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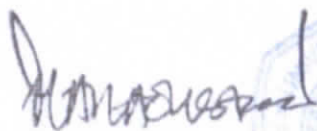
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**Sri Herianingrum**

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## The 2nd International Conference on Islamic Economics, Business, and Philanthropy (2nd ICIEBP)

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The 1st ICIEBP was successfully held on 26th November at Universitas Pendidikan Indonesia (UPI) Bandung, Indonesia, and it was entitled, "Rethinking Sustainability from an Islamic Perspective Transforming Economy and Societies." Considering the wide range of participants, the Conference attendees gained vital insights into Islamic economics in the different viewpoints. The information regarding the 1st ICIEBP, in which 165 papers were presented, can be retrieved from [iciebp.conference.upi.edu](http://iciebp.conference.upi.edu).

To maintain the continuity of the Islamic economics conference, especially in discussing current issues, building a network, and sharing knowledge among scholars, it is important to organize a regular conference in Islamic economic area. The Department of Islamic Economics, Faculty of **Economic and Business, Universitas Airlangga**, in collaboration with the Department of Islamic Economics, Faculty of Economics and Business Education, UPI proudly presents "**The 2nd International Conference on Islamic Economics, Business, and Philanthropy (ICIEBP)**," successfully held on 22 November 2018 in Surabaya, Indonesia. The main theme of this conference was "**Sustainability and Socio-Economic Growth**." The conference elaborated on how a nation can achieve economic growth and at the same time solve socio-economic problems such as poverty. In addition, Islamic perspective as a new and emergent area has demonstrated an unprecedented performance in terms of transforming the Muslim societies and beyond.

**Conference date:** 22 November 2018

**Location:** Bank Indonesia Building, Jalan Pahlawan Number 105, Krembangan, Surabaya, East Java, Indonesia

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## Conference Paper

# The Influence of Quality of Islamic Service and Institution Image to Donor Trust at National Amil Zakat Institute (LAZNAS)

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### Abstract

Zakat Institution (LAZ) is a religious social institution that plays a role in collecting zakat, infaq, alms and waqf (ZISWAF) from muzakki/donors which then distributing in the form of empowerment program addressed to mustahik which is classified asnaf. To increase ZISWAF fund raising, a managerial strategy that is directly related to LAZ services to donors is required. Providing good service quality and enhancing the institution image both in the eyes of donors and the community is an effort to increase ZISWAF fund raising. Good service quality will have an effect on increasing the satisfaction and trust of donors and institution's image which is the main attraction for donors or the society which if run well will have implications on the satisfaction of donors and their trust.

The results of this study indicate that the Islamic service quality significantly influence the satisfaction of donors, the Islamic service quality does not significantly influence the donor trust, the institution image does not significantly influence the satisfaction of donors, the institution image not significantly influence the donor trust and donor satisfaction significantly donor wealth. Limitations in this study is the scope of the research area is less extensive.

**Type of Paper:** Empirical

**Keywords:** quality of Islamic service, institution image, satisfaction, donor trust, intervening variable

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## 1. Introduction

Indonesia is the world's most populous Muslim country with 216.66 million inhabitants or with a Muslim percentage of 85 percent of the total population (BPS, 2015). This fact suggests that zakat has great potential and can contribute to reducing poverty in this country. The potential of zakah receipts based on the calculation of BAZNAS reached Rp.286 trillion in 2015 (PZZAS BAZNAS, 2017: 6). The government is aware that the potential of ZIS that reaches trillions of rupiah must be managed well and more seriously,

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in the hope that the realization of ZIS collection in Indonesia is increasingly approaching the existing potential. That way the government has other funding alternatives apart from taxes and debts to finance state expenditures, especially those involving poverty alleviation programs. The government's strategy in increasing the collection of ZIS by embracing LAZ spread in regencies / cities across Indonesia is quite effective. This refers to the national zakat statistical data of 2015 issued by BAZNAS stating that LAZ became the institution that is able to collect the highest amount of ZIS funds amounting to Rp. 2.028 trillion or almost 55% of the Rp. 3.650 trillion of ZIS funds collected nationally during 2015. Likewise for the channeling, LAZ is able to distribute ZIS funds of Rp. 1,262 trillion or almost 56% of Rp. 2,249 trillion of ZIS funds disbursed (BAZNAS, 2016: 5).

LAZ Yatim Mandiri is one of the many LAZ National (LAZNAS) that has been inaugurated by the government through the Ministry of Religious Affairs. As LAZNAS, Yatim Mandiri has a wide operational area covering 42 districts / cities in Indonesia and one of them is Bojonegoro Regency. LAZNAS Yatim Mandiri is present in Bojonegoro regency since 2011 where at that time it has started oil and gas industrialization that have direct impact on the regional economic sector. Until finally in 2016 the economic growth of Bojonegoro Regency reached its peak of 21.95 percent (BPS, 2017).

Interest and trust of the community to an amil zakat institution can be seen from how strong the image of the institution concerned in the eyes of the community and how good the service is given either to the donors or to prospective donors. By knowing how strong the influence of these factors then zakat amil institutions will be able to work more optimally again in ZISWAF gathering to reach the potential that exists.

One of the factors that determine the level of success and quality of the company is the ability of the company in providing services to its customers through the appropriate approach. My approach alitas consequences of such services have the essence of strategy is important for companies to defend themselves and achieve success in the face of competition (Lupiyoadi, 2014:216).

According to Lovelock and Wright (2007: 92) in many ways service-based definition equates quality with customer satisfaction Quality of service is the extent to which services meet or exceed customer expectations. If customers understand the actual delivery of services better than expected, they will be happy; if the service delivery is below expectations, they will be angry. And they will assess the quality according to the level of satisfaction they understand about the service.

The interrelated relationship between service quality and customer satisfaction as stated above is in accordance with the study conducted on amil zalcat institution by Saktiandy (2013) and Sutomo (2017). In the research they did found evidence that

the quality of service affects the satisfaction of donors at amil zakat institutions. The indicator of the quality of service used is the indicator of the quality of Islami service that is *compliance, assurance, responsiveness, tangible, emphaty* and *reliable* (CARTER) as developed by Ghani *et al* (2012).

Image or *image* is a determinant factor of the community interested in becoming a donor at an amil zakat institution. Kotler (2009: 299) interpret the image as a force, meaning the image has the ability outside the company that can add strength to the product or service produced and the image is a delay effect for the company, meaning the image formed by the company does not directly affect the company but takes a relatively long time. Meanwhile, according to Jeffkins in Soemirat (2012: 114) in general, the image is defined as the impression of a person or an individual about an emerging as a result of knowledge.

*Corporate reputation* is symbolized as the image of the company has a close relationship to customer satisfaction ( *customer satisfaction*). A good image, will be able to influence the behavior pelanggan because customers assume that the services provided by the company is very adequate with the *image* they have. Thus, the company is expected to continue to maintain a positive image in the eyes of consumers (Walsh *et al*, 2006). The company's profitable image will not only have a positive effect on customer satisfaction but also trust in an organization, but also impact on customer intentions and retention decisions (Bravo *et al*, 2012). This image also refers to mental images held by audiences when there is something related to the organization, such as a logo or name (Gray and Balmer, 1998). Thus it is necessary to study the Influence of the quality of Islami Service and Institution Imagery to Trust Donors Through The Case as Intervening Variable At National Amil Zakat Institute (LAZNAS) Orphan Mandiri Bojonegoro.

## 2. Lirerature Review

### 2.1. Institutional image

The image of a company or institution is interpreted as a description that many people have about private company or institution. Usually the foundation of the image is rooted in concrete values of trust given individually and is a view or a perception and the process of accumulation of beliefs that have been given by the public, will experience a process to form a broader and abstract opinions, opinions that often called imagery.

Kotler (2009: 299) interpret the image as a force, meaning the image has the ability outside the company that can add strength to the product or service produced and the

image is a delay effect for the company, meaning the image formed by the company does not directly affect the company but takes a relatively long time. Jeffkins in Soemirat (2012: 114) argues that in general the image is defined as the impression of a person or an individual about an emerging as a result of his knowledge and experience.

A profitable corporate image will not only have a positive impact on customer confidence in an organization, but also impact on customer intentions and retention decisions (Bravo et al, 2012). This image also refers to mental images held by audiences when there is something related to the organization, such as a logo or name (Gray and Balmer, 1998).

Based on the function of corporate image is divided into two, namely the corporate image functionally and emotionally. Functionally is a tangible and measurable corporate image. While emotional is a psychological aspect of *persaan* obtained based on individual experience of the company (Tang, 2007).

In the creation of corporate image can be through two ways, namely through the point of view of infrastructure and the point of view of the external image that has been planted by the company. To create an image of infrastructure, companies must emphasize the vision and mission offered to their customers. Whereas, the external image is able to go through; customer satisfaction, product quality, tangible image, advertisement, sponsorship, media relations, and social responsibility. Thus, external images can be interpreted as long-term activities between companies and consumers interacting with each other (Ene and Ozkaya, 2014).

## 2.2. Factors affecting institutional image

Harrison (2005: 71) divides the image into four components as follows:

1. Personality, is the overall characteristics of the company that the target public perceives as trustworthy companies and firms to social responsibility.
2. Reputation, is the thing that the company does and is believed to be public based on its own experience as well as other parties, such as the performance of the similarity of transactions.
3. Value, is the values owned by the company, in other words corporate culture such as the attitude of management who care about customers, employees are quick responsive to requests and customer complaints.
4. Corporate identity, is a component that makes it easier to recognize the target public against companies such as logos, colors, and slogans.



Meanwhile, according to Nguyen and Lebanc (2011) there are five factors that influence the formation of corporate image. These five factors are:

1. Corporate identity

Corporate identity is a characteristic (personality) and special features inherent in the company, such as name, logo, price offered, level and quality of ads that are easily understood by consumers. This component of corporate identity has a very important role as a company's positioning in the environment of persaingan.

2. Corporate Reputation

The company's reputation is a guarantee of the quality of service from the company, which is a form of consistent corporate action over time. Reputation is related to the guarantee of reliable service and no failure or defect (zero defect). The reputation of the company is always taken into consideration by consumers to decide to use the same service in the future, this is because the company's reputation reflects the credibility of the company that can be trusted.

3. Service Offering

Services offered is a form of action from companies that strive to provide the best service to consumers, such as providing various conveniences that consumers need in conducting transactions in a company or institution.

4. Physical Environment (Physical Environment)

Physical environment is an environmental condition at the time the service is produced by consumers who can support the convenience of consumers while using the services of companies or institutions. Environmental conditions

## 3. Methods

### 3.1. Identify variables

1. *Independent Variable*)

As for in this research which become independent variable is Islami Institute of Amil Zakat (LAZ) symbolized by (X1) and Institutional Image symbolized by (X2) .

2. *Dependent Variable*

In this study the dependent variables are the donor trust on the Institute of Amil Zakat (LAZ) symbolized by (Y).

### 3. Moderating Variable

In this study, the moderator variable is the variable of Donor Institution Donation Amil Zakat (LAZ) symbolized by (Z).

## 3.2. Variable definitions

### 1. Quality of Islamic Services

Lovelock and Wright (2007: 92) defines service / service quality as the extent to which services meet or exceed customer expectations. If customers understand the actual delivery of services better than expected, they will be happy, if the service delivery is below expectations, they will be angry.

### 2. Institutional Image

Soemirat (2012: 114) argues that in general the image is defined as the impression of a person or an individual about an emerging as a result of his knowledge and experience. A lucrative image will not only have a positive effect on customer trust on an organization, but also impact on customer intentions and retention decisions (Bravo et al, 2012).

### 3. Donor Satisfaction

Oliver in Umar (2003: 14), defines customer satisfaction as a after-sales evaluation, in which perceptions of the performance of the selected product / service meet or exceed expectations before purchase. This means that if perceptions of performance can not meet expectations, then what happens is dissatisfaction.

### 4. Donor Trust

Customer confidence (*consumer trust*) are all the knowledge possessed by consumers and all consumers about the conclusions made objects, attributes and benefits. Objects (*objects*) can be a product, person, company, and everything which a person has beliefs and attitudes. Attributes (*attributes*) are characteristics or features that may or may not belong to the object. While the benefits (*benefits*) is a positive result given to consumers ( Mow en and Minor, 2002: 312).

### 3.3. Population, sample size and sampling technique

In this study the population used is covering donors who pay zakat, infak, shadaqah, or wakaf at the National Institute of Amil Zakat (LAZNAS) Yatim Mandiri in Bojonegoro District.

Methods of data collection in this study was conducted by using survey method, which aims to collect information from respondents by using questionnaires.

In this study data analysis using *Structural Equation Modeling* (SEM) based on variants or can be called also as *Partial Least Square* (PLS).

## 4. Result

The parameter coefficient shows the direction of influence by looking at the positive or negative original sample as well as the influence of the independent variable to the dependent variable (Ghozali, 2014: 44).

TABLE 1: The Value of Variable Interimination Coefficient.

Relationship between Variables	Parameter Coefficient Value (Original Sample)
Institutional Image → Trust	0,132
Institutional Image → Satisfaction	-0,135
Satisfaction → Trust	0,510
Institutional Image → trust	0,202
Institutional Image →Satisfaction	0,754

Source: Data processed, 2017

Based on this table, it can be concluded that all latent variables have a positive original sample value except the institutional image of satisfaction that has the original sample negative value.

The quality of Islamic service has a positive influence toward donor satisfaction with parameter coefficient value 0.754. This shows that, the better the quality of Islamic services will impact on increasing donor satisfaction in LAZNAS Yatim Mandiri Bojonegoro. Furthermore, the quality of Islamic service has a positive influence toward donor trust with parameter coefficient value 0,202. This shows that improving the quality of Islamic services will have an impact on increasing donor trust in LAZNAS Yatim Mandiri Bojonegoro.

Institutional image has a positive influence toward donor trust with parameter coefficient value 0,132. This shows that, the better the image of the institution will have an impact on the increase of donor trust in LAZNAS Yatim Mandiri Bojonegoro. Institution image has negative direction toward donor satisfaction with parameter coefficient value equal to -0,135. This indicates that the better the image of the institution will not affect the increasing satisfaction of the donors LAZNAS Yatim Mandiri Bojonegoro

Donor satisfaction has a positive influence toward donor trust with value of parameter coefficient 0,510. This shows that, increasing the satisfaction of donors will have an impact on the increase of donor trust in LAZNAS Yatim Mandiri

## 5. Discussion

### 5.1. The influence of Islamic service quality on donor satisfaction at LAZNAS Yatim Mandiri Bojonegoro

Based on the results of hypothesis testing that has been done in Chapter Results of Study Studies obtained the result that the value of significance of 4.980 where greater than the critical limit value of 1.96 at 5% significance level. Referring to these results means that the quality of Islamic services has a significant influence on the satisfaction of donors at the National Institute of Amil Zakat (LAZNAS) Yatim Mandiri Bojonegoro. The results of the significance test are supported by previous research conducted by Wahab et al (2016) and Sutomo et al (2017). They stated that the quality of service at LAZ affects the satisfaction of donors. This means that the better the services provided by LAZ employees to donors, the more the satisfaction is also felt by the donors.

The quality of Islamic services can be assessed as a source of capital for companies or institutions engaged in services such as LAZNAS Yatim Mandiri Bojonegoro. By alerting the quality of its services to donors will directly impact on increasing donor satisfaction itself. So when the donors are satisfied with the services provided, either directly or indirectly they will express or recommend the experience to others who need information about the institution concerned. When the process was achieved the benefits obtained LAZNAS Yatim Mandiri Bojonegoro is that they do not need to masiv mempromosikan their institutions to the community because by itself people will know whether or not the quality of service LAZNAS Yatim Mandiri Bojonegoro from the experience of their donors who spread by word of mouth).

## **5.2. The influence of quality of Islamic services to the donor trust at LAZNAS Yatim Mandiri Bojonegoro**

Based on the result of hypothesis test that has been done in Chapter Result of Study Study obtained the result that the significance value of 1.064 where smaller than the critical limit value that is 1.96 at 5% significance level. The insignificant results on the direct examination of the quality of Islamic services to the donor trust in LAZNAS Yatim Mandiri show that the concept of trust is not only shaped by the quality factor of Islamic service alone.

LAZNAS Yatim Mandiri Bojonegoro as a non-profit oriented Islamic social institution, to build donor trust is not as easy as profit oriented institutions or companies like sharia banks. By simply providing Islamic services to donors does not necessarily make donors believe in the institutions concerned because providing services is an obligation for social institutions such as LAZNAS Yatim Mandiri Bojonegoro to its donors. While trust is not always only built from the provision of quality services. Because according to Mayer et al (1995) one of the formation of customer's faith is to make customers feel satisfied and continue to maintain the kepuasan. Therefore, in building the trust of donors in LAZNAS Yatim Mandiri must be through building donor satisfaction first.

## **5.3. The influence of institutional image on donor satisfaction at LAZNAS Yatim Mandiri Bojonegoro**

Based on the results of hypothesis testing that has been done in Chapter Results of Study Studies obtained results that the significance value of 0.735 where smaller than the critical limit value of 1.96 at the level of significance 5%. These results indicate that the agency image has no effect on donor satisfaction on LAZNAS Yatim Mandiri Bojonegoro. This is contrary to previous research by Setiawan and Suyuti (2017) stating that corporate image has a positive and significant impact on customer satisfaction. But the results of this study is supported also by research conducted by Sondakh (2014) which states that the image does not significantly affect customer satisfaction. The difference with this study, Sondakh (2014) in his research using customers in conventional banks as the object of research.

Improving the image of institutions conducted by LAZNAS Yatim Mandiri hence the result is will not increase the satisfaction of donors significantly, this is because image of institution from LAZNAS Yatim Mandiri has been widely known by Bojonegoro people. The community that has become a donator of LAZNAS Yatim Mandiri Bojonegoro will not

be oriented to the strong image of the institution in measuring their level of satisfaction with LAZNAS Yatim Mandiri Bojonegoro but through how satisfied they are for the services provided by LAZNAS Yatim Mandiri Bojonegoro to them.

#### **5.4. The influence of institutional image on donor trust on LAZNAS Yatim Mandiri Bojonegoro**

Based on the results of hypothesis testing that has been done in Chapter Results of Study Studies obtained results that the significance value of 0.844 which is smaller than the critical limit value of 1.96 at 5% significance level. The insignificant results on the direct examination of the quality of Islamic service to the donor trust in LAZNAS Yatim Mandiri show that conceptual belief is not only formed by the agency's image factor alone. This is contrary to previous study by Bravo *et al* (2012) and Yusri na (2013) which states that t Heigh lack of customer confidence in the institution or company depends on whether the poor image of the company / institution image of companies / institutions that benefit not h anya will have a positive effect on customer trust in an organization, but also impact on customer intentions and retention decisions. However, the results of this study is supported by research conducted by Maliy ah (2015) which states that there is no effect of image variables on customer trust. The cause of the insignificant impact of the image on customer trust is caused by the lack of recognition of a company / institution by the community.

#### **5.5. The influence of donor satisfaction against donor trust on LAZ Yatim Mandiri Bojonegoro**

Based on the results of hypothesis testing that has been done in Chapter Results of Study Studies obtained results that the significance value of 3.771 where greater than the critical limit value of 1.96 at the level of significance 5%. Referring to these results means that the satisfaction of donors has a significant influence on the trust of donors at the Institute of Amil Zakat (LAZ) Yatim Mandiri Bojonegoro. The results of the significance test are supported by previous research conducted by Yuniar (2008) that customer satisfaction has a significant influence on the belief in non-profit institutions.

LAZNAS Yatim Mandiri Bojonegoro in providing services to its donors always with the best service. The best service form of LAZNAS Yatim Mandiri Bojonegoro is to give a detailed explanation to the donor about institute programs in distributing zakat, infak, alms and other donations. In addition it also provides a detailed explanation of the



mechanism of calculating the zakat that must be issued by the donor. Donors also do not have to worry about the transparency of donations they give, because LAZNAS Yatim Mandiri Bojonegoro always inform the financial reports (income and expenditure) every month centrally through Yatim Mandiri magazine. The excellent service mechanism as described above has encouraged the creation of donor satisfaction for the services of LAZNAS Yatim Mandiri Bojonegoro.

## 6. Conclusion

Based on the analysis of the results and the discussion that has been done, the conclusions in this research are:

1. Based on the result of hypothesis testing, Islamic service quality has significant effect to donor's satisfaction at LAZNAS Yatim Mandiri Bojonegoro. This indicates that the better the quality of Islamic services provided by the employees of LAZNAS Yatim Mandiri, the higher the satisfaction felt by the donors. This indicates that all this time, the services provided by the employees of LAZNAS Yatim Mandiri Bojonegoro have been able to meet the expectations of donors.
2. Based on the hypothesis test results, the quality of Islamic services has no significant effect directly to donor trust in LAZNAS Yatim Mandiri. It indicates that in the non-profit-oriented social institutions such as zakat amil institutions, build trust must go through several stages of the process of accumulation of which is through satisfaction. If donors are satisfied with the services they receive then they can trust LAZNAS Yatim Mandiri Bojonegoro.
3. Based on the result of hypothesis testing, institutional image has no significant effect directly to donor's satisfaction at LAZNAS Yatim Mandiri Bojonegoro. This indicates that institutional image requires a further process of manifestation to significantly influence donor sustainability as the factor of satisfaction is the extent to which service meets or exceeds customer expectations.
4. Based on the result of hypothesis testing, institution image has no significant effect directly to donor trust in LAZNAS Yatim Mandiri Bojonegoro. Assumed the cause is the fact that donors can not trust in zakat amil institutions only through their image only but they must feel the quality of service from the institution concerned.
5. Based on the results of hypothesis testing, donor satisfaction has significant effect directly on donor trust in LAZNAS Yatim Mandiri Bojonegoro. The accumulation

of donor satisfaction for employees and institutions will encourage the creation of donor trust to LAZNAS Yatim Mandiri Bojonegoro. This is because the donors are said to be satisfied if the services provided by LAZNAS Yatim Mandiri Bojonegoro are as expected. And finally the new trust will also be formed if the performance of LAZNAS Yatim Mandiri Bojonegoro services in accordance with the expectations of donors, in other words trust is formed if the donor has experienced satisfaction on services provided by LAZNAS Yatim Mandiri Bojonegoro.

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