

## THE INFLUENCE OF MAQASID SHARIAH PRACTICES ON SATISFACTION OF SHARIAH COOPERATIVE MEMBERS

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### ABSTRACT

This study aims at investigating the influence of five variables of Maqashid al Shariah on satisfaction of syariah cooperative members. The study gathered 200 respondents from nine sharia cooperatives in six provinces of Indonesia. Using multiple regression models, the collected data was tested and further analyzed using SPSS 24.0 Software. This research found that maintaining religion, human life, lineage, and wealth have positive and significant influence the satisfaction of shariah cooperative members, with level of confidence 95%. Meanwhile, maintaining intellect has no influence on the satisfaction of shariah cooperative members with level of confidence 95%. However, simultaneously, the five components of Maqashid al Shariah positively and significantly influence the satisfaction of shariah cooperative members with level of confidence 95%. This study contributes to the theory by giving empirical evidence that the concept of Maqashid al Shariah can be operationalized to measure satisfaction of shariah cooperative members, which has not been studied before. In practice, the management of shariah cooperatives can adopt the model developed by this study to improve the performance of their cooperatives.

**Keywords:** Maqashid al Shariah; Sharia Cooperatives; Satisfaction

### INTRODUCTION

Cooperatives play a crucial role in economic development. Currently, there are over 3 million cooperatives globally, making them an essential part of global economic, social, and cultural development (ICA, 2022). In Indonesia, cooperatives also make a significant contribution. According to data released by the Ministry of Cooperatives and SMEs (Kemenkopukm, 2021), as of 2020, there were 127,124 active cooperatives with 24,098,807 members. The total assets of cooperatives reached Rp. 221.99 trillion, with a business volume of Rp. 7.22 trillion. Until 2017, there were 2,253 Islamic savings and loan cooperatives with 1.4 million members. Islamic cooperatives had their own capital of Rp. 968 billion and external capital of Rp. 3.9 trillion, with a business volume of Rp. 5.2 trillion (DPR-RI, 2018).

In 2019, the National Committee for Sharia Economics and Finance (KNEKS) reported the existence of 4,500 Islamic cooperatives, although the exact number has not been validated due to a lack of reporting and data collection (KNEKS, 2019). Despite their significant potential, the contribution of cooperatives to the Indonesian economy is still far from expectations. The Indonesian Parliament (DPR-RI, 2018) reported that cooperatives' contribution to Indonesia's Gross Domestic Product (GDP) was approximately 4.9 percent in 2017, much lower compared to other countries such as Kenya (43 percent) and Denmark (68 percent).

A study mentioned that among the 150,000 cooperatives in Indonesia, 75,000 were considered unhealthy, and 43,000 were dissolved in 2016 (DPR-RI, 2018). The Indonesian government has identified issues related to the low performance of cooperatives in Indonesia as a whole, including internal factors such as human resources and managerial capabilities, and external

factors such as partnership ability and market access (DPR-RI, 2018).

Overall, the objectives and values of cooperatives in achieving member welfare align with Maqasid Shariah. Maqasid Shariah aims to promote human well-being by serving their interests and protecting them from harm (Chapra, 2008). This concept was developed by Al-Ghazali (1937) and classified Maqasid Shariah into five elements, which include the preservation and protection of religion (hifz ad-Dien), the soul or human spirituality (hifz an-Nafs), intellect (hifz al-Aql), progeny (hifz an-Nasl), and wealth (hifz al-Maal).

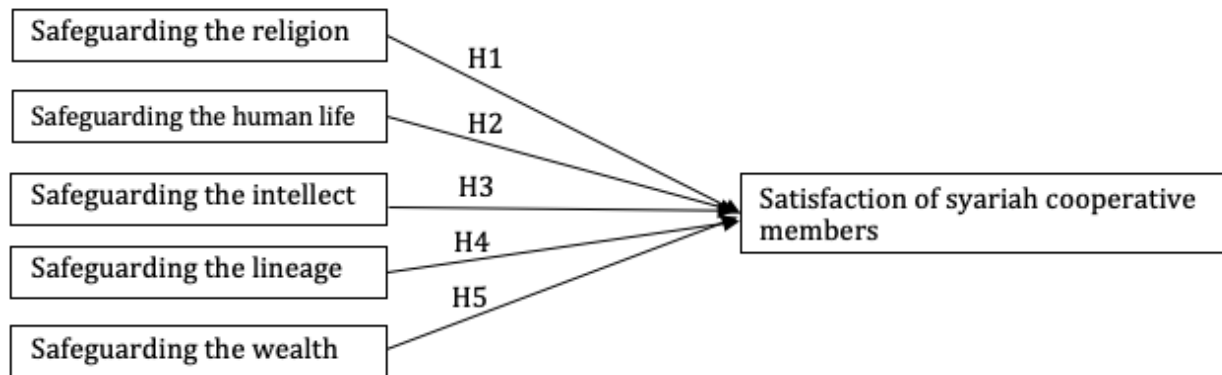
Regarding Maqasid Shariah, the concept has been applied as an index and measurement to assess organizational performance. For example, Firdaus (2021) adopted Maqasid Shariah to develop a performance measurement based on *maslahah* for organizations. Maqasid Shariah has also been used to measure the performance of Islamic banks (Ascarya, Rahmawati & Sukmana, 2016; Ramdhoni & Fauzi, 2020); zakat and charity payments (Isnaeni & Qodri, 2019); zakat distribution (Sastraningsih & Suryadi, 2021; Zakaria, Yusoff & Sanusi, 2019); the adoption of banking technology by Shariah financial cooperatives' managers (Wibowo, Ismail, Tohirin, & Sriyana, 2020); and the social reporting of Islamic banks (Salman, 2021). Maqasid al-Shariah has also been combined with other concepts such as the Technology Acceptance Model (TAM) (Wibowo et al., 2020), Sharia Conformity and Profitability (SCnP), and the CAMELS approach (Ramdhoni & Fauzi, 2020). Overall, the implementation of Maqasid Shariah by organizations has a positive and significant influence on organizational performance, such as zakat distribution efficiency (Sastraningsih & Suryadi, 2021; Zakaria et al., 2019); Islamic social reporting (Salman, 2021); or managers' acceptance of banking technology (Wibowo et al., 2020). While Maqasid Shariah has been applied in various contexts, empirical research on applying Maqasid Shariah to measure member satisfaction in cooperatives is still unknown.

Previous research indicates that member satisfaction is an important variable that influences the performance and sustainability of cooperatives (Franken & Cook, 2019; Grashuis & Cook, 2019; Hernández-Espallardo, Arcas-Lario, & Marcos-Matás, 2013). For cooperatives, member satisfaction is a positive performance outcome for their members' well-being, which, in turn, leads to increased prices, product quality, and supply chains involving overall member participation (Grashuis & Cook, 2019). Moreover, in the Indonesian context, case studies conducted by Bhinekawati (2022; 2017a; 2017b) show that coffee farmers' cooperatives in Jambi and palm oil farmers' cooperatives in Mamuju have successfully improved their members' living standards.

Based on the above discussions, this study aims to contribute to the improvement of cooperative performance, particularly Islamic cooperatives in Indonesia. Specifically, this research will apply Maqasid Shariah to examine the factors influencing member satisfaction in cooperatives. In this regard, Maqasid Shariah will be measured by preserving and protecting religion (*dien*), the soul (*nafs*), intellect (*'aql*), progeny (*nasl*), and wealth (*maal*), and member satisfaction. Thus, this study aims to answer the following questions: 1) Do the practices of the five elements of Maqasid Shariah (preserving religion, the soul, intellect, progeny, and wealth) influence member satisfaction in cooperatives? 2) Does the practice of Maqasid Shariah simultaneously influence member satisfaction in cooperatives?

## Conceptual Framework

Based on the previous discussion, the conceptual framework of this research can be developed as illustrated in the following diagram.



**Figure 1.** Conceptual Framework of the Relationship between Maqasid Shariah and Member Satisfaction in Islamic Cooperatives.

## Research Hypothesis

- $H_0$  : No influence of maqasid shariah practices on satisfaction of shariah cooperative members  
 $H_1$  : There are influences of maqasid shariah practices on satisfaction of shariah cooperative members

## RESEARCH METHODOLOGY

This study applies a quantitative approach to test hypotheses and explain the relationships between variables (Sekaran & Bougie, 2016). In this research, the independent variables consist of Preserving Religion (X1), Preserving the Soul (X2), Preserving Intellect (X3), Preserving Progeny (X4), and Preserving Wealth (X5). The dependent variable is the satisfaction of Islamic cooperative members (Y). The population of this study is the total number of Islamic cooperative members in Indonesia, which was approximately 1.4 million people in 2016 based on the Indonesian Institute of Sciences and the Indonesian Parliament (DPR-RI, 2018). The sample size for this study is determined based on Roscoe's (1975) suggestion that the minimum sample size for a research study is 30. However, for broader coverage and analysis, the sample size for this study reached 200 members from nine Islamic cooperatives in six provinces in Indonesia.

Data collection was conducted through face-to-face meetings with cooperative members and also through Google Forms. The survey in this study consists of two parts. Firstly, demographic questions include gender, age, education, membership tenure, income, profession, and residence of cooperative members. Secondly, there are 9 statements measured on a 5-point Likert scale representing indicators to measure the Maqasid Shariah variables. The Likert scale is a commonly used scale to measure opinions and attitudes in research (Sekaran & Bougie, 2016). The Likert scale items in this study are as follows: Scale 1 - Strongly Disagree; Scale 2 - Disagree; Scale 3 - Neutral; Scale 4 - Agree; and Scale 5 - Strongly Agree.

The summary of operational definitions and indicators of the variables used in this study can be seen in Table 2.

**Table 2.** Operational Definitions

Variable	Operational Definision	Indicator	Scale
Safeguarding the religion	The belief that the cooperative strives to uphold and preserve the religion of its members (Ascarya et al., 2016)	<ol style="list-style-type: none"> <li>1. Fulfillment of all social, economic, and political obligations</li> <li>2. Justice, brotherhood, and equality</li> <li>3. Prudence</li> <li>4. Spiritual and moral enhancement</li> </ol> (Ascarya et al., 2016)	Likert scale
Safeguarding the human life (Sprituality)	The belief that the cooperative strives to maintain and preserve the life or spirituality of its members (Ascarya et al., 2016)	<ol style="list-style-type: none"> <li>1. Mental peace and happiness</li> <li>2. Self-seteem</li> <li>3. Life security</li> <li>4. Sosial equality (Ascarya, et al., 2016)</li> </ol>	Likert scale
Safeguarding the intellect	The belief that the cooperative strives to protect and maintain the intelligence of its members (Ascarya et al., 2016)	<ol style="list-style-type: none"> <li>1. Freedom</li> <li>2. High-quality education at an affordable price</li> <li>3. Library and research facilities</li> <li>4. Recognition of creative work</li> </ol> (Ascarya, et al., 2016)	Likert scale
Safeguarding the lineage	The belief that the cooperative strives to preserve and maintain the well-being of the members' offspring (Ascarya et al., 2016)	<ol style="list-style-type: none"> <li>1. Family integrity</li> <li>2. Intellectual and development</li> <li>3. Basic needs fulfillment</li> <li>4. Healthy environment</li> </ol> (Ascarya, et al., 2016)	Likert scale
Safeguarding the wealth	The belief that the cooperative strives to preserve and maintain the wealth of its members (Ascarya et al., 2016, 2018)	<ol style="list-style-type: none"> <li>1. Fair income and wealth distribution</li> <li>2. Optimal level of developmet</li> <li>3. Poverty eradication</li> <li>4. Savings and investments.</li> </ol> (Ascarya, et al., 2016)	Likert scale
Satisfaction	The assessment of pleasant satisfaction levels derived from being	<ol style="list-style-type: none"> <li>1. Overall relationship</li> <li>2. Price paid</li> </ol>	Likert scale

Variable	Operational Definision	Indicator	Scale
	a cooperative member (Arnould et al., 2004; Grashuis & Cook, 2019)	3. Support in achieving business goals 4. Overall management (Arcas-Larioa, et al., 2014; Grashuis & Cook, 2019)	

For data processing and analysis, this research utilizes SPSS 24 software (Hajase & Hajase, 2012). The study applies various tests, including instrument validity and data tests, to obtain valid and reliable results and derive meaning from the collected data (Ali, 2010). The conducted tests include instrument validity and reliability tests, classical assumption tests such as normality test, multicollinearity test, heteroskedasticity test, and autocorrelation test. Additionally, multiple linear regression analysis is performed to calculate the coefficient of determination and test hypotheses (Priyastama, 2017).

## RESULT AND DISCUSSION

### Respondent's Profile

The analysis of respondent profiles will provide a frequency description of the following aspects: 1) the name of the Islamic cooperative where the respondent is a member; 2) the gender of the respondents; 3) the age of the respondents; 4) the education level of the respondents; 5) the duration of the respondents' membership in the cooperative; 6) the income of the respondents; and 7) the occupation of the respondents, as summarized in the following table.

**Table 2.** Respondent's Profile

Identity	Category	Amount	Persentase
Sharia Cooperative Name	As-Syafi'iyah, Lampung	27	13,5
	Beringharjo, DI Yogyakarta	3	1,5
	Binama, Semarang, Jawa Tengah	1	0,5
	BMI, Tangerang Selatan, Banten	40	20,0
	Karangwuluh , Tegal, Jawa Tengah	30	15,0
	Surya Abadi,Lampung	15	7,5
	Tamzis, Wonosobo, Jawa Tengah	28	14,0
	Tazkia, Bogor, Jawa Barat	36	18,0
	UGT Nusantara, Sidogiri, Jawa Timur	20	10,0
	<b>Total</b>		<b>200</b>
Gender	Woman	132	66
	Man	68	34
	<b>Total</b>	<b>200</b>	<b>100</b>
Age's	Under 25 years	8	4,0

Identity	Category	Amount	Persentase
	25 – 41 years	109	54,5
	42 – 57 years	79	39,5
	Over 57 years	4	2,0
	<b>Total</b>	<b>200</b>	<b>100</b>
Last education	Incomplete Elementary School	23	11,5
	Elementary School	43	21,5
	Junior high school	29	14,5
	Senior high school	40	20,0
	Scholar	61	30,5
	Postgraduate	4	2,0
	<b>Total</b>	<b>200</b>	<b>100</b>
Length of membership in the cooperative.	Under 1 years	14	7,0
	1 – 3 years	26	13,0
	4 – 6 years	52	26,0
	6 – 10 years	62	31,0
	Over 10 years	46	23,0
	<b>Total</b>	<b>200</b>	<b>100</b>
Average income per month	Under Rp . 3 million	83	41,5
	Rp. 3 juta sd Rp. 5 million	77	38,5
	Rp. 5 juta sd Rp. 10 million	34	17,0
	Rp. 10 juta – Rp. 15 million	3	1,5
	Over Rp. 15 million	3	1,5
	<b>Total</b>	<b>200</b>	<b>100</b>
Occupation	Housewife	9	4,5
	Employee	57	28,5
	Trader	61	30,5
	Farmer	33	16,5
	Entepreneur	25	12,5
	Other	15	7,5
	<b>Total</b>	<b>200</b>	<b>100</b>

Source: Data Analysis Results, SPSS 24.0.

Based on the data presented in Table 2, it is known that the majority of respondents in this study are members of the BMI Cooperative in Tangerang, Banten; female; aged between 25 - 41 years old; with a last education level of bachelor's degree; have been members of the cooperative for 6 - 10 years; have an average monthly income below Rp. 3 million; and work as employees/workers.

### Instrument Test

The questionnaire used as a data collection tool was first tested for its validity and reliability. This testing is intended to measure the suitability of the questionnaire as a data collection tool. The

results of the validity and reliability testing of the research questionnaire can be explained as follows:

### Instrument Validity Test

The validity test of the instrument is calculated by correlating each item score with the total score using the Corrected Item-Total Correlation analysis (Azwar, 2015). The testing criterion is that if the correlation coefficient value (r value) is greater than the tabled r value of 0.1388 (calculated using two-tail test, with 200 respondents and 5% significance level), then the indicator used is considered valid for measuring the intended variable and is considered reliable as a data collection tool (Azwar, 2015). The results of the validity test can be seen in the table below.

**Table 3.** Validity Test Results

Variable	Indicator	Correlation Coefficient (r count)	r Table	Inf.
Safeguarding the religion	Social, economic, and political responsibilities	0,703	0,1388	Valid
	Justice, Brotherhood, Equality.	0,740	0,1388	Valid
	Cautionly	0,720	0,1388	Valid
Safeguarding the human life	Spiritual and moral endurance	0,675	0,1388	Valid
	Mental Peace and happiness	0,662	0,1388	Valid
	Self-respect	0,718	0,1388	Valid
	Life assurance" or "Life security	0,648	0,1388	Valid
Safeguarding the intellect	Social equality	0,723	0,1388	Valid
	Freedom	0,349	0,1388	Valid
	Quality and affordable education	0,391	0,1388	Valid
	Library and research facilities	0,333	0,1388	Valid
Safeguarding the lineage	Incentives for creative work	0,576	0,1388	Valid
	Family integrity	0,418	0,1388	Valid
	Intellectual and moral	0,657	0,1388	Valid
	Fulfillment	0,609	0,1388	Valid
Safeguarding the wealth	Healthy environment	0,410	0,1388	Valid
	Equal distribution of income and wealth	0,663	0,1388	Valid
	Optimal growth rate	0,622	0,1388	Valid
	Poverty eradication	0,592	0,1388	Valid
Cooperative Member Satisfaction.	Savings and investment	0,638	0,1388	Valid
	Good relationship	0,550	0,1388	Valid
	Reasonable price	0,661	0,1388	Valid
	Business achievement	0,578	0,1388	Valid
	Cooperation management	0,642	0,1388	Valid

Source: Data Analysis Results, SPSS 24.0

Based on the validity instrument testing results, it was found that all indicators in Table 3



yielded correlation coefficient values greater than the tabled r value = 0.1388. Therefore, it can be concluded that all indicators in Table 3 are valid and can be used as data collection tools in this study.

### Instrument Reliability Test

The reliability test of the instrument is used to determine the consistency of the instrument as a measurement tool, ensuring that a measurement can be trusted. Cronbach's Alpha is used for the reliability test (Hair, Hult, Ringle, & Sarstedt, 2017). Hair et al. (2017) state that an instrument is considered reliable if the Cronbach's Alpha coefficient is  $\geq 0.60$ . The summary of the questionnaire reliability test results for all valid items, as shown in the SPSS output, can be seen in the table below.

**Table 5.** Reliability Test Results

Variable	Cronbach Alpha	Information
Safeguarding the religion	0,861	Reliabel
Safeguarding the human life	0,848	Reliabel
Safeguarding the intellect	0,610	Reliabel
Safeguarding the lineage	0,727	Reliabel
Safeguarding the wealth	0,811	Reliabel
Cooperative Member Satisfaction	0,796	Reliabel

Source: Data Analysis Results, SPSS 24.0

Based on the table, it is known that the Cronbach's Alpha values for all variables in this study resulted in Cronbach's Alpha  $\geq 0.600$ . Therefore, all items in the research variables are considered consistent, reliable, and suitable to be used as data collection tools.

### Respondents' Perception

Respondents' perceptions are presented in descriptive data, consisting of the average choices of respondents on the scale provided for each question, as developed by Durianto and Sitinjak (2004). In this study, there are five options in the Likert scale, so respondents' perceptions can be formulated as follows:

$$P = \frac{X_{maks} - X_{min}}{b}$$

P = length of each interval

X max = maximum value

X min = minimum value

b = number of classes

Based on the calculation of the length of each interval, Table 6 presents the classification of rating categories for descriptive statistics.

**Table 6.** Classification of Rating Categories for Descriptive Statistics

Calculated Average Value	Rating Categories
1 – 1,80	Strongly Disagree (SD)



1,81 – 2,60	Disagree (D)
2,61 – 3,40	Neutral (N)
3,41 – 4,20	Agree (A)
4,21 – 5,00	"Strongly Agree (SA)

Source: Data Analysis Results, SPSS 24.0

Table 6 can be used as a reference to provide assessments of the results related to the existing variables and discussed in this study. The description of respondents' perceptions for each variable is summarized in Tables 7, 8, 9, 10, 11, and 12 as follows.

**Table 7.** Respondents' Perceptions on the Variable of Safeguarding the religion (X1)

Indicator	SD		D		N		A		SA		Avg.
	N	%	n	%	n	%	n	%	n	%	
Social, economic, and political responsibilities	1	0,5	1	0,5	13	6,5	105	52,5	80	40	4,31
Justice, Brotherhood, Equality.	0	0	1	0,5	5	2,5	113	56,5	81	40,5	4,37
Cautionly	1	0,5	1	0,5	6	3	105	52,5	87	43,5	4,38
Spiritual and moral endurance	1	0,5	0	0	6	3	105	52,5	88	44	4,40
<b>Average</b>											<b>4,36</b>

Source: Data Analysis Results, SPSS 24.0

Based on the data above, it is known that respondents' responses to the variable of safeguarding the religion (X1) resulted in an average of 4.36. This means that respondents tend to rate the Sharia cooperative as having maintained the religion very well. The indicator that was rated highest by respondents is spiritual and moral with an average of 4.40. The lowest-rated indicator by respondents is "social, economic, and political responsibilities with an average of 4.31.

**Table 8.** Respondents' Perceptions on the Variable of Safeguarding the human life (X2)

Indicator	SD		D		N		A		SA		Avg.
	n	%	n	%	n	%	n	%	n	%	
Mental Peace and happiness	1	0,5	0	0	15	7,5	119	59,5	65	32,5	4,24
Self-respect	0	0	1	0,5	11	5,5	116	58	72	36	4,30
Life assurance" or "Life security	0	0	3	1,5	15	7,5	104	52	78	39	4,29
Social equality	1	0,5	0	0	14	7	118	59	67	33,5	4,25
<b>Average</b>											<b>4,27</b>

Source: Data Analysis Results, SPSS 24.0

Based on the data above, it is known that respondents' responses to the variable of Safeguarding the human life (X2) resulted in an average of 4.27. This means that respondents tend to rate the Sharia cooperative's concern for the preservation of human life as very good. The indicator that was rated highest by respondents is self-respect with an average of 4.30. The lowest-rated indicator by respondents is mental resilience and happiness with an average of 4.24.

**Table 9.** Respondents' Perceptions on the variable of safeguarding the intellect (X3)

**Table 9.** Respondents' Perceptions on the variable of safeguarding the intellect (X3)

Indicator	SD		D		N		A		SA		Avg.
	N	%	n	%	n	%	n	%	n	%	
Freedom	1	0,5	1	0,5	11	5,5	101	50,5	86	43	4,35
Quality and affordable education	1	0,5	1	0,5	19	9,5	100	50	79	39,5	4,28
Library and research facilities	20	10	4	2	42	21	97	48,5	37	18,5	3,64
Incentives for creative work	0	0	7	3,5	36	18	104	52	53	26,5	4,02
<b>Average</b>											<b>4,07</b>

*Source:* Data Analysis Results, SPSS 24.0

Based on the data above, it is known that respondents' responses to the variable of safeguarding the intellect (X3) resulted in an average of 4.07. This means that respondents tend to rate the Sharia cooperative's concern for the development of intellect as good. The indicator that was rated highest by respondents is freedom with an average of 4.35. The lowest-rated indicator by respondents is library and research facilities with an average of 3.64.

**Table 10.** Respondents' Perceptions on the Variable of safeguarding the lineage (X4)

Indicator	SD		D		N		A		SA		Avg.
	n	%	n	%	n	%	n	%	n	%	
Family integrity	1	0,5	0	0	19	9,5	124	62	56	28	4,17
Intellectual and moral	1	0,5	0	0	19	9,5	118	59	62	31	4,20
Fulfillment	1	0,5	0	0	13	6,5	108	54	78	39	4,31
Healthy environment	0	0	6	3	21	10,5	103	51,5	70	35	4,19
<b>Average</b>											<b>4,22</b>

*Source:* Data Analysis Results, SPSS 24.0

Based on the data above, it is known that respondents' responses to the variable of safeguarding the lineage (X4) resulted in an average of 4.22. This means that respondents tend to rate the Sharia cooperative's concern for the development of future generations as very good. The indicator that was rated highest by respondents is Fulfillment of needs with an average of 4.31. The lowest-rated indicator by respondents is Family integrity with an average of 4.17.



**Table 11.** Respondents' Perceptions on the Variable of Safeguarding the wealth (X5)

Indicator	SD		D		N		A		SA		Avg.
	N	%	n	%	n	%	N	%	n	%	
Equal distribution of income and wealth	1	0,5	0	0	11	5,5	104	52	84	42	4,35
Optimal growth rate	1	0,5	0	0	18	9	119	59,5	62	31	4,21
Poverty eradication	0	0	2	1	11	5,5	132	66	55	27,5	4,20
Savings and investment	0	0	2	1	7	3,5	93	46,5	98	49	4,44
<b>Average</b>											<b>4,30</b>

Source: Data Analysis Results, SPSS 24.0

Based on the data above, it is known that respondents' responses to the variable of safeguarding the wealth (X5) resulted in an average of 4.30. This means that respondents tend to rate the Sharia cooperative's concern for increasing the income of its members as very good. The indicator that was rated highest by respondents is savings and investment with an average of 4.44. The lowest-rated indicator by respondents is poverty eradication with an average of 4.20.

**Table 12.** Respondents' Perceptions on the Variable of Cooperative Member Satisfaction (Y)

Indicator	SD		D		N		A		SA		Avg.
	n	%	n	%	n	%	N	%	n	%	
Good relationship	0	0	1	0,5	8	4	97	48,5	94	47	4,42
Reasonable price	1	0,5	0	0	10	5	103	51,5	86	43	4,37
Business achievement	0	0	2	1	6	3	126	63	66	33	4,28
Cooperation management	1	0,5	1	0,5	9	4,5	107	53,5	82	41	4,34
<b>Average</b>											<b>4,35</b>

Source: Data Analysis Results, SPSS 24.0

Based on the data above, it is known that respondents' responses to the variable of "Cooperative Member Satisfaction" (Y) resulted in an average of 4.35. This means that respondents tend to rate the satisfaction of members with the Sharia cooperative as very good. The indicator that was rated highest by respondents is "Good relationship" with an average of 4.42. The lowest-rated indicator by respondents is "Business achievements" with an average of 4.28.

### Assumption Testing

Before conducting regression analysis, there are several assumptions that must be met, including the following assumption:

### Normality Assumption

The normality assumption test aims to determine whether the residual variables in the regression model are normally distributed or not (Ghozali, 2011). In linear regression analysis, it is expected that the residuals are normally distributed. To test whether the residuals are normally distributed or not, they can be observed through the Kolmogorov-Smirnov test and Normal Probability Plot (P-P Plot). The testing criteria state that if the p-value of the Kolmogorov-Smirnov

test is greater than the significance level of 5% or 0.05 and the data points are scattered around the diagonal line, and on the Normal Probability Plot (P-P Plot), the data points' distribution follows the diagonal line, then the residuals are considered to be normally distributed. Below are the results of the normality assumption testing through the Normal Probability Plot and Kolmogorov-Smirnov test:

**Picture 1.** Normality Assumption Testing Results

Based on the Normal Probability Plot graph, it can be observed that all data points follow the diagonal line, indicating that the residuals are normally distributed. Therefore, the normality assumption is satisfied.



**Table 12.** Normality Testing with Kolmogorov-Smirnov

<i>Kolmogorov Smirnov</i>	<i>Exact Sig. (2-tail)</i>
0,076	0 , 185

Source: Data Analysis Results, SPSS 24.0

Based on the normality assumption testing, the probability of the Kolmogorov-Smirnov test statistic is greater than the significance level alpha of 5% or 0.05. This means that the residuals in the model are considered to be normally distributed. Therefore, the normality assumption is satisfied.

### Assumption of Multicollinearity

Multicollinearity testing is intended to determine the presence of relationships among independent variables, where in linear regression analysis, the presence of relationships among independent variables is not allowed (Hair et al., 2017). Multicollinearity testing is performed by examining the VIF (Variance Inflation Factor) value for each independent variable. The testing criteria state that if the VIF value is less than 10, then there is no indication of multicollinearity. The results of the multicollinearity testing for this research are summarized in Table 10.

**Table 13.** Multicollinearity Testing

<b>Variabel</b>	<b>Toleransi</b>	<b>VIF</b>
Safeguarding the religion	0 ,228	4.390
Safeguarding the human life	0 ,223	4.481
Safeguarding the intellect	0 ,550	1.819
Safeguarding the lineage	0 ,340	2.939
Safeguarding the wealth	0 ,275	3.633

Source: Data Analysis Results, SPSS 24.0

Based on the results in the table above, it can be observed that all independent variables produce Tolerance values greater than 0.1 and VIF values less than 10. Therefore, it can be concluded that the model shows no signs of multicollinearity. Hence, the multicollinearity assumption is satisfied.

### Assumption of Heteroskedasticity

Heteroskedasticity assumption testing is used to determine whether the residuals have homogenous variance or not (Breusch & Pagan, 1979). In regression analysis, it is expected that the residuals have homogenous variance. The heteroskedasticity assumption testing can be conducted using the Breusch-Pagan Test. The testing criteria state that if the model's significance value is greater than or equal to the level of significance ( $\alpha=5\%$ ), then the residuals are considered to have homogenous variance. Below are the results of the heteroskedasticity assumption testing using the Breusch-Pagan Test.

**Table 14.** Heteroskedasticity Testing

Chi-Square	df	Sig.
0 , 002	1	0 , 960

Source: Data Analysis Results, SPSS 24.0

The heteroskedasticity assumption testing indicates that the model produces significance values greater than the significance level ( $\alpha=5\%$  or 0.05). This means that the residuals are considered to have homogenous variance.

### Hypothesis Testing Results

The regression analysis aims to determine whether there is a significant influence of the variables: safeguarding the religion (X1), safeguarding the human life (X2), safeguarding the intellect (X3), safeguarding the lineage (X4), and safeguarding the wealth (X5) on Kepuasan Anggota Koperasi" (Y). The testing criteria state that if the probability value is less than the significance level ( $\alpha=5\%$  or 0.05), it indicates a significant influence of the independent variables on the dependent variable.

### Partial Significance Testing (t-test)

Partial testing is used to examine the hypothesis regarding the partial influence of independent variables on the dependent variable. The testing criteria state that if the probability value is less than the significance level ( $\alpha=5\%$  or 0.05), it indicates a partial influence of the independent variables on the dependent variable. This research conducted partial significance testing (t-test) and simultaneous significance testing (F-test). The results of the partial significance testing can be seen in the summary table below:

**Table 15.** Results of Partial Significance Testing (t-test)

Variabel	Koefisien	T Statistics	Sig.
(Constant)	0,324	2,276	0,024
Safeguarding the religion	0,156	2,632	0,009

Safeguarding the human life	0,146	2,479	0,014
Safeguarding the intellect	-0,068	-1,961	0,051
Safeguarding the lineage	0,275	5,418	0,000
Safeguarding the wealth	0,429	7,607	0,000

Source: Data Analysis Results, SPSS 24.0

Structural Model:

$$Y = 0.324 + 0.156 X1 + 0.146 X2 - 0.068 X3 + 0.275 X4 + 0.429 X5 + e$$

Based on the findings above, the results of this research hypothesis testing can be explained as follows:

### **Influence of Safeguarding the religion on Cooperative Member Satisfaction**

Based on the results in Table 15, it can be seen that the t-statistic value for the influence of Safeguarding the religion on Cooperative Member Satisfaction is 2.632 with a significance value of 0.009. The significance value is smaller than the significant alpha of 5% or 0.05, indicating a significant influence of Safeguarding the religion on Cooperative Member Satisfaction. The coefficient value is 0.156 (positive), meaning that the better the cooperative in Safeguarding the religion, the higher the Cooperative Member Satisfaction. Thus, this research confirms that Hypothesis 1, "the practice of preserving religious values influences the satisfaction of cooperative members," is empirically supported and accepted.

### **Influence of Safeguarding the human life on Cooperative Member Satisfaction**

Based on the results in Table 15, it can be seen that the t-statistic value for the influence of Safeguarding the human life on Cooperative Member Satisfaction is 2.479 with a significance value of 0.014. The significance value is smaller than the significant alpha of 5% or 0.05, indicating a significant influence of Safeguarding the human life on Cooperative Member Satisfaction. The coefficient value is 0.146 (positive), meaning that the better the cooperative in Safeguarding the human life, the higher the Cooperative Member Satisfaction. Thus, this research confirms that Hypothesis 2, "the practice of preserving mental well-being influences the satisfaction of cooperative members," is empirically supported and accepted.

### **Influence of Safeguarding the intellect on Cooperative Member Satisfaction**

Based on the results in Table 15, it can be seen that the t-statistic value for the influence of Safeguarding the intellect on Cooperative Member Satisfaction is -1.961 with a significance value of 0.051. The significance value is larger than the significant alpha of 5% or 0.05, indicating no significant influence of Safeguarding the intellect on Satisfaction of Shariah Cooperative Members.

### **Influence of Safeguarding the lineage on Cooperative Member Satisfaction**

Based on the results in Table 15, it can be seen that the t-statistic value for the influence of Safeguarding the lineage on Cooperative Member Satisfaction is 5.418 with a significance value

of 0.000. The significance value is smaller than the significant alpha of 5% or 0.05, indicating a significant influence of Safeguarding the lineage on Cooperative Member Satisfaction. The coefficient value is 0.275 (positive), meaning that the better the cooperative in Safeguarding the lineage the higher the Cooperative Member Satisfaction. Thus, this research confirms that Hypothesis 4, "the practice of preserving heritage influences the satisfaction of cooperative members," is empirically supported and accepted.

### **Influence of Safeguarding the wealth on Cooperative Member Satisfaction**

Based on the results in Table 15, it can be seen that the t-statistic value for the influence of Safeguarding the wealth on Cooperative Member Satisfaction is 7.607 with a significance value of 0.000. The significance value is smaller than the significant alpha of 5% or 0.05, indicating a significant influence of Safeguarding the wealth on Cooperative Member Satisfaction. The coefficient value is 0.29 (positive), meaning that the better the cooperative in Safeguarding the wealth," the higher the Cooperative Member Satisfaction. Thus, this research confirms that Hypothesis 5, "the practice of preserving wealth influences the satisfaction of cooperative members," is empirically supported and accepted.

### **Simultaneous Significance Testing (F-test)**

Simultaneous testing is used to examine the hypothesis regarding the presence or absence of a simultaneous or joint influence of independent variables on the dependent variable. The testing criteria state that if the probability value is smaller than the significant alpha (alpha = 5% or 0.05), it indicates a significant simultaneous or joint influence of the independent variables on the dependent variable. Simultaneous significance testing can be observed through the summary in the following table:

**Table 16.** F-test Table

	<b>Sum of Squares</b>	<b>df</b>	<b>Mean Square</b>	<b>F</b>	<b>Sig.</b>
Regretion	37.495	5	7.499	178.684	0, 000
Residual	8.142	194	0,042		
Total	45.637	199			

*Source:* Data Analysis Results, SPSS 24.0

The simultaneous influence testing resulted in an F-test value of 178.684 with a probability of 0.000. The results of the testing show that the probability is < the significance level ( $\alpha=5\%$  or 0.05). This means that there is a significant influence of safeguarding the religion (X1), safeguarding the human life (X2), safeguarding the intellect (X3), safeguarding the lineage (X4), and safeguarding the wealth (X5) simultaneously or jointly on cooperative member satisfaction (Y).

### **Coefficient of Determination (R-squared)**

The Coefficient of Determination is used to determine the amount of variation in the independent variables that explains the variation in the dependent variable, or in other words, to



measure the contribution of the independent variables to the dependent variable. In regression analysis, the Coefficient of Determination is denoted by R-squared ( $R^2$ ).

**Table 16.** Coefficient of Determination Table

<b>R</b>	<b>R Square</b>	<b>The adjusted R-square</b>
0 ,906	0 ,822	0 ,817

*Source:* Data Analysis Results, SPSS 24.0

The Adjusted R-square value in the model is 0.817 or 81.7%. This indicates that the variation in "Cooperative Member Satisfaction" can be explained by the variables "Safeguarding the Religion" (X1), "Safeguarding the Human Life" (X2), "Safeguarding the Intellect" (X3), "Safeguarding the Lineage" (X4), and "Safeguarding the Wealth" (X5) by 81.7%, meaning that these variables collectively contribute to 81.7% of the variation in "Cooperative Member Satisfaction," while the remaining 18.3% is attributed to other variables not discussed in this study.

This study demonstrates that hypothesis 1, "The practice of 'Safeguarding the Religion' has an effect on 'Cooperative Member Satisfaction'," is supported by the findings of this research. This finding is in line with previous research. For example, Berthold and Ruch (2014) found that individuals affiliated with religion have higher life satisfaction compared to those who do not practice religion. Religious individuals also show higher scores in kindness, forgiveness, hope, gratitude, and love compared to non-religious individuals (Berthold & Ruch, 2014). In essence, religious beliefs and practices contribute to greater life satisfaction, positive influence, and happiness (Koenig & Larson, 2001).

Furthermore, hypothesis 2, "The practice of 'Safeguarding the Human Life' has an effect on 'Cooperative Member Satisfaction'," is supported by the findings of this research. This is consistent with previous research that found spirituality or the sense of the human life has been recognized as a character strength of an individual (Wills-Herrera, 2014); it is an important factor contributing to an individual's satisfaction with life (Emmons, 1999). Individuals with a strong sense of the human life care about their contributions to the world and believe that their actions will impact their life and the lives of others positively. This sense of purpose and responsibility towards human life has been associated with greater life satisfaction and well-being.

However, hypothesis 3, "The practice of 'Safeguarding the Intellect' has an effect on 'Cooperative Member Satisfaction'," is not supported by the findings of this research. This differs from previous research that found education to be a very important factor for an individual's life satisfaction in terms of intellectual development (Judge et al., 2010). This assertion is confirmed by research by Ilies, Yao, Curseu, and Liang (2019); they found that education, mediated by job fit, impacts an individual's satisfaction. Further research is needed to understand why the variable "Safeguarding the Intellect" did not have an effect on 'Cooperative Member Satisfaction'.

Furthermore, hypothesis 4, "The practice of 'Safeguarding the Lineage' has an effect on 'Cooperative Member Satisfaction'," is supported by the findings of this research. This is consistent with previous research that shows that family quality of life or family well-being is influenced by family members and their interactions (Smith-Bird & Turnbull, 2005; Zuna et al., 2010). Regarding preserving the family lineage, previous research also found that family satisfaction can be defined as

an individual's satisfaction with their family origins and lineage (Carver & Jones, 2006). Overall, there is a strong relationship between family empowerment and family satisfaction (Mas et al., 2019).

Finally, hypothesis 5, "Safeguarding the Wealth has a significant effect on cooperative member satisfaction" is supported by the findings of this study. This is in line with previous research that indicates satisfied individuals usually have good income, are conscientious, extraverted, agreeable, and emotionally stable (Soto & Luhmann, 2013). Overall, wealth is an important factor influencing life satisfaction, while other factors such as household size, education, and recent illnesses are considered constant (Howell, Howell, & Schwabe, 2006).

Although hypothesis 3 was not supported in this study, it is important to note that simultaneously, all five Sharia variables had a positive and significant effect on cooperative member satisfaction. The indicators developed by Ascarya et al. (2016) were found to be statistically valid and reliable, making them suitable instruments for measuring the impact of Sharia maqashid practices on member satisfaction within organizations, particularly in Sharia cooperatives. This supports the view of Imam Al-Ghazali regarding the five objectives of Sharia (Maqashid al-Sharia) that lead individuals towards *maslahah* (benefit), which are safeguarding the religion (*din*), safeguarding human life (*nafs*), safeguarding intellect (*'aql*), safeguarding lineage (*nasl*), and safeguarding wealth (*maal*) (Ibn Ashur, 2013).

## CONCLUSION

This research aims to contribute to improving the performance of cooperatives, particularly Sharia cooperatives, in Indonesia. Specifically, the study uses Maqashid Shariah to examine factors influencing cooperative member satisfaction. Maqashid Shariah is measured by five variables: safeguarding the religion (*hifz ad-din*), safeguarding the human life or spirituality (*hifz an-nafs*), safeguarding intellect (*hifz al-aql*), safeguarding lineage (*hifz an-nasl*), and safeguarding wealth (*hifz al-maal*). The objective of this study is to determine whether Maqashid Shariah has an impact on cooperative member satisfaction. Overall, this research provides empirical evidence that all five Maqashid Shariah variables influence Sharia cooperative member satisfaction. This means that cooperative members are more likely to be satisfied if they perceive that the cooperative adheres to the principles of Maqashid Shariah in its governance.

Theoretically, this study confirms that the indicators of the five Maqashid Shariah variables developed by Ascarya et al. (2016) have been empirically proven to be valid and reliable instruments for measuring Sharia cooperative member satisfaction. This contributes to the theory and practice of Sharia business. Currently, despite the application of Maqashid Shariah in various contexts, empirical research on applying Maqashid Shariah to measure cooperative member satisfaction remains scarce.

Practically, this study attempts to provide practical contributions to the improvement of management and relationships between cooperatives and their members in Indonesia and other countries where Sharia financial cooperatives operate. Consistent implementation of Maqashid Shariah in Sharia cooperative management is expected to enhance cooperative sustainability, as members will be more satisfied with the cooperative's performance.

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