

Measuring Satisfaction of Mustahik Services Dompét Dhuafa Using Customer Service Index and Importance-Performance Analysis

Prasetyo Wibowo, S.Kom*; Agung Nugroho; M. Noor Awaluddin A. S.Sos., M. Kesos
IMZ, LPM Dompét Dhuafa
prasetyo@dompétdhuafa.org

*Corresponding Author

Abstract

Purpose: Excellent service to both muzaki and mustahik for zakat management organizations is one of the advantages that must continue to be maintained and improve its quality. This research used the Customer Satisfaction Index (CSI) method to obtain importance and satisfaction values for each program service provided so that it can identify problems and recommend appropriate improvements. This research was used to determine the level of interest and satisfaction of the beneficiaries of the mustahik service program at The Dompét Dhuafa Community Service Institution (Lembaga Pelayan Masyarakat - LPM) in the form of a satisfaction index, as well as to find out what priority aspects can be done to improve the quality of this program's services.

Design/methodology/approach: The sampling and data collection technique was carried out using convenience sampling along with questionnaires, interviews and document study. A total of 31 respondents in the Jabodetabek area filled out surveys both face-to-face and telephone. Meanwhile, data analysis was carried out using two methods, namely the Customer Satisfaction Index and Importance-Performance Analysis (IPA). The dimension of Service Quality (ServQual) analyzed is related to 5 aspects, namely Tangibles, Reliability, Responsiveness, Assurance and Empathy.

Findings: Based on the Importance Performance Analysis (IPA) analysis of mustahik services, in quadrant 1 there are 5 items that are the main priority for improvement. The satisfaction score of the LPM Dompét Dhuafa mustahik service program index is 78.60. The LPM Dompét Dhuafa mustahik service program is a part of the Mustahik Journey which serves mustahik segments with emergency criteria and open disbursement proportionally and continues to upgrade the quality of its services.

Research limitations/implications: This research has limited respondents and time in exploring the mustahik segmentation and area.

Practical implications: This research can be a reference for further research related to the mustahik service program, mustahik journey and zakat disbursement.

Originality/value: This research shows that the role of LPM DD is very important in the mustahik journey and it is necessary to continue to improve service quality and listen to the aspirations of various parties.

Keywords: customer satisfaction index, zakat disbursement, mustahik journey

Introduction

The Community Service Institution (Lembaga Pelayan Masyarakat - LPM) is an Organ of Dompét Dhuafa Institution that concentrates its activities on optimizing zakat funds by providing services for mustahik and public affairs issues as an effort to fulfill basic needs

services for the community, both material and spiritual. Program implementation activities use two approach patterns, namely regular services by opening service counters and providing active services, namely creating programs in vulnerable communities. To provide a more effective and efficient range of services, the implementation of the program optimizes volunteerism and synergizes with local institutional assets so as to foster volunteerism in the community.

There are 3 service models carried out by LPM, namely: **Emergency**: Individual assistance is emergency in nature, so the response must be immediate (dharuriyah); **Development Program**: Individual assistance aimed at strengthening the family; and **Spiritual Formation**: Assistance in strengthening institutions with community development. The Mustahik Service Program or Lamusta is one of emergency service model that consist of several main services including: mustahik counseling, mustahik verification, mustahik assessment, distribution of mustahik aid and mustahik monitoring.

As a zakat amil institution, Dompot Dhuafa is very close to the mustahik it has served. Long-term coaching programs and short-term charity distribution are the spearhead of the services provided by Dompot Dhuafa in the eyes of mustahik.

Motivation and Problem Statement

Mustahik service is one of the oldest charity programs in Dompot Dhuafa which has been running since 1998 by the Community Service Institution. Along with the development of the institution, program services have become larger both in terms of the amount of funds distributed and the number of beneficiaries, so that the mustahik service program has also experienced many improvements both in terms of service mechanisms and facilities provided for mustahik.

Various improvements to the programs and service facilities that have been carried out are expected to increase satisfaction for mustahik, regardless of the assistance provided to them. For this reason, the important question is how big is the satisfaction level of mustahik with the mustahik service program provided by LPM. It is also necessary to find out what aspects still need to be improved in the services provided. This is important to conduct appropriate studies that can provide feedback for the institutions to make improvements and increase the quality of services in the future.

Research Goals

- a. Measure the interest and satisfaction level of Lamusta LPM Dompot Dhuafa beneficiaries
- b. Identify the priority aspects for improvement

Literature Review

Concept Zakat on Disbursement

The basis of sharia regarding zakat is found in several surah in the Qur'an, one of which is QS At Taubah verse 60.

إِنَّمَا الصَّدَقَاتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَمِلِينَ عَلَيْهَا وَالْمَوْلَاةِ فُلُوْبُهُمْ وَفِي الرِّقَابِ وَالْغُرْمِينَ وَفِي سَبِيلِ اللّٰهِ وَابْنِ السَّبِيلِ
فَرِيضَةً مِّنَ اللّٰهِ وَاللّٰهُ عَلِيمٌ حَكِيمٌ

Zakah expenditures are only for the poor and for the needy and for those employed to collect [zakah] and for bringing hearts together [for Islam] and for freeing captives [or slaves] and for

those in debt and for the cause of Allah and for the [stranded] traveler - an obligation [imposed] by Allah. And Allah is Knowing and Wise. (QS. 9-At Taubah: 60)

Service Quality (ServQual)

A model developed in the 1980s by Parasuraman, Zeithmal, and Berry. Built on a comparison of two main factors, namely customer perceptions of the services received and the services expected or desired. There are five dimensions developed in the ServQual model:

- a. **Tangibles** : Beneficiary needs focus on physical facilities such as space, cleanliness, tidiness and comfort of the room, complete equipment and communication facilities.
- b. **Reliability** : Ability to provide services as promised accurately and reliably.
- c. **Responsiveness** : Ability to help beneficiaries and provide services quickly.
- d. **Assurance** : Includes abilities of knowledge and politeness as well as their ability to inspire trust and confidence
- e. **Empathy** : Willingness to care provides personal attention to beneficiaries.

Customer Satisfaction Index (CSI)

CSI is a popular method of measuring consumer satisfaction. This method can be used to compare the level of satisfaction of two or more services, or to see the development and level of consumer satisfaction with a product from time to time (time series). Used to determine the overall level of satisfaction. Give weight to each attribute to obtain the overall weight (CSI). There are five categories of satisfaction consisting of:

No	Score (Scale of 100%)	Criteria
1	80% < satisfaction index ≤ 100%	very satisfied
2	60% < satisfaction index ≤ 80%	satisfied
3	40% < satisfaction index ≤ 60%	quite satisfied
4	20% < satisfaction index ≤ 40%	not satisfied
5	0% < satisfaction index ≤ 20%	very dissatisfied

Importance Performance Analysis (IPA)

The IPA is a method for measuring the importance and the performance of attributes at the same time, easily considering the relationship between two factors (Martilla and James, 1977). Measuring attributes based on importance and satisfaction. Map the attributes in four quadrants with the X axis being satisfaction and Y being importance



Quadrant I : Includes items that are considered important and/or expected to be mustahik. However, the institution's performance is considered unsatisfactory. Therefore, institutions need to allocate resources to improve the performance of items included in this quadrant

Quadrant II : Includes items that have a relatively high level of importance and satisfaction. Items that are included in this quadrant need to be maintained because they are considered to be in accordance with what the mustahik feels.

Quadrant III : Includes items with relatively low levels of importance and satisfaction. Items that fall into this quadrant are considered not very important by mustahik. Therefore, items in this area are not a top priority for service improvement.

Quadrant IV : Includes items with a relatively low level of importance, but with relatively high satisfaction. Items included in this quadrant are considered somewhat excessive because they are not considered very important. Therefore, institutions can allocate resources related to these factors to other factors that have a higher priority level.

Mustahik Journey: Customer Journey in Zakat Model

The customer journey has become one of the predominant concepts for business practitioners to use in understanding contemporary customer buying behavior. In this research, we adopt the customer journey into the zakat model or business process, that has two main customers: muzaki and mustahik.

Main concept of the mustahik journey idea, consist of this several point of views:

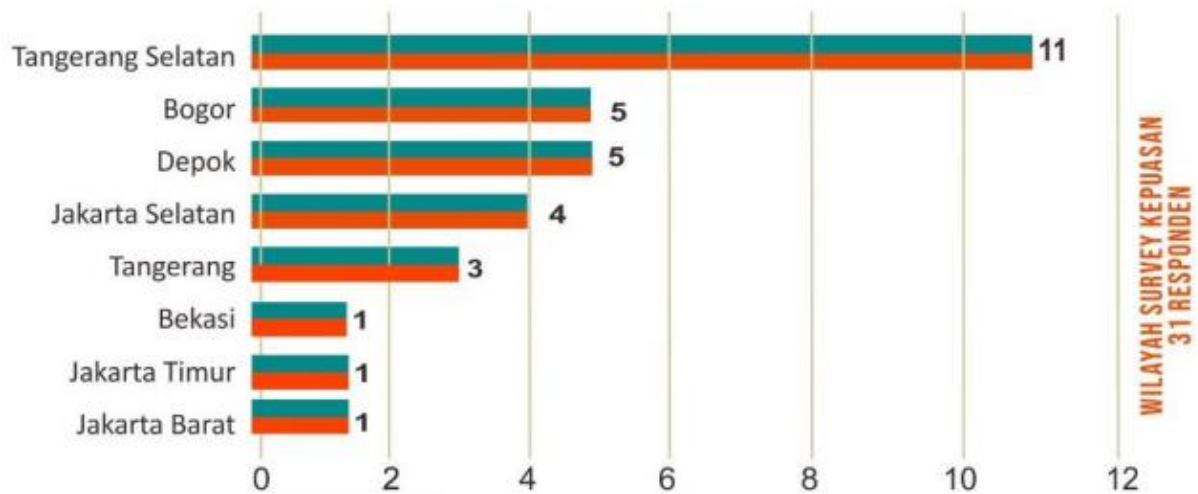
- a. How mustahik can find out and access zakat funds through amil (infrastructure owned by amil)
- b. How can amil be sensitive to the mustahik and quickly and accurately distribute zakat (becoming a problem solver and agent of change)

Therefore, it is very importance that the zakat organizations maintaining and developing open disbursement and close disbursement in distributing zakat proportionally. It is also important for zakat organizations to update current social issues and various alternative solutions as well as learning from each strategy and experience, both best practice and bad practice.

Method

The sampling technique was carried out using convenience sampling. Convenience sampling is a non-probability sample collection technique where sampling is based on the availability of elements and the ease of obtaining them. The sample selected in this way was due to several reasons, such as the mustahik database being incomplete, mustahik contacts who could no longer be contacted, addresses of mustahik who had moved, and the affordability of data collection. Respondents are mustahik who have received services or are currently receiving services. Data collection techniques were carried out using questionnaires, interviews and document studies. Questionnaires and interviews. This can be done face to face or via telephone. Respondents were asked to give a rating from 1 to 5 based on the level of importance and level of satisfaction on the five dimensions of Service Quality. The five dimensions in the Service Quality model are reliability, responsiveness, assurance, physical evidence, and empathy. The document study was carried out by understanding the program profile and mustahik database. Time to carry out the survey. The survey was conducted on January 17 - January 30 2023. Regional distribution of respondents. Respondents via face-to-face for beneficiaries in Jakarta, Bogor, Depok, Tangerang and Bekasi (Jabodetabek). Respondents via

telephone for beneficiaries outside Jabodetabek. Technical Data analysis was carried out using two methods, namely Customer Satisfaction Index and Importance-Performance Analysis (IPA).



Findings

Number	Indicators	Attribute	Average Level of Importance	Average Level of Satisfaction	Satisfaction	
					Attribute	Indicators
1	Reliability	1 Ease of getting information	4,74	4,32	4,06	18,06
		2 Call center contact information from accounts such as WhatsApp, Instagram, Twitter, Facebook, email, etc.	4,71	3,97	3,70	
		13 Ability of giving a complete information	4,81	4,06	3,87	
		15 Surveys	4,42	3,61	3,16	
		20 The nominal amount of assistance provided	4,74	3,48	3,27	
2	Responsiveness	3 Speed in answering the phone	4,39	4,16	3,62	7,27
		19 Speed in realizing the requested assistance	4,68	3,94	3,65	
3	Assurance	11 Ease of administration document requirements	4,55	4,39	3,95	8,22
		21 Confidentiality of personal data guaranteed	4,77	4,52	4,27	
4	Emphaty	8 Air coolness (not hot) when in the waiting room	4,58	2,95	2,67	14,43
		12 Hospitality of officers when providing services	4,9	4,65	4,51	
		14 Counseling room to serve complaints or problem experienced	4,35	4,06	2,89	
		22 Provide equal services and treatments	4,87	4,52	4,36	
5	Physical Evidence	16 Neat appearance	4,58	4,35	3,95	30,62
		17 Cleanliness and fragrance of appearance	4,71	4,26	3,97	
		4 Ease of getting location	4,63	3,81	3,50	
		5 Adequate parking area	4,38	4,24	3,68	
		6 Spacious waiting area	4,73	3,45	3,23	
		7 Adequate number of seats (in waiting room)	4,46	3,8	3,36	

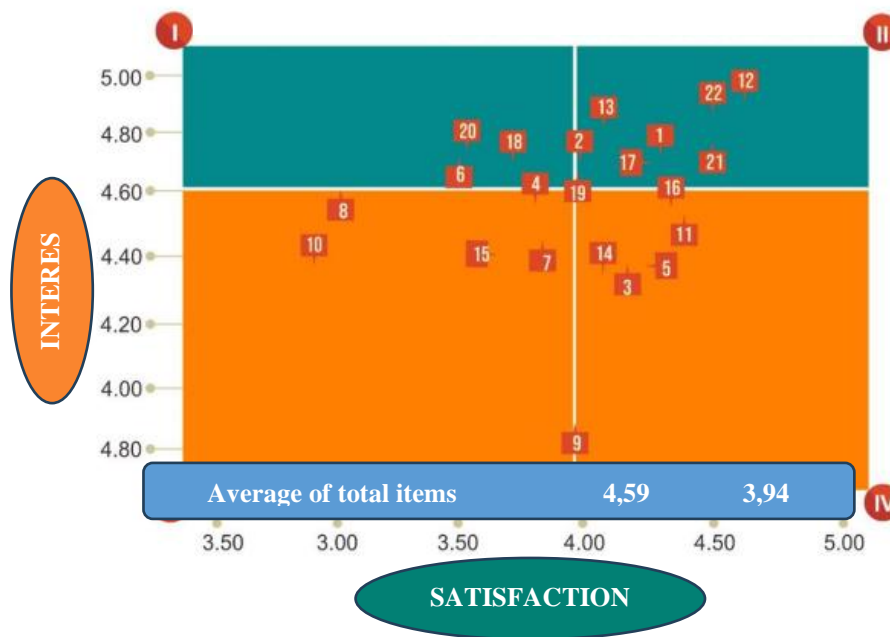
		9	Availability of queue numbers when in the waiting room	3,88	3,94	3,03	
		10	flow / requirements Information board	4,38	2,84	2,47	
		18	Completeness of office facilities such as prayer room, counselling room and adequate toilets	4,71	3,68	3,43	

Mustahik Service Satisfaction Index Value **78,60**

Based on the Customer Satisfaction Index (CSI) analysis for Mustahik Services, a value of 78.60% was obtained. This value is included in the satisfied category.

In the CSI Table, there are several values marked in yellow for the average level of importance and satisfaction. This explains that the item has not reached a Likert scale of 4, which means "satisfied" or "important"

MUSTAHIK SERVICE SATISFACTION ANALYSIS



Number Items	Attribute	Quadrant	
4	Ease of getting location	1	Main priority
6	Spacious waiting room	1	Main priority
18	Completeness of office facilities such as prayer rooms, counseling rooms and toilets	1	Main priority
19	Speed in realizing the requested assistance	1	Main priority
20	The nominal amount of assistance provided	1	Main priority
1	Ease of getting information	2	Maintain performance
2	Call center contact information from accounts such as WhatsApp, Instagram, Twitter, Facebook, email, etc.	2	Maintain performance
12	Hospitality of officers when providing services	2	Maintain performance
13	Ability of giving a complete information	2	Maintain performance
17	Cleanliness and fragrance of appearance	2	Maintain performance
21	Confidentiality of personal data guaranteed	2	Maintain Performance
22	Provide equal services and treatments	2	Maintain performance
7	Adequate number of seats (in waiting room)	3	Low priority
8	Air coolness (not hot) when in the waiting room	3	Low priority
9	Availability of queue numbers when in the waiting room	3	Low priority
10	flow / requirements information board	3	Low priority
15	Surveys	3	Low priority
3	Speed in answering the phone	4	Excessive
5	Adequate parking area	4	Excessive
11	Ease of administration document requirements	4	Excessive
14	Counseling room to serve complaints or problem experienced	4	Excessive
16	Neat appearance	4	Excessive

Based on the Importance Performance Analysis (IPA) analysis of the Mustahik service, in quadrant 1 there are 5 items that can be the main priority for improvement. These five items can be seen in the Mustahik Services IPA table.

In quadrant 2 there are 7 items whose performance needs to be maintained because they are in accordance with the reality felt by mustahik. In quadrant 3 there are 5 items that fall into the low priority category. Items in this quadrant are considered not very important, but they are not completely useless. Items in this quadrant can also be improved in performance if resources are sufficient.

In quadrant 4 there are 5 items that are in the excessive category. Items in this quadrant are considered not very important, but that does not mean they are not useful. The items in this quadrant indicate a relatively high level of satisfaction so that it can also be maintained if resources are available.

Discussion and Conclusion

The survey shows that the average level of importance is 4.59 and the average level of satisfaction is 3.94 and the mustahik service satisfaction index value is 78.60. This shows that Lamusta LPM DD has provided a sufficient level of satisfaction among its beneficiaries during this survey period. However, there are at least 8 aspects that need special attention to be improved based on finding in the CSI and IPA methods carried out, namely :

1. flow / requirements information board
2. air coolness (not hot) when in the waiting room
3. spacious waiting room
4. nominal amount of assistance provided
5. surveys

6. complete office facilities such as a prayer room, counseling room and adequate toilets
7. ease of getting location
8. Speed in realizing the requested assistance

LPM has a role as the main institution that focuses on the field of social programs which then develops according to Dompot Dhuafa's strategy or program management dynamics. Within the mustahik journey framework, the existence and urgency of the mustahik service model is very important to facilitate the ease of mustahik accessing zakat funds. However, LPM Dompot Dhuafa needs to constantly update various risks that will continue to emerge and develop in society.

Mustahik Journey

OPEN DISBURSEMENT		CLOSE DISBURSEMENT	
RISK	MITIGATION	RISK	MITIGATION
potential for mustahik with bad character, fraud, forgery, etc	Educate	The community can not directly access	socialization of recruitment according to segment
	Database		dissemination of program results to the wider community
	Community Screening		
Limitation of funds	synergy	Program area limitation	socialization of program priorities and resulting impacts
	Fundraising optimization		
Increasing number of mustahik	Regional equality and focus	Program exclusivity	Group mapping
	Approach to regional stakeholder and management		principles of equity, justice and transparency

Acknowledgement

This work was supported by IMZ Research and funded by Dompot Dhuafa. Dompot Dhuafa, literally means ‘the wallet of the poor’, are a non-profit organization belongs to global society that strives for global social empowerment. Its goal is to improve the social levels of the poorest around the world by managing Islamic philanthropies such as Zakat, Infaq / Sadaqa, Waqf and other halal and legal funds obtained from individual, group or corporation donors. It was founded in Indonesia in July of 1993, currently it has branches throughout the globe; in China (Hong Kong), Japan, Australia, the United States of America and Australia, and Korea (South).

IMZ is a social enterprise institution that helps profit and non-profit organizations in the fields of leadership, human resource development and community empowerment based on spiritual values. It was founded in Indonesia in December of 1999 and has 4 main services, namely training, consultation and mentoring, research and assessment.

References

- Anwar. (2018). Analisis Kepuasan Mustahiq Terhadap Kualitas Pelayanan dengan Metode Importance Performance Analysis (IPA), *Jurnal Sistem Teknik Industri* Vol. 20 No. 1.
- Chandra, T., Novia, D. (2019). Analysis of Service Quality and Customer Satisfaction Using Customer Satisfaction Index (CSI) and Importance Performance Analysis (IPA) Method

- in “Jakarta” Optical Pekanbaru. *Procuratio: Jurnal Ilmiah Manajemen* Vol 7. No. 2, Juni 2019 (125-139)
- Kim Y., Kim, M.S., Kim, J.H. (2018). Development of Key Performance Indicators for the Improvement of University Facility Management Services in Korea. *Journal of Asian Architecture and Building Engineering*
- Martilla, J.A. and James, J.C. (1977) Importance-performance analysis. *The Journal of Marketing*, pp.77-79.
- Parasuraman, A.P., Berry, L. L., Zeithaml, V. A., (1988). Servqual: A multiple- Item Scale for measuring consumer perceptions of service quality. *Journal of Retailing* January 1988
- Purmonen A., Jaakkola, E., Terho, H. (2023). B2B customer journeys: Conceptualization and an integrative framework. *Industrial Marketing Management* 113 (2023) 74-87
- QS. 9-At Taubah: 60
- Safitri, M., Firdaus A., Avivy, A.L.F., Zaenal, M.H. (2022). Payment of Zakat on Income and Services: The Behavior and Characteristics of Millennial Employees in Jakarta and West Java Province, *International Journal of Zakat* Vol. 7(2) 2022 page 19-32.
- Syarifuddin, Anwar, Erliana, C.I., Abbas, D. (2018). Analysis of Service Quality on Mustahiq Satisfaction Using Importance Performance Analysis (IPA), *Proceedings of the 1st Workshop on Multidisciplinary and Its Applications Part 1*, WMA-01 2018.