

# Analysis of donor's trust and relationship commitment in lembaga amil zakat in Indonesia

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## ABSTRACT

The purpose of this study is to investigate the role of donor's trust and relationship commitment in a non-profit organization. This study used a survey method and takes individual donors of Lembaga Amil Zakat as the research samples. There are 117 respondents used in this research. Structural Equation Modeling (SEM) is selected as the analysis technique. The findings of the study reveal that (1) shared values have significant effect on trust; (2) relationship marketing investment has significant effect on trust; (3) trust has significant effect on relationship commitment; and (4) trust has significant effect on future intentions. The contribution of this study is mainly to broaden the application of social exchange theory and relationship marketing concept, which are suitable not only for profit-oriented organizations, but also for nonprofit oriented organizations.

## ABSTRAK

Penelitian ini bertujuan untuk menganalisis peran kepercayaan pendonor dan komitmen hubungan dalam organisasi non-profit. Penelitian ini menggunakan metode survei dan mengambil responden yaitu pendonor individu Lembaga Amil Zakat sebagai sampel penelitian. Ada 117 responden yang digunakan dalam penelitian ini. Data yang diperoleh dianalisis menggunakan Structural Equation Modeling (SEM). Temuan penelitian ini menunjukkan bahwa (1) nilai-nilai bersama berpengaruh signifikan terhadap kepercayaan; (2) relationship marketing investment memiliki pengaruh yang signifikan terhadap kepercayaan; (3) kepercayaan memiliki pengaruh yang signifikan terhadap relationship commitment, dan (4) kepercayaan memiliki pengaruh yang signifikan pada future intention. Kontribusi dari penelitian ini adalah terutama untuk memperluas penerapan social exchange theory dan konsep relationship marketing yang cocok tidak hanya untuk organisasi yang berorientasi profit, tetapi juga untuk organisasi nirlaba.

## 1. INTRODUCTION

Islam teaches that people who have met certain requirements are obliged to donate part of their wealth in the form of zakat, infaq and sedekah. Lembaga Amil Zakat (Amil Zakat Institution) was established to manage the zakat, infaq and sedekah, as stipulated in the Law of the Republic of Indonesia, No. 23 of 2011, and was further regulated in the Regulation of Badan Amil Zakat Nasional (National Amil Zakat Agency) No. 02 of 2014. In fact, the percentage of Muslims who use the Lembaga Amil Zakat is still relatively low. In 2009, the potential receipt of zakat, infaq and sedekah was IDR 85 trillion, but the amount of zakat, infaq and sedekah collected by the Lembaga Amil Zakat was only Rp 1.3 trillion (Jawa Pos, September 9, 2010). Therefore, Lembaga Amil

Zakat needs to understand the future intention of donors and to optimize the efforts to create a strong and long-term relationship with the donors.

The definition of Badan Amil Zakat and Lembaga Amil Zakat, based on the Law of the Republic of Indonesia Number 23 of 2011 on the Management of Zakat, is as follows: Badan Amil Zakat Nasional (BAZNAS) is an agency that manages the zakat nationally, while Lembaga Amil Zakat (LAZ) is an institution that is established by the community and has the task of helping the collection, distribution, and utilization of the zakat.

The effort to maintain long-term relationship with customers is based on the concept of relationship marketing, as proposed by Gronross (1994), that relationship marketing is aimed to establish, main-

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tain, and strengthen relationships with customers and other partners. It is intended to realize the objectives of the parties concerned. The similar statement is also expressed by Kotler and Keller (2016), that relationship marketing is a practice of establishing satisfactory long-term relationships with the key parties, such as customers, suppliers, and distributors, to maintain preferences and business in the long term.

The concept of relationship marketing that has been widely studied in its application in profit-oriented organizations and in the context of B2B, (Morgan and Hunt 1994, Smith 1998, Palmatier et al. (2009) shows that the role of trust variable and relationship commitment variable is very important. Meanwhile, this study was conducted in nonprofit-oriented organization and in the context of B2C. Thus, the problems being examined in this study are as the following: first, how can donor's trust and relationship commitment are shaped in Lembaga Amil Zakat? Second, do donor's trust and relationship commitment also contribute to shaping the donor's loyalty in Lembaga Amil Zakat?

## 2. THEORETICAL FRAMEWORK AND HYPOTHESES

### Relationship Marketing

The shift in marketing practices from transactional marketing to relationship marketing is characterized by a change in the interaction between buyers and sellers. According to Chaston (2000), the shift occurs because transactional marketing concepts cannot establish loyalty in the long term. Transactional marketing, which is in short period, is different from relationship marketing that seeks to realize the relationships with stakeholders in the long term. Even Yim, Tse and Chan (2008) asserted that relationship marketing has greater transfer affection than transactional marketing.

The initial idea in the development of relationship marketing thinking is a continuum of the customers' relationship that is from transactional orientation to relationship orientation (Dwyer, Schurr, and Oh 1987). In relationship marketing, the relationship among the parties involved seems very close and interdependent. Dwyer, Schurr, and Oh (1987) supposed the relationship marketing as a form of "marriage between buyers and sellers," just like the benefit in the relationship between husband and wife in terms of cooperation, harmony, working together, and nurturing, individual growth, the sharing of caring for household appliances, social support, sexual preference and social closeness. In that condition, they shared responsibility, the desire for

mutual caring and attention, as well as the closeness between the buyer and seller. All these are in terms of the relationship marketing concept.

Relationship marketing has been defined in several ways. It can be said that the earliest definition was proposed by Berry (1983) in Morgan and Hunt (1994) that relationship marketing is a strategy to attract, maintain, and strengthen relationship with customers. According to Gronross (1994), relationship marketing aims to establish, maintain, and strengthen relationship with customers and other partners, with the aim to realize the objectives of the parties concerned. This is supported by Zeithaml, Bitner, and Gremler (2009) who explained that essentially there is a paradigm shift in marketing from focusing on the acquisition or transaction to the retention or relation. Relationship marketing or relationship management is a business philosophy, an orientation strategy, with the focus on maintaining and enhancing relationships with existing customers rather than finding new customers.

Meanwhile, Kotler and Keller (2016) revealed that relationship marketing is an effort to establish mutually satisfactory long term relationships with the key parties so that the organization can get benefit and can maintain its business. McCort (1994) stated that the relationship marketing is assumed as a core philosophy where the organization wants a long-term relationship with its customers. According to Morgant and Hunt (1994), the key parties include supplier partnership (including suppliers of goods and services), a lateral partnership (including competitors, non-profit organizations and government), buyers partnership (including end consumers and medium consumers), and internal partnership (including business units, employees and functional departments). With relationship marketing, the organization look: (1) putting the believers as a pair; (2) the process of cooperation with the stakeholders is intended to create value; and (3) the results of cooperation is used as a means to enhance the company's ability to compete (Sheth and Parvatiyar 1995).

Gruen, Summers, and Acito (2000) argued that a few years ago, management approach saw that customers relationship is a key asset in priorities and practices in some profit and non-profit organizations. A management approach with the asset of customers in this case, is referred to the relationship marketing. Some researches concerning relationship marketing in profit-oriented organization have successfully focused on the relationship which has economic interests in nature and involves B2B marketing. However, Arnett, German, and Hunt (2003) revealed that relationship marketing is a strategy

that can be executed in the context that involves high level of social exchange, B2C marketing, and non-profit marketing. Meanwhile, McCort (1994) who conducted a study on NCOs (non-profit organizations belonging to Christians) said that the relationship marketing in non-profit organization is devoted to seek long-term relationships with customers, thereby increasing the loyalty of the donors.

### **Trust**

According to Morgan and Hunt (1994), trust is the core of the entire exchange of relationship. Trust exists when one of the exchange partners has reliability and integrity. Morgan and Hunt (1994) also stated that trust, as a key construct in the long-term business model is as good as personal relationships. In addition, this study has been extended in social exchange.

Trust, according to Moorman, Deshpande, and Zaltman (1993), is defined as the willingness to make an exchange with people who can be trusted. Meanwhile, Dwyer, Schurr, and Oh (1987) defined trust as the expectation of one party that the other party desires to coordinate, fulfill promises, and do his part in relationships.

Trust is an important tool that should be owned by companies to build strong relationship marketing with consumers. Customers' trust in the service provider has two sides, trust in the front-line employees and trust in management. Trust in the front-line employees can be interpreted as the trust in services performer that cannot be separated from the service itself, while trust in the management can be defined as the trust in the setting of policies and actions that occur in services (Sirdeshmukh, Singh, and Sabol 2002). According to Venable et al. (2005), from the marketing perspective in the majority of transactions, the nature of the exchange in non-profit organization is different from that of the exchange, which is based on monetary. Venable et al. (2005) also described that social exchange and trust have an important role in consumer decision on whether to donate money, time, or in the form of goods or services to the organization.

### **Relationship Commitment**

In the literature of relationship marketing, relationship commitment plays a central role, although relationship commitment is defined in various ways. The concept of relationship commitment comes from industrial or organizational psychology and is regarded as an interest to continue activities, such as keeping in touch with business partners. Meanwhile Dwyer, Schurr, and Oh (1987) defined relationship

commitment as the commitment to keep something that has been agreed upon, explicitly or implicitly based on the willingness and readiness between the transaction partners (the recipients and the service providers) to continue the functional relationships that have been established. Another definition shows that relationship commitment is regarded as a passion that goes on in the long term to maintain the valuable relationships (Moorman, Deshpande, and Zaltman 1993).

The emergence of relationship commitment to keep in touch is based on the simple positive evaluation by both parties (customer and service provider). The evaluation is based on the assessment between the benefits received and the sacrifices incurred in the short term that will have an impact on the long-term benefits derived from the relationship (Dwyer, Schurr, and Oh 1987). Relationship commitment is the core in the study of relationship marketing (Morgan and Hunt, 1994; Gundlach, Achrol, and Mentzer 1995). Even Gruen, Summers, and Acito (2000) in their researches focused on the importance of relationship commitment in relationship marketing, by sorting relationship commitment from the side of the norm, sustainability, and effectiveness. Research on the consequences and antecedents of relationship commitment variable in profit-oriented organization has been carried out by Anderson and Weitz (1992); Brown, Lusch, and Nicholson (1995); and Morgan and Hunt (1994).

### **Shared Values**

Morgan and Hunt (1994) defined shared values as the form of expression that participants have the same perception on their shared values. Dwyer, Schurr, and Oh (1987) theoretically suggested that shared values contribute to the development of trust and relationship commitment. Chatman (1991) also stated that shared values have become a variable that plays a major role in organizational research, especially in the literature of organizational relationship commitment. Meanwhile, Morgan and Hunt (1994) who had conducted research on a profit-oriented organization obtained findings that shared values have positive effect on relationship commitment. The same result was found by MacMillan et al. (2005) who had done research on the non-profit organization.

Shared values have a positive effect on relationship commitment. The same result was also obtained in the research conducted by Morgan and Hunt (1994) and MacMillan et al. (2005) that shared values also have positive effect on customers' trust.

H1: Shared values have positive effect on donor's

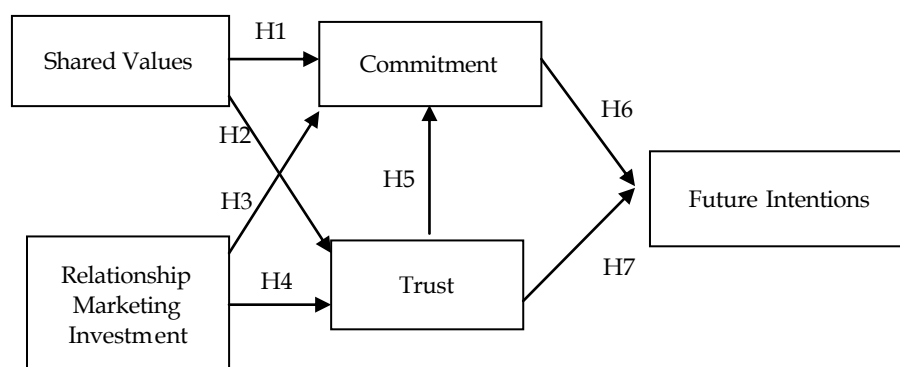


Figure 1  
Analysis Model

relationship commitment to Lembaga Amil Zakat.

H2: Shared values have positive effect on donor's trust in Lembaga Amil Zakat.

### Relationship Investment Marketing

Relationship marketing investment is identified based on how an organization works hard to strengthen relationship with customers, how an organization makes significant investments in building relationship with customers, how an organization to be loyal all the time and to seek their relationships (Palmatier et al. 2009). Sargeant and Lee (2004) who conducted research on relationship marketing in non-profit organization stated that there are four keys of activities that show the donor's trust in the non-profit organization, among others are: relationship investment, mutual influence, communication acceptance, and the patience of opportunism. Meanwhile, according to Moorman, Deshpande, and Zaltman (1993), relationship marketing investment affects customer's trust and relationship commitment. The same thing was also stated by Morgan and Hunt (1994), Smith (1998), Sirdeshmukh, Singh, and Sabol (2002), and Palmatier et al. (2009).

H3: Relationship marketing investment has positive effect on donor's relationship commitment to Lembaga Amil Zakat.

H4: Relationship marketing investment has positive effect on donor's trust in Lembaga Amil Zakat.

Selnes (1998) revealed that trust and satisfaction are variables that play an important role in shaping a sustainable relationship. Achrol (1991) also said that trust is a major determinant on relationship commitment. The studies conducted by Morgan and Hunt (1994), Smith (1998), Garbarino and Johnson (1999), Palmatier et al. (2009); and Sargeant and Lee (2004) found that trust has an effect on customer's relationship commitment.

H5: Trust has positive effect on donor's relationship commitment to Lembaga Amil Zakat.

### Future Intention

According to Garbarino and Johnson (1999), in non-profit organization, future intention is in the form of attendance, contribution and donation in the future. There are differences in predicting the future intention between the customers who have high relationship orientation and the customers who have low relationship orientation. The research conducted by Garbarino and Johnson (1999) showed that on the customers who have high relationship orientation, trust and relationship commitment are the main intermediary construct in the success of relationship compared to satisfaction. On the contrary, on the customers who have low relationship orientation, satisfaction is the main intermediary construct in the success of relationship compared to trust and relationship commitment. Meanwhile, Ndubisi (2007) stated that like trust, relationship commitment is an important factor to understand the power of relationship marketing, which is very useful to measure the likelihood of customer's loyalty and the frequency of repurchases in the future.

Relationship commitment is one of the important variables to understand the power of relationship marketing. Relationship commitment is also a construct that is useful to measure the likelihood of customer loyalty, as well as to predict the frequency of repurchases in the future (Morgan and Hunt, 1994, Dwyer, Schurr, and Oh 1987). The result of the research conducted by Brown and Peterson (1993) shows that relationship commitment has positive effect on the intention to behave.

H6: Relationship commitment has positive effect on donor's future intentions to Lembaga Amil Zakat.

Garbarino and Johnson (1999) in their research discovered the effect of trust on the future intentions. Meanwhile, according to Schiffman and Kanuk (2004), loyalty can be enhanced through relationship marketing. In this case, the most important thing is to build trust between the company and customers as well as keeping promises. Furthermore, loyal cus-

**Table 1**  
**Calculation of Construct Reliability**

Construct	$\sum$ Std Loading	$\sum$ Std Loading 1	$\sum$	Construct Reliability	Remark
Shared values	1.870	3.497	0.616	0.850	Reliable
Relationship marketing investment	2.315	5.359	0.563	0.905	Reliable
Trust	2.811	7.902	0.711	0.917	Reliable
Relationship commitment	2.384	5.683	1..294	0.815	Reliable

Source: Primary Data.

**Table 2**  
**Regression Coefficient, SE, and CR**

Correlation between Indicator and Construct	Std. Regression Weights	Unstd. Regression Weights	S.E.	C.R.	Remark
Shared Value 1	0.750	1.000			
Shared Value 2	0.647	0.774	0.146	5.313	Valid
Shared Value 3	0.473	0.712	0.170	4.190	Valid
Relationship Marketing Investment 1	0.755	1.066	0.153	6.948	Valid
Relationship Marketing investment 2	0.874	1.113	0.155	7.176	Valid
Relationship Marketing Investment 3	0.686	1.000			
Relationship Commitment 1	0.712	1.000			
Relationship Commitment 2	0.542	0.768	0.137	5.623	Valid
Relationship Commitment 3	0.738	0.838	0.109	7.664	Valid
Relationship Commitment 4	0.392	0.554	0.136	4.070	Valid
Trust 1	0.716	0.943	0.116	8.127	Valid
Trust 2	0.660	0.763	0.103	7.378	Valid
Trust 3	0.784	1.000			
Trust 4	0.651	0.760	0.105	7.264	Valid

Source: Primary Data.

tomers will always support the company's activities. In the non-profit institutions, such support may include donation, volunteer or positive word of mouth communication (Mael and Ashfort 1992). Selnes (1998) also revealed that trust and satisfaction are variables that play important role in shaping the sustainable relationship.

H7: Trust has positive effect on donor's future intentions to Lembaga Amil Zakat.

Based on these hypotheses, the analysis model is shown in Figure 1.

### 3. RESEARCH METHOD

#### Sampling and Data Collection

The sample units in this study are individuals, the donors of Lembaga Amil Zakat who have been at least 17 years old. The sampling criteria are based on the setting of research at Lembaga Amil Zakat, so the respondents selected should be the donors of Lembaga Amil Zakat who have been adult. This means that that their actions could be justified. The data are collected by a survey and distributed questionnaires to a number of respondents directly. The number of samples for donor is 117 respondents, living in East Java, Central Java and Yogyakarta.

#### Research Instrument Development

In this study, questionnaires were developed from previous studies (Morgan and Hunt 1994; Garbarino and Johnson 1999; and Palmatier et al. 2009). Then, the validity of the content was tested through discussion with the students of doctoral program in Management. As proposed by Venkatraman and Grant (1986), the validity of the content is a function of the adequacy of the items. This is also to reflect the domain of the construct and can be tried through the use of screened and edited students and executives. Convergent validity test and discriminant validity test were also done in this study.

#### Measurement and Construct Operation

Five-level Likert scale was used to measure the respondents' perceptions on shared values, relationship marketing investment, trust, relationship commitment, and future intentions to Lembaga Amil Zakat. The operation of the construct is as follows: shared values are operated as the level of mutual confidence on behavior, goals, and policies, which are important or unimportant, appropriate or inappropriate, and rightly or wrongly owned by the exchange partners (Morgan and Hunt 1994).

**Table 3**  
Chi-Square between Two Constructs

Relationship Between Constructs	Size of Limitation ( $\bullet$ ij)	X <sup>2</sup> for Unlimited Correlation	X <sup>2</sup> for Limited Correlation	Remark
Shared Values - Relationship Marketing Investment	0.79	14.521	95.495	Valid
Shared Values - Commitment	0.82	20.101	74.830	Valid
Shared Values - Trust	0.69	8.337	61.249	Valid
Relationship Marketing Investment - Commitment	1.00	22.587	96.729	Valid
Relationship Marketing Investment - Trust	0.86	26.302	94.301	Valid
Trust - Commitment	0.90	39.141	87.986	Valid

Source: Primary Data.

**Table 4**  
Results of Hypothesis Test

Structural Relationship	Std. Regression Weights	Unstd. Regression Weights	t count	Remark
Commitment $\leftarrow$ Shared Values	0.003	0.004	0.076	Not Significant
Trust $\leftarrow$ Shared Values	0.602	0.684	4.365	Significant
Commitment $\leftarrow$ Relationship Marketing Commitment	0.086	0.089	0.914	Not Significant
Trust $\leftarrow$ Relationship Marketing Investment	0.243	0.242	2.349	Significant
Relationship commitment $\leftarrow$ Trust	0.962	1.041	7.417	Significant
Future Intentions 1 $\leftarrow$ Commitment	-1.001	-1.088	-1.279	Not Significant
Future Intentions 2 $\leftarrow$ Commitment	3.064	3.742	1.284	Not Significant
Future Intentions 1 $\leftarrow$ Trust	1.821	2.144	2.265	Significant
Future Intentions 2 $\leftarrow$ Trust	-2.330	13.081	-0.998	Not significant

The construct of relationship marketing investment is operated as the perception of the activities undertaken by organization in building and maintaining strong relationships with customers (Palmatier et al. 2009), while trust is the perception of confidence in the integrity and reliability of the exchange partners (Morgan and Hunt 1994). The construct of relationship commitment is operated as an enduring desire to maintain valuable relationship (Morgan and Hunt 1994). Meanwhile, the future intention is the intention of the customers to behave in the future, whether to stay in touch or to leave the organization (Garbarino and Johnson 1999).

#### Conformity Assessment between Data and Research Model

The conformity assessment between data and research model is based on several indicators, among others are: the value of Chi-square, Chi-Square or Degree of Freedom, Goodness of Fit Index (GFI), Parsimony Goodness of Fit Index (PGFI), The Root Mean Square Residual (RMR), Tucker Lewis Index (TLI), Comparative Fit Index (CFI), and Root Mean Square Error of Approximation (RMSEA) (Hair et al. 2010).

#### Normality and Outlier Test

The data of the respondents, in the form of donors,

qualify normality data. In outlier test for the data of respondents in the form of donors, there are two deviating data, so of 119 existing data, there are 117 data that meet the requirements.

#### 4. DATA ANALYSIS AND DISCUSSION

At the beginning, the future intention variable was measured by two indicators, because, in the technique of Structural Equation Modeling (SEM), there must be at least three indicators. This results in the presence of negative variance in the variable. The solution is that the latent variable in the form of future intention, which is measured by its two indicators, is linked directly with the variable of trust and variable of relationship commitment.

#### Measurement Model

SEM technique is used because it is intended to test the models, such as structural model and measurement model. Two-stage SEM approach begins with the testing of the measurement model and is continued with the testing of the structural model. In the measurement model, the testing is done on reliability and validity. Validity test includes convergent validity and discriminant validity.

#### Reliability Test

Hair et al. (2010) defined reliability as an assessment

of the level of consistency among the repeated measurements of a variable. Reliability testing is done by calculating the size of construct reliability. A construct is said to be reliable if it has reliability construct more than 0.70 (Hair et al. 2010). The formula of reliability construct =  $\sum \text{Std. Loading}_2$ : ( $\sum \text{Std. Loading}_2 + \sum \epsilon_j$ ). The results of the study indicate that all of the constructs are reliable, because they have the reliability construct from 0.815 to 0.917. The detailed results of the calculation of the reliability construct can be seen in Table 1.

### Validity Test

Convergent validity is a construct validity that measures the extent to which a construct correlates positively with other constructs. Meanwhile, discriminant validity assesses the extent to which a construct does not correlate with other constructs, so a construct is completely different from the other constructs (Malhotra 2010; Hair et al. 2010).

A construct is said to have convergent validity if each of the indicators has a critical ratio (CR) greater than  $2 \times$  standard error (SE) (Anderson and Gerbing 1988). From Table 2 it can be seen that each of the indicators of the constructs in this study has a CR greater than  $2 \times$  SE. This indicates that the data used in this study has a convergent validity.

The assessment of discriminant validity was done by providing limits on the parameters of the correlation between the two estimated constructs ( $\phi_{ij}$ ) to 1, and then chi-square different test is done on the values obtained from the limited and unlimited model (Joreskog 1971 in Anderson and Gerbing 1988). Discriminant validity is achieved when the  $\chi^2$  value of the limited model is lower than the  $\chi^2$  value of the unlimited model. This condition indicates that both constructs are not perfectly correlated (Bagozzi and Phillips, 1982, in Anderson and Gerbing 1988). From the results of the analysis, it is found that the magnitude of  $\chi^2$  value between the two constructs, in which the  $\chi^2$  value of unlimited model is lower than that of the limited one, as seen in Table 3.

### Structural Model

The structural model shows the relationship between the constructs in the research, as seen in the hypothesis proposed in this study. The results of the analysis show that the supported hypothesis such as H2, H4, H5. While the H7 is supported partially, in which the effect of trust on intention 1 is significant, while the effect of trust on intention 2 is not significant. According to the questionnaire, the indicator of intention 1 contains the donor's intention to keep paying zakat, infax, and sedekah through Lembaga

**Table 5**  
**The Sizes of Goodness-of-Fit**

Chi-Square	157.977
Degree of Freedom	96
Chi-Square / Degree of Freedom	1.646
GFI	0.870
PGFI	0.614
RMR	0.029
TLI	0.899
CFI	0.919
RMSEA	0.075

Source: Primary Data.

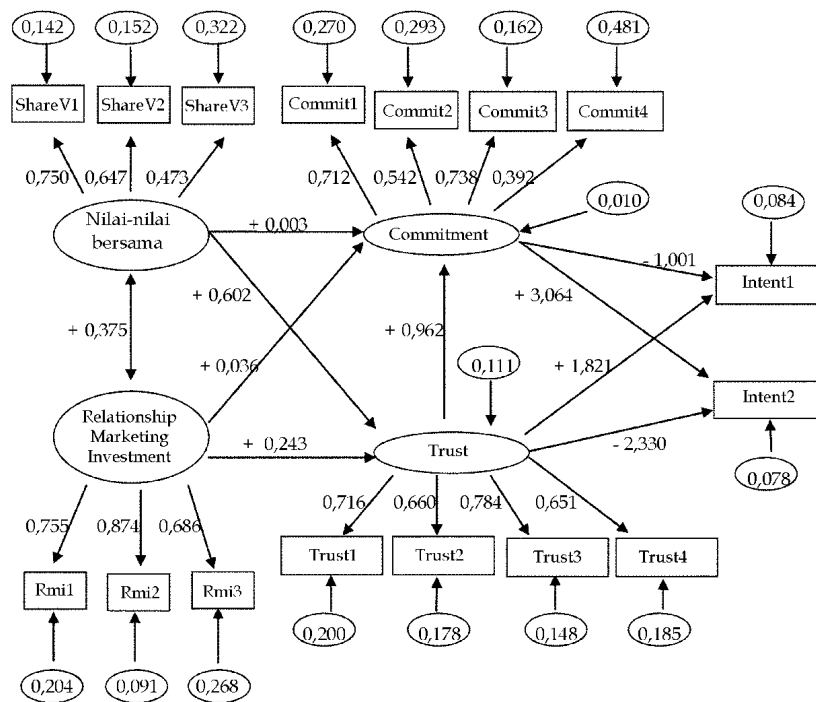
Amil Zakat in the future, while the indicator of intention 2 contains the donor's intention to engage in Lembaga Amil Zakat in the future, for example, in the management of the organization (see Table 4).

The test on the suitability between the data and the models, based on goodness-of-fit, indicates that GFI, TLI, and CFI are in marginal position and have good index of Chi-Square/degree of freedom, PGFI, RMR, RMSEA because they meet the cut-off that has been determined, as shown in Table 5. The analysis results of a two-stage full model SEM can be seen in Figure 2. Note that the analysis of the data in this study uses AMOS software, with AMOS Basic approach, therefore, the figure of the research model is created manually.

### Discussion

Relationship commitment is the conviction of each party that the relationship they live is a very important relationship, which deserves to be fought to the maximum in maintaining the need for a longer period of time (Morgan and Hunt 1994). However, for the donors, their relationship commitment to Lembaga Amil Zakat is not affected by shared values and relationship marketing investment.

The donors commit to relate to Lembaga Amil Zakat because of their perception that paying zakat, infaq and sedekah is an obligation, even without seeing the same values owned by Lembaga Amil Zakat as those that are believed by the donors, as well as the efforts that have been made by Lembaga Amil Zakat in building relationships with the donors. Meanwhile, from the previous studies, obtained the findings that relationship commitment is also affected by the cost of the discontinuation of relationship (Morgan and Hunt 1994), material benefits (MacMillan et al. 2005), overall satisfaction (Garbarino and Johnson 1999), the equality between the related parties, open communication and rationalism (Smith 1998), trust and relationship marketing investment (Handriana, Dhammesta & Purwanto 2015).



**Figure 2**  
Results of Two-stage SEM Analysis

For donors, shared values and relationship marketing investment affect their trust in Lembaga Amil Zakat. The values held by Lembaga Amil Zakat are, for example, how the institution treats the staff, and the efforts made by Lembaga Amil Zakat to establish relationships with the donors are the driving factor for the donors to trust Lembaga Amil Zakat. This is consistent with the findings of Venable et al. (2005) who did research in non-profit organization, that trust has an important role in consumer decisions, whether to donate money, time or in the form of goods or services to the organization.

The research conducted by Morgan and Hunt (1994), Smith (1998), Garbarino and Johnson (1999), Sargeant and Lee (2004) found that trust affects the relationship commitment of the customers. Likewise, the results of this study also find that the donor's trust has positive effect on their relationship commitment to Lembaga Amil Zakat. The higher the trust of the donors, the higher their relationship commitment to Lembaga Amil Zakat is. Thus, trust is an important factor in shaping the relationship commitment in nonprofit organization (Palmatier et al. 2009).

Evidence in this study is that donor's relationship commitment does not affect their intention to keep on relating to Lembaga Amil Zakat in the future. The unsupported hypothesis that examines the effect of the donor's relationship commitment on the future intention is because the payment of zakat, infaq and sedekah is an obligation for every Muslim

who can afford. So their intention to continue to pay zakat, infaq and sedekah to Lembaga Amil Zakat in the future is not caused by the pride of the donors to become part of Lembaga Amil Zakat, a sense of belonging to Lembaga Amil Zakat, and a concern for long-term success of the Lembaga Amil Zakat, but it is determined more by their relationship commitment as Muslims who are obliged to pay zakat, infaq, and sedekah. The previous researches found the opposite facts that the relationship commitment is a construct that is useful to measure the likelihood of customer loyalty, as in predicting the frequency of repurchase in the future (Morgan and Hunt 1994; Dwyer, Schurr, and Oh 1987). This is possible because the researches were conducted with the object in the form of a profit-oriented organization, while this study is conducted in non profit religious organization.

In this study, the donors who trust Lembaga Amil Zakat have positive effect on their future intentions. In nonprofit organization, the future intention may be in the form of attendance, contributions and donations in the future (Garbarino and Johnson 1999). The high acceptance potential of zakat, infaq and sedekah by Lembaga Amil Zakat indicates the very large potential for this organization to collect zakat, infaq and sedekah from Muslims by optimizing its efforts in establishing relationship with donors. Thus, the main finding of this study is that trust variable has dominant role in relationship marketing in non-profit organization.



## 5. CONCLUSION, IMPLICATION, SUGGESTION, AND LIMITATIONS

Morgan and Hunt (1994) have tested the importance of the role of trust and relationship commitment in the relationship marketing in profit-oriented organization and in the context of B2B. In a study at the level of B2C in this non-profit organization, it can be said that the result does not fully support the findings of the previous studies that put the variables of trust and relationship commitment as an intermediary variable. The findings of this study indicate that the intention of the donors to continue to relate to Lembaga Amil Zakat is influenced by the trust of donors to the institution, and not influenced by their relationship commitment to the Lembaga Amil Zakat. This study will be useful in the development of relationship marketing theory, considering that until now the research on the topic of relationship marketing has been conducted largely in profit-oriented organization and at the level of B2B (Arnett, German, and Hunt 2003). Thus, the results of this study indicate that the trust of donors at the Lembaga Amil Zakat plays a major role in realizing their loyalty to the organization. Loyalty is the main capital for both, profit and non-profit organizations, so that the organizations continue to exist and grow more in the future.

Based on the research results, for the management of Lembaga Amil Zakat, it is suggested that: first, to remain attentive to the donor's shared values and some efforts to establish relationship with the donors; second, the manager of the Lembaga Amil Zakat should further improve its performance so that the donor's trust could be maintained, because it is proved that trust is a factor that plays an important role in shaping the donor's intentions to keep on relating to the organization. The limitations of this study are associated with the spread of questionnaires which was conducted in coincide with the fasting month of Ramadan.

Month of Ramadan is identical to the month of full of charity for Muslims. This condition allows the bias when the respondents are filling up the questionnaires, especially on the answers given by the respondents. Another limitation of this study is related to the data collected, i.e., using cross-sectional or one-shoot approach, therefore it requires caution in making conclusions on the causal relationship between the constructs. Thus, further studies are suggested to be done using longitudinal approach to be possible to obtain better results in testing the causal relationship between the constructs.

For further studies, it is recommended, first, to conduct research outside the fasting month of Ra-

madan to minimize the bias in respondents' answers, second, it is possible for researchers to include other variables, such as latent exogenous variables, for example, the research conducted by Morgan and Hunt (1994) which includes the variable of costs for dismissal of the relationship, the benefits of relationship, communication, and opportunistic behavior. Alternatively, it is also possible to use satisfaction variable (Garbarino and Johnson 1999; Mael and Ashfort 1992; and Ndubisi 2007).

Third, the research model in this study can be attempted to be implemented in other nonprofit organizations other than *Lembaga Amil Zakat*. Fourth, with the unsupported hypothesis that tests the effect of donor's relationship commitment on the future intention, it is interesting to study the relationship between these variables in nonprofit organization. Finally, the findings from informal interviews with some respondents found that donors feel more confident in *Lembaga Amil Zakat* (managed by private) than in *Badan Amil Zakat* (managed by the government), thus this evidence allows the researchers to conduct further studies.

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