (Y).

Escape Avoidance yields a t-statistic of 0.087 and a p-value of 0.931, leading to the rejection of H8. This result confirms that avoidance-based strategies—such as withdrawing from problems or attempting to evade stressors—do not significantly enhance coping effectiveness. In professional institutional contexts, avoidance behaviors may even exacerbate organizational challenges.

H9: Hifz al-din (X3) has an effect on Coping with Stress (Y).

The analysis shows a t-statistic of 5.420 and a p-value of 0.002, indicating a significant positive effect. H9 is accepted. This suggests that the preservation of religious commitment strengthens stress coping capacity. Religious values and spiritual practices may provide meaning, inner stability, and psychological comfort, thereby enhancing resilience.

H10: Hifz al-nafs (X3) has an effect on Coping with Stress (Y).

Hifz al-nafs yields a t-statistic of 6.495 and a p-value of 0.001, leading to the acceptance of H10. This indicates that maintaining personal well-being and psychological balance significantly contributes to effective stress coping. Protecting one's physical and mental health aligns with adaptive coping mechanisms and institutional sustainability.

H11: Hifz al-'aql (X3) has an effect on Coping with Stress (Y).

The t-statistic for Hifz al-'aql is 5.058 with a p-value of 0.004. H11 is accepted. This finding demonstrates that preserving intellectual clarity and rational thinking enhances coping effectiveness. Cognitive strength enables individuals to evaluate stressors objectively and respond strategically.

H12: All independent variables simultaneously affect Coping with Stress (Y).

The structural model evaluation, supported by substantial R^2 and high Q^2 values, confirms that the independent variables collectively exert a significant influence on Coping with Stress (Y). Within the PLS-SEM framework, R^2 and Q^2 reflect the simultaneous explanatory and predictive power of the model, conceptually comparable to the role of the F-test in classical regression analysis. The results indicate that the integrated coping strategies and maqāṣid-based dimensions jointly provide a comprehensive explanation of stress coping among amil.

Overall, the findings demonstrate that adaptive cognitive strategies, social support mechanisms, and maqāṣid-based spiritual dimensions significantly strengthen stress coping, whereas avoidance-oriented strategies do not contribute meaningfully to coping effectiveness within Islamic philanthropic institutions.

Research Novelty

The following presents a narrative discussion of the novelty that constitutes the main focus of this research, particularly concerning the influence of Hifz al-Din, Hifz al-Nafs, and Hifz al-'Aql on Coping with Stress.

This study seeks to offer a significant and novel contribution to the understanding of Coping with Stress through an interdisciplinary approach that integrates human resource management, psychology, and religious principles. Specifically, the concepts of Hifz al-Din, Hifz al-Nafs, and Hifz al-'Aql are analyzed in depth to provide a new perspective on mental health and coping strategies among amil within the governance context of Islamic philanthropy.

Unlike previous studies that primarily emphasize psychological or organizational aspects of stress coping, this research introduces maqāṣid al-sharī'ah values as structured determinants of coping behavior. The novelty lies in positioning religious principles not merely as normative concepts, but as measurable constructs that influence coping effectiveness in professional settings.

In addition to theoretical contributions, this research also aims to generate practical implications. The findings are expected to serve as a foundation for developing intervention programs focused on strengthening coping skills rooted in Hifz al-Din, Hifz al-Nafs, and Hifz al-'Aql. Such programs may include spiritual reinforcement, emotional regulation training, and cognitive skill development tailored to the professional challenges faced by amil.

Furthermore, this study emphasizes the importance of evaluating the long-term impact of implementing maqāṣid-based coping strategies on individuals' mental health and performance. By assessing sustainability and effectiveness over time, this research contributes to the development of a more comprehensive and applicable stress management framework within Islamic philanthropic institutions.

This research identifies several key variables that offer novel contributions to understanding stress coping dynamics:

1. Hifz al-Din (Maintenance of Religion)

Hifz al-Din represents the preservation of religious commitment through spiritual practices, moral values, and engagement in faith-based activities. The novelty of this variable lies in its in-depth exploration of religion as an active psychological resource in coping with stress. While prior research often focuses on behavioral or cognitive coping mechanisms, this study highlights how religious commitment can enhance meaning-making, resilience, and psychological stability in professional roles.

2. Hifz al-Nafs (Self-Preservation)

Hifz al-Nafs emphasizes the importance of maintaining holistic well-being, including mental, emotional, and physical aspects. This variable introduces a broader perspective on stress coping by integrating self-care, emotional balance, and psychological awareness. The novelty lies in framing personal well-being as a maqāṣid-based principle that directly influences coping effectiveness in high-pressure work environments.

Hifz al-‘Aql focuses on intellectual clarity, critical thinking, and rational decision-making in stressful situations. This variable offers novelty by examining how cognitive strength and reasoning capacity contribute to adaptive coping strategies. The study investigates how problem-solving skills and rational judgment enhance resilience and stress management.

This research offers both conceptual and empirical novelty in the study of stress coping by integrating human resource management, psychological theory, and maqāṣid al-sharī‘ah within Islamic philanthropic governance. Unlike conventional coping studies that predominantly examine commercial-sector employees or secular psychological frameworks, this study specifically positions amil as professional actors operating within religious, social, and institutional mandates.

The operationalization of Hifz al-Din, Hifz al-Nafs, and Hifz al-‘Aql as measurable determinants of stress coping represents a key contribution. Hifz al-Din is conceptualized not only as religious observance but as a moral and psychological resource that strengthens resilience and work commitment. Hifz al-Nafs is framed as protecting psychological and emotional well-being in environments characterized by fundraising pressure and institutional accountability. Hifz al-‘Aql is understood as a cognitive mechanism that supports adaptive decision-making and problem-focused coping.

From a practical perspective, this research also links maqāṣid-based coping to the sustainability of LPZ governance. The findings are expected to inform the development of human resource intervention models aimed at strengthening both professional competence and spiritual resilience among amil. By examining the long-term implications of maqāṣid-based coping on mental health and performance, this study confirms that stress coping is not merely an individual psychological matter but a strategic element in sustaining fundraising stability and institutional continuity.

Finally, the novelty of this research framework lies not only in the variables tested but also in how they are integrated within the context of Islamic philanthropic institutions. By combining organizational perspectives with religious principles, this study offers a comprehensive and contextually grounded model of stress coping that enriches both theoretical discourse and practical governance strategies.

Table 8. Research Novelty Flow

Aspect	Main Concept	Sub-Concepts	Integration with Hifz al-Din (Preservation of Religion)
Organizational Justice Theory	Organizational Justice Theory (Zhang, Y., et al. (2021))	Perceptions of justice in organizations that influence employee welfare.	Belief in a fair work system reflects Islamic values of justice.
Seeking Social Support	Seeking social support	<ol style="list-style-type: none"> Asking for help from others Share stories with those closest to you Looking for information related to the problem 	Social support in Islam through brotherhood (brotherhood) and friendship to reduce stress.
Positive Reappraisal	Cognitive strategies in dealing with stress	<ol style="list-style-type: none"> Creativity and innovation Change yourself for the better Learn from challenges Increased worship 	Worship is a form of reflection and mental strengthening in facing work pressure.
Hifz al-Din (Maintenance of Religion)	Integration of spiritual values in coping with stress	Strengthening faith and spirituality in facing challenges Work	Worship, prayer, and reflection as solutions to stress based on Islamic values.

The Novelty Research Framework is a conceptual structure designed to identify and emphasize the unique contributions of a study compared to prior research. In academic research, novelty is essential because it demonstrates the added value and originality of a study within the existing body of literature.

In this research, the Novelty Research Framework highlights the original contribution of integrating stress psychology, human resource management, and *maqāṣid al-sharīʿah* within the context of Islamic philanthropic governance. By positioning *amil* as professional actors operating within religious and institutional mandates, this framework expands the stress coping literature beyond conventional secular organizational settings and into the domain of faith-based governance systems.

The framework not only strengthens the scientific positioning of the study by bridging interdisciplinary perspectives but also provides practical relevance. It serves as a foundation for designing human resource policies and intervention programs aimed at enhancing the psychological well-being and professional resilience of *amil* within LPZ (Islamic Philanthropic Institutions). Thus, the proposed framework is both theoretically significant and practically applicable in supporting sustainable governance in Islamic philanthropy.

Conclusion

This study examined the influence of problem-focused coping, emotion-focused coping, and *maqāṣid al-sharīʿah* dimensions—*Hifz al-Din*, *Hifz al-Nafs*, and *Hifz al-ʿAql*—on Coping with Stress among *amil* in Islamic philanthropic institutions. The findings demonstrate that adaptive coping strategies, particularly Planful Problem Solving, Seeking Social Support, Positive Reappraisal, Accepting Responsibility, and Self-Controlling, significantly enhance stress coping capacity. In contrast, avoidance-based strategies such as Distancing and Escape Avoidance do not show a significant effect, indicating that passive coping mechanisms are less effective in managing professional stress within philanthropic governance contexts.

Importantly, the *maqāṣid*-based dimensions—*Hifz al-Din*, *Hifz al-Nafs*, and *Hifz al-ʿAql*—were found to have significant positive effects on stress coping. These results confirm that religious commitment, preservation of personal well-being, and maintenance of intellectual clarity function as meaningful psychological and moral resources in strengthening resilience. The integration of these dimensions extends conventional coping theory by embedding spiritual and value-based elements into organizational stress management models.

From a theoretical perspective, this study contributes to the stress coping literature by empirically operationalizing *maqāṣid al-sharīʿah* principles within a quantitative structural model. The research broadens the conceptual boundaries of coping theory by situating stress management within Islamic philanthropic governance, an area that has received limited empirical attention.

From a practical standpoint, the findings underscore that stress coping among *amil* is not merely an individual psychological issue but also a governance concern. Strengthening adaptive coping mechanisms and *maqāṣid*-based values may support the sustainability of fundraising performance and institutional stability. Therefore, Islamic philanthropic institutions are encouraged to design integrated human resource policies that reinforce professional competence, emotional regulation, and spiritual resilience.

Despite its contributions, this study is limited by its focus on a single institutional context and a cross-sectional research design. Future research may expand the model by incorporating additional organizational variables, such as leadership style, organizational culture, or workload intensity, and by employing longitudinal approaches to assess long-term coping dynamics.

Overall, this study confirms that an integrated coping framework combining psychological, social, and *maqāṣid*-based dimensions provides a comprehensive and contextually grounded explanation of stress coping within Islamic philanthropic governance.

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Author Contributions Statement

All authors contributed substantially to the conception and design of the study. The first author was responsible for conceptualization, data collection, formal analysis, and drafting the manuscript. The co-authors contributed to methodology development, data interpretation, theoretical framing, and critical revision of the manuscript for important intellectual content. All authors reviewed, approved, and agreed to the final version of the manuscript for publication.

AI Usage Statement

The authors declare that artificial intelligence (AI) tools were used solely to assist in language refinement, grammar correction, and improvement of clarity in writing. All substantive intellectual contributions, including research design, data analysis, interpretation of results, and theoretical development, were conducted entirely by the authors. The authors take full responsibility for the content and integrity of this manuscript.

Conflict of Interest

The authors declare that there are no conflicts of interest regarding the publication of this article. The research was conducted independently, and no financial or commercial relationships could be construed as a potential conflict of interest.

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