

ANALYSIS OF DONOR LOYALTY AT DOMPET DHUAFA INSTITUTIONS

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Abstract: *The purpose of this research is to analyze the factors that are predictors of donor loyalty from the perspective of promotion and service quality with trust as a mediation, then applied to Dompot Dhuafa. Quantitative approach is applied in research by establishing causality design. There were 100 donors as the research sample which was determined by purposive sampling technique. Partial Least Square analysis was applied to test the debfab hypothesis with the help of the SmartPLS version 3.0 program. The results of the analysis show that: (1) Quality of service can significantly increase the trust and loyalty of Dompot Dhuafa donors, (2) Promotion can significantly increase the trust and loyalty of Dompot Dhuafa donors, (3) Trust can significantly increase the loyalty of Dompot Dhuafa donors, and (4) Trust mediates the influence of quality of service and promotion on the loyalty of Dompot Dhuafa donors.*

Keywords: *Service Quality, Promotion, Trust, Loyalty*

1. Introduction

The potential for zakat in Indonesia is quite large, considering that zakat is part of the solution to welfare problems (Afrina, 2020). National zakat collection has increased significantly from year to year, this is inseparable from the various efforts that have been made by all zakat stakeholders in improving all aspects of zakat fund management (BAZNAS, 2020). A survey in 10 major cities in Indonesia which generally shows an increasing trend in the value of zakat from each period (Firdaus, Beik, Irawan, & Juanda, 2012). The trend of zakat collection from year to year, in which the growth of zakat collection began to be seen rapidly from 2015.

This growth is related to the efforts of the government and other zakat stakeholders, including BAZNAS, in making improvements and innovations from all sides, both from regulation and improvement of Zakat Management Organization (OPZ) governance. Overall, in the last 3 years (2015 – 2018), there has been a very significant increase in zakat collection by 122 percent or Rp. 4.5 Trillion (BAZNAS, 2020). One of the charities institutions in Indonesia, namely Dompot Dhuafa which has a fluctuating level of donor loyalty (donor more than 1 time) in each period.

However, the level of national tax revenue is not yet optimal, there are various causes such as trust and incentives for zakat obligation to pay zakat which are still low (Ascarya & Yumanita, 2018).

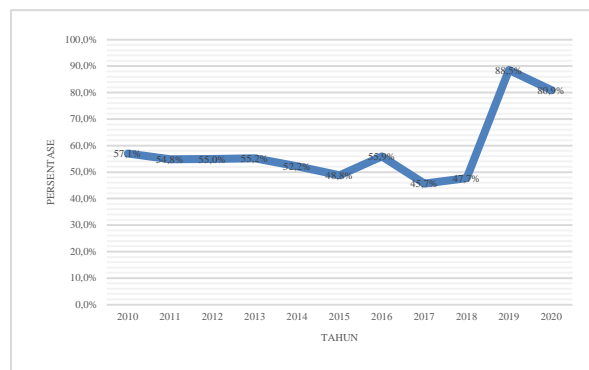


Figure 1. Dompot Dhuafa Donor More Than Once

Dompot Dhuafa carries out promotions as a basis for attracting public interest in paying *Ziswaf* and other donations. Promotion as a means of behavior change that is promoted for several targets such as through advertising, media, direct and interpersonal email (Gordon, 2012). Various studies have found that promotions can also increase customer loyalty (Widodo & Murwatiningsih, 2019; Rasmansyah, 2017).

Then, as a ZISWAF institution as well as humanitarian donations that professionally always need to improve the quality of services, in order to attract interest in donating. Service quality is often conceptualized as a comparison of expectations with perceptions of actual service performance (Unida, 2017). Dompot Dhuafa needs to fix all parts, especially service to donors to maintain and increase donor loyalty (Satria, 2019). According to various studies, it was found that service quality can also increase customer loyalty (Tanisah & Maftuhah, 2015; Unidha, 2017).

Trust is also a major factor influencing donor/customer loyalty (Tanisah & Maftuhah, 2015; Hidayat, Akhmad, & Machmud, 2015; Unidha, 2017). With the amil certification and improving good governance, OPZ is an effort to increase donor trust (BAZNAS, 2020). Research studies have found that service quality can increase trust significantly (Torres-Moraga, Barra, Vasquez-Parraga, & Farias, 2013; Nurhadi & Aziz, 2018; Unidha, 2017; Roostika, 2011), further Edyansyah (2018) promotion has a significant effect on trust.

This research aims to knowing the impact of service quality and promotion in increasing the loyalty of donors of Dompot Dhuafa Institution through the mediation of donor trust.

Literature Review

Donor Loyalty

Loyalty will occur based on the experience of consuming a number of similar products (Hidayat, Akhmad, & Machmud, 2015). Loyalty is a customer's attitude and behavior that shows the existence of repeated purchases of goods or services while also showing a high commitment to the brand or company. (Nuridin, 2018). Donor loyalty is someone's loyalty to donate to participate in other programs held by an institution (Chasanah, 2019). The concept of donor loyalty was developed from the customer loyalty dimension (Nuridin, 2018), namely:

1. Make repeat purchases
It is a consumer's desire to re-transact by utilizing various services provided by the Dompot Dhuafa charity.
2. Buying between product and service lines
Using other donation distribution services such as Zakat, Infaq, Alms and Waqf at the Dompot Dhuafa charity institution.
3. Customer commitment/immunity to switch to another product
It is the desire of the donor to continue to use the services provided or provided by the Dompot Dhuafa charity now and in the future, and is reluctant to stop being a donor, and will not switch to using other charities.
4. Referring to others
Suggest or verbally communicate about a good experience when donating to others in the hope that the person will follow suit.

Donor Trust

Trust is the company's willingness to rely on business partners, trust depends on a number of interpersonal and interorganizational factors, such as company competence, integrity, honesty and kindness. (Kotler, Kartajaya, & Setiawan, 2017). Trust is an assessment of the relationship between individuals who will carry out certain transactions in accordance with expectations in an environment full of uncertainty (Priansa, 2017). Trust consists of three components, namely ability, benevolence and integrity (Berman & Evans, 2012).

1. Ability
Ability refers to a person's belief in the competence or ability of another person. Ability is defined as one's belief in the skills and experience of another important party. Ability is an evaluation of the expertise and knowledge of a party based on perceived management ability.
2. Benevolence
Benevolence is a willingness to provide mutual assistance between one party and another. Someone in an organization will trust others if other people want to care or are willing to give attention when experiencing difficulties. The role of benevolence is very important in building a trust.
3. Integrity
Integrity refers to behavior that can be justified. Something an agency does according to what it says. Integrity adheres to the principle that trust is easily accepted. Integrity shows that individuals believe that an agency will act honestly and truthfully. This is what can determine the process of interaction between customers and an organization.

Service quality

Service quality relates to what services are expected by service users and the ability of the service provider company (organization) to meet user expectations service quality, the quality of service can be measured by the extent to which the service provider company is able to

meet the expectations of service users(Algifari, 2016). Service quality is often conceptualized as a comparison of expectations with perceptions of actual service performance (Unidha, 2017).

5 dimensions of Service quality (Algifari, 2016), namely:

1. **Tangibility**
Tangibility which includes the appearance and performance of physical facilities, equipment, personnel, product quality materials used in the service delivery process.
2. **Reliability**
Reliability includes the ability of the service provider to provide services or services appropriately and accurately so that customers can trust and rely on them.
3. **Responsive**
Responsiveness includes the willingness or desire of the service provider to immediately provide the needed service assistance in a responsive manner.
4. **Assurance**
Assurance as an understanding and polite attitude of employees is associated with their ability to provide confidence to customers that the service provider is able to provide the best service.
5. **Empathy**
Empathy is an employee's understanding of customer needs and the attention given by employees.

Promotion

Promotion is an element of the marketing mix that focuses on informing, persuading, and reminding consumers of the company's brands and products(Tjiptono, 2015). Promotion as an effort to notify or offer a product or service with the intention of attracting potential consumers to buy or issue it with promotions by producers or distributors expecting an increase in the number of sales, where promotion is one of the important marketing activities for companies in an effort to maintain continuity and improve quality of the sale (Rasmansyah, 2017).

Promotion is measured through eight dimensions (Kotler & Keller, 2016), namely:

1. **Advertising**
Advertising is one of the most widely used forms of promotion by companies in promoting their products. Advertising is a form of indirect promotion based on information about the advantages or benefits of a product, which is arranged in such a way that it creates a pleasant feeling that will change a person's mind to make a purchase. There are five major decisions in advertising, such as mission, money or costs, message, media, and measurement.
2. **Sales promotion**
Sales promotion is a major element in a marketing campaign which is a collection of mostly short term incentive tools designed to stimulate faster and greater purchase of a particular product or service by consumers or merchants. Tools used in sales promotions such as product samples, price reductions, merchandise gifts and co-advertising.
3. **Events and Experiences**
Events and experiences offer many advantages as long as they have characteristics. Tools used by events and experiences such as increasing awareness of the name of the company

or sponsored product, commitment to the community, sponsorship company image, and other marketing activities at an event.

4. Public Relations and Publicity

Public relations includes various programs designed to promote or protect the image of the company or its individual products. Tools used in publicity include product publicity, corporate communications and lobbying.

5. Online and Social Media Marketing

Social media is a means for consumers to share text, image, audio, and video information between each other and with companies or vice versa. The tools used include websites, search ads, display ads, e-mail.

6. Mobile Marketing

Mobile marketing is an extension of the term internet marketing, which is very dependent on the form of marketing that asks for the consent of the user. In order to market actively into mobile devices, companies must first obtain a customer's phone number, which generally can only be done by asking for the phone number as part of an information service or promising a reward to the customer. The tools used in mobile marketing include advertising via smartphones, sales promotion via smartphones, direct marketing via mobile, and customer relationship management via mobile.

7. Direct and Data-Driven Marketing

The advent of databases has given marketers the opportunity to learn more about consumers and develop more personal and relevant marketing communications. The tools used include direct mail, catalog marketing, other media for direct marketing response and data-based.

8. Individual Sales

Individual Sales is a direct (face-to-face) communication between a seller and a prospective customer to introduce a product or service to a potential customer and to form an understanding of the potential consumer towards the product or service so that they will then try to buy or consume it. Tools used in making individual sales such as: preliminary approach, resolve objections, no further maintenance.

Service Quality Model on Trust

The Dompot Dhuafa Institution as a safe institution must have quality services in an effort to gain trust from the public. Service is an important aspect in increasing donor trust. With a service that has reliability, tangibility, responsiveness, assurance and full of empathy, it will help increase the trust of donors. Various studies have also shown that "service quality has a positive and significant effect on trust" (Torres-Moraga, Barra, Vasquez-Parraga, & Farias, 2013; Nurhadi & Aziz, 2018; Unidha, 2017; Roostika, 2011; Ruslamsyah, Rahayu, & Rosida, 2019).

H1 : Service quality able to significantly increase Donor trust.

Promotional Model of Trust

Promotion as an activity planned by the management of Dompot Shuafa to persuade and stimulate *muzaki* to make donations through the Dompot Dhuafa Institute, so that it can be distributed to the beneficiaries of the donation. Promotion needs to be carried out by the Dompot Dhuafa Institution so that its existence can be known by the wider public. Through promotion it

will give birth to trust for customers, the findings of Edyansyah's research (2018) states "promotion has a significant effect on trust". Furthermore, it was found that "promotion has a positive and significant effect on the trust of Dompot Dhuafa donors"(Saputra, Alwie, & Widayatsari, 2020).

H2 : Promotion able to significantly increase Donor trust.

Service Quality Model for Donor Loyalty

Service is one of the concerns for donors in making donations, when the service is of good quality, the donor has a tendency to donate again at a later date. Various studies have also supported this assumption, "service quality has a positive and significant effect on customer loyalty"(Tanisah & Maftuhah, 2015). "Service quality has a direct effect on customer loyalty"(Hidayat, Akhmad, & Machmud, 2015). Then Nurhadi & Aziz (2018) found "service quality has a positive influence on consumer loyalty". The research findings of Roostika (2011), Rasmansyah (2017) and Ruslamsyah, Rahayu, & Rosida (2019) also support. In the context of Charity Institutions, it was found that "the quality of service affects the trust of muzaki"(Safitri & Nurkhin, 2019).

H3 : Service quality able to significantly increase Donor loyalty.

Promotion Model for Donor Loyalty

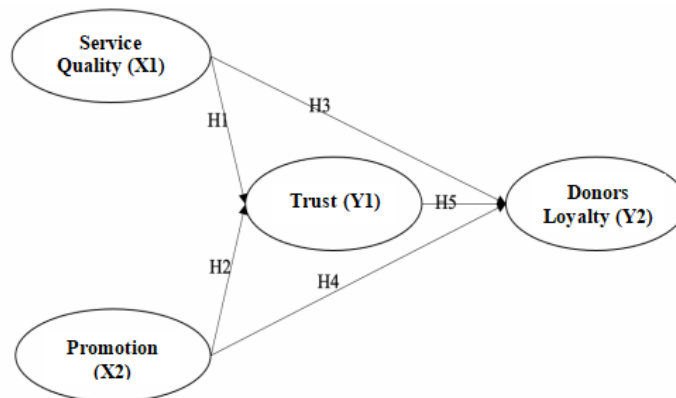
Through promotions, Dompot Dhuafa can be widely known by the public so that it can become a trustworthy charitable institution that ultimately makes muzakki choices in every donation. Rasmansyah (2017) proves that "promotion has a significant effect on customer loyalty". Furthermore, it was found that "promotional variables have a positive and significant effect on customer loyalty"(Widodo & Murwatiningsih, 2019). Various studies also show "promotion has a significant positive effect on customer loyalty" (Jannah, Mappatopo, & Haaburat, 2016; Pi & Huang, 2011). Furthermore, it was found that "promotion has a positive and significant effect on the loyalty of Dompot Dhuafa donors"(Saputra, Alwie, & Widayatsari, 2020).

H4 : Promotion able to significantly increase Donor loyalty.

Model of Trust in Donor Loyalty

The loyalty of donors to a safe institution is very important, this is related to the contribution made in collecting donor funds to be distributed to those in need. However, not all donors have the same loyalty in making donations to a safe institution. Various aspects that become a balance, one of the main aspects is the trust factor. Safe institutions that have high public trust tend to have loyal donors to make donations, and vice versa when the donor no longer trusts the institution, the donors will decide to stop and tend to choose other charities institutions to channel their funds. Various research findings prove that "trust has a positive and significant effect on customer loyalty" (Tanisah & Maftuhah, 2015; Hidayat, Akhmad, & Machmud, 2015; Ruslamsyah, Rahayu, & Rosida, 2019; Unidha, 2017, Rostika, 2011; Widodo & Murwatiningsih, 2019). In the context of Charity Institutions, the trust of muzaki affects the loyalty of muzaki(Safitri & Nurkhin, 2019).

H5 : Trust able to significantly increase Donor loyalty.



Source: Researcher (2021)
Figure 2. Conceptual Framework

2. Research Method

Causality design with a quantitative approach is used in analyzing and testing research hypotheses. The permanent donors of Dompet Dhuafa became the research subject and were determined by purposive sampling technique so that a sample of 100 donors was obtained. Data were collected through questionnaires which were then measured using a Likert scale.

The service quality variable consists of 10 indicators developed from five dimensions, namely tangibility, reliability, responsiveness, assurance and empathy (Algifari, 2016). Promotion consists of 16 indicators developed from eight dimensions, namely *advertising, sales promotion, events and experiences, public relations and publicity, Online and Social Media Marketing, mobile marketing, direct and data-driven marketing, and personal selling* (Kotler & Keller, 2016). Trust consists of six indicators developed from three dimensions, namely *ability, benevolence and integrity* (Berman & Evans, 2012). Loyalty consists of eight indicators developed from four dimensions, namely *make repeat purchases, buy outside the product/service line, refer to others, and demonstrate immunity from competitors* (Nuridin, 2018).

3. Results and Discussion

3.1. Results

Data analysis was carried out using the Partial Least Square (PLS) method with the help of the SmartPLS version 3.0 program. PLS analysis can be evaluated through two stages.

Outer Model Evaluation

The evaluation results show that all indicators have met the conditions of convergent validity with a loading factor > 0.7 and met the provisions of discriminant validity with a value of *average variance extracted (AVE)* > 0.5 (Abdillah & Jogiyanto, 2015). The evaluation results

also showed that all indicators in each variable were declared reliable with values namely Cronbach's Alpha (CA) and Composite Reliability (CR) above 0.7 (Abdillah & Jogiyanto, 2015).

Inner Model Evaluation

Results analysis shows the following findings.

Table 1. Evaluation of the Inner Model

	R Square	Q Square	GoF
Trust	0.641	0.879	0.652
Donor Loyalty	0.663		

The value of R Square is 0.641, which means that the variance of the donor trust variable can be explained by the variance of the service quality and promotion variable of 64.1% while the rest is explained by other predictors outside the model. Meanwhile, the R Square value of 0.663 means that the variance of the donor loyalty variable can be explained by the variance of the service quality, promotion and donor trust variables of 66.3% while the rest is explained by other predictors outside the model.

The value of Q Square is $0.879 > 0.55$, so it can be stated that the model that links the service quality and promotion variables to the trust and loyalty of donors has had relevant predictions. (Hair, Hult, Ringle, & Sarstedt, 2014).

Mark *goodness of fit model* (GoF) > 0.36 , which means the research model has been feasible and appropriate as a whole (Abdi, Vinzi, Russolillo, Saporta, & Trinchera, 2016). After fulfilling the evaluation of the outer and inner models, the next step is to interpret the research results as presented in the table *path coefficients* following.

Table 2 Path Coefficients

	Coefficient	T Statistics	P Value
Trust -> Donor Loyalty	0.326	2,754	0.007
Service Quality -> Trust	0.533	5,735	0.000
Quality of Service -> Donor Loyalty	0.266	2,167	0.033
Promotion -> Trust	0.307	3,321	0.001
Promotion -> Donor Loyalty	0.293	2,434	0.017

Source: Processed data (2021)

3.2. Discussion

The Influence of Service Quality on Donor Trust

The results of data analysis obtained a statistical t value of 5.735 with a p value of 0.000. The statistical value of $t > 1.96$ is said to have a significant effect (Abdillah & Jogiyanto, 2015), then H1 is declared accepted. It means service quality directly has a positive influence on donor

trust. This positive influence is also supported by the path coefficient value of 0.533 which explains that increasing service quality can increase donor trust, and vice versa, poor service will lower donor trust. This finding is in line with various studies “service quality has a positive and significant effect on trust” (Torres-Moraga, Barra, Vasquez-Parraga, & Farias, 2013; Nurhadi & Aziz, 2018; Unidha, 2017; Roostika, 2011; Ruslamsyah, Rahayu, & Rosida, 2019).

The Effect of Promotion on Donor Trust

The results of data analysis obtained a statistical t value of 3.321 with a p value of 0.001. The statistical value of $t > 1.96$ is said to have a significant effect (Abdillah & Jogiyanto, 2015), then H2 is declared accepted. It means, direct promotion has a positive effect on donor trust. This positive influence is also supported by the path coefficient value of 0.307 which explains that the increased promotions carried out by Dompot Dhuafa can increase the trust of donors, and vice versa, when the promotions carried out by Dompot Dhuafa are not optimal, it will result in lower donor trust. This finding is in line with Edyansyah's (2018) research, "promotion has a significant effect on trust". Furthermore, it was found that "promotion has a positive and significant effect on the trust of Dompot Dhuafa donors" (Saputra, Alwie, & Widayatsari, 2020).

The Influence of Service Quality on Donor Loyalty

The results of data analysis obtained a statistical t value of 2.167 with a p value of 0.033. The statistical value of $t > 1.96$ is said to have a significant effect (Abdillah & Jogiyanto, 2015), then H3 is declared accepted. It means, service quality directly has a positive influence on donor loyalty. This positive influence is also supported by the path coefficient value of 0.266 which explains that increasing service quality can increase donor loyalty to Dompot Dhuafa, and vice versa, poor service will lower donor loyalty. This finding is in line with research by Roostika (2011), Rasmansyah (2017) and Ruslamsyah, Rahayu, & Rosida (2019). In the context of Charities, “the quality of service affects the trust of *muzaki*” (Safitri & Nurkhin, 2019). Then Nurhadi & Aziz (2018) found that "service quality has a positive influence on consumer loyalty".

Effect of Promotion on Donor Loyalty

The results of data analysis obtained a statistical t value of 2.434 with a p value of 0.017. The statistical value of $t > 1.96$ is said to have a significant effect (Abdillah & Jogiyanto, 2015), then H4 is declared accepted. It means, direct promotion has a positive effect on donor loyalty. This positive influence is also supported by the path coefficient value of 0.293 which explains that the increased promotions carried out by Dompot Dhuafa can increase the loyalty of donors, and vice versa, when the promotions carried out by Dompot Dhuafa are not optimal, it will result in lower donor loyalty. This finding is in line with Rasmansyah's research (2017) proving that "promotion has a significant effect on customer loyalty. furthermore it was found that the promotion variable had a positive and significant effect on customer loyalty" (Widodo & Murwatiningsih, 2019). Various studies also show that "promotion has a significant positive effect on customer loyalty" (Jannah, Mappatopo, & Haaburat, 2016; Pi & Huang, 2011).

The Effect of Trust on Donor Loyalty

The results of data analysis obtained a statistical t value of 2.754 with a p value of 0.007. The statistical value of $t > 1.96$ is said to have a significant effect (Abdillah & Jogiyanto, 2015),

then H5 is accepted. It means, trust directly has a positive influence on donor loyalty. This positive influence is also supported by the path coefficient value of 0.326 which explains that the increasing trust of Dompot Dhuafa donors can increase donor loyalty, and vice versa, when the trust of donors in Dompot Dhuafa is low, it will result in lower donor loyalty. This finding is in line with the research of various studies “trust has a positive and significant effect on customer loyalty” (Tanisah & Maftuhah, 2015; Hidayat, Akhmad, & Machmud, 2015; Ruslamsyah, Rahayu, & Rosida, 2019; Unidha, 2017, Rostika, 2011; Widodo & Murwatiningsih, 2019). In the context of Charity Institutions, "muzaki trust affects muzaki loyalty"(Safitri & Nurkhin, 2019).

Indirect Influence

The results of the analysis of the indirect effect are presented in the following table.

Table 3 Indirect Effect

	Coefficient	T Statistics	P Value
Service Quality -> Trust -> Donor Loyalty	0.174	2,314	0.023
Promotion -> Trust -> Donor Loyalty	0.100	2,197	0.030

The results of data analysis showed that service quality indirectly had a significant influence on loyalty, this was based on the t-statistical value of 2.314 > 1.96 with a significance probability below 5%. This finding explains that the trust variable can mediate the effect of the service quality variable on donor loyalty. The results of data analysis also showed that promotion indirectly had a significant effect on loyalty, this was based on the t-statistical value of 2.197 > 1.96 with a significance probability below 5%. This finding explains that the trust variable can mediate the effect of the promotion variable on donor loyalty.

Service quality has a dominant influence on trust with a path coefficient of 0.533. Meanwhile, the promotion variable actually gives a dominant influence in influencing donor loyalty with a path coefficient of 0.293.

4. Conclusion

Research conclusions that can be drawn are in accordance with research findings, including:

1. The quality of service can significantly increase the trust of Dompot Dhuafa donors. This means that the quality of service is done well so that it can give trust to donors.
2. Promotion can significantly increase the trust of Dompot Dhuafa donors. This means that the increase in promotions carried out by Dompot Dhuafa can also increase the trust of donors.
3. The quality of service can significantly increase the loyalty of Dompot Dhuafa donors. This means that the increased quality of services provided by Dompot Dhuafa can increase donor loyalty.
4. Promotion can significantly increase the loyalty of Dompot Dhuafa donors. This means that the increase in promotions carried out by Dompot Dhuafa can increase donor loyalty.

5. Donor trust can significantly increase the loyalty of Dompot Dhuafa donors. This means that increasing donor trust in Dompot Dhuafa can increase donor loyalty.

Suggestion

In an effort to increase the trust of donors, the management of the Dompot Dhuafa Charity Institution can prioritize service quality, especially improvements in several indicators such as providing services to Dompot Dhuafa donors regarding how to donate through an application that can only be run through a smartphone, in order to make it easier for donors to provide assistance and get information. . In addition, promotional factors are also important to improve so that customer loyalty is higher, and the management of Dompot Dhuafa in order to provide various facilities that provide privileges for donors to make donations through Dompot Dhuafa.

This research model is still very potential to be developed again, so that academics can develop this research such as adding other predictor variables that may affect the trust and loyalty of donors. Academics can also conduct studies by determining the sample by random sampling so that the research results can be generalized widely.

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