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Boost Zakat Fundraising Through E-Customer Relationship Management in Digital Era

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Abstract. At present, zakat payments allow payment via online. Therefore, the relationship between the Amil Zakat Institution and the muzakki must be strengthened, primarily through online zakat payments. E-CRM or what is known as e-Customer Relationship Management is used to facilitate the implementation of CRM in the world of digital payments. E-CRM allows the Amil Zakat Institution to provide appropriate services to satisfy muzakki and increase muzakki loyalty in paying zakat through online applications. Also, the E-CRM feature is essential for management. Zakat Payer Relations Online, without the e-CRM feature, CRM in the world of online zakat payments cannot be realized. Some literature there is no theoretical model for E-CRM implementation on online zakat payments. Besides, there are shortcomings in previous studies that focused on identifying the importance and categorization of e-CRM features in the various stages of the transaction cycle. So, this study seeks to fill the information gap based on empirical data obtained from the survey. The purpose of this study is to examine the relationship between E-CRM features in online zakat payments and online zakat payer loyalty at various stages of the pre-payment, when-payment, and post-payment transaction cycle. The results of this study indicate that the use of E-CRM in online zakat payment applications can affect the satisfaction and loyalty of online zakat payers. Research contributes to the role of the E-CRM feature in increasing the loyalty of zakat payers online at various stages of the payment cycle. What's more, this study highlights the critical elements of the E-CRM program, where online zakat payment applications must invest to increase the loyalty of zakat payers.

Keywords. CRM, e-CRM features, Transaction cycle, Muzakki Satisfaction, Muzakki Loyalty

1. Introduction

Various online-based payment applications are showing rapid development from online purchases to online bill payments. Also, zakat payments also appear online. Online zakat payments accelerate the services of the amil zakat institution. Viewed from a consumer perspective, online-based services significantly reduce search costs and transaction costs, provide a broader choice of service providers, as well as product/service convenience (Anderson & Srinivasan, 2003). One of the comprehensive business and marketing strategies is Customer Relationship Management (CRM) that integrates technology, processes and all service activities (Azmi et al., 2018). With the rapid industrial revolution 4.0 and the increase in internet-based services, the internet has provided a platform to present CRM functions in the online world. From these early developments, the term Electronic Customer Relationship Management (e-CRM) appears, which focuses on internet-based interactions between service

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providers and their membership. According to Howard & Huang (2002), customer satisfaction is one of the goals of customer relationship management, so to simplify and accelerate the process is to implement e-CRM. Researchers and marketing practitioners believe that e-CRM has a significant influence on increasing customer satisfaction. But a survey conducted by InfoWorld shows that 77% of e-CRM projects fail to meet company objectives (Apicella, 2001). According to Feinberg et al. (2002), failure to implement e-CRM might be caused by failure to implement features that affect satisfaction. When an organization focuses on customer satisfaction and customer loyalty, loyalty is not only based on a measure of consumer behavior but also a positive attitude towards the company and the possibility of recommending the use of products/services is also a manifestation of this concept (Zeithaml et al., 1996).In the end, various other studies have approached this problem by investigating the relationship between the implementation of e-CRM and consumer satisfaction (Lee-Kelley et al., 2003), and e-CRM attributes and their effect on consumer loyalty (Alhaiou et al., 2012).

Along with the development of the era and the development of technology, this has become a common thing done by the amil zakat institution. With the use of technology that almost all people understand it, some amil zakat institutions make online zakat payment applications. Even if it does not create an online application, amil zakat institutions in Indonesia work with marketplaces such as Tokopedia, Bukalapak or crowdfunding like Kitabisa. Therefore, researchers need to want to test the effect of e-CRM on the satisfaction of zakat payers (muzakki) online.

The application of e-CRM in online buying and selling transactions will be applied in the realm of online zakat payments. The purpose of this study is to develop and validate a comprehensive model, which illustrates the relationship between e-CRM factors and the satisfaction and loyalty of zakat payers at various stages of the transaction cycle adoption (Pre-Purchase, At-Purchase, and Post-Purchase). The structure of this paper is divided into four parts. In Part one, the introduction is presented. In Part two, a discussion of e-CRM factors, satisfaction and loyalty are presented. In part three, the conceptual framework, research methodology, and data analysis is performed. Finally, in Section four, conclusions and future research are presented.

2. Literature review

In this review literature, we will discuss the stages of the transaction (pre-purchase, at-purchase, post-purchase) on the e-CRM feature and its relation to customer satisfaction and consumer loyalty. Of course, the discussion is adjusted to the context of zakat payments.

2.1. Pre-purchase feature in e-CRM

In the theory of consumer behavior, a consumer has stages in making transaction decisions. The steps start from recognizing problems, seeking information and alternatives, choosing products and services and making transactions. The process is summarized into the pre-purchase, at-purchase and post-purchase stages (Alhaiou et al., 2012). Pre-purchase satisfaction needs to be built because it is a logical antecedent to making transactions. If the customer gets a positive experience during the pre-transaction of a product or service, then a transaction is likely to occur. Therefore, positive feelings from the consensus when pre-purchase can encourage buying behavior. In the context of zakat payments, a favorable impression of pre-payment for the zakat payment application online can encourage muzakki to pay zakat. Following comprehensive literature, such as Khalifa & Shen (2005) and Cheung & Lee (2005), Pre-payment features in e-CRM can be divided into five elements including site design/android application of zakat payment online, ease of finding information about services, information search capabilities, quality information in the form of accuracy of content and information that is up to date. The level of satisfaction at the pre-payment stage has a positive

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impact on customer satisfaction (Oliver & Linda, 1981). The website of the amil zakat institution can provide useful information about organizational services to zakat payers or prospective zakat payers. Also, there is currently a tendency for customers to visit and find information before making transactions (Alhaiou et al., 2012). Also, loyalty program activities also provide an essential role in the decision to pay or purchase. Attractive loyalty programs can make customers decide to make transactions (Ho & Wu, 1999).

Promotional activities from companies or institutions also hold an important key in determining prospective customers to make transactions and payments. Effective promotional programs can attract more consumers than not doing promotional activities (Ho & Wu, 1999).

2.2. AT-purchase feature in e-CRM

The primary purpose of Customer Relationship Management (CRM) is to create, maintain and expand customer relationships and this is not possible if customers cannot find information easily (Alhaiou et al., 2012). Khalifa & Shen (2005) state that at the at-purchase stage, payment methods allow customers to choose the preferred payment method, for example, credit cards, cash on delivery and electronic cash. In the context of zakat members, the payment feature also plays a vital role in determining the decision to pay zakat. In addition to payment features, the privacy policy is also fundamental in the at-purchase stage. An organization must be able to protect confidential personal information from unauthorized misuse of other parties (Cho & Park, 2001). Finally, the most important in the at-purchase stage is transaction security. Transaction security features are critical in determining whether consumers want a transaction closing or not. If there is a failure of the transaction whether the consumer money is lost or returned, if there is no guarantee of food, it will be difficult to attract consumers to make transactions (Cho & Park, 2001).

2.3. POST-purchase feature in e-CRM

Gardial et al. (1994) suggest that consumer thinking and evaluative criteria in the pre-purchase stage are different from those in the post-purchase phase. Oliver & Swan (1989) argue that customer satisfaction is primarily described as a post-transaction experience. Post-purchase, consumers typically evaluate how products and services are delivered from sellers to buyers (Cao et al., 2003). In the context of zakat payments, zakat payers assess whether zakat is distributed on target or not. Therefore, the delivery process is vital in post-transaction evaluation (Khalifa & Shen, 2005).

Feinberg et al. (2002) and Khalifa & Shen (2005) support the availability of problem-solving features where consumers can solve their problems with the responsiveness and speed of customer service. Following extensive literature such as Khalifa & Liu (2007) and Cheung & Lee (2005), post-purchase features can be divided into three elements: problem-solving, order tracking and after-sales service.

2.4. Satisfaction and Loyalty in Zakat Payment

Customer loyalty is a behavioral intention to return to the vendor for more business and recommend it to others (Reichheld & Schefter, 2000). E-loyalty is broadly defined as customer attitudes and commitment that are good to online retailers that produce repeat buying behavior (Srinivasan et al., 2002). As a result, e-loyal customers bring increased profitability to online retailers through long-term customer commitment and reduce costs for acquiring new customers (Reichheld & Schefter, 2000). Faithful customers are not those who are looking for the lowest price, but those who want to pay a premium price. They also tend to refer new customers to online retailers, providing a rich source of profit potential (Reicheld et al., 2000).

Furthermore, loyal customers buy more than newly acquired customers and can be served by reducing operating costs (Van Riel et al., 2001). Therefore, the key to retaining online

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store customers, and thus having these shops show a profit, is improving service quality (Reichheld & Schefter, 2000. Previous findings indicate the need to understand how electronic loyalty is developed.In explaining the formation of loyalty, satisfaction is believed to play a central role. For example, the research found that satisfaction affects loyalty (Anderson & Srinivasan, 2003).

This relationship is considered valid in the context of zakat payments. Based on the results of the study, zakat payers feel satisfaction tends to be loyal to amil zakat institutions (Sutomo et al., 2015).

3. Conceptual Framework & Hypothesis

Based on the literature review, we propose the following e-CRM model (see Figure 1) with several drivers. This model has been used in various contexts by several researchers in terms of purchasing cell phones online, conducted by Alhaiou et al. (2012). Also, Aniba et al., (2012) also conducts e-CRM research in terms of buying airline tickets online. In this study, we use this model in the context of online zakat payments.

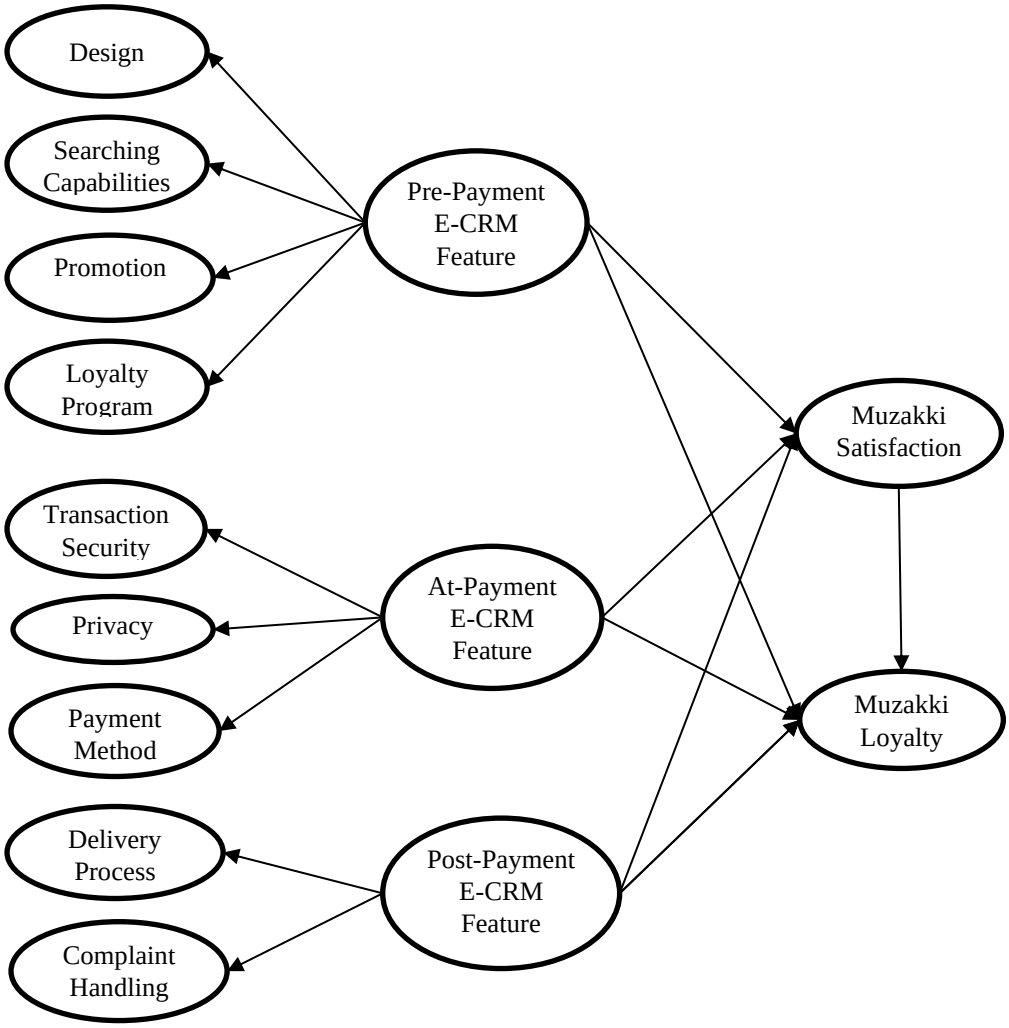

Figure 1. Conceptual Framework of Research.

Independent variable for this study included Pre-Payment, At-Payment, Post-payment, and Muzakki Satisfaction. While Muzakki Loyalty is registered as the dependent variable, this paper proposes that Pre-Payment CRM Features are built from three dimensions: Website Design / Payment Application, Search Capability, Promotion and Loyalty Program. On the other hand, Transaction Security, Privacy and Payment Methods are proposed as dimensions

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of the at-payment CRM Feature. Meanwhile, Post-Payment CRM Feature is built from two dimensions including the delivery process and complaint handling. This study recommends that the e-CRM feature can increase muzakki satisfaction and muzakki loyalty in the context of online zakat payments. Therefore, we build several hypotheses for this study. Table 4 presents the hypothesis for this study.

Table 1. Research Hypotheses.

Hypotheses	Column Header Goes Here
H1	Pre-Payment e-CRM Feature will have positive effect on Muzakki Satisfaction
H2	At-Payment e-CRM Feature will have positive effect on Muzakki Satisfaction
H3	At-Payment e-CRM Feature will have positive effect on Muzakki Satisfaction
H4	Pre-Payment e-CRM Feature will have positive effect on Muzakki Loyalty
H5	At-Payment e-CRM Feature will have positive effect on Muzakki Loyalty
H6	At-Payment e-CRM Feature will have positive effect on Muzakki Loyalty
H7	Muzakki Satisfaction will have positive effect on Muzakki Loyalty

4. Research Design

The research design in this session will discuss how to determine population and samples, design questionnaires, and distribute questionnaires. Besides that, we will also consider the validity and reliability test of several variables.

4.1. Population and Sample

Samples are defined as part of the target population, carefully chosen to represent the total population (Cooper & Schindler, 2014). According to Malhotra et al. (2017), The sample is a subgroup of population elements selected to participate in the study. Samples are part of the population taken through certain ways that represent the population.

The sampling process uses a purposive sampling technique where the target population is online zakat payers. The number of online zakat payers in Indonesia is unknown, and there is no official data on this matter. Therefore, the number of samples we take refers to the opinion of Sekaran & Bougie (2016), that the number of samples taken is ten times the number of variables. There are ten variables in this study. Then the number of samples we take is 100 samples. These samples are confirmed by Hair et al. (2010) which recommends the sample size that is suitable for estimating the model is the size between 100 and 200.

4.2. Questionnaire design and data collection

The questionnaire is divided into two parts. The first part is the question section of the respondents' profile by asking for demographic data. The second part is the question section of respondents' attitudes to questions related to e-CRM features and satisfaction and loyalty. The scale used is the Likert scale.

The questionnaire was distributed online via Google Form with a minimum target of 100 respondents who had made zakat payments online to the amil zakat institution. There are several screening questions to filter whether respondents have paid zakat online. If it has not been, the filling process will automatically stop. Online questionnaires were screened again

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whether they had valid answers or not. If there is an indication of a questionnaire that answers carelessly, the questionnaire is not processed to the next stage.

The majority of respondents were male (72.4%), and 64.1% of respondents were between 26 and 45 years old. The majority of respondents pay zakat frequency 1-2 times a year (66.3%) and 66.39% pay zakat with a value above IDR 1,000,000. As for 65.2% of respondents have obtained a bachelor's degree.

5. Results and Discussion

E-CRM features from pre-payment to post-payment are essential for creating satisfaction for zakat payers and their loyalty. The pre-payment feature is advantageous to attract consumers including muzakki which is analogous to consumers. Similarly, at-payment e-CRM features that need to be considered so that consumers have a good experience. However, based on the results of this study, it turns out that only post-payment e-CRM features have a significant effect on muzakki satisfaction and loyalty. From this case, it can be seen that satisfaction and loyalty of muzakki are strongly influenced by how zakat is channeled appropriately. In the mind of muzakki, satisfaction will arise if the zakat has been paid according to its designation. Therefore, the amil zakat institution needs to convey information clearly where and how the zakat is distributed.

Also, complain handling also needs to be considered by the amil zakat institution that manages online zakat payments. The e-CRM features that handle consumer complaints, in this case, are muzakki needs to be strengthened. The speed of handling complaints must be the concern of online zakat payment managers. In the end, the satisfaction obtained from muzakki will increase the loyalty of muzakki in paying zakat to the amil zakat institutions that they have trusted.

5.1. Validity and reliability

Validity is a measure that shows that the measured variable is really the variable that researchers want to examine (Cooper & Schindler, 2014). One way to measure validity is to use Confirmatory Factor Analysis (CFA). According to Hair et al. (2014), CFA is used to test theoretical or psychological concepts, or constructs, or variables, which are not directly measurable or observable. Meanwhile, according to Hair et al. (2010), CFA is a way of testing how well variables represent a smaller number of constructs. CFA is a confirmatory test of our measurement theory. A Measurement theory that measures variables logically and systematically serves construct is involved in a theoretical model. In order words, measurement theory specifies a series of relationships that suggest how variables represent a latent construct that is not measured directly. According to Hair et al. (2010), the validity value of CFA indicated by the factor loading value is by the number of samples taken. In this study, the number of samples taken was 100 respondents. Then the minimum value of the loading factor is 0.55.

According to Kumar (2011), reliability is the extent to which research findings will be consistent if the study will be carried out again in the future with a different subject sample. In other words, the measurements taken are consistent over time. This study uses the most popular reliability test, namely Cronbach's alpha coefficient. This is a test of the consistency of respondents' answers to all items in size. According to Sekaran & Bougie (2016), the reliability of less than 0.6 is considered bad, those in the range of 0.7 are acceptable, and those that are more than 0.8 are good. The following are the results of the validity and reliability tests of several constructs.

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Table 2. Validity and Reliability Test Results.

Latent Variable	Item	Factor Loading	Cronbach Alpha
Website/Application Design	DSG 1	0.845	0.866
	DSG 2	0.811	
	DSG 3	0.766	
	DSG 4	0.755	
	DSG 5	0.870	
Searching Capabilities	SRCH1	0.866	0.854
	SRCH2	0.843	
	SRCH3	0.827	
	SRCH4	0.799	
Promotion	PRM1	0.802	0.778
	PRM2	0.846	
	PRM3	0.715	
	PRM4	0.743	
Loyalty Program	LYL1	0.909	0.869
	LYL2	0.914	
	LYL3	0.851	
Transaction Security	SCR1	0.692	0.746
	SCR2	0.842	
	SCR3	0.746	
	SCR4	0.757	
Privacy	PRV1	0.803	0.790
	PRV2	0.826	
	PRV3	0.887	
	PRV4	0.829	
Payment Method	PYM1	0.875	0.864
	PYM2	0.861	
	PYM3	0.809	
	PYM4	0.732	
	PYM5	0.776	
Delivery Process	DLV1	0.718	0.792
	DLV2	0.898	
	DLV3	0.744	
	DLV4	0.815	
Complaint Handling	CMPL1	0.878	0.863
	CMPL2	0.628	
	CMPL3	0.896	
	CMPL4	0.884	
	CMPL5	0.773	
Pre-Payment CRM Feature	Website/Application Design	0.801	0.762
	Searching Capabilities	0.863	
	Promotion	0.686	
	Loyalty Program	0.698	
At-Payment CRM Feature	Transaction Security	0.810	0.797
	Privacy	0.865	
	Payment Method	0.853	
Post-Payment CRM Feature	Delivery Process	0.908	0.787
	Complaint Handling	0.908	
Muzakki Satisfaction	SAT1	0.698	0.849
	SAT2	0.854	
	SAT3	0.850	
	SAT4	0.774	
	SAT5	0.796	
Muzakki Loyalty	CLYL1	0.787	0.781
	CLYL2	0.896	
	CLYL3	0.790	
	CLYL4	0.683	

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Based on the results of validity and reliability, all variables have good validity values (factor loading values above 0.55) and meet the required reliability values (Cronbach Alpha above 0.7).

5.2. Data analysis technique

Multiple regression analysis is done to test the relationship between e-CRM features at various stages of payment with muzakki satisfaction and muzakki loyalty. Independent variables as mentioned are pre-payment e-CRM features, at-purchase e-CRM features, and post-purchase e-CRM features. From the results of multiple regression analysis, it was observed that the relationship between the various dimensions of e-CRM features and muzakki satisfaction was statistically significant at a 95% confidence level (P <0.05) for the post-payment feature, while pre-payment and at-payment do not have a significant effect on muzakki satisfaction. Also, the adjusted R-square value is 0.514, which indicates that the relationship is statistically significant. Therefore, hypothesis 3 (H3) is supported. Furthermore, from the regression analysis, it was observed that the relationship between the pre-payment, at-payment and post-payment features with muzakki loyalty also showed the same results. Only post-payment features have a significant effect on the adjusted R-Square value of 0.199.

The next analysis is to see the relationship between muzakki satisfaction and muzakki loyalty. The relationship was statistically positive at a 95% confidence level (P <0.05). Also, the adjusted R-square value is 0.411, which indicates that the relationship is statistically significant; therefore, hypothesis 7 (H7) is supported. The summary results of multiple regression can be seen in the table 3.

Table 3. Multiple Regression Results.

Independent Variable	Dependent Variable	Coefficient	P-Value	Hypotheses Result
Pre-Payment Feature	Muzakki Satisfaction	0.022	0.822	H1 not supported
At-Payment Feature	Muzakki Satisfaction	0.155	0.153	H2 not supported
Post-Payment Feature	Muzakki Satisfaction	0.583	0.000*	H3 supported
Pre-Payment Feature	Muzakki Loyalty	-0.005	0.968	H4 not supported
At-Payment Feature	Muzakki Loyalty	0.052	0.701	H5 not supported
Post-Payment Feature	Muzakki Loyalty	0.437	0.002*	H6 supported
Muzakki Satisfaction	Muzakki Loyalty	0.646	0.000*	H7 supported

*Significant at P-Value < 0.05

6. Conclusion

The appearance of the internet has led to e-CRM to facilitate the implementation of CRM. Howard & Huang (2002)argue that the adoption of the e-CRM concept has increased customer satisfaction and loyalty and retention. Customer loyalty can bring high customer retention rates and reduce costs for recruiting new customers, leading to long-term profitability (Reicheld et al., 2000). The purpose of this paper is to develop an e-CRM model that has been used in the world of online buying and selling in the realm of non-profit, namely online zakat payments. The model is quite comprehensive, which illustrates the relationship between e-CRM factors and muzakki satisfaction and muzakki loyalty at various stages of the transaction

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cycle including Pre-Payment, At-Payment, and Post-Payment. Based on the literature review, this paper identifies several variables that are relevant to the purpose of this study. Independent Variables for this study include Pre-Payment, At-Payment, and Post-Payment, while the use of muzakki satisfaction and muzakki loyalty is listed as Dependent Variable. The results obtained are post-payment e-CRM features that have a very positive effect on the variables of satisfaction and loyalty of zakat payers. In future research, this model will be explored by conducting a qualitative study to dig deeper than online zakat payers on e-CRM features that need to be developed. Also, quantitative research can be applied with more samples and add new theories and variables such as brand equity theory and Technology Acceptance Model (TAM) which proposed by Davis (1985).

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