

# zakat

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**Submission date:** 13-Nov-2021 01:18PM (UTC+0700)

**Submission ID:** 1701504564

**File name:** IJCIET\_10\_02\_040kk.pdf (461.19K)

**Word count:** 3413

**Character count:** 18836



# 1 ISLAMIC WORK ETHICS IN ZAKAT INSTITUTION IN INDONESIA: HOW DOES IT AFFECT CUSTOMER LOYALTY?

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## 1 ABSTRACT

*Zakat, as one of the instruments in poverty reduction, requires good management to give contribution to the people transforming from poverty to prosperity. Therefore, Zakat Institution should increase the acquisition of zakat in an effective way and, of course, under Shari'a manner by improving loyalty of muzakki through Islamic work ethic. The author take a research entitled "The Effect of Islamic Work Ethics Implementation on Muzakki Loyalty on Zakat Institutions in Surabaya". It takes the theory of Cultivating Islamic Work Ethics developed by Tasmara (2002) as its reference and uses shiddiq, amanah, tabligh, and fatonah as indicators. Furthermore, the theory of Consumer Loyalty refers to the theory developed by Alma (2000) using repurchase, recommendations, and increasing the proportion of sales as indicators. This study aims to see the effect of the implementation of Islamic work ethic on muzakki's loyalty. this study predicts that Islamic work ethic may bring a significant effect on muzakki's loyalty to zakat institutions in Surabaya. This research is quantitative research. Data collection was carried out with surveys through questionnaires. The results showed that the Islamic work ethic had a significant effect on muzakki loyalty.*

**Key words:** Islamic Work Ethics, Customer Loyalty, Zakat Institution.

**Cite this Article:** Khusnul Fikriyah, Ahmad Ajib Ridlwan and Sri Abidah Suryaningsih, Islamic Work Ethics in Zakat Institution in Indonesia: How does it Affect Customer Loyalty?, *International Journal of Civil Engineering and Technology (IJCIET)* 10(2), 2019, pp. 375–381. <http://www.iaeme.com/IJCIET/issues.asp?JType=IJCIET&VType=10&IType=2>

## 1. INTRODUCTION

Coping with poverty issue requires a *bottom-up* effort involving all the components of society through their custom and culture of helping to one another (Munir, 2005). Poverty is a problem that Indonesia has long been facing (Fikriyah & Ridlwan, 2018; Anwar, Fahrullah & Ridlwan). In addition to poverty, other problems that Indonesia currently encounters are social gap, unemployment, and the lack of income distribution. Zakat is one solution for all those problems by optimizing its collection and distribution in more effective way. The potential utilization of people fund such as Zakat is very useful as the solution of poverty

reduction in Indonesia (Ridlwani & Sukmana, 2017). In Islamic tenet, there is a mechanism of wealth distribution (i.e., income). This mechanism sets that people with financial capability based on syari'ah (i.e., *muzakki*) should help people with less financial capability (i.e., *mustahiq*). It is called wealth distribution, and it is reflected on the third pillar of Islam; complying with zakat obligation.

Indonesia has organized two national institutions as zakat organizations, including BAZ and LAZ. BAZ (i.e., *Badan Amil Zakat*) is an institution organized and managed by government, and LAZ (i.e., *Lembaga Amil Zakat*) is organized by private community under government's legitimation. These two institutions have the same primary tasks. They should collect and distribute, as well as utilize zakat effectively based on the syari'ah of Islam. Along with the development of people awareness and literacy on their obligation to pay zakat, many LAZs are increasingly organized. Recently, BAZNAS has recommended the organization of LAZ by providing license under the regulation of the Ministry of Religious Affair. In national setting, therefore, there are 17 LAZ recognized as LAZNAS. The roles of zakat institutions are increasingly vital when more people are found living in poverty. The poverty in Indonesia has been increasing since it experienced economy crisis in 1997. One year after the crisis, it is found that Indonesia has 49.5 million people living in poverty (BPS, 2018). Compared to 1996, a year before crisis, it has increased 2.5 times from 22.5 million to 49.5 people.

An effective marketing strategy is vital for zakat institutions to make the organizations look exclusive. Competitions among zakat institutions may improve the capacity of those organizations. The context they carry on is "*Fastabiqul Khairat*". Of course, this competition is different from any other business competitions. A fair competition exists among the institutions of zakat as they have similar aim to help people living in adversity and poverty, as well as implementing the tenet from Allah SWT. As long as complying with the syari'ah of Islam, various marketing strategies are allowed to conduct. Furthermore, it is expected that the institutions may become more creative and innovative in designing their marketing strategies to improve the collection of ZISWA fund. As long as no legitimate proposition that restricts and bans particular marketing strategy, LAZ may apply the strategy.

One marketing strategy broadly applied recently is the implementation of Islamic work ethics. This strategy is sustainably adapted and implemented in order to attract more *muzakki* to donate their zakat into the institutions. The ethics are measured using laudable characters of Rasulullah (*Shiddiq, Amanah, Tabligh, Fatonah*) as the indicators. The implementation of the traits at organizations in this modern era is also crucial in order to maintain the loyalty of *muzakki*. Those laudable characters of Rasulullah SAW are significantly relevant to be applied to each degree of leadership in every organization level, given the priority of *Akhlakul Karimah* in societal community. Therefore, it is expected that this current study may address a question of whether the experience of Islamic work ethics within zakat institutions may improve the loyalty of their *muzakki*.

"Work ethics show the nature of individual's high personality that reflects the nobleness and quality of his/her character. Drawing on his/her work ethics, an individual may work well" (Jamil, 2007). Following Zama'Syari (2012), the high-quality of work ethics may result in high productivity. Therefore, Islam gives huge concern on hard-working. It is important for Moslem to improve their working ethics based on spiritual values, given that the spiritual-based values may bring them into the prosperity of life and hereafter.

Religious performance contains the elements of responsibility, mandate, innovation, and creativity for the development of science and technology. Allah SWT has said in QS. At-Taubah, 9: verse 105:

Meaning: And say: "Work!, and Allah will see your work and so His Messenger and the true believers; and you will be brought back to (Allah) who knows the unseen and the witnessed, and He will make you understand all that you were doing (call you to account for it)." (QS. At-Taubah, 9: verse 105).

Fathonah is defined as being professional, wise, and innovative. A wise, creative, and smart LAZ may become more prominent rather than the ordinary ones. This is not haughty and arrogant, rather, it is crucial for LAZ to maintain their muzakki's trust within and thus its professionalism may keep their organizational loyalty.

Amanah or credibility is the responsibility that LAZ should take into account. When a responsibility (i.e., amanah) is delegated to the organization, it should be well-conducted based on the mutual agreement and commitment, and should keep on the Islamic rules; Al-Quran and Al Hadist. The organization should maintain their muzakki's trust by giving their best in distributing the mutual fund of ZISWA. Furthermore, LAZ should be responsible to Allah SWT for what it has organized. When the credibility of LAZ is well-maintained, it may lead to the loyalty of muzakki, since they will not think to move to another LAZ.

*Shiddiq* means honesty and dedication. LAZ should be fair and transparent to *muzakki*. This organization should be transparently brave in expressing its attitude without any falsification and deception. The transparency by LAZ to muzakki is found in several ways, such as reporting its financial report including the amount of ZISWA fund, how much it has been distributed, how much it cost for operational tasks, and where it is distributed. With such report, LAZ may improve the trust and loyalty of their muzakki.

*Tabligh* is defined as delivering things by respectful manner and good language which is easy to understand by the recipients. The experience of *tabligh* by LAZ is very vital as it is associated to keeping a good relationship with muzakki, how to face them, carefully listening and responding to their complaints, etc. When a good relationship is achieved between LAZ and muzakki, it may improve the loyalty of muzakki to the LAZ.

## 2. RESEARCH METHOD

The approach of this current study is quantitative, as it aims to test and describe the relationship between two or more variables. The technique of analysis is through SPSS. It uses Islamic work ethics as variable *X* (i.e., independent variable) and the loyalty of muzakki to zakat institutions as variable *Y* (i.e., dependent variable). Three indicators for each of the variables are used, including *istiqamah* (Y1), *tausiyah* (Y2), and the improvement of donation (Y3), as well as *fatonah* (X1), *amanah* (X2), *shiddiq* (X3), and *tabligh* (X4)

It uses survey as the method of data collection. It collects and processes the information that deals with muzakki perception on their selected zakat institution. Measuring the variable of this research is through *questionnaire* provided to muzakki/customers of zakat institution as the respondents who give their response on the available options within. *Likert scale* is used to measure the data of survey. The subsequent procedure is conducting analysis on the variables of this research using SPSS.

The collection of primary and secondary data of this research is through:

- Questionnaire: the proposed questions within are related to the respondents' personal perception on the management of LAZ they have selected this far.
- Interview: the author acts as the information seeker with muzakki, management staff, executives, and employees of the institution as the informants.
- Documentation: the data to be collected for this study is theories, previous studies, variables, financial report of zakat institution, some pictures of activities, and so on.

### 3. RESULT AND DISCUSSION

On the 16 output column of SPSS table, it shows that *R* (i.e., the coefficient of correlation) is 0.578. It indicates that the relationship between the two variables is moderate; not too weak, not too strong. However, the *R* square (i.e., coefficient of determination) is 33.4% indicating that Islamic work ethics give 33.4% influencing contribution on muzakki loyalty, while another 66.6% is influenced by the others 7 out of Islamic work ethics.

Table 1. Model Summary

Model	R	R Square	Adjusted R	
			Square	Std. Error of the Estimate
1	,578 <sup>a</sup>	,334	,322	2,55751

Source: Output SPSS

From Table 2, the level of significance from regression is identified. Based on F test or test of significance (Sig.), it is found that the Sig. = 0.000. This value is less than the standard of significance at 0.05. Therefore, it indicates that the equation model of regression in this study is found significant; implying that the linear regression of this study meets the criteria of linearity.

10 Table 2. ANOVA<sup>a</sup>

Model		Sum of Squares	Df	Mean Square	F	Sig.
	Residual	379,369	58	6,541		
	Total	569,250	59			

Source: Output SPSS

The finding of this study gives support to the theory that Islamic work ethics positively and significantly affect the loyalty of muzakki. For muzakki, therefore, Islamic work ethics within LAZ is seen as a fundamental aspect. Muzakki assume that *shiddiq*, *amanah*, *tabligh*, and *fatanah* are things that should be taken into account when they decide to keep joining the institution.

12 Table 3. Coefficients<sup>a</sup>

Model	B	Unstandardized Coefficients		T	Sig.
		Std. Error	Beta		
1	(Constant)	9,545	2,473	3,860	,000
	X	,410	,076	5,388	,000

Source: Output SPSS

The test result shows that the T 14 tistic of the construct of Islamic work ethics on muzakki loyalty is 5.388. It indicates that Islamic work ethics has positive and significant effect on muzakki loyalty. From this finding, it suggests that Islamic work ethics positively and significantly affect muzakki loyalty.

The result of this study is supported 11 some previous studies. Fikriyah (2013), studying the effect of service marketing mix and Islamic work ethics on muzakki loyalty to LAZ in Surabaya, argued that those two variables positively and significantly affected the loyalty of muzakki. Another study by Zulfa (2010) about the effect of Islamic service quality on patients' loyalty at Islamic Hospital in Central Java found that the quality of Islamic services and the image of the hospital positively and significantly affected the patients' loyalty.

An organization's performance in terms of work culture is dependent on its members' attitude and behavior while working, and the attitude of each person is different (Cahyono, 1999: 9). Zadjuli (1992: 46-47) argued that Islam had specific assessment on performance, and it contains several elements, as follow.

- *Nawaitu*. The intention of working is for worship because of Allah SWT;
- In performing his/her job, one should totally comply with the rule of Islam.
- His/her motivation to work is to seek for benefit, not only for living but also for hereafter;
- In performing his job, every human should implement the principles of efficiency and benefit, as well as preserving the natural environment;
- Keeping the balance between wealth and taking worship;
- Always be grateful to Allah SWT, and spending *rizki* (i.e., wealth) he/she gains in line with what Allah SWT has ordered; Allah SWT has said in QS. At-Taubah, 9: verse 105:

Meaning: And say: "Work!, and Allah will see your work and so His Messenger and the true believers; and you will be brought back to (Allah) who knows the unseen and the witnessed, and He will make you understand all that you were doing (call you to account for it)." (QS. At-Taubah, 9: verse 105).

#### 4. CONCLUSIONS

Based on the result of this study along with its data analysis, it concludes several things as follow. Islamic work ethics has significant effect on muzakki loyalty to LAZ in Surabaya. For muzakki, this ethic should be taken into account. As the organization that collects and distributes ZISWA fund from muzakki, LAZ should be able to maintain its Islamic work ethics in good ways, and it is reflected into four characters including *fatamah*, *amanah*, *shiddiq*, and *tabligh*. Those four characters are crucial and influential for muzakki to decide whether or not they will put their loyalty to the LAZ. This finding is supported by some previous studies, such as Fikriyah (2013) and Zulfa (2010).

The implementation of Islamic work ethics by LAZ in Surabaya is found quite good. *Fatamah* is sustainably improved through trainings and workshops that may develop the competence and professionalism of the employees. The institution also keeps maintaining its *amanah* by regularly reporting the financial report of LAZ to muzakki and collecting the zakat, as well as other efforts in order to maintain the credibility of LAZ. *Shiddiq* is continually implemented in its daily routines, especially those related to honesty, fund distribution report, and the others. *Tabligh* should be continually enhanced by maintaining *silaturahmi* (i.e., communication) with muzakki, as well as providing respectful manner with good language without insulting other's feeling.

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