The service strategy used by Yayasan Kemanusiaan Kotak Amal Indonesia in maintaining donor loyalty

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Abstract

The growth in a number of Amil Zakat Institutions (LAZ) in Indonesia is growing from a simple level to professional with a variety of services and programs offered to the public or donors. This encourages each zakat institution to find the right strategy in gaining trust and loyalty from donors so that the institution can carry out its activities to the maximum. This research aims to find out the service strategy used by Yayasan Kemanusiaan Kotak Amal Indonesia in maintaining donor loyalty and to know the supporting and inhibitory factors in the strategy. This type of research is field research with qualitative descriptive methods. Data collection using interviews and documents was analyzed by deductive methods. The results explain that the strategy used by Yayasan Kemanusiaan Kotak Amal Indonesia in maintaining donor loyalty is a prime service strategy by performing 3 stages of strategy; strategy formulation, implementation of strategies with two steps, namely the conduct of ambassadors and external, and finally the evaluation of strategies carried out periodically. Adequate service facilities in accordance with the interests of donors become the main factors supporting the course of the strategy, and the limited number of offices ‘amil zakat becomes one of the factors inhibiting the course of the strategy.

Keywords: strategy; loyalty; excellent service

Introduction

Indonesia is a country with the largest Muslim population in the world and it can be said that it is still increasing (Qomar, 2012). This provides a high opportunity for zakat potential in Indonesia. This zakat potential provides the power to improve the community’s economy which must be
managed and utilized properly in order to maximize the welfare of the community and the nation's economic development. So that the circulation of wealth is not only enjoyed by certain people, but also includes all levels of society.

Zakat is part of the pillars of Islam and one of the important pillars of Islam in the financial and socio-economic fields (N. Sari, 2015). Not only zakat, but infaq, alms, and waqf or commonly known as ZISWAF funds, all act as social financial tools that can guarantee the economy and people’s income through a fair and stable economic system. Zakat is also an obligatory worship for Muslims, besides that the position of zakat is also the same as the position of prayer. In addition, zakat is commonly referred to as Mاليyah Ijtima’iyah worship, that is worship related to the economics of community finance (Nopiarso, 2016).

The development of zakat management in Indonesia has intensified after the issuance of Constitution No. 23 of 2011 concerning zakat management (Sholiha & Srijatin, 2021). Based on this law, zakat can be managed by the ‘amil Zakat Agency (BAZ) and the ‘amil Zakat Institution (LAZ). Currently, the growth in the number of zakat management institutions is growing from the simple to the professional level with a variety of services and programs offered to the public or donors (Sukri, 2019).

The number of zakat management institutions makes people hesitate in choosing a superior zakat management institution and can provide satisfactory services (Rizki, 2019). Because with good service, there will be mutual trust and loyalty from donors (Usman, 2020). Thus, this encourages each zakat management institution to look for the right service strategy to gain trust and loyalty so that the institution can carry out its activities optimally.

Yayasan Kemanusiaan Kotak Amal Indonesia, including the ‘Amil Zakat Institution, operates in the fields of da’wah, education, economic empowerment of the people and humanity, as well as collecting and managing ZISWAF funds (Zakat, Infaq, Alms, and Waqf). Yayasan Kemanusiaan Kotak Amal Indonesia already has 17 branch offices and is a member of the Zakat Forum (FOZ). FOZ is an association of zakat regulating bodies and a forum for all Indonesian BAZ and LAZ associations. In addition, the number of donors to the Yayasan Kemanusiaan Kotak Amal Indonesia has increased every year. This proves that Yayasan Kemanusiaan Kotak Amal Indonesia can provide satisfaction with good service, so that donors are loyal to Yayasan Kemanusiaan Kotak Amal Indonesia.

Based on this, researchers are interested in conducting research on how the service strategy is carried out by Yayasan Kemanusiaan Kotak Amal Indonesia in maintaining donor loyalty. The benefits of this paper are to find out the service strategy used by Yayasan Kemanusiaan Kotak Amal Indonesia in maintaining donor loyalty and to find out the supporting and inhibiting factors in this strategy, in order to provide encouragement to other zakat institutions.

**Literature Review**

The service strategy of ZISWAF fund collection and management institutions in Indonesia in maintaining donor loyalty is in the spotlight of academics. Among these studies is that conducted by Musthainnah (2021) which discusses communication strategies to encourage people to become muzakki carried out by LAZISMU Makassar city, by determining and conveying the same goals between LAZISMU and the public, as well as transparency in the distribution of zakat so that programs remain running and people always believe and are sure to keep paying zakat at LAZISMU. If Musthainnah (2021) focuses on research on communication strategies carried out by LAZISMU Makassar city, in contrast to research conducted by Utomo (2014), researchers discuss communication strategies and how they are implemented to donors. The communication strategy used is Customer Relationship Management (CRM), which is part of marketing that aims to build close relationships and trust with consumers in the long term.

In addition, Musthofa (2014) analyzes the zakat management strategy in maintaining loyalty to muzakki and the obstacles experienced in carrying out the strategy, with a case study on the ‘amil zakat agency in the city of Mojokerto. The strategy model used is the Balanced Scorecard (BSC), which is a more comprehensive system because apart from the organizational aspect, the human aspect is also considered. There are three stages of the BSC, namely strategy formulation, strategy implementation, and controlling. In addition to the several studies above, there is also research conducted by Mahfudin (2012), the author explains that the promotional strategy carried out by the Al-Jihad Foundation Surabaya is quite effective in increasing donors. The promotional strategy used is to use radio media because its reach is very broad and can be heard by the general public. In a
study conducted by Muid (2011), the author discusses the strategy adopted by Baitul Maal Hidayatullah (BMH) in maintaining donor loyalty. The strategies implemented by BMH include conducting financial audits, reporting periodic activity reports, improving the quality of the institution’s performance, and conducting intensive communication to donors. In other research, to the communication, management, promotion strategies that have been studied previously, Nurhadija (2017) focus on leadership aspects in increasing donor trust, in addition to the characteristics of human resources that encourage loyalty to zakat institutions. Kristanto (2012) also discusses customer service strategies in a broader context with the limitations of a case study conducted at the Mojokerto pawnshop branch. In this study the Mojokerto branch pawnshop used a strategy from the theory of Tjiptono (1997), in the form of customer attributes and feedback systems, service quality and implementation.

From several previous studies that have been described above, general similarities are found in the discussion of the strategy of ‘amil zakat institutions in maintaining donor loyalty or improving the quality of donors both in terms of service and communication applied to each ‘amil zakat institution. Meanwhile, the difference between the current study and previous research is that it focuses more on service strategies and what factors are supporting and hindering the strategy implemented by the ‘amil zakat institution.

ZISWAF Theory

Zakat according to the term is a certain amount of property that is required by Allah to be given to those who are entitled Qardawi (1999). There are various types of zakat, that are zakat fitri (Zakat of Soul/Nafs) and zakat maal (Zakat of Property). Zakat fitri is zakat that must be issued for every Muslim at the end of the month of Ramadan (Na’imah, 2016). While Zakat Maal is zakat that must be issued by a Muslim or institution when his wealth or income has reached the nisab (minimum limit), which is 85 grams for a year (Hanif et al., 2022). Among the types of assets that must be issued zakat are zakat nuqud (gold, silver, and money), zakat rikaz (findings and mining goods), zakat ijarah (trade zakat), livestock zakat, agricultural zakat, and professional zakat (Mursyidi, 2006).

Infaq according to the term means issuing part of the property for the interests recommended by Islam (Bank Indonesia, 2016). According to Hadziq, various types of infaq include obligatory infaq, namely assets issued for obligatory things such as vows, kafarat, infaq to support his wife and family. Meanwhile, infaq sunnah, that is recommended to be carried out, but is not an obligation, such as giving infaq for da’wah, humanitarian infaq, infaq for mosque development. The third category is infaq permissible, giving infaq for things that are permissible, not in the obligatory or sunnah categories, such as inviting meals, giving infaq for business or trade. The fourth category is infaq haram, namely giving infaq for things that are prohibited by Islamic law such as giving infaq not for the sake of Allah or with the intention of only wanting to get praise (riya’).

Pratama (2020) defines alms according to the term, namely giving something to others with the aim of getting closer to Allah SWT. According to (Uyun, 2015), alms are divided into 2, that are: material alms, such as giving food or takjil to people who are fasting and non-material alms, such as smiling to others, helping people in distress, and doing amar ma’ruf.

The definition of waqf according to contemporary scholars is to hold property either permanently or temporarily which can be used directly or indirectly and the benefits of the results can be taken repeatedly for public or special interests Kasdi (2017). The types of waqf described by Sari, are based on their designation, namely waqf ahli and waqf khairi. Waqf ahli (waqf Dzurri or waqf ’alal aulad) is waqf for the benefit of individuals or family members while waqf khairi is waqf for religious or social purposes. Based on the type of property, it is divided into immovable objects, movable objects other than money, and movable objects in the form of money (cash waqf). The division of waqf based on time, including Muabbad waqf, namely waqf in the form of eternal or eternal goods and Mu’aqquot waqf, namely waqf given for a certain period of time or temporarily. Based on the use of waqf assets, including Ubasyir, namely waqf assets that provide community service and can be used directly, and Istismari (productive waqf), namely waqf intended for investment in the production of goods.

Theories on Strategies, Service and Loyalty

According to Stephanie quoted by Rahim & Radjab (2016) strategy can be interpreted as a process in determining plans that focus on the company’s long-term goals, accompanied by
processing methods to achieve these goals. So to achieve this success, it is important for institutions and companies to have a systematic strategy to improve the quality of the company so that it can guarantee good credibility (Darta et al., 2020). In carrying out a good strategy, it is necessary to have an idea, plan, and implementation steps that are clear and mature to achieve the final goals and vision and mission of the company. Stages in strategy according to Rahim & Radjab (2016) including strategy formulation, strategy implementation, and strategy evaluation.

Companies need several designs or strategies to realize and improve customer satisfaction, according to Havianto, there are, Relationship Marketing, a strategy to achieve and maintain long-term relationships between service providers and customers so that they can be carried out continuously; Superior Customer Services Strategy, Strategy to provide better service than competitors; Unconditional Guarantees/Extraordinary Guarantees Strategy, by providing guarantees or special strategies aimed at reducing losses on products or services that have been paid for by customers; Effective Complaint Handling Strategy, carried out by identifying and determining the root cause of customer dissatisfaction which is then followed up so that the same problem does not arise in the future; Company Performance Improvement Strategy; Quality Function Deployment (QFD), to find out the needs and desires of customers, the aim is to get innovative responses to these needs and improve products to achieve maximum effectiveness.

According to Muhammad (2018), service is an activity of direct physical interaction so that it can provide satisfaction to customers. Good service is also called excellent service, literally means the best or very good service Nurlia (2018). Excellent service, namely the company’s ability to provide services that can satisfy customers in accordance with the quality standards that have been implemented (Putri, 2019). Taufigurrokhman & Satispi (2018) the basic form of service is generally divided into 3, there are: Oral services, usually carried out by someone who works in the field of public relations, journalism, and other fields whose job is to provide exposure to parties in need; Service through writing, is a form of service that is practical and the most widely used in the era of globalization, where services can be provided remotely; Services through deeds are mostly carried out by middle and lower level officers who have adequate skills and abilities.

In carrying out good service to customers, companies must also pay attention to the quality of behavior of corporate ambassadors by using the concept of an excellent service approach. According to Rusydi (2017) the concept of this approach is based on A6, namely developing services by adjusting the concepts: Attitude, Attention, Action, Ability, Appearance, Accountability.

Loyalty is the object of this research. Where the amil institution always strives to maintain and encourage the loyalty of donors to pay zakat, infaq or alms. According to Loverlock & Wright (2005) loyalty is a customer’s decision to subscribe to a particular company in the long term continuously. Therefore, loyalty can be concluded as a person’s loyalty to a product, either goods or services in the long term and sustainable. The characteristics of loyalty according to Hurriyanti (2015) include making repeated purchases, buying between product or service lines, providing product references to others, showing immunity and not being easily attracted to offers from competitors. Factors Affecting Loyalty according to Mardalis (2004) include customer satisfaction, there are feelings of liking/dislike of a product after finding the superiority of the product with its expectations. Second, service quality is one of the important factors that can make customers feel satisfied. Third, image, namely trust, confidence, one’s impression of a product. And the fourth, the hindrance to migration, which includes; financial costs, business costs, discounts for loyal customers, social costs, and emotional costs.

Research methods

To develop research that is orderly and able to answer the topic under study, attention is needed on systematics, construction, and techniques in each research. Therefore, the research method becomes a necessary component of research to facilitate its completion. To get a much broader picture of how the service strategy carried out by Yayasan Kemanusiaan Kotak Amal Indonesia in maintaining the loyalty of its donors, this study uses a type of field research, namely data collection carried out in the field to observe phenomena (Irkhamiyat, 2017), where the object in This study discusses the service strategy of Yayasan Kemanusiaan Kotak Amal Indonesia. The research subject is Yayasan Kemanusiaan Kotak Amal Indonesia in Magetan, East Java.
Researchers used a qualitative approach in this study. Suharsaputra (2012) defines a qualitative approach as a research method by describing the reality of the field in the form of writing, speech and observed behavior. Qualitative descriptive research is used to analyze events or situations in certain areas. So this type of research provides an overview of the service strategy of Yayasan Kemanusiaan Kotak Amal Indonesia in maintaining donor loyalty.

Researchers also use deductive methods to analyze data, namely a mindset from general statements to certain characteristics (Siyoto & Sodik, 2015). Researchers use primary data sources obtained directly from the main source (Suryabrata, 1991) and secondary data sources obtained from existing data sources, such as documentation, reports or official archives from both other institutions and the institution itself (Anwar, 2007).

This research was conducted in December 2020. Collecting data through interviews and documentation. Interviews with the management of the Indonesian Amal Box Humanitarian Foundation, which consists of five managers at the institution and thirteen donors. Respondents were selected randomly and the questions were arranged systematically, meaning that the questions were prepared before the interview was held. Data collected from interviews are generally in the form of statements that describe personal experiences, knowledge, opinions and feelings, which consists of the chairman of the foundation, the treasurer of the foundation, the program division, the marketing division, ‘amil zakat officers, and donors. In this study, the documentation needed by the researcher is Yayasan Kehumanan Kotak Amal Indonesia magazine, arguments or responses from donors, and other complementary notes or archives. Obtained data from the Indonesian Foundation for Humanity Box Amal, such as programs and services established, financial reports, reports on the number of researchers per year and other routine activities to obtain secondary data sources. After the data is collected, the next step is to analyze the data. All data obtained will be analyzed and presented descriptively, namely by writing a report with the contents of the data facts presented as is. The analysis model used is inductive, namely developing general new conclusions based on the data that has been collected.

Results and discussion

The service strategy carried out by Yayasan Kemanusiaan Kotak Amal Indonesia in maintaining donor loyalty can be seen from the theory mentioned by Rahim & Radjab (2016) which has been stated by researchers in the literature review. The first is about strategy formulation. Based on an interview with Asfahani (AS), as the secretary of the Foundation. According to him, the emergence of the strategy formulation because LAZ is a trusted institution that has the task of managing and distributing ZISWAF funds so that how Yayasan Kemanusiaan Kotak Amal Indonesia is able to achieve public trust, including by providing excellent service so that donors will be more loyal.

The second concerns the implementation of the strategy. Based on the narrative from the US, Yayasan Kemanusiaan Kotak Amal Indonesia has a superior and attractive tagline "Closer, More Serving". AS also explained that the excellent service strategy implemented by Yayasan Kemanusiaan Kotak Amal Indonesia was to take two steps, there are internal and external.

In the internal steps/code of conduct for ambassadors, Yayasan Kemanusiaan Kotak Amal Indonesia applies the theoretical concept of the A6 approach (Attitude, Attention, Action, Ability, Appearance, Accountability). The concept of Attitude (Attitude), AS said that all management and employees of the Yayasan Kemanusiaan Kotak Amal Indonesia apply excellent service by showing a friendly, polite, professional, and responsive attitude when serving donors, mustahiq, or the general public. This strategy received a good response as the results of interview data from 10 of the 13 donor respondents said that they received friendly, responsive, educative, and professional service.

The application of the Attention concept as the second concept, based on a narrative from the US that all employees of Yayasan Kemanusiaan Kotak Amal Indonesia pays more attention to donors by asking for news, listening and helping solve donor problems, as well as praying for donors. Eko Nur Dianto (EK) as an ‘amil zakat officer also said that when taking ZISWAF funds to donors, he interacted as much as possible for a moment even though he only asked about family news.

In the third concept, namely Action, AS explained that in handling the handling of donor complaints, Yayasan Kemanusiaan Kotak Amal Indonesia tries to resolve donor complaints within
2x24 hours. Likewise, in terms of Ability as the fourth concept, EK’s statement that when communicating with donors, information about the latest programs from Yayasan Kemanusiaan Kotak Amal Indonesia is usually inserted so that donors feel interested in participating in these programs.

AS said that the ambassadors of Yayasan Kemanusiaan Kotak Amal Indonesia have a neat, clean, fragrant, and uniformed performance quality standard so that they are able to reflect their confidence and credibility to donors and the general public. In this case, Yayasan Kemanusiaan Kotak Amal Indonesia applies the concept of Appearance as the fifth concept. Katmini (MN) as the head of the branch for the Magetan region, and the US said in an interview that Yayasan Kemanusiaan Kotak Amal Indonesia is responsible for reporting all activities and financial reports published in magazines that are given to donors every month, as well as preparing and providing receipts for each donor who donate. This is a manifestation of the application of the concept of Accountability as the sixth concept.

External steps taken by Yayasan Kemanusiaan Kotak Amal Indonesia in implementing an excellent service strategy include special services for donors, based on the US narrative that there are 3 donation services/gifts that can be obtained by donors, including, firstly when the donor gets married, gives birth/sick, and when the donor gets married. the donor/close family died in the form of compensation. Based on the US narrative, Yayasan Kemanusiaan Kotak Amal Indonesia provided gifts such as calendars, basic necessities, and the Al-Qur’an. MN also added that the distribution of masks to donors during the pandemic.

In addition, there are home visits/pick up donations every month. EK said that he makes regular visits every month to collect ZISWAF funds to donor homes. EK does not only serve to pick up donations but also listens and helps solve donor problems. Based on the results of interviews with 13 donors, it seems that many donors choose to pick up donations at home, but after the pandemic, users of this service have decreased because many donors have turned to transfer payments for reasons that are safer and more practical.

The provision of Yayasan Kemanusiaan Kotak Amal Indonesia website and the provision of donation payment services via transfer to bank accounts, QRIS, OVO, Gopay and LinkAja are part of the external strategy undertaken. In addition, Yayasan Kemanusiaan Kotak Amal Indonesia also provides magazines to donors every month. Magazine is a form of information source service for all activities and programs that have been implemented for 1 month. According to MN, the magazine is the best weapon to attract and retain donors because some donors are happy and always wait when they get a magazine from Yayasan Kemanusiaan Kotak Amal Indonesia.

In addition to the formulation and implementation of strategies, the theory put forward by Rahim & Radjab (2016) is the existence of a strategy evaluation. Based on the narrative from the US, the evaluation carried out by Yayasan Kemanusiaan Kotak Amal Indonesia is quite optimal because evaluation is the final stage to see and improve services which are less than optimal, including daily, weekly, monthly evaluations, monthly home visits to a branch, quarterly and annual evaluations.

From the steps that have been taken by Yayasan Kemanusiaan Kotak Amal Indonesia and based on the data obtained, there has been an increase in the number of donors over the past three years. In 2018 the number of donors reached 10.712. In 2019 the number increased to 11.174 donors. And in 2020, the number of donors reached 11.911. However, in carrying out an excellent service strategy, an institution will certainly face several supporting and inhibiting factors that affect the success of the strategy.

According to EK, the inhibiting factor is the limited number of ‘amil zakat officers. This causes the collection of donations to be inappropriate according to the donor’s expectations. Second, it is difficult to find human resources, especially ‘amil zakat officers. This is because the salary does not reach the minimum wage and some ‘amil zakat still consider working at LAZ or social institutions not to be paid, the statement from EK that LAZ officers are considered volunteers. Third, some ‘amil zakat officers do not work full time because some work elsewhere, this causes their performance to be less than optimal. EK added that due to the inadequate salary system, LAZ officers usually have other jobs. Fourth, the understanding of donors is still inadequate regarding zakat, infaq, alms and waqf (ZISWAF). EK also admits that some donors are still unable to differentiate between zakat and infaq.

An institution, organization or company needs to develop a good and mature strategy in order to minimize failure or other unfavorable impacts, so that the institution can continue to develop with
increasing quality. According to the results of interviews and data collection by researchers, in terms of strategy formulation, the service strategy carried out by Yayasan Kemanusiaan Kotak Amal Indonesia to maintain donor loyalty is appropriate, in accordance with the theory put forward by Rahim & Radjab (2016).

According to the researcher, the implementation of the strategy carried out can be the main weapon to attract and increase public trust. Two steps in implementing the strategy carried out by Yayasan Kemanusiaan Kotak Amal Indonesia, including the implementation of internal/ambassador behavior, by providing excellent service adapted to the theoretical concept of the A6 approach, this is in accordance with the theory put forward by Rusydi (2017).

In terms of the attitude that has been carried out, the relationship between the donor and Yayasan Kemanusiaan Kotak Amal Indonesia will feel more comfortable and close. The concept of attention that has been carried out can establish good relations between donors and employees of Yayasan Kemanusiaan Kotak Amal Indonesia. According to the researcher, in terms of action, it proves that Yayasan Kemanusiaan Kotak Amal Indonesia is very proactive in handling donor complaints so that services can be maximized and satisfying. Likewise in terms of ability, Yayasan Kemanusiaan Kotak Amal Indonesia demonstrates its ability to communicate well, politely, uses language that is easy to understand and is able to explain about ZISWAF products as well as collection and distribution programs. In terms of appearance and accountability, what has been done is good.

The implementation of excellent service in external matters is good, because Yayasan Kemanusiaan Kotak Amal Indonesia provides the needs and desires of donors. The existence of a website www.kotakamal.org to provide convenience to donors and the general public in accessing information. According to the researcher, the gift giving is an effort by Yayasan Kemanusiaan Kotak Amal Indonesia to maintain loyalty and good relations with donors. In this case, Yayasan Kemanusiaan Kotak Amal Indonesia applies the theory put forward by Taufiqurrokhman & Satispi (2018), that the basic form of service is generally divided into 3, namely: Oral, written, and deed services.

According to the researcher, the implementation of the excellent service strategy implemented by Yayasan Kemanusiaan Kotak Amal Indonesia can be said to be successful in increasing public awareness and trust in paying zakat, infaq, alms, waqf (ZISWAF). So that, Yayasan Kemanusiaan Kotak Amal Indonesia becomes a trusted institution that can make donors feel satisfied and loyal. This is in accordance with what was stated by Nurlia (2018) and Putri (2019), that excellent service is the company's ability to provide services that can satisfy customers in accordance with the quality standards that have been implemented. It can be seen from the development of donors to Yayasan Kemanusiaan Kotak Amal Indonesia which shows that the development of the number of donors has increased from 2018 to 2020.

The researcher observes that the supporting factors in the service strategy of Yayasan Kemanusiaan Kotak Amal Indonesia in maintaining donor loyalty include the superior quality of Human Resources (HR), adequate service facilities available according to the interests of the donors, providing media displays (websites, brochures, and magazines), with an attractive rubric design, and a kind and friendly welcome from the donor to the ‘amil zakat officer. This is in accordance with the theory presented by Mardalis (2004).

**Conclusion**

Based on the results of the research, it can be concluded that the service strategy used by Yayasan Kemanusiaan Kotak Amal Indonesia is excellent service, by carrying out 3 stages of strategy including formulation, implementation, and evaluation. At the implementation stage, there are 2 important things that are carried out by the institution, including the implementation related to internal/ambassador behavior and external. The standard of behavior of institutional ambassadors in providing excellent service is adjusted to the theoretical concept of the A6 approach in the form of Attitude, Attention, Action, Ability, Appearance, Accountability. Externally related implementation is that Yayasan Kemanusiaan Kotak Amal Indonesia provides donor needs, such as picking up donations, providing gifts, magazines, and souvenirs, as well as providing websites and online payment services.
There are supporting and inhibiting factors in the service strategy carried out by the institution in maintaining donor loyalty. Supporting factors, including the superior quality of human resources, adequate service facilities according to the interests of the donor, the appearance of the media with an attractive design rubric, and a kind and friendly welcome from the donor to the ‘amil zakat officers. The inhibiting factors are the limited number of zakat ‘amil officers, the difficulty of finding zakat amil officers, some zakat ‘amil officers do not work full time, and the understanding of donors is still inadequate about ZISWAF. There are a number of limitations in this study, namely that this research only focuses on knowing the loyalty of donors to the Yayasan Kemanusiaan Kotak Amal Indonesia and knowing the factors that support or hinder it. In the future, this research can be developed quantitatively to measure the decision of donors to choose the Yayasan Kemanusiaan Kotak Amal Indonesia as a place to donate or give charity.

References