The impact of the image of charity institutions, Influencers and trust on the decision to Become a lazismu donor

Abdul Khamil[1], Ibrahim Kamil, Dwi Cahyono[1], Abadi Sanosra[1], Nurul Qomariah[1]

[1]University of MuhammadiyahJember

*Correspondence: Abdul Khamil
Email: abdulkamil99@gmail.com

Abstract: The Amil Zakat Infaq and SedekahMuhammadiyah Institute (LAZISMU) is a community fund-raising institution that manages zakat, infaq from muzaqqis or donors who have the goal of empowering zakat funds to help people run their economy. This research was conducted on Lazismu and has the goal of analyzing and knowing the impact of the image variables of charitable institutions, influencers and trust on the decisions of donors Lazismu Se-former Besuki Residency. Quantitative descriptive analysis was carried out using a measuring instrument in the form of a questionnaire. With a population of 3635 donors in all LazisMu Institutions in the former Besuki Residency, a sample of 250 respondents was obtained using the Slovin formula. The research data was analyzed using the Structural Equation Model (SEM) with the Smart PLS 3.2 application. The results of statistical calculations show that the image of a charitable institution has an impact on the decision to become a donor. Influencer variables have an impact on the decision to become a donor. The trust variable influences the decision to become a donor at LazisMu in the former Besuki Residency Area.
Keywords: image of charity institution; influencers; trust; decision to become a donor; LAZISMU

INTRODUCTION

LazisMu is a national-level zakat institution dedicated to community empowerment through productive utilization of zakat, infaq, waqf and other philanthropic funds from individuals, institutions, companies and other agencies. LazizMu was founded by the Muhammadiyah Central Executive in 2002, then confirmed by the Minister of Religion of the Republic of Indonesia as the National Amil Zakat Institution through Decree No. 457/21 November 2002. With the enactment of Zakat Law number 23 of 2011, Government Regulation number 14 of 2014, and Decree of the Minister of Religion of the Republic of Indonesia number 333 of 2015. LAZISMU as a national amil zakat institution has been reconfirmed through the Ministerial Decree Religion of the Republic of Indonesia number 730 of 2016. Thus, LazizMu can also be categorized as a philanthropic social institution that collects funds from the community and returns it to the community.

There is actually great potential that must be optimized by Zakat Institutions in order to maximize fund-raising, but so far it is still far from the existing potential targets. So it is necessary to know the factors that significantly influence people's decisions to donate money or goods in the State of Indonesia through the existing Amil Zakat Institutions, then managers of amil institutions can find out and optimize their fundraising activities as optimally as possible. The number of LazisMu donors as Ex. The Besuki Residency in the last 5 (five) years is presented in Table 1.

Table 1. Number of former LazisMU donors, Besuki Residency

No.	LazisMu Regency	Number of Donors (Person)				
		2018	**2019**	**2020**	**2021**	**2022**
1	LazisMu Jember	268	389	531	650	811
2	LazisMu Banyuwangi	0	0	1112	1862	1807
3	LazisMu Bondowoso	0	0	311	428	561
4	LazisMu Situbondo	0	0	0	372	456

Source: LazisMu, former Besuki Residency, 2022.

Based on the data presented in Table 1. it shows that the number of donors at the LazisMu office is Ex. The Besuki Residency experiences different increases and decreases every year. Whereas in LazisMuJember there was an increase in the number of donations between 2018 and 2021, but it will decrease again in 2022. At the LazisMuBondowoso and LazisMu Banyuwangi offices, donors can be monitored in 2020 to 2022. 2022, as well as in LazisMuSitubondo the number of donations and new donors can be monitored from 2021 and 2022, whereas in the previous 3 (three) years the results of donations and donors have not been monitored. An interesting phenomenon in the amount of donations at the two LazisMu offices in Ex. Besuki Residency, namely the LazisMuJember office and the Lazis MuBanyuwangi office for the last 3 (three) years, starting from 2020, 2021 and 2022. The number of donations has increased significantly in 2021, the peak period of the covid-19 pandemic, compared to the previous year , in 2020, but then experienced a decline in 2022 which was the end of the co-19 pandemic. Meanwhile, the LazisMuBondowoso and LazisMuSitubondo offices experienced an increase, although not too significantly (Satoto, 2023). The problems faced by donor-recipient institutions are interesting for further research because there are fluctuation problems related to the decrease and increase in the amount of funds that have been successfully collected by donor-accepting institutions from the community owned by PersyarikatanMuhammadiyah in Ex. Besuki Residency (Santoso & Aprillianto, 2019).

Philanthropy is programmed social generosity and is aimed at alleviating social problems (such as poverty) in the long run, for example not by giving fish but by providing hooks and access and justice to be able to fish. Philanthropy is a donation in the form of money, goods, services, time or energy to support socially useful goals, has clear goals and without material or immaterial recompense for the giver. Despite these differences, there is a common goal that underlies every definition of philanthropy, namely love, which is manifested in the form of human solidarity, where people who are more fortunate help those who are less fortunate Philanthropy is programmed social generosity and is aimed at alleviating social problems (such as poverty) in the long run, for example not by giving fish but by providing hooks and access and justice to be able to fish. Philanthropy is a donation in the form of money, goods, services, time or energy to support socially useful goals, has clear goals and without material or immaterial recompense for the giver. Despite these differences, there is a common goal that underlies every definition of philanthropy, namely love, which is manifested in the form of human solidarity, where people who are more fortunate help those who are less fortunate Philanthropy is programmed social generosity and is aimed at alleviating social problems (such as poverty) in the long run, for example not by giving fish but by providing hooks and access and justice to be able to fish. Philanthropy is a donation in the form of money, goods, services, time or energy to support socially useful goals, has clear goals and without material or immaterial recompense for the giver. Despite these differences, there is a common goal that underlies every definition of philanthropy, namely love, which is manifested in the form of human solidarity, where people who are more fortunate help those who are less fortunate Philanthropy is programmed social generosity and is aimed at alleviating social problems (such as poverty) in the

long run, for example not by giving fish but by providing hooks and access and justice to be able to fish. Philanthropy is a donation in the form of money, goods, services, time or energy to support socially useful goals, has clear goals and without material or immaterial recompense for the giver (Qomariah et al., 2022). Despite these differences, there is a common goal that underlies every definition of philanthropy, namely love, which is manifested in the form of human solidarity, where people who are more fortunate help those who are less fortunate (Linge, 2017). The community's decision to become a philanthropist depends on the personality of each community in viewing the benefits of being a philanthropist. The purchase decision is the stage in the buyer's decision-making process where the consumer actually buys (P. Kotler, 2019). Decision making is an individual activity that is directly involved in obtaining the goods/services offered by the company/institution (Tjiptono & Candra, 2012). Being a philanthropist is also included in the category of consumers in deciding what to use to meet their needs. The community's decision to channel funds to zakat charitable institutions (LAZ) depends on many factors. Several factors are thought to influence consumer decisions in choosing charitable and zakat institutions (LAZ), including: image of charitable institutions, influencers and trust. Image is how other parties view a company or institution, a committee, or an activity. Each company has as many images as the number of people who view it (Soemirat & Ardianto, 2004). Various company images come from company customers, potential customers, bankers, company staff, competitors, distributors, trade associations, and customer movements in the trade sector who have views of the company (Sanosra et al., 2022). According to Law Number 23 of 2011 charitable institutions are also called amil institutions which in Indonesia are divided into 2 (two), namely BAZNAS (National Amil Zakat Agency) and LAZ (Amil Zakat Institution). BAZNAS is an institution that manages zakat funds nationally, while LAZ is an institution formed by the community whose task is to assist the collection, distribution and utilization of zakat. Thus the image of a charity institution can be seen starting from the identity of the institution which is reflected through its leader, the name of the institution, and other appearances such as the use of publicity media both visual, audio and audio visual. An influencer is someone who exhibits some desired combination of attributes. Are personal attributes such as credibility, expertise or enthusiasm or network attributes such as connectivity or centrality, which are likely to influence a disproportionately large number of other people. An influencer is defined as someone who exhibits some combination of desirable attributes. Is it a personal attribute such as credibility, expertise or enthusiasm or a network attribute such as connectivity or centrality, that allows influencing a disproportionately large number of other people (Bakshy et al., 2011). Influencer marketing is the marketing of products and services from those who take action to influence the buying behavior of others. Influencer marketing is based, in particular, on the consumer trust earned from opinion controllers (Zak &Hasprova, 2020). Trust is the fruit of a person's belief that they will get something expected of others (P. Kotler & Keller, 2016). Trust involves a person's willingness to behave in a certain way, because a person's belief that his partner will provide what is expected with an expectation that is actually carried out not only in the form of words, promises and other people's statements, but can be proven by facts that are in accordance with his expectations. Trust is the basic capital of a relationship, transactions between two or more parties will occur if each trusts each other, this cannot be recognized in a short time, but must be built from scratch and can be proven consistently. The phenomenon that occurs in LazisMu Charity and Zakat Institutions is as presented in Table 1., where over the last 3 (three) years there have been fluctuations in the receipt of funds from donors/philanthropists. This is a problem for charitable and zakat distribution institutions that have been trusted by the community in channeling funds from donors. The problem is that there are recipients of charity and zakat funds who will not receive the distribution of funds that usually have been received each period. Against

the background of the problems that occurred with LazisMu who was in the former Besuki Residency, it was necessary to conduct this research.

Phenomena that occur in your Lazismu Office as Ex. Due to the decrease in the number of donors, the Besuki Residency will also result in more and more generous donations. This can be explained that if the number of donors decreases, the potential for donations will also decrease, although there may be an increase in donations from existing donors, but usually not too significant (Qomariah, 2012).

According to K. Kotler & Keller (2016) the notion of image is the way people perceive a company or its products that reflect the values that the company has. For a company, image is one of the important assets that must be built so that the company or organization can maintain the existence of the company. By looking at the image that is owned by the company can make consumers decide to make a purchase. Research (Wicaksono & Ellyawati, 2020), (Sinambela et al., 2020), (Fakhrudin, 2019), (Catur et al., 2018), (Putra et al., 2020), (Qomariah & Zaman, 2020), (Napik et al., 2018) states that corporate image can improve purchasing decisions. According to (Zak & Hasprova, 2020), influencer is the process of identifying and activating individuals who have influence over certain target audiences to become part of product campaigns with the aim of increasing reach, sales, and relationships with consumers. Consumer decisions in deciding to buy products can be influenced by individuals who have a role in influencing buyers to buy certain products. Research (Pratiwi & Patrikha, 2021), (Nisa, 2019), (Afandi et al., 2021) results that influencers have an impact on purchasing decisions. Trust is the fruit of a person's belief that they will get something expected of others (P. Kotler & Keller, 2016). Trust involves a person's willingness to behave in a certain way, because a person's belief that his partner will provide what is expected with an expectation that is actually carried out not only in the form of words, promises and other people's statements, but can be proven by facts that are in accordance with his expectations. Consumers who believe in a particular product will decide to buy a product that can be trusted to provide benefits for them. Research conducted by: (Wibowo et al., 2017), (Lăzăroiu et al., 2020), (Irawan, 2018), (Comegys et al., 2009), (Akbar et al., 2020) states that trust have a significant impact on purchasing decisions.states that trust have a significant impact on purchasing decisions. Meanwhile, research conducted by (Djan & Rubbiah Adawiyyah, 2020) states that trust has no impact on purchasing decisions.

Much research has been done on the relationship between trust and purchasing decisions, where the results are still contradictory. Research conducted by: (Wibowo et al., 2017), (Lăzăroiu et al., 2020), (Irawan, 2018), (Comegys et al., 2009), (Akbar et al., 2020) states that trust have a significant impact on purchasing decisions.states that trust have a significant impact on purchasing decisions. Meanwhile, research conducted by (Djan & Rubbiah Adawiyyah, 2020) states that trust has no impact on purchasing decisions. The novelty of this research lies in the influencer concept or variable used as an effort to introduce the LazisMuAmil Zakat Institution (LAZ) to the public so that they are willing to become LazisMu donors (Indarto et al., 2018). The results of this research are expected to be useful for Amil Zakat Institutions and also for scientific development related to the themes developed in this research, namely institutional image, influencers, trust and decisions to become LAZ donors. The purpose of this research is to find out and analyze the influence of institutional image, influencer and trust variables on the decision to become a LazisMu donor in the Eks area. The Besuki Residency which covers the Jember, Banyuwangi, Situbondo and Bondowoso regions.

METHOD

This study examines the direct influence of the image of charities, influencers and trust on donor decisions. The population of this study is individuals who have donated through LazisMu in the Besuki Residency

area, totaling 3635 people. The total sample is 250 respondents with the distribution of samples for each La-zisMu area using the proportional random sampling method. The independent variables are the image of the institution, influencers and trust, while the dependent variable is purchasing decisions. The analytical method uses descriptive analysis and inductive analysis (Smart PLS).

RESULTS AND DISCUSSION

Descriptive Analysis Results

Based on gender, it is known from the distribution, as many as 137 or 54.80% of the respondents who filled out the research questionnaire were male, and the remaining 113 or 45.20% were female. Based on the place of donation, the results were that at the LazismuBanyuwangi office there were 124 people or around 49.6%, donors from the LazisMuJember office were 56 people or 22.4%, and from the LazisMuBondowoso office a sample of 39 donors or 15.6% was taken. , while from the LazisMuSitubondo office itself, the target sample who will fill out the questionnaire is 31 people or 12.4%. Based on education, the result is that respondents with undergraduate education (S1) occupy the top rank with 116 respondents or around 46.4%, respondents with high school/equivalent education as many as 46 respondents or 18.4%, in third place the respondents with the last education Masters (S2) are 35 respondents or 14.0% and then respondents with Diploma education (D1/D2/D3) were 33 respondents or 13.2%. Meanwhile, in the last order of the number of responses based on their last education, there were 10 respondents who each had a Doctoral degree (S3) and junior high school/equivalent. Based on the income of the respondents, the distribution was based on the average monthly income of the respondents from LazisMu donors, the largest in the range of IDR 2,500,000 to. Rp. 5,000,000, -, as many as 85 people or 34%, then the respondents to as many as 57 people or 22.8% turned out to be filled with respondents with income ranging from Rp. 5,000,000, - to. IDR 15,000,000, - and respondents with an income of IDR 1,000,000 to. IDR 2.500.000,-. Meanwhile, in the income range of IDR 500,000 to. IDR 1,000,000, - as many as 36 respondents or 14.4%. Respondents with income in the range of IDR 15,000,000 to. Rp. 30,000,000, - it turned out that 9 people or 3.6% collected it and finally the respondents with an income range above Rp. 30,000,000, - there were only 6 people or 2.4%.

Results of Analysis of Validity and Reliability

Based on the results of data analysis, the results of the data validity test using the convergent validity measurement model with items that have a value based on the correlation between the item score and the construct value of the convergent validity index are measured by the AVE factor. The results of the AVE index are presented in Table 2. Based on the results of variable loading factor measurements, item values from the image of charitable institutions, influencers, trust, & donor decisions have met the standard of convergent validity, this is because all factors have a value greater than 0.5.

Table 2. Validity Test Results with Convergent Validity

Variable	AVE Result
Image of Intitution	0.559
Influencer	0.549
Trust	0.566
Purchasing Decision	0.547

In conducting data reliability test measurements using the Smart PLS application, with the composite reliability method. In Table 3., it is presented that all variable values in reliability testing using composite

reliability have values above 0.7. Thus it can be concluded that the variables tested are reliable. Based on the results in Table 3. It can be stated that each construct has a high level of reliability test, this can be shown from the composite reliability value of all constructs greater than 0.07.

Table 3. Reliability Test Results with Composite Reliability

Variable	Composite Reliability Result
Image of Intitution	0.938
Influencer	0.930
Trust	0.940
Purchasing Decision	0.935

Results of Hypothesis Test Analysis

Hypothesis testing in this study needs to be carried out in order to test the truth of a statement about the relationship between the independent variables (image of the institution, influencers and trust) and the dependent variable (the decision to become a donor). The results of the analysis of the research hypothesis test are presented in Table 4. Based on the data in Table 4, the image of charitable institutions, influencers, & trust has a significant influence on the decision to become a donor to charities and zakat, because the p value is less than 0.000.

Table. 4. Results of Research Hypothesis Analysis

Construct	Original Sample (O)	T Statistics (|O/STDEV|)	P-Values
Institutional Image -> Purchasing Decision	0.242	4.535	0.000
Influencer -> Purchasing Decision	0.331	5.844	0.000
Trust -> Purchasing Decision	0.326	5.205	0.000

Discussion

The Effect of Institutional Image on Purchasing Decisions

In this study, it was found that the image of a charitable institution has a significant positive effect on purchasing decisions (O=0.240). This is supported by the t-statistic value which is greater than 1.96 and the p-value which is less than 0.05, so that the first hypothesis can be accepted. Thus it can be concluded that the image of the institution can have an impact on donors to give their funds to the LazisMu charity institution. This finding is consistent with previous research showing that the image of a charitable institution influences purchasing decisions (Wulandari & Nurcahya, 2015), (Wenas et al., 2014), (Bramantya & Jatra, 2016), (Purwanto & Suharyono, 2018), (Kalangi et al., 2019), (Septiani & Oentoeng, 2020), (Wijaya et al., 2021), (Ramadhanti & Dwiarta, 2021), (Dayrobi & Raharjo, 2020), (Setyaningsih & Murwatiningsih, 2017), (Ambarini et al., 2016), (Husen et al., 2018), (Napik et al., 2018).

The Influencer's Influence on Purchasing Decisions

The influencer variable has a positive & significant influence on the decision to become a donor (O=0.328). Judging from the t-statistic value > 1.96 & p-value < 0.05, so the second hypothesis can be accepted. The higher the level of donor trust in influencers who work with Lazismu, the more likely donors are to make donations at LazisMu. Influencers can evoke positive emotions and encourage consumers to buy, it

can also have the opposite effect. In general, for some influencers who have formed negative popularity recently, it will make the public lose their enthusiasm. And the biggest risk of marketing using this influencer is the company's relationship with the personality involved with some of the influencer's personal problems such as scandals, negative daily behavior, will have an impact on consumers' low willingness to buy the products they market. Research by (Pratiwi&Patrikha, 2021), (Nisa, 2019), (Afandi et al., 2021) reveals that one of the factors a person determines donations (money or goods) is the influence of external factors from figures, artists or influencers who can become their reasons for donating money or goods.

The Effect of Trust on Purchasing Decisions

In this study, it was found that the trust variable had a very positive and significant influence on donor decisions (O=0.325). Judging from the t-statistic value > 1.96 & p-value < 0.05, so the third hypothesis can be accepted. The higher the donor's trust, the higher the possibility of the donor to donate. Decisions are a consumer/customer behavior that can respond positively to what is provided by the company/institution and intends to revisit or use products/services from the company/institution. Several previous studies have shown that trust in a product/brand/service has a positive influence & very significant to the final outcome of consumer buying decisions (Wibowo et al., 2017), (Lăzăroiu et al., 2020), (Irawan, 2018), (Comegys et al., 2009).

CONCLUSION

Based on the analysis using Smart PLS, the following results were found in this study: 1) A positive and quite significant influence was generated between the image of a charity institution on the decision to become a donor at LazisMu; 2) There is a positive and significant effect of influencer variables on the decision to become a donor at LazisMu; 3) There is a positive and significant effect of the trust variable on the decision to become a donor at LazisMu.

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