

**ANALYSIS OF THE INFLUENCE OF TRUST, INSTITUTIONAL IMAGE,
AND SERVICE QUALITY ON DONATOR LOYALTY WITH
SATISFACTION AS A MODERATING VARIABLE (CASE STUDY IN LAZIS
MUHAMMADIYAH, MEDAN)**



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Abstract

This study aims to determine and analyze the effect of trust, institutional image, and service quality on donor loyalty at LAZIS Muhammadiyah Medan with donor satisfaction as a moderating variable. The population of this research is regular donors from LAZIZ Muhammadiyah Medan. The total sampling in this study is regular donors who donated at LAZIS Muhammadiyah Medan City in 2022 as many as 108 respondents. The method used in this study uses a quantitative approach using data from a questionnaire measured by a Likert scale. Testing the data in this study used multiple regression analysis, as well as the Moderated Regression Analysis (MRA) interaction test. The results of this study indicate that trust, institutional image, and service quality partially have a significant effect on donor loyalty. Interaction test results show that donor satisfaction does not moderate the effect of trust and service quality on donor loyalty. However, it moderates the effect of institutional image on donor loyalty satisfaction.

Keywords: Trust, Institutional Image, Service Quality, Loyalty, Satisfaction

INTRODUCTION

Indonesia as a country with a majority Muslim population has a large national zakat potential. Zakat as the third pillar of Islam is one of the most important instruments in Islam, considering that zakat is the only pillar of Islam that is *hablum minannas* (relationships between human beings) which is more social in nature as a form of responsibility between fellow human beings to help each other. According to the Zakat Potential Mapping Indicator (IPPZ), Indonesia's zakat potential in 2019 was recorded at IDR 233.8 trillion which is equivalent to 1.72% of the 2018 Gross Domestic Product (GDP) worth IDR 13,588.8 trillion. Furthermore, in 2020, the potential for zakat in Indonesia is IDR 327.6 trillion (Strategi, 2021).

Zakat has a close relationship with moral issues and has social benefits. Zakat can be used as a tool to eradicate poverty and awaken the rich to be socially responsible. Then, in the economic field, zakat acts as a tool to prevent the accumulation of wealth in the hands of a few people (Salsabila Siagian, 2021).



Source: PUSKAS BAZNAS, 2022

Figure 1
Collection and Distribution of Indonesian ZIS 2019-2020

If you look at the data above, the implementation of philanthropic fundraising is still considered not optimal because the absorption capacity is only 92.77 or not 100%. Although it cannot be said to be optimal, in the scope of philanthropic donation activities in general, Indonesia has the advantage because it has been named the most generous country according to the Charities Aid Foundation (CAF) in the World Giving Index in 2020 (Strategi, 2021).

This is because there are still quite a number of *muzakki* who pay their zakat directly to mustahik without going through the Zakat Management Organization (OPZ) so the OPZ does not have data on zakat payments (Istikhomah, 2019). Basically, the *muzakki* does not make a mistake if he does not pay his zakat to the OPZ, but if it is related to the concept of utilization, it will be empowered if the payment of zakat is made through the OPZ (Foundation, 2021). This is of course based on several factors such as the trust of *muzakki* or donors in OPZ, the image of the institution, and also the quality of service from zakat management organizations (Nangimah, 2018).

In Indonesia, the management of philanthropic funds such as zakat, infaq, and other social religious funds (DSKL) is regulated in Law No. 23 of 2011 concerning Management of Zakat. Zakat management is the activity of planning, implementing, and coordinating the collection, distribution, and utilization of zakat. The law describes the management of zakat in Indonesia which is carried out by three Zakat Management Organizations (OPZ), namely BAZNAS, LAZ, and UPZ. BAZNAS is a non-structural government institution tasked with managing zakat nationally. Meanwhile, LAZ is an institution formed by the community to assist BAZNAS in collecting, distributing, and utilizing zakat. And UPZ is an institution or organization formed by BAZNAS to help collect zakat (Hisamuddin, 2018).

Good service quality will be able to provide *muzakki* comfort so as to be able to influence the growth of the Zakat management institution or organization. According to Irawan, there are 5 factors of satisfaction, namely quality product, quality service, price, factor emotion, and ease of getting service (Siti Aisyah, 2020). Of these factors, donors and institutions will equally feel a close relationship when satisfaction occurs. The service quality of the *amil* zakat institution will have an impact on donors in giving zakat so that donor loyalty is realized.

Based on data from the BAZNAS Documentation and Information Management Officer, there are 27 LAZs nationally, one of which is the Amil Zakat Infaq Shodaqoh Muhammadiyah Institution or LAZISMU (Irawan, 2002). LAZISMU is an *Amil Zakat Infaq and Sadaqah* Institution under the Islamic Organization which has the largest charity business in the world, namely Muhammadiyah. LAZISMU Medan City has the role of collecting, distributing, and utilizing zakat, infaq, and DSKL funds in Medan City.

Every LAZ will certainly try to provide the best service to their *muzakki*, including LAZISMU Medan City. Good service is one of LAZ's differentiation strategies which tends to have programs that are almost similar between one LAZ and another. Besides that, Monthly and annual reports that are made to find out the publication of reports and the distribution of donations can be seen from the Mata Hati LAZISMU Tabloid Medan City which is sent directly to each donor as information material for donors that the donations of donors have been properly distributed and on target.

In 2018 there were 58 people who became regular donors of LAZISMU Medan City. Then in 2019, the number of people who are committed to becoming donors has increased significantly to 482 people. This very significant growth was one of the factors that made LAZISMU Medan City the Regional LAZISMU with the best growth in 2020.

In 2020, in the midst of the Corona Virus Disease 2019 (COVID-19) pandemic, many businesses went bankrupt, the implementation of the social restriction policy also had an impact on increasing the number of unemployed and poor, resulting in an increase in the number of people who needed assistance (*mustahiq*). At the end of 2020, it decreased to 270 people and the peak of the decline occurred in 2021 which became as many as 86 people.

Then throughout 2022, LAZISMU Medan City began to show re-growth in the number of regular individual donors, so that at the end of 2022 the number of regular individual donors had increased to 108 people. This is of course very interesting to study because, in the difficult conditions of the pandemic, LAZISMU Medan City has had quite a hard time maintaining loyalty and constant growth of donors.

Based on the researchers' observations, it is important that an institution maintains the Trust, Institutional Image, and Service Quality of an institution so that the institution can be loyal to donors in channeling their donations through an institution and the results of the collection can also be distributed to people who are entitled to receive them.

REVIEW OF LITERATURE

The Effect of Trust on Loyalty

Trust is one of the fundamental components in a marketing strategy. Companies operating in the market create cooperation between their customers as a way to compete. By building cooperative relationships that behave in the long term, companies work more effectively, and very easily, save on transaction costs, and can foster competitiveness. Trust has a significant effect on satisfaction, trust has a significant effect on loyalty, satisfaction has a significant effect on loyalty and trust has a significant effect on loyalty through satisfaction (Arif M. S., 2020).

Customer Loyalty

Loyalty basically has a tendency for the consumers use a brand consistently (Mulazid, 2018). Customer loyalty is more directed to the behavioral form of every decision taken in making repeated purchases of goods or services. In addition, loyalty is also addressed to the behavior of customers who recommend it to friends or partners. Loyalty will also increase competition from competitors from similar companies, which compete not only with products but also with perceptions (Griffin, 2001).

The concept of loyalty in Islam is demonstrated by absolute submission to Allah SWT in the form of fully implementing Islamic sharia. Loyalty is realized if the activity can be beneficial and mutually beneficial between the two parties, which causes their obligations to be fulfilled and the rights of every Muslim individual through the applied Islamic values (Sari, 2015)

Syaikhul Islam Ibn Taymiyah defines *Al-Wala'* and *Al-Baro'* with expressions, *Al-Walayah* is the opposite of *Al-'Adawah*. The origin of the meaning of *Al-Walayah* is love and closeness. While the origin of the meaning of *Al-'Adawah* is hatred and distance. *Wali* means someone who is close. In Arabic "*hadza yali hadza*" means this is close to this. *Berwala'* in Islam is implemented by giving *wala'* to Allah, the Messenger, and believers in one unit (Mashuri, 2020).

A believer must also always be loyal and give his *wala'* to Allah and His Messenger. Loyalty in *muamalah* does not only pay attention to anyone who benefits us, but must pay attention to Sharia matters that have been guided by the Islamic religion (Mashuri, 2020).

The Al-Qur'an has explained the relationship of business with the creation of harmonization, mutual pleasure, without elements of exploitation in the word of Allah SWT Surah An-Nisa Verse 29:

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُم بَيْنَكُم بِالْبَاطِلِ إِلَّا أَنْ تَكُونَ تِجَارَةً عَنْ تَرَاضٍ مِّنْكُمْ
وَلَا تَقْتُلُوا أَنْفُسَكُمْ إِنَّ اللَّهَ كَانَ بِكُمْ رَحِيمًا

“O you who believe, do not eat your neighbor’s wealth in a vanity (not right) way, except in the form of trading on the basis of mutual consent between you. Don’t kill yourself. Verily Allah is Most Merciful to you.”

The verse explains that establishing a good business relationship is by having mutually agreeable interactions and approval between buyers and traders. Just like LAZISMU Medan City employees with *muzakki*/donors, *muzakki* will later prefer the experience of interacting with employees who are polite and friendly. This will create satisfaction for the *muzakki*/donors based on experiences that make them happy when they receive services at LAZISMU Medan City and this will cause loyal *muzakki* to use the institution’s services repeatedly. As a consumer, donor loyalty or *muzakki* is a form of consumption behavior. Monzer Kahf, who is an Islamic thinker, argued about consumer theory and linked it to three main elements, namely Islamic rationalism, the Islamic concept of goods, and consumption ethics in Islam.

Customer Satisfaction

The meaning of satisfaction is a feeling of happiness or disappointment that arises from a person as a result of comparing the performance of the product (result) to his expectations (Anggraini, 2018). Customer satisfaction in an Islamic perspective is closely related to needs, desires, *maṣlahah*, benefits, blessings, beliefs, and halal. Customer satisfaction with core services in the context of Islamic marketing, al-Qur’ān has provided a service concept that will be able to provide customer satisfaction including being gentle, generous, and putting the customer first (*Itsar*) (Moh, 2017).

Satisfaction for humans according to al-Ghazali will be complete when humans achieve self-actualization by feeling the sweetness of faith. In other words, faith and revelation are the main pillars that need to be realized in every human being with faith to achieve self-satisfaction. This is because if faith has mastered oneself, then humans will be

able to control every action so that they do not fall into inappropriate behavior (Yahya, 2017).

Customer satisfaction can be seen from how far the difference between reality and expectations is obtained by customers (Sugiarto, 2002). The services we provide to consumers will provide a feeling of satisfaction by consumers. This pleasure arises because of our friendly attitude and ease in serving to meet their needs. This is explained by Allah in the Al-Qur'an surah Al-Imran Verse 159.

فَبِمَا رَحْمَةٍ مِّنَ اللَّهِ لِنْتَ لَهُمْ ۗ وَلَوْ كُنْتَ فَظًا غَلِيظَ الْقَلْبِ لَانفَضُّوا مِنْ حَوْلِكَ ۗ فَاعْفُ عَنْهُمْ
وَاسْتَغْفِرْ لَهُمْ وَشَاوِرْهُمْ فِي الْأَمْرِ فَإِذَا عَزَمْتَ فَتَوَكَّلْ عَلَى اللَّهِ ۗ إِنَّ اللَّهَ يُحِبُّ الْمُتَوَكِّلِينَ

“So, thanks to Allah’s mercy you (Prophet Muhammad) are gentle with them. If you had been tough and rough-hearted, they would have drifted away from around you. Therefore, forgive them, ask forgiveness for them, and consult with them in all matters (important). Then, when you have made up your mind, put your trust in Allah. Verily, Allah loves those who trust.”

The success or failure of a business that is being carried out depends on the good and bad behavior of the business actors. The verse explains that every human being should be gentle so that other people feel comfortable when they are around him. If a business actor cannot provide a sense of comfort by being gentle in serving consumers, then the consumer will likely switch to another company due to the many choices. Institutions, organizations and service/product business actors must be able to provide services that have a friendly and gentle attitude towards consumers so that consumers are not afraid, so they can trust the company, and feel safe and comfortable with its services.

Customer Trust

Trust is the hope that arises from other people because they believe in opportunistic words, treatment, and policies. Trust does not exist by itself but trust is a knot of several interrelated bonds (Fauzia, 2013). A very important element in this trust is that it implies equity and risk and it takes time for trust to be formed which is created gradually and accumulates.

This trust will later become an assessment of the credibility of a party trusted for its ability to settle obligations. Trust is the most important thing in business in the service

sector. This is because businesses in the service sector have quite intense interactions with consumers.

Without a sense of trust and confidence that is owned by consumers, it will be very difficult for companies or institutions to have consumers who are committed to the company. Therefore, every company must create consumer trust in the company.

Institutional Image

Institutional image is the perception that develops in the public mind about the (visible) reality of the institution (Nova, 2011). Image is the main goal as well as the reputation and achievements to be achieved by public relations (Sutisna, 2011). Islam instructs us to maintain a good name or can be called by maintaining the image contained in the Al-Qur'an Surah Al-A'araf verse 56 as follows:

وَلَا تُفْسِدُوا فِي الْأَرْضِ بَعْدَ إِصْلَاحِهَا وَادْعُوهُ خَوْفًا وَطَمَعًا إِنَّ رَحْمَتَ اللَّهِ قَرِيبٌ مِّنَ الْمُحْسِنِينَ

“Do not do mischief on earth after it has been properly arranged. Pray to Him with fear and hope. Indeed, Allah’s mercy is very close to those who do good.”

From the verses of the Qur'an, we can understand that Allah commands us to take care of what Allah SWT has given us. Implicitly, this verse is also concerned with maintaining a good image or name. In Islam, Allah commands us to be able to maintain a good name, such as our own good name or the good name of others, and can also maintain the good name of an institution. Corporate image is a very important factor of trust and has a significant impact on loyalty (Kandampully, 2011). In this case, the stability of the company, the positive reputation that the company has built, and the company name that is widely known are image indicators (Josee Bloemer, 1998).

Service Quality

Quality of service is an effort to meet the needs and desires of consumers and the provision of delivery in keeping with consumer expectations. According to Tjiptono, consumer expectations are the feeling of confidence that exists in consumers before trying or purchasing a product, which is used as a guideline for assessing the product's performance (Bayhaqi, 2006).

RESEARCH METHOD

The type of research used in this research is field research. This research was conducted directly in order to obtain information and problems that occur. The research approach used by the authors is quantitative research. This quantitative data is in the form of a questionnaire whose calculations are arranged into tables. Furthermore, processing the data using statistical tests. The research location is the place where the researchers conduct research to obtain the required data. The research location is at the LAZIS Muhammadiyah office, Medan City, which is located at Jalan Mandala By Pass No. 140, Kec. Medan Tembung, Medan City, North Sumatra 20224.

The population in this study were all regular donors of LAZISMU Medan City, totaling 108 regular donors. The data were obtained from the documentation of LAZISMU Medan City, while the sampling in this study used a saturated sample technique, namely a sampling technique in which all members of the population are used as samples. Thus, it means that the total sample is the same as the total population, namely 108 people.

The type of data used is Primary Data including profiles and responses of respondents obtained through filling out questionnaires submitted to respondents who are *muzakki* at LAZISMU Medan City. Secondary data, namely supporting data in the form of information obtained through the amil whose duty is to collect and distribute zakat funds to mustahik along with the necessary documents or archives.

In this study the independent variables include Service Quality (X), which includes: a) Trust (X1). b) Institutional Image (X2) and c) Quality of Service (X3), while the dependent variable is Loyalty (Y) and the moderating variable is Satisfaction (Z).

In collecting this data, the researcher used several techniques in data collection, which included questionnaires, literature studies and interviews as well as data analysis techniques which included descriptive statistic analysis, data quality tests, classical assumption tests, statistical tests, and interaction tests.

RESULTS AND DISCUSSION

Based on the population used in this study namely all permanent donors of LAZISMU Medan City, totaling 108 regular donors and the data obtained from the documentation of LAZISMU Medan City, the following data is generated.

Simultaneous Test Results (Test F)

The F test basically shows whether all the independent variables included in the model have a joint effect on the dependent variable. The F test is used to look at the independent variables, namely Trust, Institutional Image, and Quality of Service on the dependent variable, namely Donator Loyalty.

The decision making in this F test is as follows: 1) If $F_{count} < F_{table}$ and significance value > 0.05 , it means that there is no significant effect between the independent variables together on the dependent variable; 2) If $F_{count} > F_{table}$ and the significance value < 0.05 , it means that there is a significant influence between the independent variables together on the dependent variable.

To determine the value of F_{table} , it is necessary to have degrees of freedom for the numerator and degrees of freedom for the denominator, namely $df_1 = k - 1 = 4 - 1 = 3$ (k = number of variables used), $df_2 = n - k = 108 - 4 = 104$ (n = number of samples). Then $F_{table 0.05 (3; 104)} = 2.69$.

The results of the F test in this study are as follows.

Table 1
Simultaneous Test Results (Test F)

ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	708,864	3	236,288	320,115	.000b
	Residual	76,766	104	.738		
	Total	785,630	107			
a. Dependent Variable: Loyalty						
b. Predictors: (Constant), Service Quality, Trust, Institutional Image						

Source: Data Processing Results (2023)

Based on table 4.20, it is known that the significance value is $0.000 < 0.05$ and the F_{count} value ($320.115 > F_{table}$ (2.69)). So, it can be concluded that together the variables Trust, Institutional Image, and Service Quality have a positive and significant effect on Donator Loyalty.

Interaction Test Results

Moderating variables are variables that will strengthen or weaken the relationship between the independent variables and the dependent variable. To examine the relationship between the independent and dependent variables in which there are factors that strengthen or weaken the relationship (moderating variables), the test uses Moderated Regression Analysis (MRA).

Moderated Regression Analysis (MRA) or interaction test is a special application of multiple linear regression where the regression equation contains an element of interaction (multiplication of two or more independent variables).

Trust with Satisfaction as a Moderating Variable

Table 2
Trust Interaction Test Results (X1) with Satisfaction (Z)

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	std. Error	Betas		
1	(Constant)	2,591	1,335		1940	055
	Trust	.210	.065	.391	3,247	002
	Satisfaction	.373	.121	.387	3,089	003
	Trust * Satisfaction	.004	.004	.188	.975	.332

a. Dependent Variable: Loyalty
 Source: Data Processing Results (2023)

$$Y = a_1 + \beta_1 X_1 + \beta_6 Z + \beta_7 X_1 Z + e_1$$

$$Y = 2.591 + 0.210 X_1 + 0.373 Z + 0.004 X_1 Z + e_1$$

Based on table 2, the interaction variable (Trust * Satisfaction) gives a coefficient of 0.004 and a significance of 0.332 > 0.05, which means that the variable Satisfaction (Z) does not moderate or cannot strengthen or weaken the effect of trust on donor loyalty.

Institutional Image with Satisfaction as a Moderating Variable

Table 3
Institutional Image Interaction Test Results (X2) with Satisfaction (Z)

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	std. Error	Betas		
1	(Constant)	5,001	1.205		4,150	.000
	Institutional Image	.181	.095	.212	1897	.061
	Satisfaction	.234	.119	.243	1966	.052
	Institutional Image*Satisfaction	.017	.006	.507	2,745	.007

a. Dependent Variable: Loyalty

Source: Data Processing Results (2023)

$$Y = a_2 + \beta_2 X_2 + \beta_5 Z + \beta_8 X_2 Z + e_2$$

$$Y = 5.001 + 0.181 X_2 + 0.234 Z + 0.017 X_2 Z + e_2$$

Based on table 3, the interaction variable (Institution Image*Satisfaction) gives a coefficient of 0.017 and a significance of 0.007 < 0.05, which means that the Satisfaction variable (Z) moderates and can strengthen or weaken the effect of Institutional Image on donor loyalty.

Quality of Service with Satisfaction as a Moderating Variable

Table 4
Service Quality Interaction Test Results (X3) with Satisfaction (Z)

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	std. Error	Betas		
1	(Constant)	2,781	1,276		2.178	.032
	Service quality	.300	.100	.449	2,998	.003
	Satisfaction	.461	.116	.478	3,981	.000
	Service Quality*Satisfaction	.001	.005	.028	.142	.887

a. Dependent Variable: Loyalty

Source: Data Processing Results (2023)

$$Y = \alpha_3 + \beta_3 X_3 + \beta_4 Z + \beta_9 X_3 Z + e_3$$

$$Y = 2.781 + 0.300 X_3 + 0.461 Z + 0.001 X_3 Z + e_3$$

Based on table 4, the interaction variable (Service Quality * Satisfaction) gives a coefficient of 0.001 and a significance of $0.887 > 0.05$, which means that the Satisfaction variable (Z) does not moderate or cannot strengthen or weaken the effect of Service Quality on donator loyalty.

Determination Coefficient Test Results

The coefficient of determination (R²) is a coefficient that indicates the degree of relationship between the independent variables and the dependent variable. The value of the coefficient of determination (R²) is $0 < R^2 < 1$, where R² has a small value, indicating that the ability of the independent variables to explain the variation of the dependent variable is very limited and vice versa.

The results of the test for the coefficient of determination in this study are as follows:

Table 5
Determination Coefficient Test Results

Summary Model ^b				
Model	R	R Square	Adjusted R Square	std. Error of the Estimate
1	.950a	.902	.899	.85915
a. Predictors: (Constant), Service Quality, Trust, Institutional Image				
b. Dependent Variable: Loyalty				

Source: Data Processing Results (2023)

From table 5 above, it can be stated that: 1) The correlation coefficient (R) is 0.950, which means that there is a fairly strong relationship between the independent and dependent variables because it is close to number 1; 2) The coefficient of determination (Adjusted R²) is 0.899 which means that the contribution of the independent variables affects the dependent variable by 89.9% while the remaining 10.1% is influenced by other variables not included in this study.

Partial Test Results (t-test)

The t-test has the objective of testing the effect of one independent variable individually in this case Trust (X1), Institutional Image (X2), and Quality of Service (X3) on the dependent variable, namely Loyalty (Y). The t table value through a significance of 0.05 can be seen from the degrees of freedom (df) = n – k = 108 – 4 = 104, where n is the number of samples, and k is the number of variables used. The t-test is a one-way test, so the t table used is t 0.05 (104) = 1.98304 The decision-making in this test is: 1) If tcount < ttable and significance value > 0.05 then H0 is accepted and Ha is rejected; 2) If tcount > ttable and significance value <0.05 then H0 is rejected and Ha is accepted.

Table 6
Partial Test Results (t-test)

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	std. Error	Betas		
1	(Constant)	2,471	.501		4,931	.000
	Trust	.199	.044	.370	4,562	.000
	Institutional Image	.192	.073	.225	2,622	.010
	Service quality	.260	.050	.389	5,232	.000
a. Dependent Variable: Loyalty						

Source: Data Processing Results (2023)

From table 6 above, it can be stated that: 1) The trust variable has a tcount (4.562) > ttable (1.983) and a significance value of 0.000 < 0.05. So, it can be concluded that trust has a positive and significant effect on the loyalty of LAZIS Muhammadiyah Medan donors; 2) The institutional image variable has a tcount (2.622) > ttable (1.983) and a significance value of 0.010 <0.05. So, it can be concluded that the image of the institution has a positive and significant effect on the loyalty of LAZIS Muhammadiyah Medan donors.

The Service Quality variable has a tcount (5.232) > ttable (1.983) and a significance value of 0.000 < 0.05. So, it can be concluded that the quality of service has a positive and significant effect on the loyalty of LAZIS Muhammadiyah Medan donors.

The Effect of Trust on Donator Loyalty

A study by (Aziza Hanifa Khairunnisa, 2020) shows that brand awareness and trust have a significant influence on people's decisions to distribute zakat and donations. The factors arising from these two variables influence the donor's decision to choose.

Meanwhile, the results of this study indicate that trust has a positive and significant partial effect on Donor Loyalty to LAZIS Muhammadiyah Medan City. Based on the results of testing the hypothesis about the influence of the variable Trust has an effect on Donor Loyalty of $0.000 < 0.05$ and $t_{count} (4.562) > t_{table} (1.983)$. So, it can be concluded that H_0 is rejected and H_a is accepted.

The Effect of Institutional Image on Donator Loyalty

The results of this study indicate that Institutional Image has a positive and significant partial effect on Donor Loyalty at LAZIS Muhammadiyah Medan City. Based on the results of testing the hypothesis about the influence of Institutional Image variables on Donor Loyalty of $0.010 < 0.05$ and $t_{count} (2.622) > t_{table} (1.983)$. So, it can be concluded that H_0 is rejected and H_a is accepted.

Results of this study is in line with research by (Febrianti, 2023) that the institutional image variable has a positive and significant effect on *muzakki's* interest in paying zakat. This explains that the better personality, reputation, value, and identity of the company can increase the interest, confidence, and desire of *muzakki* to pay zakat.

The Effect of Service Quality on Donator Loyalty

The results of this study indicate that Service Quality has a positive and significant partial effect on Donor Loyalty at LAZIS Muhammadiyah Medan City. Based on the results of testing the hypothesis about the influence of the Service Quality variable on Donor Loyalty of $0.000 < 0.05$ and $t_{count} (5.232) > t_{table} (1.983)$. So, it can be concluded that H_0 is rejected and H_a is accepted. In line with research (Khairi, 2021), the quality of service has a significant effect on the satisfaction of donors of the *Amil Zakat Institution Dompot Dhuafa Waspada*.

Effect of Trust on Donator Loyalty Moderated by Satisfaction

The results of this study indicate that satisfaction does not moderate the effect of Trust on Donor Loyalty at LAZIS Muhammadiyah Medan City. This is shown by the

interaction variable (Trust and Satisfaction) which gives a coefficient of 0.47 and is not significant at 0.332. So, it can be concluded that H_0 is accepted and H_a is rejected.

In line with research (Anjaswati, 2022), with an increase in performance expectancy, effort expectancy, facilitating condition, and price value for a person toward fintech, the level of satisfaction of *muzakki* towards fintech will also increase.

Effect of Institutional Image on Donator Loyalty Moderated by Satisfaction

The results of this study indicate that satisfaction moderates the effect of Institutional Image on Donor Loyalty at LAZIS Muhammadiyah Medan City. This is indicated by the interaction variable (Institutional Image*Satisfaction) which gives a coefficient of 0.017 and a significance of $0.007 < 0.05$. So, it can be concluded that H_0 is rejected and H_a is accepted.

Effect of Service Quality on Donator Loyalty Moderated by Satisfaction

The results of this study indicate that satisfaction does not moderate the effect of service quality on donor loyalty at LAZIS Muhammadiyah Medan City. This is shown by the interaction variable (Quality of Service*Satisfaction) which gives a coefficient of 0.001 and is not significant at 0.887. So, it can be concluded that H_0 is accepted and H_a is rejected. In line with research (Khairi, 2021), that the quality of service has a significant effect on the satisfaction of donors of the *Amil Zakat Institution Dompot Dhuafa Waspada*.

CONCLUSION

Based on the results of research that has been conducted by researchers, it can be concluded that: 1) Trust has a positive and significant effect on LAZIS Muhammadiyah Donator Loyalty in Medan City; 2) Institutional image has a positive and significant effect on LAZIS Muhammadiyah Donator Loyalty in Medan City ; 3) Service Quality has a positive and significant effect on LAZIS Muhammadiyah Donator Loyalty in Medan City ; 4) Satisfaction does not moderate the effect of Trust on Donator Loyalty of LAZIS Muhammadiyah Medan City; 5) Satisfaction moderates the effect of Institutional Image on LAZIS Muhammadiyah Donator Loyalty in Medan City; 6) Satisfaction does not moderate the effect of Service Quality on LAZIS Muhammadiyah Donator Loyalty in Medan City.

Based on the research conducted, the researchers provide the following suggestions:
a) For LAZIS Muhammadiyah Medan City, in order to maintain good service. Institutions

must also increase trust, institutional image, and quality of service to donors and be more effective in paying attention to donor behavior, so that donors remain loyal in donating part of their wealth to LAZIS Muhammadiyah Medan City and do not switch to other LAZIS.

For researchers, this research only focuses on five variables consisting of three independent variables, namely trust, institutional image, and service quality, then one moderating variable, namely satisfaction, and one dependent variable, namely donor loyalty. The addition of new variables certainly needs to be carried out in future research in order to get a broader interpretation of other factors that affect donor loyalty so as to increase scientific space from an Islamic perspective.

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