

Analysis Of The Effect Of Service Quality And Trust Of Amil Zakat Institution Towards Loyalty With Donator's Satisfaction As Intervening Variables (Case Study Of Amil Zakat Institution Of Dompot Dhuafa Waspada)

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ABSTRACT, This study aims to determine how much influence the direct and indirect variables of service quality, trust, loyalty have on donor satisfaction as an intervening variable. The sample in this study were 132 donors who donated to LAZ Dompot Dhuafa Waspada in 2019. The method used in this research is a quantitative approach using path analysis with multiple linear regression models with the help of the SPSS version 20 program. The results of this study found that service quality and trust have a significant effect on donor satisfaction. Donor satisfaction has a significant effect on donor loyalty. Service quality has a significant effect on donor loyalty. Trust has a significant influence on donor loyalty. Indirectly, service quality does not affect donor loyalty through donor satisfaction. Indirectly, trust has no effect on donor loyalty through donor satisfaction.

KEYWORDS: Service Quality, Trust, Loyalty, Donor Satisfaction

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I. INTRODUCTION

Indonesia is a country with a majority Muslim population with a total of 207,176,162 Muslims out of the total population of Indonesia, namely 237,641,326 people who have laws governing zakat. This law is stated in Law Number 13 of 2011 concerning zakat management, which regulates all activities related to planning, organizing, implementing and monitoring the collection and distribution and utilization of zakat.⁴

According to Sarwat, zakat is the main pillar of Islam, because it is proven that Islam is not only for the rich or the middle and upper class, but also for the poor who can benefit from this zakat so they can live comfortably. Zakat can provide solutions to problems of poverty, unemployment and economic equity if done optimally.

Currently, the emergence of various zakat management organizations is growing very significantly. According to the zakat observer, Fauzia, people have begun to entrust their distribution of funds to amil zakat institutions, even though there are still many people who channel their assistance directly without an official amil zakat institution. This is a challenge in itself for zakat institutions because they must be able to balance monitoring and reporting activities in the distribution of zakat among the public. The programs launched by zakat institutions indicate the manifestation of the utilization of zakat funds from muzaki and donors as a form of transparency, accountability for muzaki.

One of the amil zakat institutions that plays a role in the management and distribution of zakat funds in the city of Medan is the Amil Zakat Institution, Dompot Dhuafa Waspada. Indonesian society-owned institutions that are devoted to elevating the social and human dignity of the poor with ZISWAF funds (zakat, infaq, alms, waqf, and other funds that are lawful and legal, from individuals, groups, companies / institutions) which were confirmed in 2013.

Dompot Dhuafa Waspada in the operational system of its institution has several services aimed at facilitating donors in paying zakat and also channeling infaq, alms and waqaf (ZISWAF) funds to mustahiq, as

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⁴Sumber: *Data Badan Pusat Statistik* update terakhir 09 Juli 2012 jumlah penduduk Indonesiadiakses pada tanggal 20 Januari 2020.

well as forms of religious services in the form of qurban programs and so on. Researchers observed several forms of service facilities provided by LAZ Dompot Dhuafa Waspada, including payment and collection of ZIS funds through an online system and a donation pick-up system by amil without the need for donors to come to the Dompot Dhuafa Waspada office.

Customer relationship service, where this service is intended for a telephone communication system that is intended to offer donations whether made by transfer or direct cash. ZIS confirmation service, where LAZ Dompot Dhuafa Waspada provides confirmation via SMS to donors that the ZIS funds have been received. Online service through the website, namely ddwaspada.org, which aims to make it easier for donors to access and find out about programs launched by the institution.

This study aims to analyze the effect of service quality and trust from the amil zakat institution on loyalty with donor satisfaction as an intervening variable (a case study of the alert dhuafa amil zakat institution).

II. RESEARCH METHODOLOGY

This type of research is a field research where research is carried out directly to obtain information and problems that occur. The approach used in this research is a quantitative approach. Quantitative data, namely data in the form of questionnaires and calculations used in tabular form. Then the data is processed using statistical tests.

The research location is the place where the researcher conducts research to obtain the necessary data. The location of this research was carried out at the Dompot Dhuafa Waspada office which is located at Jl. Muslim Captain Muslim Captain Complex Business Point Blok E No. 17 Sei Sikambing Sei 2, Sei Sikambing C. II, Kec. Medan Helvetia, Medan City, North Sumatra 2012 2.

In the study, researchers took the population based on the number of repeat donors in 2019 who were at LAZ Dompot Dhuafa Waspada with a total of 132 people. This amount is all muzzaki who have tithed at the institution and continuously donate and deposit their zakat funds to LAZ Dompot Dhuafa Waspada. There are two criteria for the population chosen by the researcher, namely muzzaki who are loyal to donate in 2019 and muzzaki who donate every month during 2019. For this reason, in the sampling technique the researcher uses saturated sampling technique, namely the sampling technique when all members of the population are used as samples. Thus, it means that the total sample is equal to the total population, namely 132 people.

III. RESEARCH RESULTS

1. The history of the Dompot Dhuafa Waspada Amil Zakat Institution

The formation of the amil zakat institution Dompot Dhuafa Waspada began because the earthquake in Mentawai in 2000 received a lot of assistance through the daily alert. The assistance was so much that it made the daily alert the confusion in distributing it so that it was carried through reporters who headed there. Then initiated by Dompot Dhuafa Republik, met with the alert daily by inviting several figures, soldiers, telkom, UINSU, then it was agreed to form a Peduli Umat institution with the Decree of the Governor of North Sumatra as LAZ Regional network of Dompot Dhuafa. Peduli Umat was formed until 2008, over time it changed its name to the Waspada Peduli Umat Foundation.

In 2010-2011 it changed its name again to Dompot Dhuafa Peduli Umat Waspada until finally the issuance of Law 23 of 2011, so that regional institutions can get permission to form these institutions on behalf of the ministry of religion, but must raise 50,000,000,000 funds per year, while at the time The Dompot Dhuafa Cares for the Alert People 1,200,000,000 - 1,500,000,000 per year, so that the Alert People care for Dompot Dhuafa in 2013. In April 2013, Dompot Dhuafa Waspada officially became a branch of Dompot Dhuafa in North Sumatra. after operating for 2 years , in 2015, Dompot Dhuafa is aware that it has a whole SOP and so on from Dompot Dhuafa.

Vision and Mission of LAZ Dompot Dhuafa Waspada

The Vision and Mission of LAZ Dompot Dhuafa Waspada are as follows:

1) Vision

The realization of an empowered world community through service, advocacy and empowerment based on a just system

2) Mission

- Become a world community movement that encourages changes in a harmonious world order
- Encourage synergy and strengthening of humanitarian networks and empowerment of the world community
- Strengthen the role of service, advocacy and empowerment
- Increase the independence, independence and accountability of institutions in the management of world community resources
- Transforming values to create a religious society

IV. RESPONDENT PROFILE

The profile of respondents is LAZ Dompét Dhuafa Waspada donors, totaling 132 people. Respondent profiles seen from gender, age, occupation, address and average donation at LAZ Dompét Dhuafa Waspada.

a) Classification Based on Gender

The data regarding the gender of the respondents who donate LAZ Dompét Dhuafa Waspada are as follows:

Table 1.1
Classification of Respondents Based on Gender

Gender	Amount (person)	Percentage
Male	49	37%
Female	83	63%
Total	132	100%

Source: Results of distributing questionnaires to respondents.

From the table above, it can be seen that there were 49 male respondents (37%), while the female respondents were 83 people (63%).

b) Classification Based on Age.

The data regarding the age of the respondents who donate LAZ Dompét Dhuafa Waspada are as follows:

Table 1.2
Classification of Respondents by Age

Age	Amount (person)	Percentage
21-30	83	63%
31-40	21	16%
41-50	17	13%
51-60	10	7%
>60	1	1%
Total	132	100%

Source: Results of distributing questionnaires to respondents.

Based on the table above, it can be seen that the respondents aged 21-30 years were 83 people (63%), aged 31-40 were 21 people (16%), aged 41-50 were 17 people (13%), aged 51-60 as many as 10 people (7%) and those aged > 60 were 1 person (1%).

c) Classification Based on Occupation

The data regarding the work of respondents who donate LAZ Dompét Dhuafa Waspada are as follows:

Table 1.3
Classification of Respondents Based on Occupation

Profession	Amount (person)	Percentage
Government employees	19	14%
Entrepreneur	26	20%
Private Employees	30	23%
Teacher	33	25%
Others	24	18%
Total	132	100%

Source: Results of distributing questionnaires to respondents.

Based on the table above, it can be seen that the respondents who work as civil servants are 19 people (14%), 26 people work as self-employed people (20%), 30 people work as private employees (23%), as many as 33 teachers (25%).) and others as many as 24 people (18%).

d) Classification Based on Address

The data regarding the address of the respondent from LAZ Dompét Dhuafa Waspada are as follows:

Table 1.4
Classification of respondents based on address

Address	Amount (person)	Percentage
Medan	60	45%
Deli Serdang	31	23%
Binjai	10	8%
Serdang Bedagai	2	2%
Pematang Siantar	3	2%
Kabanjahe	1	1%
Labuhan Batu	7	5%

Tebing Tinggi	2	2%
Langkat	8	6%
Lainnya	8	6%
Total	132	100%

Source: Results of distributing questionnaires to respondents.

Based on the table above, it can be seen that there are 60 respondents having their address in the city of Medan (45%), 31 people having their address at Deli Serdang (23%), 10 people having their address at Binjai (8%), having their address at Serdang Bedagai 2 people (2%), having the address at Pematang Siantar is 3 people (2%), having the address at Kabanjahe is 1 person (1%), having the address at Labuhan Batu is 7 people (5%), having the address at Tebing High 2 people (2%), 8 people (6%) and the rest 8 people (6%).

e) Classification Based on Average Donated

The data regarding the average respondents who donated LAZ Dompot Dhuafa Waspada are as follows:

Table 1. 5
Classification of respondents based on average donated

Donate Average	Amount (person)	Percentage
2 kali	41	31%
3 kali	21	16%
4 kali	7	5%
5 kali	9	7%
>5 kali	54	41%
Total	132	100%

Source: Results of distributing questionnaires to respondents.

Based on the table above, it can be seen that the respondents who donated 2 times were 41 people (31%), 21 people (16%) donated 3 times, 7 people donated 4 times (16%), 5 donated 9 people. people (7%), and donated >5 times as many as 54 people (41%).

V. DESCRIPTION OF RESEARCH VARIABLES

This analysis is carried out to analyze the data analysis based on the tendency of the answers obtained from the respondents to each of the variables from the distributed questionnaires. Questionnaire with answer choices in the form of a scale, namely a Likert scale with 40 statements. This is to determine the effect of each variable consisting of service quality (X1), trust (X2), donor satisfaction (Y) and donor loyalty (Z). The results of the responses of 132 respondents to the research questionnaire will be made in the form of frequency distribution. The data collected is presented in the form of a frequency distribution which is as follows.

a. Description of Service Quality Variables (X1)

LAZ Dompot Dhuafa Waspada's service quality is measured using a 5-point Likert scale statement (strongly disagree to strongly agree), tested with 22 statement items, namely regarding the care of staff, ease of payment, service by staff, staff friendliness, comfort and ease of donation, staff appearance, and cleanliness of the office. It can be seen, the respondent's answer with the following explanations:

1) Statement item 1, regarding LAZ Dompot Dhuafa Waspada has a strategic location. The results of the study were 32% of respondents answered strongly agree, 55% of respondents answered agreed, 9% of respondents answered disagree, 2% of respondents answered disagree and 2% of respondents answered strongly disagree.

2) Statement item 2, regarding LAZ Dompot Dhuafa Waspada having complete physical facilities. As for the results of the study, 23% of respondents answered strongly agree, 70% of respondents answered agree, 7% of respondents answered that they disagreed and there were no respondents who answered that they disagreed and strongly disagreed.

3) Statement item 3, regarding amil LAZ Dompot Dhuafa Waspada always maintains appearance (neat/clean). The results of the study were 45% of respondents answered strongly agree, 52% of respondents answered agreed, 3% of respondents answered that they disagreed and there were no respondents who answered that they disagreed and strongly disagreed.

4) Statement item 4, regarding LAZ Dompot Dhuafa Waspada providing adequate parking space. As for the results of the study, 23% of respondents answered strongly agree, 63% of respondents answered agree, 14% of respondents answered that they disagreed and there were no respondents who answered that they disagreed and strongly disagreed.

5) Statement item 5, regarding LAZ Dompot Dhuafa Waspada has good security facilities. As for the results of the study, 25% of respondents answered strongly agree, 70% of respondents answered agree, 5% of respondents answered that they did not agree and there were no respondents who answered that they disagreed and strongly disagreed.

- 6) Statement item 6, regarding LAZ Dompot Dhuafa Waspada implement service standards in a timely manner. As for the results of the study, 23% of respondents answered strongly agree, 73% of respondents answered agree, 4% of respondents answered that they did not agree and there were no respondents who answered that they disagreed and strongly disagreed.
- 7) Statement item 7, regarding LAZ Dompot Dhuafa Waspada verifies requests for donors / muzzaki accurately and precisely. The results of the study were 35% of respondents answered strongly agree, 58% of respondents answered agreed, 7% of respondents answered that they disagreed and there were no respondents who answered that they disagreed and strongly disagreed.
- 8) Statement item 8, regarding amil LAZ Dompot Dhuafa Waspada always has time to respond to donors / muzzaki curiosity regarding LAZ Dompot Dhuafa Waspada programs. As for the research results, 32% of respondents answered strongly agree, 63% of respondents answered agreed, 5% Respondents answered that they disagreed and there were no respondents who answered that they disagreed and strongly disagreed.
- 9) Statement item 9, regarding LAZ Dompot Dhuafa Waspada is always responsive to complaints from donors / muzzaki. The results of the study were 26% of respondents answered strongly agree, 69% of respondents answered agreed, 4% of respondents answered disagree with, 1% of respondents answered disagree and none of the respondents answered strongly disagree.
- 10) Statement item 10, regarding amil LAZ Dompot Dhuafa Waspada is willing to help donors / muzzaki with fast and good service. The results of the study were 33% of respondents answered strongly agree, 62% of respondents answered agreed, 5% of respondents answered disagreed with, 2% of respondents answered disagree and none of the respondents answered strongly disagree.
- 11) Statement item 11, regarding amil LAZ Dompot Dhuafa Waspada always welcomes donors / muzzaki well. The results of the study were 39% of respondents answered strongly agree, 55% of respondents answered agreed, there were no respondents who answered disagree and 1% of respondents who answered strongly disagreed.
- 12) Statement item 12, regarding amil LAZ Dompot Dhuafa Waspada has the ability to direct donors / muzzaki to channel their donations into programs owned by LAZ Dompot Dhuafa. As for the results of the study, 32% of respondents answered strongly agree, 62% of respondents answered agree, 6% of respondents answered that they disagreed and there were no respondents who answered that they disagreed and strongly disagreed.
- 13) Statement item 13, regarding amil LAZ Dompot Dhuafa Waspada always be friendly and polite in serving donors / muzzaki. The results of the study were 35% of respondents answered strongly agree, 55% of respondents answered agreed, 4% of respondents answered that they disagreed and there were no respondents who answered that they disagreed and strongly disagreed.
- 14) Statement item 15, regarding donors / muzzaki always feel safe in every transaction made between donors and dhuafa wallet amil. The results of the study were 40% of respondents answered strongly agree, 56% of respondents answered agreed, 2% of respondents answered disagree, 2% of respondents answered disagree and none of the respondents answered strongly disagree.
- 15) Statement item 16, the amil LAZ Dompot Dhuafa always instill trust in donors / muzzaki regarding. The results of the study were 37% of respondents answered strongly agree, 59% of respondents answered agreed, 3% of respondents answered disagree, 1% of respondents answered disagree and none of the respondents answered strongly disagree.
- 16) Statement item 17, regarding amil LAZ Dompot Dhuafa has good knowledge to answer questions from donors / muzzaki about zakat and programs of dhuafa wallet institutions. As for the results of the study, 27% of respondents answered strongly agree, 67% of respondents answered agree, there were no respondents who answered disagree and 1% of respondents who answered strongly disagreed.
- 17) Statement item 18, regarding the operational time of LAZ Dompot Dhuafa Waspada which is in accordance with the needs of donors / muzzaki. The results of the research are 28% of respondents answered strongly agree, 66% of respondents answered agree, 5% of respondents answered disagree and 1% of respondents who answered disagree and strongly disagree.
- 18) Statement item 19, regarding amil LAZ Dompot Dhuafa Waspada immediately apologizes if something goes wrong. As for the results of the study, 27% of respondents answered strongly agree, 67% of respondents answered agree, 5% of respondents answered disagree and 1% of respondents who answered disagree and no respondent answered strongly disagree.
- 19) Statement item 20, regarding amil LAZ Dompot Dhuafa Waspada which has sensitivity to the interest of donors / muzzaki. The results of the study were 21% of respondents answered strongly agree, 71% of respondents answered agreed, 7% of respondents answered disagreed with and 1% of respondents who answered disagreed with and no respondents answered strongly disagree.
- 20) Statement item 21, regarding LAZ Dompot Dhuafa Waspada always pays extra attention to donors / muzzaki who provide complaints or input to their institutions. The results of the study were 21% of respondents

who answered strongly agree, 67% of respondents answered agreed, 12% of respondents answered that they disagreed and there were no respondents who answered strongly disagree.

21) Statement item 18, regarding LAZ Dompot Dhuafa Waspada always provides advice and information related to the program being carried out by LAZ Dompot Dhuafa Waspada. The results of the study were 21% of respondents answered strongly agree, 67% of respondents answered agreed, 12% of respondents answered that they disagreed and there were no respondents who answered that they disagreed and strongly disagreed.

b. Description of Trust Variable (X2)

There are 5 statements that are indicators of the statement of trust (X2) including the results of the responses from 132 respondents to the 6 statement items used can be seen in the following table:

1) Statement item 1, regarding the management of zakat funds at LAZ Dompot Dhuafa Waspada is managed transparently to donors / muzaki. The results of the study were 39% of respondents answered strongly agree, 57% of respondents answered agreed, 4% of respondents answered disagree and there were no respondents who answered disagree and strongly disagreed.

2) Statement item 2, regarding LAZ Dompot Dhuafa Waspada being honest in providing all information / news to donors / muzaki. The results of the study were 36% of respondents answered strongly agree, 60% of respondents answered agreed, 4% of respondents answered disagree and there were no respondents who answered disagree and strongly disagreed.

3) Statement item 3, regarding the management of LAZ Dompot Dhuafa Waspada shows consistency between actions with values and principles. The results of the study were 28% of respondents answered strongly agree, 64% of respondents answered agreed, 7% of respondents answered disagreed with and 1% of respondents who answered disagreed and there were no respondents who answered strongly disagree.

4) Statement item 4, regarding the management of LAZ Dompot Dhuafa Waspada who is competent in managing zakat funds that are entered and filled in by people who are competent in their fields. The results of the study were 27% of respondents answered strongly agree, 66% of respondents answered agreed, 6% of respondents answered disagree and no respondents answered disagree and 1% of respondents who answered strongly disagreed.

5) Statement item 5, regarding LAZ Dompot Dhuafa Waspada is an institution that is responsible for fulfilling muzaki wishes. The results of the study were 39% of respondents answered strongly agree, 57% of respondents answered agreed, 4% of respondents answered disagree and there were no respondents who answered disagree and strongly disagreed.

c. Variable Description of Donor Satisfaction (Y)

There are 6 statements that become indicators of the Donor Satisfaction statement (Y) including the results of the responses from 132 respondents to the 6 statement items used which can be seen in the following table:

It can be seen, the respondent's answer with the following explanations:

1) Statement item 1, regarding the quality of services offered by LAZ Dompot Dhuafa Waspada according to the needs of donors / muzaki. The results of the study were 33% of respondents answered strongly agree, 64% of respondents answered agreed, 3% of respondents answered disagree and there were no respondents who answered disagree and strongly disagreed.

2) Statement item 2, regarding the programs implemented by LAZ Dompot Dhuafa Waspada in accordance with the expectations and wishes of donors / muzaki. The results of the study were 30% of respondents answered strongly agree, 65% of respondents answered agreed, 4% of respondents answered disagree, 1% of respondents who answered disagreed and no respondents answered strongly disagree.

3) Statement item 3, regarding LAZ Dompot Dhuafa Waspada provides easy access in donating and giving zakat. The results of the study were 43% of respondents answered strongly agree, 55% of respondents answered agreed, 2% of respondents answered disagree and there were no respondents who answered disagree and strongly disagreed.

4) Statement item 4, regarding I choose to donate and pay zakat at LAZ Dompot Dhuafa Waspada because the service is very good. The results of the study were 32% of respondents answered strongly agree, 63% of respondents answered agreed, 5% of respondents answered disagree and there were no respondents who answered disagree and strongly disagreed.

5) Statement item 5, regarding the overall services provided by LAZ Dompot Dhuafa Waspada is very satisfying. The results of the study were 31% of respondents answered strongly agree, 60% of respondents answered agreed, 8% of respondents answered disagree, 1% of respondents who answered disagree and no respondents answered strongly disagree.

6) Statement item 6, regarding I am satisfied with my experience of donating at LAZ Dompot Dhuafa Waspada. The results of the study were 34% of respondents answered strongly agree, 61% of respondents answered agreed, 5% of respondents answered disagree and there were no respondents who answered disagree and strongly disagreed.

d. Variable Description of Donor Loyalty (Z)

There are 7 statements that are indicators of donor loyalty (Z). The statement includes the results of the responses from 132 respondents to the 5 statement items used can be seen in the following table:

It can be seen that the respondent's answer is with the following explanations:

1) Statement item 1, regarding If in the future you will pay zakat or donate, it is likely that you will pay it back at LAZ Dompot Dhuafa Waspada. As for the results of the study, 25% of respondents answered strongly agree, 68% of respondents answered agree, 6% of respondents answered disagree, 1% of respondents who answered disagree and no respondents answered strongly disagree.

2) Statement item 2, regarding Overall you more often donate and pay zakat at LAZ Dompot Dhuafa Waspada than other LAZ. The results of the study were 22% of respondents answered strongly agree, 55% of respondents answered agreed, 20% of respondents answered disagree, 3% of respondents who answered disagreed and no respondents answered strongly disagree.

3) Statement item 3, regarding If you are asked for advice by someone about what LAZ is good for donating and paying zakat, you will suggest LAZ Dompot Dhuafa Waspada to that person The results of the research are 24% of respondents answered strongly agree, 70% of respondents answered agree, 5% of respondents answered disagree, 1% of respondents who answered disagree and no respondents answered strongly disagree.

4) Statement item 4, regarding you saying positive and kind things to others about LAZ Dompot Dhuafa Waspada. The results of the study were 29% of respondents answered strongly agree, 64% of respondents answered agreed, 5% of respondents answered disagree, 2% of respondents who answered disagreed and there were no respondents who answered strongly disagree.

5) Statement item 5, regarding you will always donate and pay zakat at LAZ Dompot Dhuafa Waspada will never want to consider moving to another LAZ. As for the results of the study, 18% of respondents answered strongly agree, 52% of respondents answered agree, 27% of respondents answered disagree, 2% of respondents who answered disagree and 1% of respondents who answered strongly disagreed.

6) Statement item 6, regarding you will participate in the development of the LAZ Dompot Dhuafa Waspada program. The results of the study were 20% of respondents answered strongly agree, 68% of respondents answered agreed, 11% of respondents answered disagree, and no respondents answered disagree and strongly disagreed.

7) Statement item 7, regarding you will implement the program promoted by LAZ Dompot Dhuafa The results of the research are 20% of respondents answered strongly agree, 58% of respondents answered agree, 5% of respondents answered disagree, 20% of respondents who answered disagreed and 2% respondents who answered strongly disagreed.

VI. RESEARCH DISCUSSION

a. Effect of service quality on donor satisfaction

The results of this study indicate that the quality of service (X1) on donor satisfaction (Y) shows the Sig value of 0.000, which means that the Sig value is smaller than the probability value of 0.05 ($0.000 < 0.05$) and the tcount value of 4.196 is greater than t table 1.65675. ($4.196 > 1.65675$), this shows the conclusion that H_0 is rejected and H_a is accepted, which means that service quality has a significant effect on donor satisfaction.

Theoretically, service according to Endar Sugiarto is an action taken to meet the needs of other people (consumers, customers, clients, guests, etc.) whose level of satisfaction can only be felt by those who serve and those who are served. In this case the amil zakat institution Dompot Dhufa Waspada has provided services in accordance with the expectations of donors such as hospitality of amil staff, polite attitude and always responding and responding to complaints and questions about programs very well so that there is a sense of satisfaction in the donors to distribute donations to the Dompot Dhufa Waspada amil zakat institution.

This is in line with the findings made by Angga Putra with the research title The Influence of Service Levels on the Satisfaction Level of Donors in Dompot Peduli Umat Daarut Tauhid Palembang that service quality has a significant effect on donor satisfaction.

b. The effect of trust on donor satisfaction

The results of this study indicate that trust (X2) on donor satisfaction (Y) shows a Sig value of 0.000, which means that the Sig value is smaller than the probability value 0.05 ($0.000 < 0.05$) and the tcount value of 4.904 is greater than the t table 1.65675 ($4,904 > 1,65675$), this shows the conclusion that H_0 is rejected and H_a is accepted, which means that trust has a significant effect on donor satisfaction.

Theoretically, according to Mowen and Minor, defines trust as an attitude that shapes and describes the relationship between beliefs, attitudes and behavior and the conclusions contained therein such as benefits, attributes and objects.

Because the trust of donors plays an important role in humanitarian organizations, the sustainability of the amil zakat institution can last due to the continuity of zakat payments and effective distribution to zakat recipients, which is very correlated between their activities and the level of trust in the donors. With a high sense of trust in an amil zakat institution, the donors' desire to give zakat or donate will also be higher. This will also cause the collection and distribution of zakat to be more optimal so that the welfare of the people will be maximized.

This is in line with the findings of research conducted by Basrah Saidani, et al with the title Analysis of the Effect of Website Quality and Trust on Customer Satisfaction in Forming Ulan Purchase Interest in Shoppe Customers, which states that trust has a positive effect on customer satisfaction.

c. The effect of donor satisfaction on donor loyalty

The results of this study indicate that donor satisfaction (Y) towards donor loyalty (Z) shows a Sig value of 0.054, which means that the Sig value is greater than the probability value 0.05 ($0.070 > 0.05$) and the tcount value of 1.827 is greater than t table 1.65685. ($1.827 > 1.65685$, this shows the conclusion that H_0 is rejected and H_a is accepted, which means that donor satisfaction has a significant effect on donor loyalty.

Theoretically, according to Kotler, satisfaction is the feeling of pleasure and disappointment of someone who arises because of comparing the perceived performance of the product (or result) against their expectations. Consumer satisfaction with a product or service will be very difficult to obtain if the company or institution does not really understand what consumers want. For this reason, the amil zakat institution must always pay attention to the services provided to donors.

This is in line with the findings of research conducted by Indri Yuliafitri and Asma Nur Khoiriyah with the title The Influence of Muzzaki Satisfaction, Transparency and Accountability at Amil Zakat Institution on Muzakki Loyalty (Perception Study at Laz Rumah Zakat) which states that muzzaki satisfaction has a positive effect on muzaki loyalty.

d. Effect of service quality on donor loyalty

The results of this study indicate that the quality of service (X1) towards donor loyalty (Z) shows the Sig value of 0.002, which means that the Sig value is smaller than the probability value of 0.05 ($0.002 < 0.05$) and the tcount value of 3.193 is greater than t table 1.65685. ($3.193 > 1.65685$), this shows the conclusion that H_0 is rejected and H_a is accepted, which means that service quality has a significant effect on donor loyalty.

Theoretically, service quality can be determined by comparing the donors' perceptions of the services they actually receive / get with the services they actually expect / want on the service attributes of an institution. Service quality is the main factor affecting donor loyalty, because satisfied donors have their own attitude in evaluating their services, namely a positive value in a service institution. Donors are often disloyal because of poor service and declining service quality. In fact, loyal donors are those who have repeatedly donated part of their assets to the Amil Zakat Dompot Dhuafa Waspada institution. Convenience and facilities provided to donors such as ease of channeling donations, through bank accounts, pick-up donations, or coming directly to the office to distribute these donations, amil staff's attitude makes donors feel satisfied, so this is what causes donors to be loyal in distributing part of their assets to the amil zakat institution, because the experience they feel is in accordance with the expectations they want.

This is also in line with research conducted by Yelli Trisusanti with the title The Influence of Service and Trust on Customer Loyalty (Study at Bank BNI Syariah Pekanbaru Branch) which states that service quality affects customer loyalty.

e. The effect of donor satisfaction on donor loyalty

The results of this study indicate that trust (X2) towards donor loyalty (Z) shows a Sig value of 0.054, which means that the Sig value is greater than the probability value 0.05 ($0.054 > 0.05$) and the tcount value of 1.946 is greater than t table 1.65685. ($1.946 > 1.65685$). This shows the conclusion that H_0 is rejected and H_a is accepted, which means that donor satisfaction has a significant effect on donor loyalty.

Theoretically, this finding is in line with the Expectation confirmation theory put forward by Richard L. Oliver. The intensity of consumers in purchasing products or services depends on post-purchase satisfaction.

Donor satisfaction is also the main factor that determines the development of an institution that will continue to exist in the future. Conversely, if the donor is not satisfied, it will cause an amil zakat institution not to develop as it should. Donor satisfaction with donor loyalty is closely related and interconnected. This means that if an amil zakat institution makes efforts to increase donor satisfaction, the loyalty of donors will also increase and vice versa, if donor satisfaction decreases it will cause the level of donor loyalty to also decrease. So in this case donor satisfaction is the cause of donor loyalty.

This is in line with Nurul Musqori and Nurul Huda's research entitled The Effect of Service Quality on Loyalty through the Satisfaction Variable at the Amil Zakat Institution (Study at Baituzzakah Pertamina Headquarters) which states that muzzaki satisfaction has a positive and significant effect on muzzaki loyalty.

f. The influence of service quality on donor loyalty through donor satisfaction

The results of this study indicate that service quality has no effect on donor loyalty which is intervened through donor satisfaction because the direct effect value is greater than the indirect effect ($0.311 > 0.040$), it is concluded that H_0 is accepted and H_a is rejected. This means that indirectly service quality does not affect donor loyalty through donor satisfaction.

Theoretically According to Oliver, loyalty is a deep commitment to make repeated purchases or subscribe to a preferred item or service in the future, or under certain conditions efforts to influence marketing in the form of a potential that causes behavioral diversion. So it can also be interpreted, if at the amil zakat institution, donors will make repeated donations to the amil zakat institution even though there are certain causes or situations that have the potential to cause the behavior of changing other institutions.

A donor who is said to be loyal can be measured by saying positive things about the company to others, recommending an institution or organization to others who ask for advice. On the other hand, donors are loyal to the amil zakat institution because they are satisfied with the program and the behavioral attitudes displayed by the staff of amil zakat al-zakat amil, so they want to continue donating to the amil zakat institution.

This is in line with research conducted by Indri Yuliafitri and Asma Nur Khoiriyah. The influence of Muzaki Satisfaction, Transparency and Accountability at the Amil Zakat Institute on Muzaki Loyalty (LAZ Rumah Zakat Perception Study) which states that muzaki satisfaction has a positive influence on muzaki loyalty, which means more the higher the muzaki satisfaction, the higher the muzaki loyalty.

g. The influence of trust on donor loyalty through donor satisfaction

The results of this study indicate that trust has no effect on donor loyalty which is intervened through donor satisfaction because the direct effect value is greater than the indirect effect ($0.193 > 0.078$), it is concluded that H_0 is accepted and H_a is rejected. This means that indirectly, trust does not affect donor loyalty through donor satisfaction.

In theory, according to Mendeley, if there is a belief in a relationship then both parties will take care of each other, if later expectations match reality, there will be satisfaction. In addition, Morgan and Hunt also state that trust is a feeling of integrity to their partners. This means that donors trust the amil zakat institution Dompot dhuafa Waspada because it has reliability and integrity in serving donors. The existence of trust is an important element that believes that they will not weaken one another.

This is in line with research conducted by Eko Ruslamsyah, Agus Rahayu and Rida Rosida entitled Service Quality and Donor Trust and Its Impact on Donor Loyalty (Survey at LAZ Synergy Foundation) which states that donor trust has a positive and significant influence on donor loyalty.

VII. CONCLUSION

Based on the results of research conducted by researchers, it can be concluded that:

1. Service quality has a significant effect on the satisfaction of donors of the Amil Zakat Dompot Dhuafa Waspada Institute.
2. Trust has a significant effect on the satisfaction of donors of the Dompot Dhuafa Waspada Amil Zakat Institute.
3. Donor satisfaction has a significant effect on the loyalty of donors of the Dompot Dhuafa Waspada Zakat Institute.
4. Service quality has a significant effect on the loyalty of donors of the Dompot Dhuafa Waspada Amil Zakat Institute.
5. Donor satisfaction has a significant effect on the loyalty of donors of the Dompot Dhuafa Waspada Zakat Institute.
6. Service quality has no effect on donor loyalty which is intervened through the satisfaction of donors of the Dompot Dhuafa Waspada Amil Zakat Institute.
7. Trust has no effect on donor loyalty which is intervened through the satisfaction of donors of the Dompot Dhuafa Waspada Zakat Institute.

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