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DETERMINANT VARIABLE TOWARD LEVEL OF DONOR TRUST AND AMOUNT OF INFAQ PAYMENT (EMPIRICAL STUDY AT FOUNDATION OF SOCIAL FUND IN JEMBER- INDONESIA)

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ABSTRACT

This research aims to know the variables determining level of donors trust and amount of infaq payment at foundation of social fund named Yayasan Dana Sosial al Falah located in Jember Indonesia. Type of the research is explanatory research that explain the impact independent variable to dependent varibale through hipotesis test. A method of data analysis in this study uses Partial Least Square approach (PLS). The reseach result showed that (a) Accountability has no significant negative effect on the amount of infaq payment; (b) Transparency has a significant positive effect on the amount of infaq payments; (c) Quality of service has a significant positive effect on the amount of payment infaq; (d) Institution image has positive effect not significant to infaq payment amount; (e) Accountability has no significant positive effect on donor trust level ; (f) Transparency has no significant positive effect on donor trust level; (g) Quality of service has a significant positive effect on donor trust level; (h) Institutional image has a significant positive effect on donor trust level; (i) The level of trust has no significant negative effect on the amount of infaq payments. Based on the findings, researcher recommand that managements of foundation of social fund should improve transparancy, accountability, quality of servive, image of the institution and level of donors trust to increase a performance of infaq collecting activities.

Keyword: Infaq, Trust, Accountability, Transparency, Quality of Servive, Image

Background

Equity of income in Indonesia is of particular concern to the government. The high level of income inequality makes some Indonesian people still cannot feel the full prosperity. In addition, the high level of income inequality also leads to an increase in the number of two groups, i.e. those who can easily meet their needs (the rich) and those who find it difficult to meet the needs of their lives (the poor). Based on data from the Central Bureau of Statistics (BPS) March 2017, the number of poor people (population with per capita expenditure per month below the Poverty Line) in Indonesia reached 27.77 million people (10.64 percent), increased by 6.90 thousand compared to the condition of September 2016 which amounted to 27.76 million people (10.70 percent).

Efforts to reduce poverty are one way is to optimize the amount of infaq payment to be provided by the donorS. Infaq is one of the most highly recommended worship services for every Muslim. In fact, the command to give infaq is also described in the Qur'an, one of which is described in Surah Al-Baqarah verse 195. Infaq itself is defined as an asset issued by a person or business entity outside of zakah for general benefit (Law No. 23 of 2011). For example infaq funds used for the construction of mosques, compensation orphans, disaster relief, and others. For the country, infaq can help create better revenue distribution.

Related to the effort to optimize the amount of infaq payment from donors, there are five things that must be paid attention by social fund management organization. First, there needs to be an analysis related to the application of accountability principle in a zakah management organization. Second, is an analysis related to the application of the principle of transparency in an organization managing zakah. Third, is an analysis related to the quality of services provided by the zakah management organization. Fourth, is an analysis related to the image of the institution. Fifth, it is related to the level of trust the donor should be grown by the zakah management organization.

Zakah management organizations are required to apply the principle of accountability in managing infaq funds from donors. Accountability is a form of accountability of zakah managing organization to its donors. The research conducted by Judge (2014) proves that accountability has a significant effect on interest of payer of zakah at Rumah Zakah in Semarang Indonesia. However, this is not in accordance with research conducted by Rahayu (2015) which proves that accountability does not affect the motivation payer of zakah pay zakah to the Institution of zakah management.

Zakah management organizations are required to apply the principle of transparency in managing infaq funds from donors. Transparency is the openness of zakah management organizations in delivering information to the public / donors. This is supported by research conducted by Judge (2014), which proves that transparency has a significant effect on payer of zakah interest at Rumah Zakah in Semarang Indonesia.

Zakah management organizations are required to provide quality services that can provide satisfaction for donors. Thus, this can encourage interest in payer of zakah pay infaq and ultimately this will also affect the amount of payment infaq from donors. This is supported by research conducted by Rendi (2017) which proves that the quality of service significantly influence people's desire to pay infaq at LAZNAS in Palembang Indonesia. However, this is not in accordance with research conducted by Kurniati (2015) which proves that the service has no effect on the interests of payer of zakah paying zakah, infaq and shadaqah at LAZISMU in Pekajangan Indonesia.

To optimize the amount of infaq payments from donors, zakah management organizations must have a good institutional image in the eyes of the community and donors. This is supported by research conducted by Insani (2017) to prove that the institution image has a significant positive effect on the interest of payer of zakah in distributing zakah of profession at BAZNAS in Yogyakarta Indonesia. However, this is not in accordance with research conducted by Rendi (2017) which proves that the image of the institution does not affect people's desire to pay infaq at LAZNAS in Palembang Indonesia.

To optimize the amount of infaq payments from donors, zakah management organizations should be able to foster the trust of their donors. This is in accordance with research conducted by Satrio & Siswanto (2016) which proves that trust has a significant effect on the interest of the community to pay zakah in Lembaga Amil Zakah. However, this is not in accordance with research conducted by Kurniati (2015) which proves that trust has no effect people's desire to payer of zakah pay zakah, infaq and shadaqah at LAZISMU in Pekajangan Indonesia.

Based on research conducted by previous researchers, there are differences in research results related to testing factors of accountability, transparency, service quality, agency image, and the level of trust in interest payer of zakah conducted by some researchers. Based on the differences, the researcher is interested in conducting the research about determinant variable of trust rate of infaq payer and amount of infaq payment at foundation of social fund named Yayasan Dana Sosial al Falah located in Jember Indonesia. Based on the background that has been described before, it can be formulated the following issues: (a) whether accountability effect on the amount of infaq payment; (b) whether transparency effect on the

amount of infaq payment; (c) whether quality of service effect on the amount of infaq payment; (d) whether institution image effect on infaq payment amount; (e) whether accountability effect on donor trust level; (f) whether transparency effect on donor trust level; (g) whether quality effect on donor trust level ; (h) whether institution image effect on donor trust level; (i) whether the level of trust effect on the amount of infaq payments.

Literature Review

Organization of Zakah Management in Indonesia

The management of zakah in Indonesia is conducted by Badan Amil Zakah Nasional (BAZNAS) and Lembaga Amil Zakah (LAZ). According to Law of Zakah No. 23, 2011, BAZNAS is an institution that conducts management of zakah nationally, while LAZ is a community-formed institution that has the task of assisting the collection, distribution and utilization of zakah. BAZNAS reports the results of its written duties to the President through the Minister and to the People's Legislative Assembly of the Republic of Indonesia at least one time in one year.

BAZNAS is a zakah management organization established by the government. While the LAZ is a zakah management organization that can be formed by the community. However, in its formation of LAZ shall obtain the permission from the Minister or an official appointed by the Minister, among them LAZ shall meet the conditions among them; (a) registered as an Islamic social organization that manages education, religious lectures and social affairs; (b) in the form of a legal entity; (c) get recommendation from BAZNAS; (d) having a Shari'a supervisor; (e) have technical, administrative and financial capacity to execute its activities; (f) non-profit orientation; (g) having a program to utilize zakah, infaq and shadaqa for the welfare of the people; and (h) are willingly sharia and financials audited.

Research Conceptual Framework

These five variables can increase or decrease the amount of funds infaq that will be paid donors to foundation of social fund named Yayasan Dana Sosial al Falah. Based on the theoretical basis that has been described, this study aims to determine the determinant variable of donors trust level and the amount of infaq payment consisting of variables; accountability, transparency, service quality, and institution image, Here is the conceptual framework in this study:

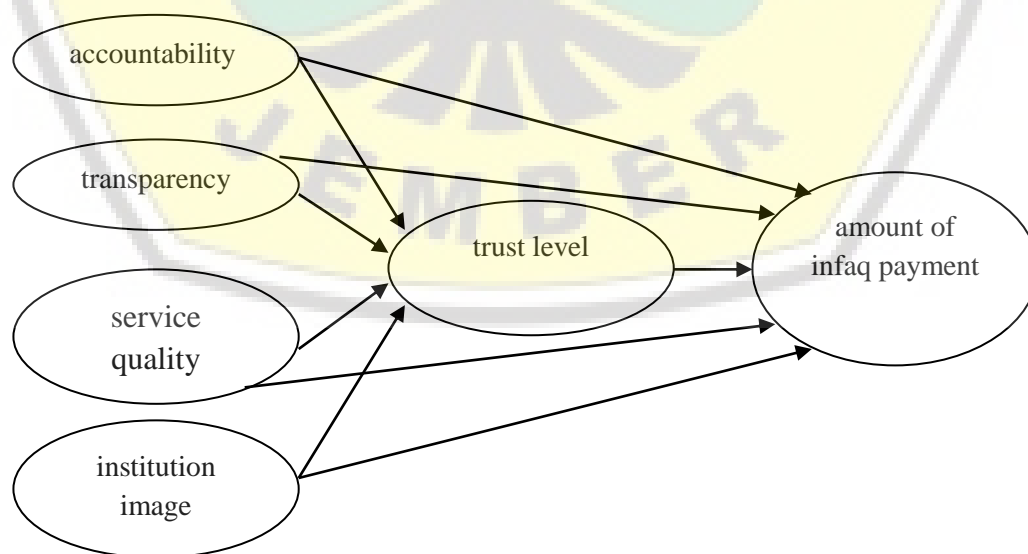


Figure 1. Research Conceptual Framework

Research Hypothesis:

- H1 = Accountability significant effect on the amount of infaq payment
- H2 = Transparency significant effect on the amount of infaq payment
- H3 = Quality of service significant effect on the amount of infaq payment
- H4 = Institutional image significant effect on the amount of infaq payment
- H5 = The level of trust significant effect on infaq payment
- H6 = Accountability significant effect on donor trust level
- H7 = Transparency significant effect on trust level
- H8 = Service quality significant effect on donor trust level
- H9 = Institutional image significant effect on donor trust level

Research Method

This research is one form of research in the field of sharia accounting, but in this study only limited to the analysis of determinant variable of donor trust level and amount of infaq payment at foundation of social fund named Yayasan Dana Sosial al Falah located in Jember Indonesia. The type of research used is explanatory research that is research that aims to explain the relationship between two or more symptoms or variables. This study is also intended to test the hypotheses that have been formulated. The population in this study were all registered donors at at foundation of social fund named Yayasan Dana Sosial al Falah located in Jember Indonesia. Yayasan Dana Sosial al Falah located in Jember Indonesia selected as the object of research because the institution is one of the zakah, infaq and shadaqa management institutions that are still active and productive. In addition, this institution also not only manage zakah, but also manage infaq and shadaqa. The sampling technique used in this research is purposive sampling. Sample selection using this technique is done with the aim to obtain a representative sample based on the criteria specified. In addition, this technique is used with the aim of avoiding the occurrence of errors in the determination of samples to be used. The sample of research taken is based on the following criteria:

1. Donors of infaq are registered at foundation of social fund named Yayasan Dana Sosial al Falah located in Jember Indonesia.
2. The donor has been using at foundation of social fund named Yayasan Dana Sosial al Falah located in Jember Indonesia at least in one year. This is because donors are deemed to have known and has a relationship with Yayasan Dana Sosial al Falah.

Type of data used in this study is the primary data. Primary data in this study is the opinion / perception of donors about the discriminant variables of level of donors trust and the amount of infaq payment. Primary data source in this study was obtained from respondents at Yayasan Dana Sosial al Falah. Technique of data collecting uses questionnaire distribution. The research questionnaire was given to the donor of Yayasan Dana Sosial al Falah directly to the respondent in accordance with the address given by the Yayasan Dana Sosial al Falah. Then, the respondents filled in the questionnaire by checking the answers in the questionnaire.

This research uses Partial Least Squares (PLS) approach using SmartPLS 3.0 software. According to Ghozali & Latan (2015: 5), "Partial Least Squares (PLS) is a powerful method of analysis and is often referred to as soft modeling because it eliminates the assumptions of OLS (Ordinary Least Square) regressions, such as data must be normally distributed multivariate and no multicollinearity among exogenous variables ". According to Ghozali & Latan (2015: 11) PLS aims to help researchers get the value of latent variables for prediction purposes. Its formal model is to explicitly define linear variables linearly aggregates from

observed variables or indicators. Weight estimates for creating latent variable score components are obtained based on how the inner and outer models are specified. The result is the residual variance of the endogenous variable minimized. To find out the linear equations used in forming the variables used in the research, the following regression equations can be formed:

$$Y_1 = \alpha + \beta_{y_1x_1}X_1 + \beta_{y_1x_2}X_2 + \beta_{y_1x_3}X_3 + \beta_{y_1x_4}X_4 + e$$

$$Y_2 = \alpha + \beta_{y_2y_1}Y_1 + \beta_{y_2x_1}X_1 + \beta_{y_2x_2}X_2 + \beta_{y_2x_3}X_3 + \beta_{y_2x_4}X_4 + e$$

Results And Discussion

Outer model test is used to test the indicator with its latent variables. Testing of indicators in this study was done by looking at the outer loadings (convergent validity), discriminant validity, and composite reliability. Convergent validity of outer model test can be seen from outer loadings of research model with reflective indicator showing correlation between indicator value with construct. Individual indicators are considered to be reliable if they have a correlation value above 0.70 and t-statistic significance > 1.96 .. However, in the scale scale development studies, loading 0.50 to 0.60 is still acceptable. Outer loadings results can be obtained after bootstrapping in the PLS procedure against the research model. Here is the research model after bootstrapping.



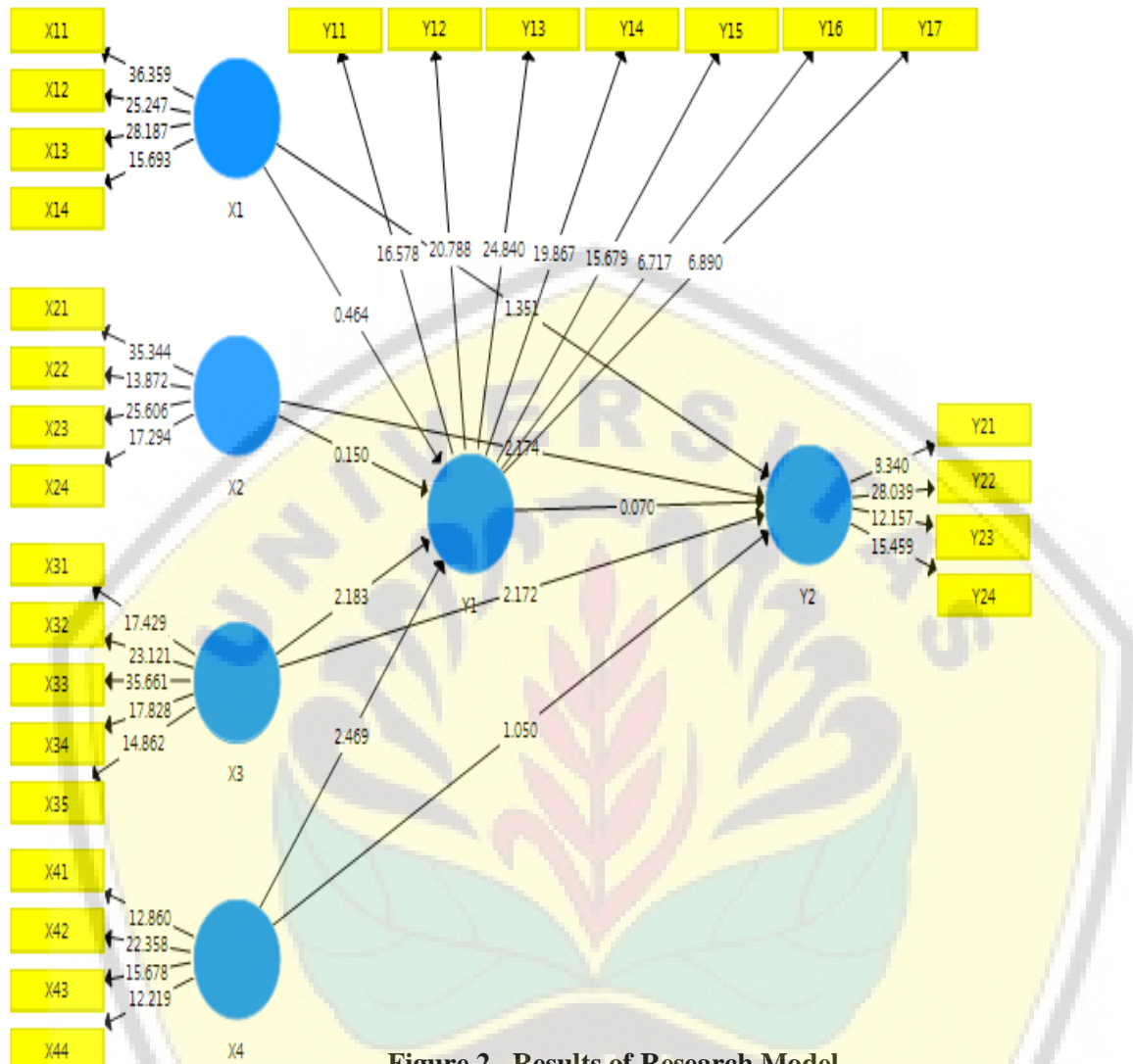


Figure 2. Results of Research Model

Path Analysis

Path analysis shows the influence and significance between latent variables in the study. Path analysis results are seen from the magnitude of the coefficients path (path coefficients) and the t-values for predictive model significance. The result of path coefficients can be seen in table 1.

Tabel 1. Result of *Path Coefficients*

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)
X1 -> Y1	0,163	0,159	0,351	0,464
X1 -> Y2	-0,360	-0,376	0,267	1,351
X2 -> Y1	0,054	0,049	0,358	0,150

X2 -> Y2	0,573	0,574	0,264	2,174
X3 -> Y1	0,321	0,334	0,147	2,183
X3 -> Y2	0,346	0,368	0,159	2,172
X4 -> Y1	0,381	0,381	0,154	2,469
X4 -> Y2	0,210	0,205	0,200	1,050
Y1 -> Y2	-0,014	-0,007	0,207	0,070

Based on the table path coefficients above, can be made the result of regression equation as follows:

$$Y_1 = 1,010 + 0,163X_1 + 0,054X_2 + 0,321X_3 + 0,381X_4 +$$

$$Y_2 = 1,096 - 0,360X_1 + 0,573X_2 + 0,346X_3 + 0,210X_4 - 0,014Y_1$$

Based on path analysis that has been done, obtained result that coefficient of path of accountability (X1) to amount of payment infaq (Y2) has parameter value equal to -0,360. While the value of t-statistic < t-table or 1.351 < 1.96. The first hypothesis in this study is that accountability has an effect on the amount of infaq payment at foundation of social fund named Yayasan Dana Sosial al Falah located in Jember Indonesia, so it can be decided that research hypothesis 1 (H1) is rejected. This indicates that accountability has no effect on the amount of infaq payments at foundation of social fund named Yayasan Dana Sosial al Falah located in Jember Indonesia. The results of this study are supported by research conducted by Rahayu (2015) which proves that accountability did not affect the motivation payer of zakah to pay zakah to the Institute of Zakah. However, this is not in accordance with the research conducted by Judge (2014) which proves that accountability has a significant effect on the interest of payer of zakah to pay zakah at LAZ BMH and LAZ LMI in Bondowoso regency.

Based on path analysis that has been done, obtained result that coefficient of transparency path (X2) to infaq payment amount (Y2) has parameter value 0,573. While the value of t-statistic > t-table or 2.174 < 1.96. The second hypothesis in this study is that transparency affects on the amount of infaq payments at foundation of social fund named Yayasan Dana Sosial al Falah located in Jember Indonesia, so that it can be taken decision that research hypothesis 2 (H2) is accepted. This shows that transparency affects the amount of infaq payments at foundation of social fund named Yayasan Dana Sosial al Falah located in Jember Indonesia. The results of this study are supported by research conducted by Judge (2014) which proves that transparency has a significant effect on interest of payer of zakah to pay zakah at LAZ BMH and LAZ LMI in Bondowoso.

Based on path analysis which has been done, obtained result that coefficient of service quality line (X3) to infaq payment amount (Y2) has parameter value equal to 0,346. While the value of t-statistic > t-table or 2.172 > 1.96. The third hypothesis in this study is the quality of service affect on the amount of infaq payment at foundation of social fund named Yayasan Dana Sosial al Falah located in Jember Indonesia, so it can be taken decision that research hypothesis 3 (H3) is accepted. This shows that the quality of service influences the amount of infaq payment at foundation of social fund named Yayasan Dana Sosial al Falah located in Jember Indonesia. The results of this study is supported by research conducted by

Rendi (2017) which proves that the quality of service affect on the public interest to pay infaq at LAZNAS DPU DT in Palembang.

Based on path analysis that has been done, obtained result that coefficient of institution image line (X4) to infaq payment amount (Y2) has parameter value equal to 0,210. While the value of t-statistic $<t\text{-table}$ or $1.050 < 1.96$. The fourth hypothesis in this study is the agency image has an effect on the amount of infaq payment at foundation of social fund named Yayasan Dana Sosial al Falah located in Jember Indonesia, so it can be decided that research hypothesis 4 (H4) is rejected. The results of this study is supported by research conducted by Rendi (2017) which proves that the image of the institution does not affect on the interest of the community to pay infaq at LAZNAS DPU DT in Palembang. However, this is not in accordance with research conducted by Nur'aini and Ridla (2015) which proves that the institution image has an effect on the interest of payer of zakah to distribute zakah of profession at PKPU in Yogyakarta. The mismatch of research results occurs because of the different indicators used to measure institution image variables and the amount of infaq payments or interest in paying zakah.

Based on path analysis that has been done, the result that the coefficient of trust level (Y1) to infaq payment amount (Y2) has parameter value equal to -0,014. While the t-statistic value $<t\text{-table}$ or $0.070 < 1.96$. The fifth hypothesis in this study is the level of trust affect on the amount of payment infaq at foundation of social fund named Yayasan Dana Sosial al Falah located in Jember Indonesia, so it can be taken decision that research hypothesis 5 (H5) is rejected. This shows that the level of trust does not affect on the amount of infaq payment at foundation of social fund named Yayasan Dana Sosial al Falah located in Jember Indonesia. The results of this study are supported by research conducted by Kurniati (2015) which proves that trust does not affect the interest of payer of zakah pay zakah, infaq and shadaqa at LAZISMU in Pekajangan.

Based on path analysis that has been done, obtained result that coefficient of path of accountability (X1) to level of trust (Y1) have parameter value equal to 0,163. While the value of t-statistic $<t\text{-table}$ or $0.464 < 1.96$. The sixth hypothesis in this study is that accountability affects on the level of donor trust at foundation of social fund named Yayasan Dana Sosial al Falah located in Jember Indonesia, so it can be decided that research hypothesis 6 (H6) is rejected. This shows that accountability has no effect on donor trust level at foundation of social fund named Yayasan Dana Sosial al Falah located in Jember Indonesia. The results of this study are supported by research conducted by Nugraha (2015) which proves that accountability has no effect on payer of zakah trust.

Based on path analysis that has been done, obtained result that coefficient of transparency path (X2) to level of trust (Y1) have parameter value equal to 0,054. While the value of t-statistic $<t\text{-table}$ or $0.150 < 1.96$. The seventh hypothesis in this study is that transparency affects on the level of donor trust at foundation of social fund named Yayasan Dana Sosial al Falah located in Jember Indonesia, so it can be decided that research hypothesis 7 (H7) is rejected. This shows that transparency has no effect on donor trust level at foundation of social fund named Yayasan Dana Sosial al Falah located in Jember Indonesia. The results of this study are supported by research conducted by Nugraha (2015) which proves that transparency has no effect on payer of zakah trust. However, this is not in accordance with research conducted by Safrizal (2015) which proves that transparency affects on the level of beliefs of payer of zakah at Baitul Mal in East Aceh regency.

Based on path analysis that has been done, obtained the result that coefficient of service quality line (X3) to level of trust (Y1) has parameter value equal to 0,321. While the value of t-statistic $>t\text{-table}$ or $2.183 < 1.96$. The eighth hypothesis in this study is the quality of service affect the level of trust of donors at foundation of social fund named Yayasan Dana Sosial al Falah located in Jember Indonesia, so it can be taken decision that research hypothesis 8

(H8) is accepted. This shows that the quality of service influences the level of trust of donors at foundation of social fund named Yayasan Dana Sosial al Falah located in Jember Indonesia. The results of this study are supported by research conducted by Jamilatun (2011) which proves that the quality of service (service) has a positive effect on the trust of payer of zakah at LPDU in Semarang.

Based on path analysis that has been done, obtained result that coefficient of institution image line (X4) to level of trust (Y1) has parameter value equal to 0,381. While the value of $t\text{-statistic} > t\text{-table}$ or $2.469 > 1.96$. The ninth hypothesis in this study is the image of the institution affect on the level of trust of donors at foundation of social fund named Yayasan Dana Sosial al Falah located in Jember Indonesia, so it can be taken decision that research hypothesis 9 (H9) is accepted. This shows that the quality of service influences the level of trust of donors at foundation of social fund named Yayasan Dana Sosial al Falah located in Jember Indonesia. The results of this study is supported by research conducted by Hamidah (2017) which proved that the image of zakah management agency has a significant effect on trust of payer of zakah at BAZNAS in Mojokerto regency .

Based on path analysis that has been done, obtained result that coefficient of institution image line (X4) to level of trust (Y1) has parameter value equal to 0,381. While the value of $t\text{-statistic} > t\text{-table}$ or $2.469 > 1.96$. The ninth hypothesis in this study is the image of the institution affect on the level of trust of donors at foundation of social fund named Yayasan Dana Sosial al Falah located in Jember Indonesia, so it can be taken decision that research hypothesis 9 (H9) is accepted. This shows that the quality of service influences the level of trust of donors at foundation of social fund named Yayasan Dana Sosial al Falah located in Jember Indonesia. The results of this study is supported by research conducted by Hamidah (2017) which proved that the image of zakah management agency has a significant effect on trust payer of zakah at BAZNAS in Mojokerto regency.

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