



Corporate image of *zakat* institutions in Malaysia

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Abstract

The privatization of several *zakat* institutions in Malaysia has opened a new phase in *zakat* administration with the aim of improving institutional image, especially through the introduction and implementation of corporate values. Various activities and promotional efforts were undertaken to achieve this objective incurring significant expenditures which would be wasted if they fail to achieve the intended goals. In this light, this study was conducted to identify factors that shape and determine the image of *zakat* institutions among *zakat* contributors and non-contributors. Based on the two basic components of corporate image which consisted of emotional and functional components, four factors were proposed – reputation, corporate communication, access to service and contact personnel. A total of 225 questionnaires were administered and analyzed using multiple regression analysis. The findings revealed that reputation and contact personnel had a significant relationship with image. These findings have broadened understanding of the concept of image and its antecedents in the context of *zakat* institutions in Malaysia.

Keywords: access to service, contact personnel, corporate communication, corporate image, reputation, *zakat* institutions

Introduction

Charitable or non-profit organizations have been established in many parts of the world offering services, such as health care, education, and other community services (Webb et al., 1992). In order to survive, these non-profit organizations receive money, energy or blood donations from the public. Contributors donating their resources expect charitable organizations to operate effectively and accountably (Venable, 2005). Various studies on the aspect of marketing have been undertaken in this kind of organization, but there has been little attention given to the area of branding, such as personality and image (Venable, 2005). A better understanding and improvement of image may influence contributors' intention to contribute (Venable, 2005). A positive image towards the charitable organization has also been found to increase donations (Webb et al., 1992).

The *zakat* institution is a form of non-profit charitable organization (Cadge & Wuthnow, 2006). *Zakat*, from the perspective of *Shariah* or Islamic law, refers to the obligation of every Muslim who has reached a legal age, is of sound mind and has full freedom in disposing of his/her belongings to give a proportion of his/her wealth to certain recipients; specified in the Quran known as *asnaf* (categories of people eligible to receive *zakat*). The concept of *zakat*, or perhaps more easily understood as charitable donation or obligatory Islamic social tax, is in line with the concept of tithes, as imposed by the early Roman Catholic Church on all believers in the Western world for religious purposes and charity (Boyd, 1946). *Zakat* administration in Malaysia is placed under the power of the Majlis Agama Islam Negeri (MAIN) or State Religious Council, which is directly overseen by the Sultan. However, in several states, the administration

of *zakat* has been privatized and special *zakat* institutions were established. Starting with the establishment of the Zakat Collection Centre of the Federal Territory (PPZ) in 1991, several other institutions were subsequently formed including the Selangor Zakat Board (LZS), previously known as the Selangor Zakat Centre (PZS), the Penang Zakat Management Centre (PUZ), the Pahang Zakat Collection Centre (PKZ), the Negeri Sembilan Zakat Centre (PZNS) and the Melaka Zakat Centre (PZM). The privatization of *zakat* institutions has opened a new phase in *zakat* administration with the aim to improve the image of the institutions, especially through the introduction and implementation of corporate values. Although this move has had positive results, especially in the aspect of *zakat* collection in which a drastic increase has been registered, studies have shown that it is not as high as the amount that should have been collected (Sanep et al. 2006). Report shows that only 160,000 out of 2 million Muslims in the state of Selangor are paying *zakat* (Farah Aida et al. 2012). This reluctance to pay *zakat* among those who are eligible is not purely caused by internal factors such as lack of *iman* and religious knowledge but also due to the *zakat* institution's failure in managing the *zakat* distribution properly which closely related to goodwill or image (Muhamad et al., 2006; Sanep et al., 2006). The inefficient management also is supported by the high amount of undistributed balance at the end of the year (Ahmad Shahir & Adibah, 2010), report on negative cases such as corruption, abuse of power, breach of trust, and misuse of funds (Hairunnizam et al., 2012; Sanep et al., 2006), which contributed to more than 50% unsatisfactory level towards the institutions (Hairunnizam et al., 2009). As such, in facing the high expectation of the public towards the organization and in dealing with various accusations concerning their weaknesses and inefficiency, *zakat* institutions should consider looking into improving their corporate image as one of the sources of attracting new contributors to pay *zakat* as well as retaining the current contributors.

Thus, based on this background, the objectives of this study are to investigate the influence of several factors that may affect the corporate image of *zakat* institutions including reputation, corporate communication, access to service and contact personnel, as well as to determine the most influential factor(s) that influence the corporate image of *zakat* institutions.

Literature review

Corporate image is an important part of branding exercise. A favorable corporate image will not only positively influence customer trust towards an organization, but also has an impact on customer intention and retention decision (Bravo et al., 2012). Specifically, corporate image is defined as a summary of the customer evaluation of the various attributes of the company (Leblanc and Nguyen, 1996). Corporate image could also refer to a mental picture held by the audience when something associated with an organization, such as a logo or name, is presented (Gray & Balmer, 1998). In general, most corporate image definitions suggested by previous authors have tried to relate the concept to mental evaluation and perception concerning the overall aspect of an organization (Christensen & Askegaard, 2001; Cornelissen, 2000; First & Tomic, 2011; Nur Amirah Kamarus Zaman et al., 2014). Therefore, in the context of this study, corporate image can be defined as the public's overall perception or belief towards *zakat* institutions, which is developed through their own experience or through information that they receive in regard to such institutions.

It is widely accepted that there are two basic components of image: functional and emotional (Martineau, 1958). The functional component refers to tangible items that can be easily evaluated, such as price, quality, reliability and service, while the emotional component consists of psychological areas, which include attitude and feelings (Dowling, 1986; Kennedy, 1977; Martineau, 1958). Generally, although corporate image has multi-dimensional constructs and is not formed by a single factor (Flavián et al., 2005; Kazoleas et al., 2001), the main dimensions of the study are still debatable (Bravo et al., 2010).

While numerous studies on corporate image have been previously conducted, most of the studies are conceptual, whereby the availability of an empirical result is more on an ad-hoc basis (Fetscherin & Usunier, 2012). An integrated conceptual framework to measure the problem is also lacking, suggesting

that more research should be done on this topic. In addition, there is also a lack of cross-cultural studies being done, especially in East-Asian countries (Fetscherin & Usunier, 2012; Lee, 2004). Furthermore, most of the studies focused on large corporations (Fetscherin & Usunier, 2012), while the corporate branding aspects of SME, family businesses, religious institutions and non-profit institutions have been neglected (Arpan et al., 2003; Fetscherin & Usunier, 2012). As *zakat* institutions fall under non-profit religious organizations (Cadge & Wuthnow, 2006), and since customer perception towards corporate image is different between an organization of one nature to another (Tubillejas et al., 2011), it is important to determine what contributes to the development of corporate image in *zakat* institutions, so that more understanding could be achieved and effort could be undertaken to increase the satisfaction of the current contributors as well as attract new contributors. Therefore, taking into consideration the suitability of the factors proposed by previous studies in other industries, and also based on the findings of the studies by Iman and Sanep (2011), and Sanep et al., (2011), who looked into the factors influencing the confidence index of individuals towards *zakat* institutions, several factors are measured in this study. These include reputation, corporate communication, access to service, and contact personnel. These factors cover the functional and emotional components of corporate image as most authors agree that good measurement should include these two aspects (Bravo et al., 2010). The factors have also been found to be the most used factors measured in the corporate image literature (Bravo et al., 2010).

Reputation

Reputation could be defined as the accumulated assessment of stakeholders towards an organization developed over time resulting from consistent achievement and communication (Gray & Balmer, 1998). Several studies have been conducted to identify the relationship between reputation and corporate image. For example, Leblanc and Nguyen (1996) tried to identify factors used by customers in assessing the corporate image of financial service organizations. The study found that reputation plays a significant role in influencing corporate image. In addition, reputation has also been identified as one of the dimensions that influences customer perception towards the corporate image of Internet banking (Flavián et al., 2004). Furthermore, in the case of a retail store, reputation has been found to be among the most important attributes used by Beijing consumers in evaluating store image (Chang & Luan, 2010). Based on this, it is hypothesized that:

H1: There is a positive and significant relationship between good reputation and the corporate image of *zakat* institutions.

Corporate communication

Corporate communication is defined as a summary of the messages sent by an organization through formal and informal media concerning its identity with an aim to influence public opinion. (Anderson & Narus, 1990; Gray & Balmer, 1998; Karadeniz, 2009). Corporate communication has previously been found to have a significant relationship with corporate image (Filip & Tatu, 2012; Yeo & Youssef, 2010). Corporate communication is built by firm and non-firm communication. The more commitment given by an organization to corporate communication, the more positive the views customers will have towards the firm's corporate image (Bravo et al., 2012). On the other hand, it is proposed that the more consistent the marketing communication mix used by an organization in delivering its value and identity, the more favorable the image the customers would have towards the organization (Karaosmanoglu & Melewar, 2006). In contrast, compared to the West, in the Eastern culture, it has been found that corporate communication could be weakly related to the corporate image formation of an organization, which may be contributed by the less significant role of traditional media in recent years compared to the previous practice (Lee, 2004). However, this result is not concrete, as another study in the Eastern context found that corporate communication indeed has a positive influence in shaping the perception of Thai consumers

towards corporate image (Chattananon et al., 2007). Concerning the aforementioned situation and the ideas shared by previous studies, the following hypothesis is proposed:

H2: There is a positive and significant relationship between favorable corporate communication and the corporate image of *zakat* institutions.

Access to service

Access to service refers to the ways that enable access to an organization's main service (Tubillejas et al., 2011). This may include accessibility to the organization's location, operating hours, or waiting times (Flavián et al., 2004; Leblanc & Nguyen, 1996; Tubillejas et al., 2011). Several studies have found a significant relationship between access to service and the corporate image of an organization. For example, in the cultural services context, access to service has been identified as having a significant influence in determining corporate image (Tubillejas et al., 2011). In addition, access to service has also been found to be one of the constructs determining internet banking image (Flavián et al., 2004). In the financial institution sector, access to service is also believed to have a significant relationship with corporate image, especially concerning the aspect of the speed of service (Leblanc & Nguyen, 1996). As opposed to previous findings, in respect to the Thai's logistics industry, there is no evidence to relate access to service with the corporate image of logistics firms (Boonpattarakan, 2012). However, considering the various efforts that have been undertaken by *zakat* institutions in trying to improve the access to service including through *zakat* agents, online payment, appointment of more *amil* (people responsible for *zakat* administration and collection), salary deduction and opening of more *zakat* counters, the hypothesis below is proposed:

H3: There is a positive and significant relationship between good access to service and the corporate image of *zakat* institutions.

Contact personnel

Contact personnel refers to all employees who have a direct interaction or relationship with clients, which usually includes the front line staff (Nguyen & Leblanc, 2002). Contact personnel are the most critical dimension affecting the perception of corporate image (Nguyen & Leblanc, 2002; Silva & Alwi, 2008). Any contact, either formal or informal, between the personnel of an organization and the clients forms an image (Dowling, 1986; Kennedy, 1977; Nguyen, 2006) and thus influences the intention of repeat patronage (Bravo et al., 2009). Studies have found that there is a significant relationship between contact personnel and customer perception towards the corporate image of an organization. In the retail banking sector, contact personnel have been found to be one of the valid scales that should be included in measuring corporate image (Bravo et al., 2010). In analyzing the perception of Chinese consumers towards the image of hypermarkets in China (Chang & Luan, 2010), service personnel are one of the factors that have the most significant influence towards image after store atmosphere. Contact personnel have also been found to have a strong positive influence towards the corporate image of service firms in the hospitality industry (Nguyen, 2006). In view of this, it is hypothesized that:

H4: There is a positive and significant relationship between good contact personnel and the corporate image of *zakat* institutions.

Methodology

Sampling

The sampling frame of this study refers to the list of academicians attached to public higher learning institutions in Selangor and Kuala Lumpur. The decision to use academicians is based on the assumption that most of them are qualified to pay *zakat* (Nur Barizah & Hafiz Majdi 2010). The states of Selangor and Kuala Lumpur were chosen because the *zakat* collected in these two states is among the highest in Malaysia, with a yearly increase recorded (Kaslam, 2011), but at the same time, previous study stated that the lowest level of satisfaction towards *zakat* institution is also produced by these two states (Hairunnizam et al., 2009). The study used the convenience sampling method, which falls under non-probability sampling. Slovin's formula was used to determine the sample size for this study. The result of the calculation indicated that 225 is a suitable sample size for this study with a 6.6% margin of error. In general, a sample size of more than 30 and less than 500 is considered acceptable for most studies (Sekaran & Bougie, 2009).

Measurement

A questionnaire was developed for the use of this study based on the instruments created and tested by Bravo et al. (2012); Flavián et al. (2004); Leblanc and Nguyen (1996); Lee (2004); Mustafa et al. (2013); Nguyen and Leblanc (2001); Silva and Alwi (2008). The questionnaire consists of seven parts with most of the items being measured by a 5-point Likert-type scale in which 1 indicates strongly disagree, 2 as disagree, 3 as neutral, 4 as agree, and 5 as strongly agree. The Likert-type Scale is used because of its suitability for self-administered surveys, irrespective of whether the data are collected online or offline (Hair et al., 2009).

Data analysis

Overall, the majority of the respondents were female (64.4%); the average age was 46 or older (24.9%); 84% of the respondents were married; 54.2% held a Master's Degree; and most of the respondents receive a monthly income of between RM3,001 to RM5,000 (30.7%). Approximately 79.7% of the respondents currently contribute their *zakat* through Selangor Zakat Board (LZS), 6.9% through the Zakat Collection Centre of the Federal Territory (PPZ) while the remaining 12% contribute through other *zakat* institutions in other states including Negeri Sembilan, Kedah, Perlis and Johor. It is interesting to note that 8 out of 27 respondents who contributed to others are actually contributing *zakat* directly to the *asnaf*. The majority of the respondents (80.2%) contributed their *zakat* by salary deduction.

Reliability analysis was performed to see the internal consistency of items between each other (Sekaran & Bougie, 2009) and to see whether items of the same dimension are measuring the same underlying construct (Pallant, 2005). Table 1. presents the results of the reliability test. The Cronbach's alpha of the four factors in Table 1. could be considered as good since all are above 0.8 (Sekaran & Bougie, 2009).

Table 1. Reliability statistics of extracted factors

Variables	Number of Items	Cronbach's Alpha
Reputation	9	0.918
Corporate Communication	4	0.907
Access to Service	3	0.847
Contact Personnel	8	0.948
Corporate Image	4	0.915

A multiple regression is used to find the importance of every independent variable in predicting the dependent variable (Sekaran & Bougie, 2009). In addition, multiple regression could also reveal the most influential factor that influences the dependent variable (Pallant, 2005). The multiple regression analysis performed contributed various information as shown in Table 2. The analysis revealed that the R squared of the model is 0.640. This could be interpreted as the independent variables tested explain 64% of the variance in corporate image, which could be considered as high (Pallant, 2005). The high R squared also indicates a strong relationship between the independent variables and the dependent variable (Hair et al., 2009). The ANOVA table shows that the model is statistically significant (sig. = 0.000, $p < 0.05$) with an F value of 97.636. The probability value of 0.000 indicates that out of 1000, there is no chance that the correlation coefficient is zero. The standardized beta coefficient suggests the relative importance of each factor, with reputation exerting the largest positive significant influence ($\beta = 0.672$, $p = 0.000$) followed by contact personnel ($\beta = 0.157$, $p = 0.001$). The other two factors, i.e. corporate communication ($\beta = 0.075$, $p = 0.102$) and access to service ($\beta = 0.010$, $p = 0.814$), recorded a positive influence towards the corporate image of *zakat* institutions albeit not significant.

Table 2. Multiple regression analysis: Corporate image factors

	Standardized Coefficient (Beta)	t-value	Sig.
Reputation	0.672	13.668	0.000
Corporate Communication	0.075	1.641	0.102
Access to Service	0.010	0.236	0.814
Contact Personnel	0.157	3.249	0.001
R Square = 0.640	F-Value = 97.636		
Adjusted R Square = 0.633	Sig. = .000		

Based on the results, it could be concluded that two out of the four hypotheses proposed earlier are accepted. Table 3. provides further details concerning the hypotheses:

Table 3. Hypotheses testing

Hypotheses	Status
H1 : There is a positive and significant relationship between good reputation and the corporate image of <i>zakat</i> institutions.	Supported
H2 : There is a positive and significant relationship between favorable corporate communication and the corporate image of <i>zakat</i> institutions.	Not Supported
H3 : There is a positive and significant relationship between good access to service and the corporate image of <i>zakat</i> institutions.	Not Supported
H4 : There is a positive and significant relationship between good contact personnel and the corporate image of <i>zakat</i> institutions.	Supported

Discussion and conclusion

A good corporate image is important for an organization as it influences the perception on service quality, satisfaction and trust, which, ultimately, may determine the intention and loyalty towards an organization (Andreassen & Lindestad, 1998; Lin & Lu, 2010). Although the view of corporate image differs among individuals, it generally includes a summary of all the aspects of an organization. In addition, different organizations may also have different sets of corporate image attributes, meaning that no standardized inference could be done across industries (Tubillejas et al., 2011).

In the context of this study, as corporate image is said to consist of the emotional and functional components, four factors have been suggested as having an influence towards the corporate image of *zakat*

institutions, i.e. reputation, corporate communication, access to service and contact personnel. The multiple regression analysis conducted indicates that the corporate image of *zakat* institutions was found to be positively related with reputation and contact personnel. This finding is indeed in line with the two basic components of corporate image, as reputation is considered as an emotional component while contact personnel are deemed to be a functional component (Martineau, 1958). In addition, the results also support previous studies conducted in other industries, in which reputation and contact personnel have been found to be among the factors that influence the corporate image of an organization (Chang & Luan, 2010; Flavián et al., 2004; Leblanc & Nguyen, 1996; Nguyen, 2006; Tubillejas et al., 2011). Two of the other factors studied – corporate communication and access to service – do not have a significant impact on the perception towards the corporate image of *zakat* institutions although the relationship is positive. This insignificant impact is supported by several studies in other countries (Boonpattarakon, 2012; Lee, 2004) and backed-up by several of the reasons stated by the respondents, which include the insufficient communication efforts and the lack of interest in using the various types of access to the services provided.

Implications

Based on the findings of the study, several implications and recommendations may be considered by *zakat* institution in improving the organization's corporate image. First, since reputation has been proven to play the most significant role in influencing corporate image, it is important for *zakat* institutions to look into the underlying factors that could build and maintain a good reputation. As stated earlier, looking into the context of this study, reputation covers not only on the excellent *zakat* collection effort, but also on the aspect of distribution. Lending support to the studies by Hairunnizam et al., (2010) and Iman and Ahmad (2011) that found one of the main causes of dissatisfaction towards *zakat* institution is the inefficient distribution, several respondents of this study stated through the open ended comments section that they have no problem with *zakat* collection issue on general, but are in the dark on the *zakat* distribution aspect. Based on this statement, *zakat* institutions therefore should focus more on the *zakat* distribution aspect in order to enhance their image (Muharman et al., 2011). Although it is undeniable that *zakat* institution has undertaken various efforts from the aspect of distribution, something is still lacking especially in the communication side, which resulted in unawareness among the contributors.

Second, the significant relationship between contact personnel and corporate image indicated the importance of employees in carrying and portraying the organization's good will. Although most *zakat* contributors who pay *zakat* through salary deduction may not have the opportunity to deal with any *zakat* institution's contact personnel, still, those who pay through *zakat* institution counter or directly to qualified *amil* will build their perception based on their interaction with the personnel. Because of that, it is important for *zakat* institution to ensure the contact personnel are representing the organization's value as it would impact customers' perception towards image (Karaosmanoglu & Melewar, 2006).

Third, although there is no significant relationship found between corporate communication and corporate image, it should be noted that a link still exist as indicated by the presence of moderate correlation between the two. The not significant relationship hence may occur because of the very little communication efforts made by *zakat* institutions. Several respondents commented that they were not aware on the existence of *zakat* institution annual report, brochures or flyers; thus, indicating that the promotional efforts may not reach a large number of the target audience. This may also be one of the reasons that the item on informativeness of *zakat* institution annual report, newsletter and brochures was dropped from the factor analysis. It is, therefore, suggested that *zakat* institution should improve on their communication effort, especially in broadcasting information in the aspect of *zakat* distribution. However, since *zakat* institution is a non-profit organization, it is also important for *zakat* institution to find the point of balance between the budget spent on communication and wise spending of public's money, as accountability is the most valued in this type of organization (Whelan et al., 2010).

Finally, the non-significant relationship between access to service and corporate image may be contributed by the fact that most respondents contribute to *zakat* through only one mode of payment, which is salary deduction. This is supported by the record shows in 2012 that from the amount of RM410 million *zakat al-mal* collected by PPZ-MAIWP, RM264 million was from salaries (The Star Online, 2013). In addition, besides the wide array of alternatives provided, there are even some methods of payment which are not being utilized by *zakat* contributors. Based on this, *zakat* institution could consider focusing on the effective collection channels such as salary deduction, internet banking and *zakat* institution counter, while at the same time, efforts could be divided into other areas that add more point to the organization's corporate image.

Limitations

Several constraints may influence the generalization of the study. First, sample of the study focused only on the academicians attached to public higher learning institutions in Klang Valley, which may limit the ability of the data to be interpreted to other *zakat* contributors in Malaysia. Second, majority of the respondents contribute their *zakat* through LZS, suggesting the ideas that the result may focus on the corporate image of LZS only, as compared to other *zakat* institutions in Malaysia. Third, the data were collected using convenience sampling method, which lacked randomness and representativeness causing the generalization of the findings to other population should be done carefully. Finally, the main focus of the study has been on the *zakat* collection side with a limited aspect of distribution has been touched. Hence, results of the study may not holistically reflect the corporate image of *zakat* institution, thus, should be interpreted with caution.

In summary, the study found the two factors that determine the corporate image of *zakat* institutions – reputation and contact personnel. Of the two, reputation emerged as the most influential factor. As an extension to this, future studies may examine the effect of the corporate image of *zakat* institutions towards the intention and behavior to contribute *zakat*. In addition, since the focus of this study is mainly from the perspective of *zakat* contributors, future studies may consider concentrating on the context of *zakat* distribution, with *zakat* recipients as the sample.

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