

EFFECT OF ACCOUNTABILITY, SERVICE QUALITY, TRUST MUZZAKKI TOWARDS MUZZAKI LOYALTY

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ABSTRACT

Influence of accountability, quality of service, belief Muzakki on loyalty Muzzak. This research aims to discuss the influence of accountability, quality of service, trust Muzakki against Muzzaki loyalty to the institution Muzakki Management Institute Infaq (LMI) Surabaya. The research method is using a quantitative approach. The Unit of analysis in research is to use respondents Muzzaki for 100 Muzzaki in the area of Surabaya, with the research instrument using the questionnaire in the area of Surabaya, and the method of data analysis using multiple linear regression. The results showed that the simultaneous influence was positive and significant and partiality that accounting was influential towards Muzzaki loyalty, the quality of service was influential on Muzzaki loyalty, and Muzzaki's belief had an effect on Muzzaki loyalty.

Key Word: Accountability, service quality, trust Muzakki on loyalty Muzzakki

INTRODUCTION

The Prophet Muhammad's orders set a tiered zakat for the rich to relieve the burden of life of Muslims that can be said poor. At this time, Zakat is applied in each Islamic State, which shows that later there will be a regulation of zakat, concerning the number of zakat. Zakat is one of the pillars of Islam, which is one of the founding of Islamic sharia which became a staple element. Zakat is a mandatory obligatory for all Muslims who are qualified. Who so ever does not do Zakat, his prayer will be received by Allah SWT. Zakat is a category in worship such as Hajj, fasting, prayer that has been set clearly based on the Quran and Sunnah. Muslims can develop if humanitarian and social activities can be developed throughout the

world. Zakat is growing that means to show a joyous direction, the decision of commission VIII of DPR has made Amil Zakat Nasional as an official partner of the Commission, which makes Zakat greater. It is endorsed by the Pledge Bn Commission which will bn complete the amendment of Zakat on the legislative Program (Prolegnas). In hopes of the Baznas the existence of political support that bn greater can be optimized by Baznas and bn other zakat stakeholders, including Baznas that there can increase the role of zakat in the development of communities in the region respectively significantly, especially in reducing the poor and community income gaps. Collection and distribution and based on Zakat management organization.

Instansi	Penghimpunan		
	Rp	%	
BAZNAS	153,542,103,405	2.47	13
BASNAZ Provinsi	448,171,189,258	7.20	38
BAZNAS Kabupaten/Kota	3,426,689,437,619	55.05	29
LAZ	2,195,968,539,189	35.28	10
Total	6,224,371,269,471	100.00	40

Source: National Zakat Statistics 2017.

more appropriate to the goal. Zakat has a little tariff but never change all that in because everything has been set in the view of Islam/Sharia. Zakat is put on a wide basin, and covers a wide range of economic activities. Zakat is a spiritual tax that must be paid by every Muslim in any circumstance. For the acceptance of zakat remained stable. This guarantees the continuity of the program for a long period of poverty reduction. Muzakki is a person who pays the obligation of zakat or property that he has and has reached the nisab and the haul. A person is obliged/must pay zakat when fulfilling the criteria of obligation / necessity in issuing zakat to Muslims. Muzakki Loyalty is loyalty to products / services marked with the use of a product continuously without turning / switching to other products or tanpabn affected by the situation in various marketing strategies to use the product / service because it is confident and has a positive attitude to the product/service. Thus, loyalty is the loyalty of the client / Muzakki to the institution that has provided goods or services without the compulsion

Therefore it will be more effective at reducing the definite poverty and in the believe that it will be

factor for long-term validity (Ratnasari, 2012:15). Customers / Muzakki who are loyal or loyal to the primarily will choose to continue the transaction or purchase of the brand even though there is a competitor offering a lot of products/services that are superior in view from the various angles of use. If many customers enter the institution that has a strong brand equity. Transparency of financial statements that are in the analogy as a trait and attitude of management of zakat organization Tabligh, according to the word of Allah SWT in QS Al Maidah verses 67:

Yā ayyuhar rasūlu ballig mā unzila ilaika mir rabbik, wa il lam taf'al fa mā ballagta risālah, wallāhu ya'imuka minan-nās, innallāha lā yahdil-qaumal-kāfirīn.

"O apostle give the thing which is down to you from your lord, and if you do not do what is commanded, then you do not convey his message." In the above paragraph, that the activities of Zakat management must uphold the order of God, in order to always inform all things correctly and openly / transparently, do the work with dedication of high fidelity and uphold honesty. (Dina: 2011:174). Accountability as a obligation of the trustee (agent) who could be understood. Accountability can be understood as an obligation by the Trustee (agent) who can provide an answer, give, report, and disclose all activities and activities that are responsible to the trustee who have the authority to request the liability. In an Islamic point of view say that accountability is the responsibility of a man as the caliph on the Earth to the creator of Allah SWT, because Anything that has been in lakukanbn or in the work. Service quality is customer satisfaction level. While the level of satisfaction that can be gained from a comparison of the real form of service can be received by the customer with the service that is expected by the customer. Kind of good quality service is a form of service that is very satisfying customers and as expected. But if this service exceeds customer expectations, then the form of this ministry can be categorized as a very satisfactory service or very quality. While the form of poor quality of service is a form of service that is far below the standart or very not in accordance with the expectations of service that is expected by customers. Muzakki Trust is very first and very important to the institution of Amil Zakat, so that the distribution of funds from the Muzakki can be collected and can be distributed properly and evenly to all mustahiq, but in reality in the field of society still do not believe or still doubt the institution of Amil Zakat because of lack of openness to the whole community. Because at the value of some institutions are still less transparent about the inclusion of funds. Indonesia state is a country with

a majority of the Muslim population but in reality the amount of zakat accumulated in the board of Zakat found a mismatch between potential with the realization of zakat channeled. Zakat is one part of the pillars of Islam and is one form of ibad that relates to the life of society (social) and the Qur'an also has mentioned zakat as many as 27 times. The importance of zakat according to Islamic religion is mentioned

"Islam is established on five grounds: it is not a god but Allah and Muhammad is the messenger of Allah, establishing prayers, doing Hajj, and fasting in the month of Romadhon". (H.R. Muttafaq ' Alaih). According to Al-Qardhwi Tajang (2006:134) that Zakat is a solution to alleviate the problems of unemployment, poverty, and become one of the economic equitable efforts when it is done optimally. Therefore, the efforts that can be done in order to change and improve the lives of the poor is to provide adequacy and ease in the economic sector that also become the basis of a nation can progress so as to realize the improvement of public welfare

(Bariyah,2012:7). The results of the BPS Data Survey (2015) concluded that there was an increase in the persentase of the less capable population at the Year 2014 of 10.96% while in 2015 to 11.22%. This is due to an increase in the price of staple goods evidenced by an inflation rate of 3.35%. Based on such data that can be used as the optimal source of funding from the community is the provision of zakat system. Zakat is an alternative way that can be a solution to improve people's prosperity. Results of research of the National Amil Zakat and Faculty of Economics and Management of Bogor Agricultural Institute (FEM IPB) in 2011 showed that national Zakat potential reached 3.40% of GDP, or about Rp. 217 trillion. Based on the data found 99% of the national zakat potential that has not been transmitted to the Zakat Management Agency. The research results of Satrio and Siswanto (2016) Some things that led to the ineffectiveness of the amount of zakat collected is based on the absence of taxpayer ignorance to kewajibanbn pay zakaah. The next factor is a sense of the insecurity of paying zakat and a factor in public distrust of Zakat Management Institute. So it shows that the increasingly strong demands of society on the implementation of public accountability. This indicates that the importance of public auntability. This indicates that the importance of accountability of financial information is being told to the whole community honestly and openly. So that the public can obtain the right to know thoroughly for the responsibility that is managed by a board of Zakat. The assessment of Zakat in accordance with the institution of Amil Zakat varies according to the perception and experience of each obligatory zakat (Muzakki). Firdaus, *et al* (2012) One of the reasons

a Muslim pays zakat through the institution of Amil Zakat caused by the factor of satisfaction.

One of the factors that can determine the level of satisfaction is the quality of service (Baznas, 2011). A Muslim pays zakat on the institution of Amil Zakat caused by a factor of satisfaction (Firdaus *et al*, 2012). The influence of Muzakki on LAZ is very large, because the Muzakki that will continuously channel Zakaah on LAZ so that it can affect the acceptance of zakat of the institution. Then LAZ should try to pay attention to and defend the Muzakki they already have so that the loyalty will be formed Muzakki

Problem Formulation

1. How to overview The variables in the variable akutanbility, Service Quality, trust Muzzaki and loyalty Muzzaki at the LMI (Infaq Management Institute) Surabaya ?
2. Is there an accountability influence on Muzakki loyalty in LMI (Infaq Management Institute) Surabaya ?
3. Is there any influence of service quality on Muzakki loyalty in LMI (Infaq Management Institute) Surabaya ?
4. Is there any influence of Muzzaki belief in Muzakki loyalty in the LMI (Infaq Management Institute) Surabaya ?
5. Is there a variable influence accutanbility, Service quality Ministry, trust Muzzaki simultaneously to loyalty Muzzaki at the LMI (Infaq Management Institute) Surabaya ?

LITERATURE REVIEW

Accountanbility theory

Krina (2003) concluded that accountability relates to the obligations of government institutions and officers working on it to create policies or actions that correspond to the prevailing value or that the community needs. Public accountability demands a clear and efficient task restriction of bureaucrand. This principle shows the size of how large the public service is in the size of the values or external norms owned by stakeholders who are interested in the service.

Service Quality theory

Quality service is a level of service that relates to the fulfillment of customer's expectations and needs, it means that the service in said of if certain companies or institutions are able to provide products or services (services) in accordance with the wishes, needs and expectations of the customer/user. (Kotler, 2016).

Muzzaki Belief theory

Moorman (1993) defines trust as a willingness (willingness) for individuals to rely on other parties

involved in exchanges because individuals have confidence to others.

Customer loyalty Theory

A literal understanding is literally faithful or loyalty can be interpreted as faithfulness. The faithfulness is taken without compulsion, but arises from self-consciousness in the past. Gramer and Brown as quoted in Utomo (2006:27) say that loyalty represents a person's degree in demonstrating repeated behaviour from a service provider, having a position or tendency of positive attitude towards the service provider, and only considering the use of service providers when requiring such services

RESEARCH METHODS

Based on the purpose of this study then this research is included into research explanatory research. Explanatory Research is the expansion of a pre existing structural theory by testing a theory or hypothesis to strengthen or even reject theories or hypotheses of pre existing research results. This research explains the relationship of causal relationships between research variables through hypotheses testing. This research uses quantitative research approaches. The research is structured and certified data to be generalized. According to Sugiyono (2016:36), associative research is a study that aims to strengthen the influence or relationship between two or more variables.

Variable and operational definitions variables

The definition of variables in general is an object of what is defined by researchers for the purpose of obtaining information so that it can be withdrawn a conclusion. Theoretically, the understanding of the research variable is an object, trait, attribute or value of a person, or activity that has an assortment of variations between one with the other set by the researcher with the intention to be learned and drawn conclusions. According to (Sugiyono, 2016:61), the research variables are everything that is shaped by the researchers to learn so that information is obtained about it, then it is pulled in conclusion.

Variable Operational definitions

1. Variables bound (dependent variable) according to Sugiyono (2017) suggests that variables are bound often in the call variable output, criteria, consequent. A bound variable is a variable that is affected or that is due to a free variable. Thus the variables tied in the study are: Muzzaki loyalty (Y)
2. Variable free (independent variable) according to Sugiyono (2017) suggests that free variables are often called stimulus variables, or predators. This variable is a variable that affects or becomes the cause of a change or the occurrence

of a dependent variable (bound). In this study the free variables are:

- ✓ Accountability (X1)
- ✓ Quality of service (X2)
- ✓ Trust Muzakki (X3)

Variable Indicator Research

In essence, variable operational definitions are part of the research process, where researchers define a concept or variable so that it can be measured by looking at the dimensions (indicators) of a concept or variable. The operational definitions of variables in this study are as follows: variable indicators are details of the research variables that measure those variables so that they can describe and describe variables such that they are specific, measurable, and can be drawn to a particular conclusion. Broadly, the research indicators of the variables used in this study are as described in the following table:

Variable	Indicator Research
Accountability (X1)	According to David Hulmer and Mark Turney (2015), the Accountability indicators are: -The existence of adequate moral qualities -Sensitivity -Disclosure
Quality of service (X2)	According to Zeithami et al (1990) Quality service Indicators, namely: -Responsiveness (keresponsiveness) -Empathy (empathy)
Muzzaki's Trust (X3)	According to Wibowo (2006), Muzzaki Trust indicators, namely: -Disclosure -Honesty -Sharing
Loyalitas Muzzaki (Y)	According to Foster and Cadogen (2000), Muzzaki's loyalty Indicators are: -Muzzaki behaviour -Transaction activity -Main Choice -Work of mouth (word of mouth communication)

Source: Processed Author's study library, 2020

Conceptual Framework

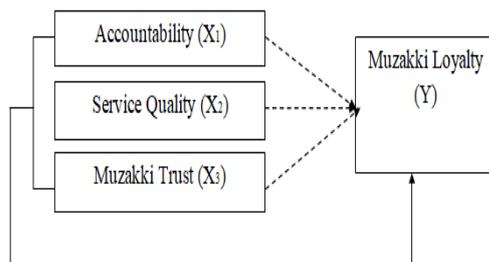


Image: Conceptual Framework Research

Research hypothesis

1. There is an accountability influence on Muzakki loyalty to the LMI (Infaq Management Institute) Surabaya.
2. There is the influence service quality towards the loyalty Muzakki in the LMI (Infaq Management Institute) Surabaya.
3. There is the influence of Muzzaki belief in the loyalty of Muzakki in the LMI (Infaq Management Institute) Surabaya.

4. There is a variable influence accutanbility, service quality, trust Muzzaki simultaneously to loyalty Muzzaki in the LMI (Infaq Management Institute) Surabaya

Population and samples

According to Sugiyono (2017:80), the population is a generalized region consisting of; The object/subject that has a certain quality and characteristic set by the researcher to be learned and then in its conclusion. The population in this study is a Muzakki that provides zakat funds on Infaq Management Institute (LMI) Surabaya which is as much as 34 Muzakki.

Sample and technical sampling

According to Sugiyono (2017:81), samples are part of the amount and characteristics that the population has. When the population is large, and researchers are unlikely to learn all that is in the population, for example due to limited funds, manpower and time, researchers may, using the samples taken from the population. The sampling techniques used in this study are purpose sampling. According to Sugiyono (2017:85) Purpose Sampling is a sampling technique with particular consideration. The criteria used as the basis for sampling the following studies are as follows:

1. Muzzaki age 20 years up to 50 years : By reason: In this study, researchers used the category of adult-elderly age (20-50 years). In this case the adult-elderly are considered to be more experienced or senior, will give more opinion in terms of setting decisions.
2. Minimum income 1.5 million By reason: According to Fatah, the economic ability of the village community will determine its participation level in development (2006:346). So that it can conclude the community with a high level of economic ability, the participation is high, while the community with low economic ability level of participation is also low, because they will choose to make a living so that participation in channeling less zakat.

The Data obtained by researchers from LMI Surabaya is the number of Muzakki which has channeled Zakat is 34 Muzakki. So the samples taken as research respondents were as much as 34 Muzakki.

Methods of Data collection and research instruments

1. Data type: As for the type of data used in this research is quantitative Data, namely the number of Muzakki from the year 2018-2019 which receives zakat in LMI Surabaya which becomes the object of research in the form of numbers

that still need to be analyzed and other Data Support in this research.

2. Data Source: The data source used in this research is primary data and secondary data. According to Sugiyono (2017:137) defining primary data is a data source that directly delivers data to the data collector. Secondary data is the primary data that has been processed further and presented either by the primary data collector or by another party. Secondary Data In this study comes from internal and external sources. Data that is internally obtained through data from LMI Surabaya and external to be obtained through sources outside the organization that is published by banks as well as journals and books, Internet relating to the research variables.

The data collection methods used in this study are as follows:

1. The library approach is the collection of indirect data by reading and studying the books and literature compiled by experts and published by certain institutions as well as previous research related to this research will then be drawn into a conclusion.
2. A questionnaire or poll approach is an approach with spreading questionnaires or poll questions to the research object that is willing to provide a response to the usage request. In this study, the study used conventional questionnaires and also used Likert scales. The Likert scale is a scale used to measure the attitudes, opinions, and perceptions of a person or group of people about social phenomena (Sugiyono, 2015). The questions in the questionnaire were made using a scale of 1-5 to represent the respondents' opinions
3. Close Up is the collection of data done by finding the necessary document sources in discussing the problem or object to be researched. According to (Sugiyono, 2015), the source of information can be obtained researchers from journals, magazines, books, statistical data as well as from the Internet.

Data Analysis Techniques

Sugiyono (2013:224) Describes data analysis is a process of finding and structuring systematic data obtained from the results of field records, and other materials that are easy to understand, and the findings can be informed on others.

Hypothesis Test

Multiple Linear regression analysis.

Ghozali (2009) stated that this analysis was used to analyse the influence of various independent (free), i.e. accountancy, service quality, Muzakki Trust against a single dependent variable, that is loyalty Muzzaki. The Formula for multiple linear regression in the study is as follows:

$$Y = \alpha + b_1 x_1 + b_2 x_2 + b_3 x_3 + e$$

Correlation coefficient (R)

Ghozali (2011) says the presence of a correlation analysis aims to measure the strength of a linear association (relationship)

between two or more variables. Correlation does not exhibit functional relationships or in other words correlation analysis does not distinguish between dependent variables and independent variables.

Coefficient of determination (R²)

Ghozali (2011) posites A coefficient of determination (R²) essentially measuring how far the ability of the model in describing the variation of dependent variables. The value of coefficient of determination is between zero and one. A small R value means the ability of independent variables in explaining the variation of the dependent variable is very limited. A close value means that independent variables provide almost all the information needed to predict the variation of the dependent variable. The fundamental drawback in the use of coefficient of determination is the number of independent variables inserted into the model. Each additional one independent variable, then r definitely increases no matter if the variable is significantly influential to the independent variable. Therefore, many researchers are advocating to use a value adjusted R at the time of evaluating where the regression model is best. Unlike the R² value of adjustable R² values it can go up or down if one independent variable is added to the model.

T-Statistics (partial test)

The T-Statistic test indicates how far apart the influence of independent variables individually in explaining the dependent variables. Testing was conducted using significance level 0.05 ($\alpha = 5\%$). This calculation will be done with the help of SPSS program. According to Singgih (2014), the basis of decision making for hypothesis testing is:

- a) If the significance or Niai value is Alpha (α) < 0.05 then the hypothesis (H_a) is received.
- b) If the value is not significance or alpha value (α) > 0.05 then the hypothesis (H_a) is not accepted.

DISCUSSION

Accountability as an obligation of the Trustee (agent) can be understood. Accountability can be understood as an obligation by the Trust (agent) who can provide responsibility, give, report, and disclose all activities and activities that are responsible to the trust who have the authority to request the liability. In an Islamic point of view say that accountability is the responsibility of a human being the caliph on the earth to the creator of Allah SWT, because anything that has been done on or in the work. The results found that partial accounting has a positive effect on Muzzakki loyalty can be proven that partial hypothesis values are expressed significantly and the overall name of accountancy can affect jointly with Muzzaki loyalty, supported by the study of Azalia Taufik (2017) earlier on the influence of service quality and accountability of zakat management on Amil zakat against loyalty Muzakki. Service quality is a level of service that relates to the fulfillment of customer's expectations and needs, it means that the service in said of if certain companies or institutions are able to provide products or services (services) in accordance with the wishes, needs and expectations of the customer/user. In fact the measurement of a service or product obtained through the measurement of customer satisfaction that is demonstrated through the variable expectation and performance that is in customer feel or Muzakki. The results of the study were significantly significant and positive and simultaneous research results showed in a positive and significant means that the quality of service greatly affects the increasing loyalty of Muzakki and supported earlier research that the quality of service strongly affects the loyalty of students and the human resources of the Safitri (2019) In his research that examines the "influence of quality of service on Muzakki loyalty through the satisfaction of Muzakki and trust Muzakki" The results of his research showed that the quality of service has a positive effect on Muzakki but not significant loyalty. Muzakki satisfaction is negatively influential and in significant is Muzakki loyalty. The belief in Muzakki is positive and significant towards Muzakki loyalty. Service quality is positive and significant to the satisfaction of Muzakki.

Trust (trust or belief) is a belief that the actions of others or a group consistent with their beliefs according to Jamilatun in Yuliafitri is, is a belief born of a process slowly then accumulates into a form of belief, in other words belief is our belief that in one product there are certain attributes. This belief arises from a repeated perception of learning and experience. Trust is an assessment of the credibility of the party that will be trusted by the trusted party's ability to resolve obligations. The Trust (trust) according to Prasaranphanic, in Yuliafitri, is the foundation of the business. Building

trust in long-term relationships with customers is an important factor for creating customer loyalty. This belief is not only to be recognized by other parties/business partners, but must be constructed starting from scratch and can be proven. The results showed that the trust of the mobilization towards Muzzaki loyalty and simultaneously positive and significant influence and empirically the Muzzaki strongly uphold the trust to get the loyalty of the students or its muzzawills, and supported earlier research according to the research results Inayah (2018) that there is a relationship between the variable trust with the loyalty level Muzakki and significant value This indicates that the trust of the agency of Zakat Management in serving the payment of Zakat Muzakki through the LMI is very related in increasing muzakki loyalty. According to the research results of Safitri (2019) that the quality of service positively affects Muzakki but not significant loyalty. Muzakki satisfaction is negatively influential and in significant is Muzakki loyalty. Muzakki's belief has a positive and significant effect on Muzakki loyalty

1. Variable quality of service has a positive and significant influence on Muzakki loyalty on LMI (Infaq Management Institute) Surabaya.
2. There is a influence of belief muzzaki have a positive and significant influence on Muzakki loyalty to the LMI (Infaq Management Institute) Surabaya.
3. Variable accessibility, Ministry of Service, trust Muzzaki simultaneously have a positive influence and significant to the loyalty Muzzaki at the LMI (Infaq Management Institute) Surabaya.

Conclusion and Recommendation

Conclusion

1. Variable accountanbility, quality of service and trust Muzzaki and loyalty Muzzaki Many answered agree and strongly agree very balanced and who answered disagree and quite agree also have a balanced value hence the assessment of the respondent is considered reasonable. And respondents are more male-gender and fewer female respondents. That most of the respondents are to have the last education level of Strata (S1) More and lowest is educated at a Diploma of III%. This means that the majority of customers are level educated Strata (S1). Institute of Management Infaq (LMI) of Islam more than any other religion, Institute of Management Infaq (LMI) is dominated by respondents aged 21-30 years more than the other age it is concluded that respondents of the Infaq Management Institute (LMI) is a productive respondent

2. The accountability variable has a positive and significant influence on Muzakki loyalty to the LMI (Infaq Management Institute) Surabaya.
3. For institutions: The results of this research are empirical could be advised to donate the idea of problem solving that relate to the problem of quality of service towards Muzakki loyalty through the satisfaction of Muzzaki and Trust. And in the hope that this research can be beneficial for the agency of Zakat, especially the Institute of Management Infaq (LMI) in order to measure the level of success and its success in processing Zakat funds, Infaq, and Shodaqoh. And being one of the evaluations and innovations for an institution, both the fundraiser and the distribution thereof.

Recommendation

4. For society: The results of this research can be suggested so that the community is more able to open, know and educate on the distribution of zakat funds, Infaq and Shodaqoh.
5. For students: The results of this research are advised that students can apply the theory that has been obtained to give his idea or advice in the utilization of zakat funds, Infaq and Shodaqoh.
6. For other researchers: it is advisable to retain the variables researchers have done to add further research models

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