

THE EFFECT OF SERVICE QUALITY AND BRAND IMAGE ON DONORS' TRUST IN PAYING ZIS AT LAZISMU PONOROGO, WITH COMPETITIVE ADVANTAGE AS A MEDIATING VARIABLE

Nur ishmat¹, Dr.Sri Hartono, SE.,MM², Yusup Arip , S.E., M.M³

Universitas Muhammadiyah Ponorogo

Email author: Nurishmatpriandi@gmail.com¹, mahar.anugerah@gmail.com², Yusufarif85fe@umpo.ac.id³

ABSTRACT

This study aims to analyze the influence of service quality and brand image on donors' trust in paying Zakat, Infaq, and Sedekah (ZIS) at Lazismu Ponorogo, with competitive advantage serving as a mediating variable. The study employs a quantitative approach with a sample of 100 donors selected through purposive sampling. Data were collected using a questionnaire and analyzed using the SEM-PLS method with the assistance of SmartPLS 4.0 software. The results indicate that service quality and brand image have a positive and significant effect on donor trust. Furthermore, service quality and brand image also have a positive and significant effect on competitive advantage. Competitive advantage was found to have a positive and significant effect on donor trust and mediates the influence of service quality and brand image on donor trust. Thus, all research hypotheses were accepted.

Keyword : Service Quality, Brand Image, Trust, Competitive Advantage

1. Introduction

Indonesia has enormous zakat potential because the majority of its population is Muslim, and the obligation to pay zakat is a key pillar of the Islamic financial system for wealth redistribution. According to official government data, Indonesia's national zakat potential is estimated at around Rp327 trillion per year, which is nearly equivalent to the national social protection budget. However, the collection of zakat, infaq, and sadaqah (ZIS) by zakat collection agencies in Indonesia remains very low, ranging only between 6 and 10% of the total potential, depending on the reporting year and the agency managing the data. This evidence reflects the reality that the vast potential of ZIS has not been optimally utilized, indicating challenges in the collection system, public trust, and the effectiveness of zakat management institutions. (LAZISMU, 2025)

The phenomenon of low ZIS collection rates, despite the high potential for such collections, is not merely a statistical issue but is also linked to public trust and the internal integrity of zakat institutions. A review of the literature indicates that one of the factors influencing low zakat collection rates is public trust in zakat management institutions and the public's perception of these institutions' professionalism in managing zakat funds (Rasyid, 2025). Donor trust is a strategic variable directly linked to the public's decision to channel ZIS through official institutions, rather than directly or to parties outside the official system. This factor is considered highly significant by academics and practitioners because trust forms the foundation of the relationship between donors and zakat institutions, which can increase the level of zakat collection from the general public.

In addition to public trust, the factors of service quality and the brand image of zakat institutions are also critical issues in the literature on zakat management. Service quality encompasses aspects such as prompt, responsive, transparent, informative, and professional service. Meanwhile, brand image reflects the public's positive perception of the institution's reputation as trustworthy, credible, and accountable. In a study conducted at LAZ Rumah Zakat Pusat, it was found that trust and service quality influence the public's willingness to pay ZIS, indicating a significant relationship between service quality, trust, and the intention to pay zakat (Khalwani, 2024). This finding reinforces the notion that high-quality service is a crucial prerequisite for building donors' trust; however, many zakat institutions still do not operate optimally in providing quality service.

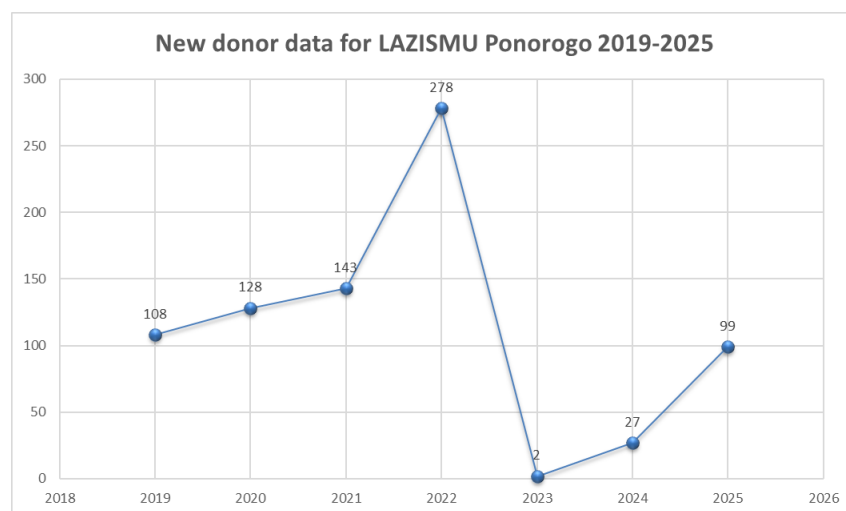
Empirical evidence, particularly in Ponorogo, indicates that public perceptions regarding brand image and distrust of zakat institutions remain obstacles to the collection of ZIS. At BAZNAS Ponorogo, the potential for zakat is estimated to reach around Rp10 billion, but the actual collection is only about 35% of the total potential, which is believed to be caused by low levels of public trust and an image of the institution that is not yet solid in the eyes of the local community (Abdulloh, 2023). These indicate that although the potential for zakat at the regional level is quite significant, there are still many challenges related to how zakat institutions manage their relationships with donors, project a credible image, and provide responsive and professional services.

Meanwhile, previous studies have often focused solely on the direct relationship between service quality/brand image and donor trust or muzakki loyalty, without considering variables that explain the underlying mechanisms of that relationship. For

example, a study conducted at the LAZISMU BMT Hasanah Ponorogo service office only examined the influence of trust and service quality on muzakki satisfaction and loyalty, without introducing mediators that explain the process of how service quality and brand image influence trust itself (Nanin Surya Trisna, 2024). Meanwhile, the literature on strategic fundraising in national zakat institutions indicates variations in zakat collection strategies across different organizations. However, few studies specifically consider the internal structure of the institution, brand image positioning, and competitive advantages as mediating factors in enhancing donor trust (Kasri & Putri, 2018).

Based on observed phenomena, this study aims to analyze the influence of service quality and brand image on donors' trust in making ZIS payments at Lazismu Ponorogo. Furthermore, this study also explores the role of competitive advantage as a mediating variable in the relationship between these variables. With this comprehensive research framework, it is hoped that this study can bridge the identified theoretical and empirical gaps and contribute to zakat management practices at both the local and national institutional levels.

This gap indicates a significant research gap, as there are still few studies that consider competitive advantage as a mediating variable between service quality, brand image, and donor trust. Conceptually, competitive advantage can serve as a mechanism to explain how zakat institutions that excel in service and reputation can build stronger donor trust compared to other institutions. This role of competitive advantage is particularly crucial in the competitive zakat market, as donors tend to choose institutions that demonstrate value differentiation through solid services, programs, and reputation, which ultimately fosters a higher perception of trust.



Source: LAZISMU Service Office, Ponorogo Regency

Figure 1. Graph of the number of new donors to LAZISMU Ponorogo Regency in 2019-2025

From the graph it can be seen that the number of donors who joined the LAZISMU Ponorogo Service Office in 2019 to 2022 continues to increase, but in 2022 to 2025 it decreased, even when the Covid-19 pandemic occurred in 2020, which was when the community's economy was declining, there was still an increase, but this is in contrast to the number of muzakki which actually decreased by 31.97% in 2022 - 2025, this proves that there is a Research gap or Gap in the LAZISMU Ponorogo Service Office

The subjects of this study are donors who make ZIS payments at the LAZISMU

Service Office in Ponorogo. LAZISMU itself is one of the Zakat Management Institutions (LAZ) in Indonesia that focuses on community welfare through the utilization of ZIS. Currently, LAZISMU Service Offices are located in various regions across Indonesia, including Ponorogo Regency. One of these is the LAZISMU office that is the subject of this study, located at Jl. Bathoro Katong No. 84, Babadan Subdistrict, Ponorogo. This office has been in operation since 2016.

2. Literature Review

Service Quality and Trust

Previous studies have shown that service quality has a positive and significant impact on donor trust. (Kassim et al, 2010) demonstrated that service quality has a positive and significant impact on trust, particularly in the financial services sector. These findings are supported by (Amin et al., 2013), who revealed that improving service quality in Sharia-based institutions can significantly enhance customer trust. Similar research results were also reported by (Lupiyoadi & Hamdani, 2016) and (Putra & Sulistyowati, 2020), who emphasized that service quality is a key factor in building customer trust. Previous studies have shown that service quality has a positive and significant impact on donor trust. (Kassim et al, 2010) demonstrated that service quality has a positive and significant impact on trust, particularly in the financial services sector. These findings are supported by (Amin et al., 2013), who revealed that improving service quality in Sharia-based institutions can significantly enhance customer trust. Similar research results were also reported by (Lupiyoadi & Hamdani, 2016) and (Putra & Sulistyowati, 2020), who emphasized that service quality is a key factor in building customer trust.

Previous research has shown that service quality plays a crucial role in building donor trust. Reliable, responsive, and consistent service creates a positive experience that enhances donors' confidence in an organization's integrity and professionalism. The higher the quality of service provided, the greater the level of trust that is established. Therefore, service quality is considered a primary factor influencing trust; consequently, this study formulates the hypothesis that service quality has a positive and significant effect on donor trust. Thus, the following hypothesis is formulated for this study:

H1: Service quality has a positive and significant effect on donors' trust in making ZIS payments at Lazismu Ponorogo.

Brand Image and Trust

Brand image refers to the perceptions and beliefs formed in consumers' minds as a result of their experiences, information, and repeated interactions with a brand. A positive brand image reflects an organization's reputation, credibility, and consistent performance, thereby reducing perceived risk and increasing consumer confidence. According to (Kotler & Keller, 2016) a strong brand image plays a crucial role in building trust, as consumers tend to trust brands with a positive reputation and high brand recognition. The relationship between brand image and trust has been empirically proven through various studies. (Wu & Wang, 2011) found that brand image has a positive and significant influence on consumer trust, particularly in the context of services and trust-based transactions. A good brand image signals quality and reliability, thereby encouraging consumers to place a higher level of trust in the products or services provided.

The stronger and more consistent an organization's brand image is, the higher the level of trust consumers place in it. Thus, brand image can be considered a strategic factor in building and maintaining trust. Based on these theoretical explanations and empirical findings, it can be concluded that brand image plays a significant role in shaping trust. Therefore, the following hypothesis is formulated in this study:

H2: Brand image has a positive and significant effect on donors' trust in paying ZIS at

Service Quality and Competitive Advantage

Competitive advantage is a company's ability to create greater value than its competitors, enabling it to survive and thrive in a competitive business environment. One crucial factor that can enhance competitive advantage is the quality of service provided to customers. Previous studies have shown that service quality has a positive and significant impact on competitive advantage. Research conducted by (Febrizal et al., 2025) reveals that service quality plays a vital role in enhancing an organization's competitive advantage, such that the better the service provided, the higher the company's competitiveness. Research by Munodawafa Njovo et al. (2015) states that service quality is a key factor in creating organizational competitiveness. Companies that can consistently provide quality service will find it easier to build sustainable competitive advantage compared to their competitors. Another study conducted by (Dwi Nurdianto & Dwi Jayanti., 2022) also shows that service quality has a positive impact on competitive advantage.

The findings of this study indicate that improving service quality not only enhances customer satisfaction but also strengthens a company's competitive position in the market. Similar findings were reported by (Wilar et al., 2017), who stated that service quality has a significant impact on competitive advantage, particularly in the banking sector. This study demonstrates that companies capable of delivering superior service are more trusted by customers and hold a stronger competitive position. Additionally, (Purnamasari et al., 2025) emphasize that service quality makes a positive and significant contribution to a company's competitive advantage. Based on the findings of previous research, it can be concluded that service quality has a positive and significant effect on competitive advantage. Therefore, the research hypothesis stating that "service quality has a positive and significant effect on competitive advantage" is acceptable and worthy of empirical testing in this study. Consequently, the following hypothesis is formulated in this study:

H3: Service quality has a positive and significant effect on the competitive advantage of Lazismu Ponorogo

Brand Image and Competitive Advantage

Based on previous research findings, it can be concluded that brand image plays a crucial role in creating a competitive advantage for companies. Research conducted by (Matondang, 2022) indicates that brand image has a positive and significant influence on competitive advantage. A strong brand image can enhance positive consumer perceptions, differentiate a company from its competitors, and strengthen the company's market position. Research findings by (Cipta., 2021) also confirm that brand image has a significant impact on competitive advantage, particularly in the SME sector. Additionally, research by Mariyam and Taharuddin indicates that brand image plays a crucial role in shaping competitive advantage, which ultimately influences consumer decisions. Thus, it can be concluded that the better a company's brand image, the higher the competitive advantage it can achieve. Therefore, the following hypothesis is formulated in this study:

H4: Brand image has a positive and significant effect on the competitive advantage of Lazismu Ponorogo

Competitive Advantage to Trust

Based on a number of empirical studies, competitive advantage has been shown to have a positive and significant impact on trust, both in the context of business relationships and consumer perceptions. (Saputra et al., 2025) demonstrate that competitive advantage directly increases trust levels in the retail industry and enhances marketing performance through trust as a mediating mechanism. Research (Basrowi et al., 2023) also found that competitive advantage has a significant impact on customer trust levels within a model linking competitive advantage, trust, and loyalty. Furthermore, a study in the SME export sector confirmed a strong relationship between competitive advantage and trust in the context of export commitment and performance.

Another study on plasma farmer groups and the logistics services sector indicates that trust is not only correlated with but also contributes to competitive advantage, affirming that the element of trust is a strategic factor in acquiring and maintaining competitive advantage. Empirical findings across various sectors, including retail, export-oriented SMEs, plasma farmer groups, and logistics services, confirm the existence of a strong and mutually reinforcing relationship between competitive advantage and trust. This underscores that competitive advantage serves as a signal of an organization's credibility, competence, and commitment, which significantly contribute to building and maintaining trust. Thus, both empirically and theoretically, it can be concluded that competitive advantage has a positive and significant effect on trust. Therefore, the following hypothesis is formulated in this study:

H5: Competitive advantage has a positive and significant effect on donor trust

Competitive Advantages as Mediators of Service Quality to Brand Image on Trust

Based on previous research, there is empirical evidence showing that service quality and brand image influence the development of consumer trust. This dynamic can be integrated through the concept of competitive advantage as a mediator in a more complex model. Research by (Wijaya et al., 2020) reveals that service quality directly influences brand image and trust, where brand image partially mediates the relationship between service quality and trust. (Madyaratri et al., 2025) reinforces these findings by demonstrating that service quality and corporate image can foster trust, which in turn leads to better marketing performance. Furthermore, (Saputra et al., 2025) found that competitive advantage plays a role in shaping trust as a mediating variable between marketing variables and performance. Another study by (Hermawanto et al., 2025) confirms that brand image has a positive effect on customer trust, which strengthens the relationship between non-financial variables and trust. Meanwhile, a study by (Milcha Handayani Tammubua, 2021) shows that brand image and brand trust can function as intervening variables between service quality and the final outcome (loyalty), which is theoretically consistent with the role of trust in a broader model.

This empirical evidence supports the assumption that competitive advantage can serve as an important mediator linking service quality and brand image to consumer trust in the context of organizations focused on customer experience and market differentiation. Therefore, the following hypotheses are formulated in this study:

H6 and H7: Competitive advantage mediates the effects of service quality and brand image on donor trust

3. Research Methods

Type and Location of Research

This study employed purposive sampling (non-probability) because it focused on a specific subpopulation (Tejada et al., 2012), donors who had made ZIS payments through LAZISMU Ponorogo in the past 12 months. Purposive sampling is used when researchers select respondents based on specific criteria relevant to the research objectives (e.g., those who actively channel ZIS through the LAZISMU institution). Previous studies on donor trust and service quality at zakat collection institutions have also used purposive sampling to target active donors..

Data Sample and Data Collection Methods

The population comprises all subjects or objects possessing specific characteristics determined by the researcher for analysis and subsequent conclusion-drawing. According to (Sugiyono, 2013), the population is the scope of generalization consisting of objects or subjects possessing specific qualities and characteristics established by the researcher for study and conclusion-drawing. In this study, the population consists of all donors, with 3,929 active donors registered as payers of Zakat, Infaq, and Sedekah (ZIS) at Lazismu Ponorogo.

Primary data is data obtained directly from research subjects using instruments designed by the researcher. This data is collected directly to answer research questions and is essential for obtaining accurate empirical findings. Researchers utilize primary data because it is “provided directly by respondents regarding the variables under study through surveys, interviews, or observations” (Sekaran & Bougie, 2016). By using primary data, researchers can capture respondents’ perceptions, attitudes, experiences, and evaluations in accordance with the actual conditions at the time of the study.

In the context of this study, primary data was obtained through a questionnaire distributed to donors who had fulfilled their ZIS obligations through LAZISMU Ponorogo. The use of a questionnaire is highly relevant because “surveys are an effective method for collecting quantitative data from a large population, especially when researchers wish to measure respondents’ perceptions or opinions” (Creswell, 2009). Furthermore, (Sugiyono, 2013) states that primary data is “data obtained directly from respondents through the completion of questionnaires, interviews, or observations,” so this data has a high level of validity because it stems from the direct experiences of the research participants

The data collection techniques used in this study include questionnaires, observation, and documentation. The questionnaire method was chosen because it can reach a large number of respondents in a relatively short time and allows researchers to measure donors’ perceptions quantitatively using a Likert scale. According to (Sugiyono, 2013), the questionnaire is an efficient data collection method for quantitative research because it provides structured data that is easy to analyze statistically.

In addition to the questionnaire, this study also employs observation techniques to directly observe service facilities, ZIS collection activities, and the quality of interactions provided by Lazismu Ponorogo staff. This observation aims to reinforce the questionnaire results and provide a clearer picture of service conditions. This technique is also supported by documentation, which includes the collection of secondary data such as annual ZIS reports, donor count data, organizational structure, and institutional profiles. According to (Sekaran et al. 2016), secondary data from documentation is crucial for providing research context and enriching the analysis.

Measurement

Tabel 1. Measurement

Variable	Indicator	Source
Service Quality (X1) According to (Parasuraman et al., 1988), service quality is defined as the difference between customers' expectations and their perceptions of the service received. If the service provided meets or even exceeds customers' expectations,	<i>Tangibles</i> <i>Reliability</i> <i>Responsiveness</i> <i>Assurance</i> <i>Empathy</i>	(Parasuraman et al., 1988)
Brand Image (X2) Brand image is the set of perceptions, beliefs, and impressions formed in consumers' minds regarding a brand. Brand image is shaped through direct experiences, information, and communications from the organization. Keller states that brand image reflects how consumers view a brand based on the associations stored in their memory (Keller, 1993).	Brand awareness Brand reputation Brand associations Brand preference Uniqueness of brand associations	(Michel & Rieunier, 2012) (Kotler & Keller, 2016)
Trust (Y) Trust is a fundamental concept in social relationships that reflects an individual's belief that others are honest, reliable, and have good intentions in their interactions. Trust is formed when a person holds positive expectations regarding another's behavior and believes that the other party will act in accordance with existing social norms and values. (Hoang et al., 2024)	Integrity Competence Benevolence Honesty Safety	(Mayer et al., 1995) (T Kasiha et al., 2023);(Nola et al., 2023)
Competitive Advantage (Z) Competitive advantage is a key concept in strategic management studies that relates to an organization's ability to create greater value than its competitors. Generally, competitive advantage reflects an organization's ability to generate unique or distinct benefits that are difficult for competitors to imitate, thereby enabling it to maintain its position in a competitive environment (Jay Barney, 1991).	Cost advantage Differentiation Value creation Sustainability Valuable	(Jay Barney, 1991) (Sukma, 2018)

Service quality was measured using five indicator items adapted from (Parasuraman et al., 1988) , brand image was measured using five items adapted from (Michel & Rieunier, 2012) and (Kotler & Keller, 2016), Trust is measured using 5 indicator items adapted by (Mayer et al., 1995), (T Kasiha et al., 2023), (Nola et al., 2023) competitive advantage is measured using five indicators adapted from (Jay Barney, 1991) and (Sukma, 2018) Each variable uses a 1–4 Likert scale, where 1 means “strongly disagree” and 4 means “strongly agree.” In this study, items with a factor loading > 0.5 (valid) and a factor loading > 0.7 are considered reliable.

4. Data Analysis Techniques

This study employs quantitative data analysis methods, as it was planned, structured, and organized from the outset. The numerical data will be analyzed to measure the extent of the anticipated impact. This study adopts the Partial Least Squares (PLS) approach, which is a component- or variance-based model within Structural Equation Modeling (SEM). PLS SEM is an SEM method that is evaluated using an inner model and an outer model (Khairunnisa et al., 2023).

The study respondents consisted of 100 LAZISMU donors in Ponorogo Regency, who served as the focus of the research. The results of this analysis can further support and deepen the discussion of the respondents’ characteristics, including gender, age, length of time as a donor, and the type of ZIS contributions made.

Table 2. Respondent Characteristics by Gender

Gender	Frequency	Percentage
Male	45	45.00%
Female	55	55.00%
Total	100	100.00%

Source: Primary data processed in Excel, 2026

Based on the table, it can be seen that there are two types or categories of respondents in this study: men and women. Female respondents constitute the majority, accounting for 55.00% of the total respondents, or 100 respondents. It can therefore be concluded that the majority of LAZISMU Ponorogo donors at the LAZISMU Ponorogo Service Office are female donors.

Table 3. Respondent Characteristics by Age

Age	Number	Percentage
17 - 25	0	0.00%
26 – 45	3	3.00%
46 – 65	40	40.00%
66- 85	56	56.00%
86 - 100	1	1.00%
Total	100	100.00%

Source: Primary data processed in Excel, 2026

Based on this data, it can be concluded that the majority of respondents in this study were aged 66–85, accounting for 56.00% of the total, with a total of 56 respondents

Table 4. Characteristics of Respondents Based on Length of Time as Donors

Length of Time as a Donor	Frequency	Percentage
Less than 1 Year	1	1.00%

1 to 3 Years	98	98.00%
More than 3 Years	1	1.00%
Total	100	100.00%

Source: Primary data processed in Excel, 2026

Based on this data, it can be seen that the majority of respondents in this study have been donors to LAZISMU Ponorogo for one to three years, accounting for 98.00% of the total respondents (98 out of 100). This indicates that LAZISMU Ponorogo's donor base is dominated by donors who have been contributing for one to three years, as evidenced by the data.

Table 5. Respondent Characteristics by Type of ZIS Paid

Types of ZIS Paid	Frequency	Percentage
Zakat	3	3.00%
Infaq	94	94.00%
Sadaqah	0	0.00%
Zakat, Infaq, and Sadaqah	3	3.00%
Total	100	100.00%

Source: Primary data processed in Excel, 2026

Based on this data, it can be seen that the majority of ZIS contributions in this study were infaq, accounting for 96 donors, or 94.00% of the total respondents. This indicates that the majority of donors making ZIS payments at the LAZISMU Ponorogo office were those paying infaq, as evidenced by these results.

5. Results and Discussion

Based on the results of the analysis using the PLS method and assisted by SmartPLS 4 software, the measurement model (outer model) includes reflective indicators with validity values (loadings above 0.5) for the constructs measured, as assessed by convergent validity and

Tabel 6. Construct Validity and Reliability

	Cronbach's alpha	Composite reliability	Composite reliability	Average variance extracted
Trust	0.914	0.920	0.936	0.744
Competitive Advantage	0.890	0.899	0.919	0.694
Brand Image	0.874	0.878	0.908	0.665
Quality Service	0.844	0.855	0.886	0.609

Source: Primary data analyzed using SmartPLS 4, 2026

Convergent validity was assessed by examining item reliability, with factor loadings greater than 0.7 indicating reliability. The factor loading results are shown in Table 7 below:

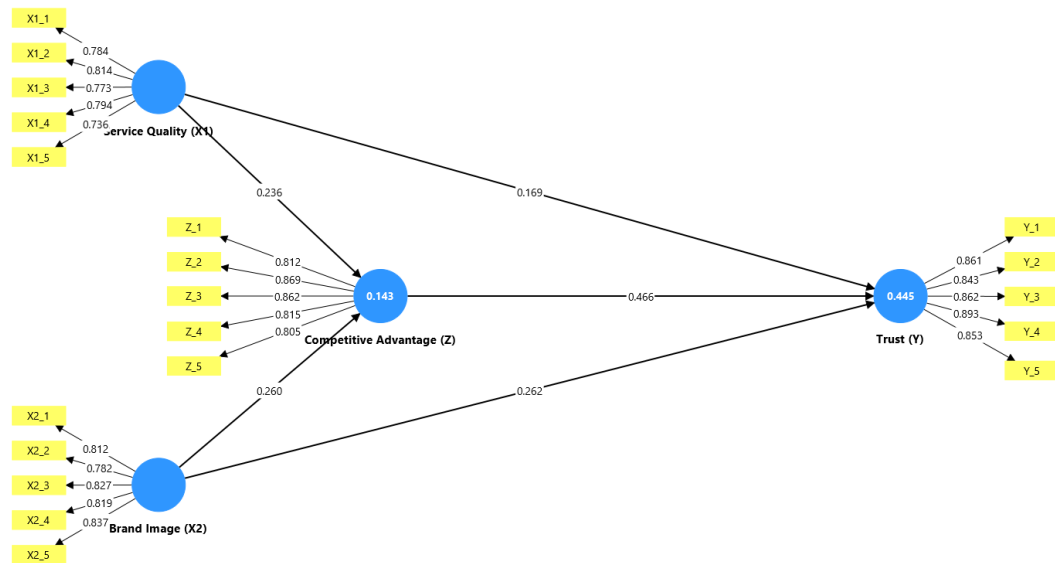
Tabel 7. Result for Outer Loadings

	Service Quality	Brand Image	Trust	Competitive Advantage
X.1	0.784			
X1.2	0.814			
X1.3	0.773			
X1.4	0.794			
X1.5	0.736			
X2.1		0.812		
X2.2		0.782		
X2.3		0.827		

X2.4	0.819		
X2.5	0.837		
Y.1		0.861	
Y.2		0.843	
Y.3		0.862	
Y.4		0.893	
Y.5		0.853	
Z.1			0.812
Z.2			0.869
Z.3			0.862
Z.4			0.815
Z.5			0.805

Source: Primary data analyzed using SmartPLS 4, 2026

Based on the results of the convergent validity test, as indicated by the outer loadings in Table 7 above, it can be seen that the variables Service Quality, Brand Image, Trust, and Competitive Advantage have loadings greater than 0.708. Therefore, it can be concluded that all variables have valid indicators.



Gambar 2. Results of inner loading

Based on the structural model evaluation (inner model), the analysis of variance (R^2) or coefficient of determination test to determine the effect of independent variables on the dependent variable, the values of the coefficient of determination are shown in Table 8 below:

Tabel 8 R-Square Value

	Original sample (O)
Trust	0.445
Competitive Advantage	0.143

Source: Primary data analyzed using SmartPLS 4, 2026

Based on the results of the coefficient of determination (R-Square) test, the R^2 value for the Trust variable was 0.445. This indicates that the independent variables in this study account for 44.5% of the variance in the Trust variable, while the remaining 55.5% is explained by other variables outside the research model. Meanwhile, the R^2 value for the Competitive Advantage variable was recorded at 0.143, indicating that the ability of the independent variables to explain Competitive Advantage is relatively low.

to determine the path coefficient values, a hypothesis testing procedure must be conducted using bootstrapping. The results of the hypothesis testing for this study are presented in Table 9:

Tabel 9. Path Coefficients

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
Brand Image -> Trust	0.262	0.268	0.095	2.748	0.006
Brand Image -> Competitive Advantage	0.26	0.266	0.084	3.077	0.002
Competitive Advantage -> Trust	0.466	0.464	0.082	5.659	0
Service Quality -> Trust	0.169	0.182	0.077	2.198	0.028
Service Quality ->	0.236	0.255	0.088	2.685	0.007

Competitive Advantage					
Service Quality -> Competitive Advantage -> Trust	0.11	0.117	0.043	2.562	0.01
Brand Image -> Competitive Advantage -> Trust	0.121	0.125	0.05	2.434	0.015

Source: Primary data analyzed using SmartPLS 4, 2026

The decision criteria for this test are as follows:

If the t-statistic is greater than 1.977 (at a 5% significance level), then the relationship between the variables is significant. If the t-statistic is less than 1.977, then the relationship is not significant. If the p-value is less than 0.05, then the relationship is significant. If the p-value is greater than 0.05, then the relationship is not significant

1.The Effect of Service Quality on Donor Trust

The test results indicate that service quality has a positive and significant effect on donor trust, with a t-statistic of 2.198 and a p-value of 0.028. Thus, the first hypothesis (H1) is accepted. This suggests that the better the service quality provided by Lazismu Ponorogo, the higher the level of donor trust in paying ZIS. Theoretically, these results align with the concept of service quality proposed by Parasuraman et al. (1988), which states that service quality is the primary factor shaping user trust and satisfaction. This study is supported by the findings of Kotler & Keller (2016), who assert that high-quality service can enhance consumer trust in an organization. Therefore, improving service quality is crucial for building donor trust.

2.The Effect of Brand Image on Donor Trust

The test results indicate that brand image has a positive and significant effect on donor trust, with a t-statistic of 2.748 and a p-value of 0.006, thus accepting H2. This suggests that a positive institutional image enhances donors' confidence in contributing ZIS. These results align with the brand image theory proposed by Kevin Lane Keller (2013), who states that brand image plays a crucial role in shaping consumer perceptions and trust. Additionally, research by Aaker (1997) also confirms that a strong brand image can enhance trust and loyalty. Thus, a positive brand image serves as a strategic asset in boosting donor trust..

3.The Effect of Service Quality on Competitive Advantage

The results of the study indicate that service quality has a positive and significant effect on competitive advantage, with a t-statistic of 2.685 and a p-value of 0.007; thus, H3 is accepted. This implies that good service quality can enhance Lazismu Ponorogo's competitive advantage. This finding aligns with Porter's (1985) theory of competitive advantage, which states that differentiation through service quality is one of the primary strategies for creating a competitive edge. Research by Kotler and Keller (2016) also supports the notion that service quality can serve as a value-added factor that distinguishes an organization from its competitors.

4.The Effect of Brand Image on Competitive Advantage

The test results indicate that brand image has a positive and significant effect on competitive advantage, with a t-statistic of 3.077 and a p-value of 0.002, thus accepting H4. This suggests that a strong institutional image can enhance a competitive position in the eyes of donors. These results are consistent with Aaker's (1996) theory, which states

that brand image is a source of sustainable competitive advantage. Additionally, Keller (2013) notes that a strong brand image can create differentiation that is difficult for competitors to replicate..

5.The Effect of Competitive Advantage on Donor Trust

The results of the study indicate that competitive advantage has a positive and significant effect on donor trust, with a t-statistic of 5.659 and a p-value of 0.000, thus accepting H5. This effect is the most dominant in the research model. This aligns with Porter's (1985) theory, which states that organizations with a competitive advantage are more trusted by their consumers. Another study by Kotler and Keller (2016) also indicates that competitive advantage can enhance consumer trust and decision-making.

6.The Mediating Role of Competitive Advantage in the Effect of Service Quality on Trust

The test results indicate that competitive advantage mediates the effect of service quality on donor trust, with an indirect effect of 0.110, a t-statistic of 2.562, and a p-value of 0.010. Thus, H6 is accepted. This indicates that service quality not only influences trust directly but also indirectly through an increase in competitive advantage. This finding is consistent with previous research stating that competitive advantage functions as a mediating mechanism in enhancing consumer trust through service quality.

7.The Mediating Role of Competitive Advantage in the Effect of Brand Image on Trust

The results indicate that competitive advantage mediates the effect of brand image on donor trust, with an indirect effect of 0.121, a t-statistic of 2.434, and a p-value of 0.015; thus, H7 is accepted. These results indicate that brand image influences trust not only directly but also through competitive advantage. This aligns with Keller's (2013) theory, which states that brand image can strengthen a competitive position, ultimately enhancing consumer trust.

6. Conclusion

Overall, all hypotheses (H1–H7) in this study were accepted, with positive and significant relationships. The competitive advantage variable was found to be a key factor as well as a partial mediating variable in enhancing donor trust. These results reinforce previous theories and research that service quality and brand image are the primary determinants in building trust through competitive advantage. Based on the results of the study, it can be concluded that all variables examined have a significant influence on shaping donors' trust in Lazismu Ponorogo. More specifically, service quality and brand image were found to have a positive and significant influence on the level of donor trust. This indicates that the better the quality of service provided and the stronger the institution's brand image, the higher the donors' trust in channelling zakat, infaq, and sodaqoh (ZIS). These findings align with previous research, such as that by Ruslamsyah et al. (2019), which stated that service quality significantly influences donor trust, as well as the study by Raudhah Trisna Wardhani et al. (2023), which demonstrated that brand image has a significant impact on the trust of zakat payers. Furthermore, these findings reinforce the results of studies by Rochman (2019) and Jayanti et al. (2023), which indicate that service quality positively contributes to satisfaction and willingness to pay zakat. Furthermore, service quality and brand image have been shown to have a positive and significant impact on competitive advantage. This suggests that improving service quality and strengthening the institution's image can serve as key strategies for creating differentiation and enhancing the competitiveness of zakat institutions. These findings align with the research by Hidayatulloh (2025), which states that service quality and trust jointly influence donor satisfaction.

In this study, competitive advantage was found to be the most dominant variable influencing donor trust. This suggests that organizations that can demonstrate a competitive advantage over their competitors will find it easier to gain the public's trust. Furthermore, competitive advantage also serves as a mediating variable in the relationship between service quality and brand image on donor trust. Thus, these two variables not only exert a direct influence but also an indirect one through the enhancement of competitive advantage. Based on the overall results obtained, it can be concluded that efforts to increase donor trust in Lazismu Ponorogo must be carried out through improving service quality, strengthening and maintaining the institution's positive image, and optimizing competitive advantage as the primary strategy for attracting and retaining donors. Service quality has been shown to have a positive and significant impact on donors' trust in channeling ZIS through Lazismu Ponorogo. This indicates that the higher the quality of service provided, the greater the level of donor trust. Thus, service quality is a crucial factor in building a relationship of trust between the organization and donors. The organization's image also has a positive and significant impact on donor trust. This indicates that a positive organizational image can enhance donors' confidence and sense of security when channeling ZIS. A strong organizational image reflects the organization's credibility and reputation in the eyes of the public. Service quality has a positive and significant impact on Lazismu Ponorogo's competitive advantage. This means that

improving service quality can serve as a key strategy for creating a competitive edge over other organizations.

Brand image also has a positive and significant effect on competitive advantage. This indicates that a positive institutional image can strengthen a competitive position within the competitive landscape of ZIS management institutions. Competitive advantage has a positive and significant effect on donor trust and is the most dominant variable in this research model. This indicates that an institution's competitive advantage is the primary factor determining the level of donor trust. Competitive advantage was found to significantly mediate the effect of service quality on donor trust. This suggests that service quality not only has a direct impact on trust but also influences it through enhanced competitive advantage. Competitive advantage was also found to significantly mediate the effect of brand image on donor trust. Thus, competitive advantage serves as a partial mediating variable in this research model.

Research Implications

Lazismu Ponorogo is advised to continue improving the quality of its services, particularly in terms of service speed, transparency in fund management, and responsiveness to donors' needs. Improving service quality is crucial because it has been proven to boost donor trust, both directly and through competitive advantages. Additionally, the organization must strengthen its brand image through efficient communication strategies, such as publicizing activities, providing clear reports on ZIS distribution, and utilizing digital media. A positive organizational image will enhance trust and strengthen its competitive position in the eyes of the public. Lazismu Ponorogo also needs to focus on developing competitive advantages, for example through program innovation, service differentiation, and improving management professionalism. This is crucial because competitive advantage has proven to be the most dominant factor in increasing donor trust.

7. Research Limitations and Recommendations

This research is expected to contribute to the development of marketing and zakat institution management, particularly regarding the role of service quality, brand image, and competitive advantage in increasing donor trust. Future research is recommended to include other variables that can influence trust, such as transparency, accountability, religiosity, or donor satisfaction, to create a more comprehensive research model.

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