



**STUDYING THE INTERRELATIONSHIP STRUCTURE
BETWEEN BRAND 3I (BRAND IDENTITY, BRAND
INTEGRITY, AND BRAND IMAGE) AND BRAND
TRUST AND ATTITUDE IN ISLAMIC
MARKETING CONTEXT: A CASE
WITH RUMAH ZAKAT
INDONESIA**

IRFANDI DJAILANI

**MASTER OF BUSINESS ADMINISTRATION
IN
ENTREPRENEURIAL MANAGEMENT**

**SCHOOL OF MANAGEMENT
MAE FAH LUANG UNIVERSITY**

2015

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EXAMINATION COMMITTEE

..........CHAIRPERSON
(Asst. Prof. Sangchan Kantabutra, Ph. D.)

..........ADVISOR
(Chai Ching Tan, Ph. D.)

..........EXAMINER
(Assoc. Prof. Chew-Shen Chen, D. B. A.)

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Irfandi Djailani

Independent Study Title Studying the Interrelationship Structure between Brand 3i (Brand Identity, Brand Integrity, and Brand Image) and Brand Trust and Attitude In Islamic Marketing Context: A Case With Rumah Zakat Indonesia

Author Irfandi Djailani

Degree Master of Business Administration
(Entrepreneurial Management)

Advisor Chai Ching Tan, Ph. D.

ABSTRACT

The purpose of this research is to study the interrelationship structure of the Brand “3i” (brand identity, brand integrity, and brand image) and brand trust and attitude, so that it can provide a useful marketing management practice and model to guide marketing and business strategy development. This study presents the perceptions of the donors to serve the ZAKAT which is on the five holy pillars of Islamic religion, which serves to function to bind together and strengthen the community through lending a compassionate hand to the needed. In particular the respondents were asked to address to their ZAKAT duties and donations through the Rumah ZAKAT Indonesia (RZI), and questionnaire items were developed to describe the religion-driven brand characteristics of the brand RZ from the perceptions of the customers, in terms of brand identity, brand integrity, brand image and brand trust and attitude. The 3i is thus known as the Brand “3i” in this research. Very high R-squared results were shown, at the neighborhood of 0.80, signifying the capability of the brand RZ to match with the Islamic Faith Strength (IFS) and Islamic Practice Strength (IPS).

In the ZAKAT service markets, RZI competes not only with other zakat-collector institutions in Indonesia, but also with state-sponsored zakat collectors (i.e. Baitul Mal). Nevertheless, they still gain a big number of “market” share in Indonesia, and this research demonstrates the synergistic and aligned workings of three Brand “i”, namely brand integrity, brand identity and brand image, and the fundamental integrity quality as represented by brand integrity to help to establish the necessary brand trust and attitude of the donators for continuing relationship with RZI. Integrity of zakat collector, represented by the perceptions of the donators as brand integrity, has been shown to be the core driving force for brand trust and attitude establishment, and in turn, brand trust enables the enabling of brand establishment as intended (brand identity, as intended by the zakat service provider) and the perceived brand image of the customers, the zakat donators.

Keywords: Brand Identity/Brand Integrity/Brand Image/Brand Trust and Attitude, Islam/Religious Marketing/NGO

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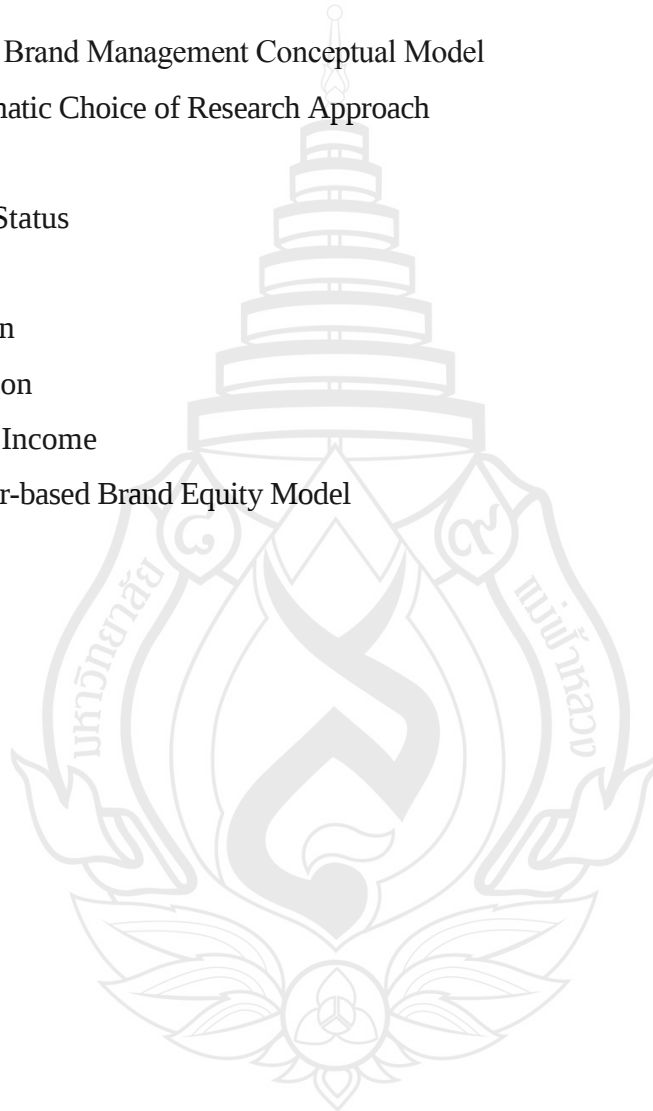


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CHAPTER 1

INTRODUCTION

1.1 Background of the Research

Brands, as quoted in Yusof and Jusof (2014, p. 180), “are closely linked to emotions, even more so when religion is involve.” Emotionality, or rationality to some extent, of the customer perceptions over the brands, is due, predominantly, to the intangible nature of brand, which according to Na, Marshall, and Keller (199), perceptions toward brand cannot be measured unless brand image is formed. This research thus sets forth to study how brand image is formed, by exploiting brand trust as a means in helping to build strong brand that bridges between what the company intends, represented by brand identity, and what the consumer perceives, in terms of brand image. Although there are some theoretical structures suggesting the hierarchical or synergistic relationships among the different brand elements (cf. Keller, 2002; Kotler, Kartajaya, & Setiawan, 2010), i.e. brand integrity, brand image and brand identity, the abstractness of the concepts present to empirical research approach a challenge. The challenge certainly lies in areas of measurement and operationalization of constructs. Further complexity is added by the fact that Islamic marketing is only an emerging sub-discipline of marketing, which researchers are still arguing on where it is supposed to head (El-Bassouny, 2014; 2015).

Nevertheless, El-Bassiouny (2014) provides a sufficient minimal background for this research, justifying that Islam is a way of life for the Muslims which govern the consumption behaviors of the Muslims globally. According to Chen and Tan (2014), Schiffman and Kanuk (2004), and Valuvanarak, Tan, Kantabutra and Ponsata (2014), there is a tri-partite element structure of consumer behaviors working in the context towards any products or services, including the zakat (donation) services provided in the Muslim communities. The tri-partite model explains the interrelationship influence of

cognition, affection, and conation, in which favorable attitudes towards brands would influence the behavioral relationship with the brands (i.e. in terms of brand trust) and thus an overall conative perception towards the brands, represented, for instance, by brand image and brand identity. The attitude-behavior congruency is more pertinent in Islam, which according to El-Bassiouny (2015, p. 2), because “man is God’s (Allah’s) trustee and is thus entrusted with the amanah (trust) of preserving His wisdom and guidance.” From the Buddhist religion points of view, while there is a congruency in attitude and behavior, Tan (2010) discusses that behaviors form perceptions, represented by images. Thus, the attitude-behavior-images and identities, or cognitive-affective-conative elements of consumer perceptions would guide the development of the conceptual model of this research, which would be discussed in Chapter Two.

1.2 Research Objective

Practically, the purpose of this research study is to provide marketing practitioner an insight in applying the “3i” marketing concept in the context of religion-driven target market.

Theoretically, by referring to literature review, the research objective of this research is to prove the hypothesized theoretical model which states the interrelationships of marketing “3i” described by the following three hypotheses:

1. Proposition 1 (P1): Brand integrity can significantly explain the variance of brand trust and attitude.
2. Proposition 2 (P2): Brand identity and Brand trust and attitude can significantly explain the variance of brand image.
3. Proposition 3 (P3): Brand trust and attitude, brand image and religious subjective norm can significantly explain the variance of brand identity.

Moreover, there are a very limited study about Islam such as religion and lifestyle (Aslanbay, Sanaktekin, & Agirdir, 2011), specifically on the behavior and attitude of the donors who give contribution purely out of their intention to return portions of what they earned to the society. Donating has become a lifestyle of many communities, and this research contributes in part of donation in the context of religion.

1.3 Justification for the Research

It is already confirmed that spirituality has long been considered as a significant resources for many fields (i.e. business management, social work, health care) (Mahadevan, 2013). As a resource, since it is an intangible resource, in the business context, its contribution generates a significant impact toward a sustainable competitiveness more than a tangible resource (Prahalad & Harmel, 1990). The presence of spiritual elements in the business such as self transcendence, meaning, and community in the workplace (Pawar, 2008), can not only empower organization environment and employees, but also influence the leadership style, business strategy, and even to something seem to be unrelated as sales growth (Fry & Slocum, 2008). Although there are many spiritual advantages in businesses, it is very paradox to find that spirituality is still considered as under research topic, especially relating to Islamic spirituality (El-Bassiouny, 2015). Therefore, spirituality is still lack of operational sense to be utilized in the business realm (Mahadevan, 2013). It is such a big disadvantage for business entity to overlook at this particular aspect. Moreover, Islamic market is a huge market; for instance, Wilson (2014) estimated that halal industry has reached \$2.3 trillion of the market value in recent time, but ironically, it still considered as underserved market.

Many researchers claim that research efforts within the discourse of brand in charity context are still lacking (Michel & Rieunier, 2012), and thus, the construct of brand, its conceptualization, and the measurement are still relatively abstract which leads to difficulty in applications. Ironically, in the non-profit context, Bennett and Sargeant (2005) argue that the increase in donation can be influenced by the excellence of charity brand.

Therefore, based on above underpinned aspects and issues raised, it is important this research makes a rigorous effort to study the possible interrelationship structure of marketing “3i”, known as brand integrity, brand trust and brand attitude within the scope of Islamic marketing, albeit at exploratory effort level.

1.4 Overview of Research Design and Methodology

This thesis attempts to explore for the applicability of marketing “3i” brand concept in Islamic context that studies how a leading zakat (Islamic Donation) service provider exploits the brand “3i”. This exploratory stage of research seeks the perceptions of the donators towards Zakat (religion donation) in general, with an attempt, to present the percepts in the theoretical realm of brand, through the use of brand integrity, brand identity, brand image.

This research is the third attempt of integrating Islamic value with the modern theory of business. The first research is set up to develop the Overall Resource Effectiveness framework as the performance measurement tool that can be used not only to measure the tangible resources of business, but also intangible resources (i.e. Time, Experience, and Spirituality). This gives ORE a unique applicability in measuring both tangible and intangible aspect. The second research employing the ORE framework from the first research, by exploring the spirituality need of Mae Fah Luang University (MFU)’s Muslim students and their relationships with the availability, productivity, and quality of MFU resources (See Appendix).

Both regular and non-regular donators of Rumah Zakat Indonesia (RZI), an NGO (Non Government Organization), are approached. The participants are then required to complete a uniquely developed questionnaire survey that embraces Islamic values applicable to Zakat. To accomplish the research objective, the participants are reached online, in two stages. First, at the pilot test stages, 48 valid sample respondents approached. At the pilot test, the researcher makes a comprehensive effort, with the help of literature review and advise of the advisor (as subject expert both in research methods and spirituality; Tan, 2006; 2007a, 2007b; 2010, 2014; 2015), to ensure robust validity and reliability to the questionnaires. These questionnaires are self-developed which are embedded with relevant Islamic values in the brand “3i”. The final data collection stage received a valid 84 sample size. Due to the strong theoretical foundation validated at the pilot test stage, and as argued in Cohen (1992), the final theoretical model validated and examined based on 82 sample size will not deviate significantly from that based on 48 sample size.

1.5 Outline of the Research

The thesis structure follows the norms of practices as suggested for any post-graduate thesis requirements (Nenty, 2009; Tan, 2014), in which Chapter One provides a snapshot of an overview of the entire thesis but with particular stresses on the background and justification so that the context is laid appropriately for the entire research efforts, data analysis and discussion, and conclusions and implications. This research has a unique contribution that aims to provide a structure of procedure to manage brand and to implement brand initiatives, and thus Chapter Two serves the purpose to lay out the structure of the patterns of knowledge that interrelate the different facets of brand, i.e. brand integrity, brand identity and brand image. Having laid out the knowledge structure and states the propositions needed in Chapter Two, Chapter Three sketches out the research design procedure which becomes the protocol and guide for data collection, data analysis and data conclusion. As the data collected are in quantitative format, which are the result of questionnaire-based survey, Chapter Four would exploit the tools of descriptive and inferential statistics to provide the evidences and information background to rationalize the supportability of the propositions raised. In Chapter Five, conclusions are made, and numerous facets of implications, on the theoretical front and towards the Zakat service providers, are also presented.

1.6 Definitions

Nenty (2009) suggests that giving a concrete definition of research construct that considers “conceptually unusual terms” will reduce or eliminate the misunderstanding of a definition which can have several interpretations. Therefore, this section is dedicated to cover and define the key conceptual terms used in this research.

1.6.1 Brand Trust and Brand Attitude

Fournier (1998) suggests that brand trust plays a key role within the domain of customer perception. In a broader and more detail sense, brand trust is encompassed by “perceived competence of the company, their credibility, reputation, and benevolence on consumer trust” (Lassoued & Hobbs, 2015). All of these elements are parts of the

perceived performance of the brand by the customers. Brand attitude refers to the level of favor or disfavor of customer towards the brand (Cakir, 2006). From this perspective, the conclusion can be drawn that when the brand performs and gives a positive impression on customer, the brand will create a brand trust which then shapes the brand attitude. In short, brand trust and brand attitude are interrelated.

To analyze, capture and identify the strength of brand attitude and trust, questionnaires are developed, for instance: “I have strong will to donate periodically to RZ program”, and “I have no doubt on RZ professionalism”.

1.6.2 Brand Loyalty

Morgan and Hunt (1994) define brand loyalty as consumer commitment to repurchase a preferred brand consistently in the future. Furthermore, Fournier (1998) provides a better understanding that distinguishes brand trust and brand loyalty, by arguing that trust is a perception state of customer, whereas loyalty is “conceptualized as the behavior engaged in over sequential transactions”. From above collective works, brand loyalty is studied because it indicates the continuity positive interaction and transaction over time between a brand and customer.

1.6.3 Brand Integrity

To give definition for brand integrity, it is necessary to look on to what is the meaning of brand. According to DeCotiis (2008), brand is a meaningful memorable moment that arouses from the experience gained by customer after being exposed to the company product or service. Therefore, to win people mind for the brand, company would need to consistently deliver the product or service that is meaningful to the customers. According to Carter (1996), integrity is the alignment between saying and acting, as well as dealing with the consequence of it. DeCotiis (2008) integrated the saying and acting into brand integrity and defines it as a synergy of brand ideation process, execution detail which resonance with the targeted customer needs and creates a strong bond between customer and the brand.

The ideation process in the business starts basically from the vision and mission which guides every aspect of the company including branding, value creation as well delivering value to the customer. The constant alignment between vision-mission and the execution will create the strong brand integrity over time. Therefore, in the context of this

research, the synergy between vision-mission and value creation and value delivering can be measured by using the questionnaire item such as, "RZ programs are strictly based on Islamic value".

1.6.4 Brand Identity

Brand identity, in the perspective of American Marketing Association (AMA), is the standalone or collective identity consisting of elements such as: name, term, sign, symbol and design, to facilitate the customers to easily identify the goods or services of one business actor, as differentiating from other alternatives. Brand identity is defined in a more conceptual manner by Mindrut, Manolica, and Roman (2015) as a result of what marketers want their target customers to perceive or feel towards their product or services. According to Kotler and Kartajaya (2010), in marketing 3.0 concepts that they advocate on, brand identity is a part of brand "3i" (brand identity, brand integrity, and brand image) strategy, which is dedicated to win over the mind share, heart share, and market share of the customers. It is important for a company to utilize positioning strategy in order to distinguish its brand identity clearly from the competitor's brands. Aligning with this, questionnaires on brand identity should address the perceived brand positioning from the perspective of customer (donator in the context of RZI in this research), such as; "Donate to RZI is convenience", or "RZ has strong Islamic humanitarian mission".

1.6.5 Brand Image

Gardner and Levy (1955) define brand image as "collection of ideas, feelings, and attitudes that consumers have about brands". Aligning with this definition, Lee, James, and Kim (2014) suggest a deeper meaning which connects the idea of brand in the mind of customer beyond physical attributes. To understand brand image impact on customer, it is significant to understand that brand image drives a consumer perception, which comes from customer memory, about a brand. Example of questionnaire items used to measure brand image are, such as, "RZ name is aligned with their vision, mission and practice in the field", or "RZ program is benefiting Muslim community", which ask the image perception of the Rumah Zakat.

1.6.6 Subjective Norm

Subjective Norm is a part of well-known theory in psychology discipline called Theory of Planned Behavior (TPB). While this theory is utilized by many marketing research in predicting the consumer interest, subjective norm, which is a part of this theory help out in measuring the influence of other individual or group towards the behavior or decision of somebody (Bidin, Idris, Shamsudin, & Faridahwati, 2009). In Zakat case, according to Bidin (2009), subjective norm factor can significantly influence the behavior of donators who pay for zakat. To measure the subjective norm, the questionnaire could be directed to questions such as, "people around me put trust on RZ in solving Muslim Community Problem", or "Brotherhood in Islam is stronger, even comparing to the blood related brotherhood".

1.6.7 Spirituality and Religious Marketing

It is challenging to define clearly what religion is. Many debates have been going on attempting to define religion as part of cultural system (Clifford, 1993) or as anthropological issue (Talal, 1982; Tadajewski, 2010). But, religion from the perspective of marketing, the significance of it is that religion constructs the society (Araujo, 2007) which is in resonance with the marketing need to understand the society. Based on the connection between the function of religion and the need of marketing, religious marketing can be defined as the marketing theory that encompasses by the understanding the characteristic of religious market.

While putting this into consideration, to connect between religion and marketing, it is crucial to understand how deep religion constructs on particular individual within the society. Therefore, understanding sample Islamic Faith Strength (IFS) and sample Islamic Practice Strength (IPS) can contribute in improving the validation of the research result.

In the other hand, spirituality is part of religion discourse, which is clearly stated by Waaijman and O.Carm (2004) in his paper, "In many religions, spirituality is involved in the inter-religious dialogue". The reason behind it is because spirituality shares the same principle function with religion, which is to encourage human being to care and take action in the basic process of human existence (Waaijman & O.Carm, 2004). Therefore, spirituality can be defined as a characteristic of mindset which encourages human being to seek for meaning and purpose in life (National Curriculum Council, 1994). This is

where spirituality shares the same function of religion in terms of encouraging human being to commit a good deed.

1.6.8 Islamic Marketing

Islamic marketing definition is sophisticatedly defined by Wilson (2012) as “an acknowledgement of a God-conscious approach to marketing: from a marketer’s and/or consumer’s perspective, which draws from the drivers or traits associated with Islam: a school of thought which has a moral compass which tends toward the ethical norms and values of Islam and how Muslims interpret these, from their varying cultural lenses: a multi-layered, dynamic and three-dimensional phenomenon of Muslim and non-Muslim stakeholder engagement, which can be understood by considering the creation of explicit and/or implicit signaling cultural artifacts – facilitated by marketing”.

1.6.9 Zakat

As an adherent of Islam religion, Muslim is obligated by Islam regulation to do some particular Islamic practices or activities called the five pillars of Islam. One of the pillars is called zakat, which mean sharing a certain amount of wealth for whom has reached a given level of wealth. This zakat needs to be paid to 7 groups of people that are determined in Islamic holy script, Qur’an (Al-Baqarah: 267). The task for collecting zakat is an obligation of Zakat Collector or know as Amil Zakat, in which the 7 groups of people would have certain percent of right to obtain the share of zakat being paid (Qardawi, 2004).

1.7 Limitations

This research is limited in its coverage for non-government organization utilization of spiritual marketing 3.0 concept which aims not for the pure business practice. Non-government organization that is picked up for this research, Rumah Zakat Indonesia, captures its values (i.e. profit, gain) from donation. Although, in principle, business entity and social organization share the similar purpose, organization operation, and norm or ethic, but this research is still considered as not applicable for business application. Such limitation can be neglected by using the same methodology of this

research but with involving sampling from business entity considering it has similar structure.

Another limitation of this research is in terms of sample Islamic Practice Strength (IPS) and Islamic Faith Strength (IFS). All the samples that are collected show, on average high IPS and IFS which makes this thesis only applicable for these groups of people. Logically, since zakat is not obligated by government, most people who give Zakat voluntarily do it for their obedience towards God which is manifested from their IPS and IFS.



CHAPTER 2

LITERATURE REVIEW

This chapter is dedicated to strengthen the explanation of construct of themes of this research which are related to concepts involved with brand 3i (Brand Identity, Brand Integrity, Brand Image), brand trust and Attitude, Islamic marketing, and the nature of social entrepreneurship, by engaging in literature review. Literature review is considered as a very significant phase of research as it allows the understanding of other researchers' empirical experience (Nenty, 2009, p. 25).

2.1 Brand

To manage well, first we must define well (Tan, 2015). Thus, to manage brand, first brand must be defined. Brand is a term that is so over-defined that its meanings are so diffuse and variable. Nevertheless, academically, definition is not straightforward, despite the persistent plea of Churchill (1979) that, in research, it has to be exact in determining the construct that consider as conceptual. Albeit the existence of non-uniformity in defining brand in the body of literature, the fact that brand survives until today is a sign of its vitality (Stern, 2006) and should not be ignored. This research makes an attempt to bridge the vitality of brand to the vitality of religion in further refining the marketing practices in the context of religion.

To be exact in the conceptual specification of the brand construct, as inferred from Churchill (1979), it is important to define what is and what is not included in the domain of brand, and thus its boundary. To enable this, this section establishes a literature review in an attempt to understand the characteristics of brand. Due to the research oriented progress in brand marketing discipline, brand can be understood to be directed towards either objective existence or subjective existence. While the former projects the understanding of brand based on objective ability to measure the brand characteristics or

attributes, the latter reckons that brand is consumer's collection of perceptions otherwise brand will have no impact to the marketers or the organization. Mixed methodological approach is an alternative choice. In whatever case, the aim is to develop a theory of brand and its management, and to prepare the foundations for setting up a theory related to brand.

Specifically, in Zaltman, Christian, and Reinhard (1973), it is stressed that theory must be in line with facts. As facts could be established in the subjective perceptions of the consumers, the subjective domain of brand should not be ignored. To this end, the literature review reveals the utility of brand image (Boulding, 1956), as consumers is not triggered by reality, but to the reality that they perceived (Boulding, 1956). In other words, facts should include perceptions, i.e. perceived reality as socially constructed (Weick, 1979).

Objectively, the literature reveals brand as legal, logo, company, and identity:

1. Brand as legal instrument – i.e. brand play role as “legal statement of ownership” (Crainer, 1995), as a sign to show ownership (Broadbent & Cooper, 1987), to protect brand ownership from external infringement (Simonson, 1994).
2. Brand as logo – which uses the brand's visual features as differentiating method or tool (Koch, 1994).
3. Brand as an identity system – instead of looking brand as a product, it can also be positioned as the essence, meaning and direction of products and services (Kapferer, 1992), and thus organization can appropriately use to denote differentiating values in the market position (cf. Aaker, 1991; 1996).

Subjectively, brand could be recognized by the consumers as a practical tool that depicts the emotional and functional attributes of the products and services, and the experiences of the consumers. In this sense, brand as shorthand device is “nothing more or less than the sum of all the mental connections people have around it” (Brown, 1994). While objectively, brand is treated as an identity system from the lens of the marketers, subjectively, brand is seen as a personality, as symbolic devices which match with the consumer personality (Zinkhan, Haytko & Ward, 1996), and consumers value this personalities of brand beyond their functional utility (Goodyear, 1993). Moreover, logically, one of the element that add up value to the personality of brand is a brand relationship (Blackston, 1992). In other words, personalization of brand encouraging the

consumer to have relationship with brand rather than just perceiving the brand (Blackston, 1993).

Not only that subjective perception is important, customers also perceive brand as risk reducer (Bauer, 1960) to instill consumer confidence (Assael, 1995), such as by consistent quality (Janiszewski & Van Osselaer, 2000). Thus, customers perceive brand as the ability of the products and services of the associated brand to deliver to the expectations of the customers, i.e. in terms of performance (Smith & Park, 1992; Sullivan, 1992). In other words, brand is a contract between the organization and the customers (Kapferer, 1995), that qualifies the integrity of the organization in its commitment to deliver quality products and services.

Apart from both subjective and objective focuses, brand as a company can be used as a bridge between the objective and subjective perspective to brand, as it has the integrative mindset for a holistic effort and picture about brand and its impact. Brand as a company is similar to the systems school of performance measurement system highlighted in Tan (2015) which is an attempt to foster coherence (i.e. in terms of value, Jones, 1986), such as in terms of activities, management focus and consumers' perceived messages, across all the brand portfolios, to all stakeholders, including non-profit organizations and the communities (Khan, 2012). Brand as a company recognizes that consumers perceive the brand as equivalent to the company such as in terms of its identity and behaviors (cf. The Economist, 1994).

Brand as a company is thus a practical approach to build brand integrity, which according to Khan (2012), provides an "alignment between the internal identity and external image". This research thus acknowledges the fundamental work of brand integrity in influencing brand identity and brand image (Khan, 2012), and realizing that brand working is a gradual consumer behavioral process (Hoeffler and Keller, 2003) in making success to the differential marketing efforts i.e. in establishing brand image as perceived by customers that match the expected brand identity of the marketers.

2.1.1 Brand Equity

According to Gil (2007), brand equity is the consumer perception towards the brand compared to other competing brand. The nature of brand equity can be evaluated and measure from the perspective of customer. The most known characteristic of brand

equity is measured with the existence of loyalty of customer to a brand (Keller, 1993), which is clustered to either positive or negative brand equity. Customer loyalty then influences the behavior of customers towards the product or program of the brand such as: pay premium price, repeat purchasing behavior, and will do word-of-mouth advertising (Kim & Hyun, 2011). What follows discusses some of the elements of brand equity relevant to this research.

2.1.1.1 Brand Integrity

As explained above, brand integrity manifests the coherence between consumer perception of the brand and the brand identity as well as behavior itself (cf. The Economist, 1994), or in other words, as explained by Khan (2012) which states that it is the “alignment between the internal identity and external image”. Based on the brand I= integrity model developed by Decotiss (2008), brand integrity is consisted of four components: vision, action, customer experience, and brand reality. The alignment consequence of all four elements is the gain in customer loyalty, sales, profit, and market share. It shows how brand integrity is significantly important for business.

2.1.1.2 Brand trust and Attitude

According to Sodano (2002), brand loyalty is gained from building consumer trust over a brand while loyalty is part of the brand attitude. Therefore trust and loyalty are two factors that relate to each other, directly or indirectly. As highlighted by Lassoued and Hobbs (2015, p. 2), “brand loyalty is an indirect outcome of brand trust and a direct outcome of consumer confidence in credence attribute”. This claim is strengthened by Chaudhuri and Holbrook (2001) who analyzed over 100 brands and found out a strong positive relationship between brand trust and brand loyalty.

2.1.1.3 Brand Image and Brand Identity

To understand brand image it is important to obtain the views and perceptions of customers. Brand image is formed as a result of the accumulation of ideas, feeling, and attitude of customer towards the brand (Gardner & Levy, 1995; Schmitt, 1999). In terms of its function, brand image has a significant influence towards the consumer attitudes on a brand, product and services, which automatically influence their behavior and action toward the organization (e.g. Park, Jaworski, & MacInnis, 1986; Cheung & Chan, 2000; Romaniuk & Nenycz-Thiel, 2013). In terms of its relation with brand equity, Keller

(1993) suggests that positive brand image directly impact on brand equity as it influences consumer behavior.

While brand image is mostly part of the consumer perception, brand identity can be understood from the perspective of organization. Balmer (1998) defines identity as an organization's characteristic attribute or personality that influenced by the ideology of its very own ideology and values, which then direct the organization practice. Yasin et al. (2007) added that identity of a company is a creation of strong brand. It is, as explained by Keller (2003) that brand identification by customers is established by linking brand to specific category of needs in the mind of customers. The next section puts the marketing theories and discussion in the religious context of this research.

2.2 Marketing and Religion

2.2.1 Customer Loyalty and Religion

In NGO context, their customers are their donors. It is important for NGO to gain donors' loyalty in order to sustain their services. Customer loyalty can be defined as customer retention toward product, service, brand, or company (Russo, Confente, Gligor, & Autry, 2015). Targeting to achieve customer loyalty towards the product, brand, or company is one of the business goals which eventually will increase company revenue, lower the business cost structure, and increase profitability, to name a few (Nathanson & Twitmyer, 1934). Many businesses not only have understood about customer loyalty significances, but they are also aware that over time, it is getting harder to achieve (Russo, Confente, Gligor, & Autry, 2015). Some of the reasons are widely ranged from the technical reasons that relate to barrier for switching cost, reliability and conveniences business structure; others are related to more conceptual factors such as a change in customer disloyalty tendency comparing to how they are used to be or because of the shifting of customer perceived value is getting harder to predict (Michels & Dullweber, 2014). In NGO context, the factors that influence customer disloyalty has the same resonance, which are switching NGO to donate to, reliability and convenience NGO process in providing channel for donating or distributing it.

Because of the importance and complexity, many researchers attempt to understand and propose explanation related to customer loyalty issue. For instance, to understand the factors that influence customer loyalty, Blocker, Flint, Myers, and Slater, (2011a) and Blocker (2011b), connect customer loyalty with another issues such as customer value and customer satisfaction. Customer loyalty is also being explained in a more unique perspective by Aksoy et al.'s (2015) research in trying to find out how loyalty span to other domains. Based on their research on 1202 consumers from the US and 531 from UK, they categorize faith and customer loyalty in the same category. The same research also claimed that loyalty has a strong relationship with happiness (Aksoy et al., 2015) which is related to customer satisfaction.

Based on the research highlighted above, customer satisfaction and brand loyalty could significantly be driven based on religious values and their implementation in the marketing practices, although research has vastly neglected these issues.

2.2.2 Religious Marketing

Religious marketing can be defined as the integration of religion domain with the marketing dimension, or in other word a faith-based marketing (Kuzma, Kuzma, & Kuzma, 2009). Thus, the domain of religion such as being connected, balance in life (Ashar & Lane-Maher, 2004), faith, and religious routine, can be integrated into the concept of marketing in product development, promotion strategy, price, positioning, and so on. The integration of religion domain in to the marketing dimension has shown a significant change in enhancing both parties. One of the best practices can be seen from religious tourism industry.

Annually, tourism business industry has 240 million tourists who visit pilgrimage centre across the world (Cristea, Apostol, & Dosescu, 2015). This strongly proves that tourism business has been enjoying a favor of religious marketing. Not only that, in US, the megachurch is an obvious religion marketing success story that is claimed as the most important social phenomenon as claimed by Kuzma, Kuzma, and Kuzma, (2009). It is because its ability to lure in more than 2000 attendance weekly. From business side, it is a big number of "loyal customers". One of the reasons behind its success is because its ability, according to Kuzma, Kuzma, and Kuzma, (2009), in utilizing many of marketing strategy such as: TPS (targeting, positioning, and segmentation) strategy, business

research, product development, branding, the integration between marketing communication and distribution strategy.

There are a wide range of applications for religious marketing, whether it is for social institution or for business. According to Kuzma et al. (2009), although following the same business principle, for pastor to implement religious marketing in mega church, because of its nature as a social entity and not business entity, it would still need different ways in generating revenue. In running business, to profit generally, a firm has to go to the process of production and selling a product or provide a service to their customer. While in a social institution such as mega church they get benefit from the society mostly by donation.

There are other forms of religious marketing such as 20th Century Fox who establish division they call it Foxfaith which make a movie that uses religious-oriented themes (Izenberg, 2007). This way they target consumers who are interested in religious issues or have a strong religious practice. The same strategy in using faith-driven marketing also can be seen from US citizen behaviour toward the New Age Phenomenon. Although only 36 percent of US citizen go to church or synagogue (even though 80 percent believe in God), but more than 60 percent get their faith from other things like self-help books, music and movie related to faith, or wearing a T-shirt with says WWJD (What would Jesus do?) (Einstein, 2008). This is also another model of utilizing faith-driven marketing.

2.2.3 Islamic Marketing

According to the study by Harrell (1986), religious influence to the communities and the societies, including consumer behaviors (Hassan, 2011), often take two shapes: firstly, the direct effect of religious teaching on self preference. Secondly is indirect, relating to religion's impact on behavior and values of its believer (Bailey & Sood, 1993; Hino, 2011). For instance, consumer behavior is influenced by the code of conduct in the Islamic scripts, as "Eat of what is lawful and wholesome on the earth" (Qur'an, 2: 168), within the constraints of halal and haram in the food consumption (Hassan, 2011). In fact, not only religious marketing is guided by value, the commercial non-religious enterprises do the same. For instance, the Carrefour organization, being guided by its core values, has

set out to be the retail benchmark for issues pertaining to the protection of health, consumer safety and the environment (cited in Yusof, Everett, & Cone, 2011).

Islam is a comprehensive religion that permeates all aspects of life (Yusof, Everett & Cone, 2011), and moreover, Muslim societies are generally traditional, and their cultures have shown remarkable endurance despite rapid economic changes (Ali, 2011). Part of the reason is the strong adherence of the Muslims to the four interrelated concepts of Islamic norm, namely *ihsan*, which regulate how to interact with other, equality and responsibility. The philosophy of *ihsan* is an attempt to establish “goodness and generosity in interaction and conduct, be it at a personal or organizational level” (ibid, p. 18), which is based on the fundamental understanding that the judgment of “whether any action or conduct is right or wrong must stem primarily from its benefits to people and society” (p. 18). Along with relationship is another ethical attribute known as equity which is to ensure the strengthening of social welfare and fairness not being overlooked (p. 19). What is strikingly important is the fourth element which is the individual responsibility for the good ethical actions, in that no one should be held responsible for the mistakes of others. To be specific, “Islamic ethics prohibit hiding known defects” (p. 19). In short, Islamic ethics refer to “specified rules that govern individuals and organizational conduct and seek to ensure generosity, openness, and accountability in behavior and actions while safeguarding societal interests” (p. 20).

A further study of the Qur'an, the Sunnah (as the essential guide for Muslims' code of conduct in life) and other holy Muslim scripts reveals that the basic principle in Islamic law is that products or behaviors that are beneficial to humans are permissible unless there is strong evidence (Muhamad, 2011). Based on this principle comes the Indonesian Rumah ZAKAT's concept (Djailani & Tan, 2015) in the marketing practices that sell not product or service but a program that allows the targeted donors to practice religious commitment to contribute to the needed persons according to the Islamic values and ethical guides.

Nevertheless, there is wide scarcity of studies about Islam, i.e. religion and lifestyles (Aslanbay, Sanaktekin, & Agirdir, 2011), in particular about the behavior and attitude of the donors contributing for the benefits of the needed through a commercial enterprise, and thus it increases the potential contribution of this study to the literature.

Donation is a part of the lifestyle which has the ability to influence the lives of many communities, and thus is a worthy of taking a rigorous research study.

In particular, ZAKAT, among the Islamic values, would be stressed in the research, as it is the tool used by the case research organization. ZAKAT, which is one of the five pillars of Islam and stands equal in priority and importance to professing the faith (shahadah), prayer (salah), pilgrimage (haji) and fasting (saum) (Thibos & Gillespie, 2011), is a tax mandated by Islam for charitable purposes (Zorzopulos, 2006). At its core, ZAKAT functions to bind together and strengthen the community – be it local, national, or global – through co-dependency and reciprocity (Thibos & Gillespie, 2011), which serves as the fundamental principle of Islam religion (Ali, 2011). The needed are poor and the needy (refer to Qur'an). Nevertheless, throughout most of history, paying ZAKAT was a personal responsibility, and the use of official tax collectors fell into disuse shortly after the Prophet Muhammad's death in 632 CE (Thibos & Gillespie, 2011). Thus, this research attempts to study a brand management practice, as a communicative and management tool, to help reach as wide the donors as possible, so that ZAKAT has the potential to be a part of the catalyst to transform and contribute to the society, as social innovation. This study thus makes a contribution to the literature in this sense, also by providing empirical evidence in relation to the “3i” brand marketing practice.

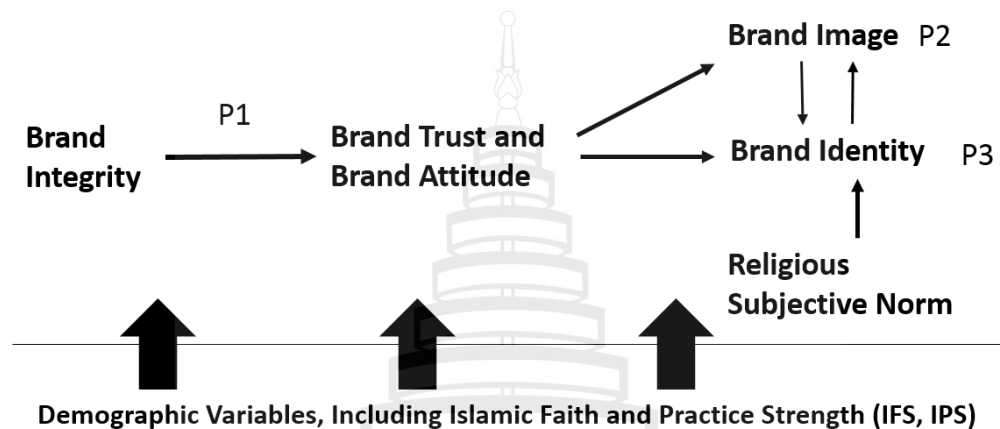
2.3 Religion-Driven Brand 3i and Theoretical Conceptual Model

As a result of the literature review discussed in the aforementioned sections a conceptual model is thus developed to suggest the establishment of brand integrity as a practical approach to align between the internal identity and external image. The model is illustrated in Figure 2.1, being configured by the patterns of relationship of the following three propositions:

1. Proposition 1 (P1): Brand integrity can significantly explain the variance of brand trust and attitude.
2. Proposition 2 (P2): Brand identity and Brand trust and attitude can significantly explain the variance of brand image. Brand image is a subjective domain of brand which customer associates with (Keller, 1993; Newman, 1957) and projects the

image of the brand, its organization and products and services in customers' minds, often of functional and psychological attributes (Martineau, 1959).

3. Proposition 3 (P3): Brand trust and attitude, brand image and religious subjective norm can significantly explain the variance of brand identity.



Source Developed for this Research

Figure 2.1 The “3i” Brand Management Conceptual Model

In short, the model is aimed to meet the purpose of this research which is to study the interrelationship structure of the Brand “3i” (brand identity, brand integrity, and brand image) and brand trust and attitude, so that it can provide a useful marketing management practice and model to guide marketing and business strategy development.

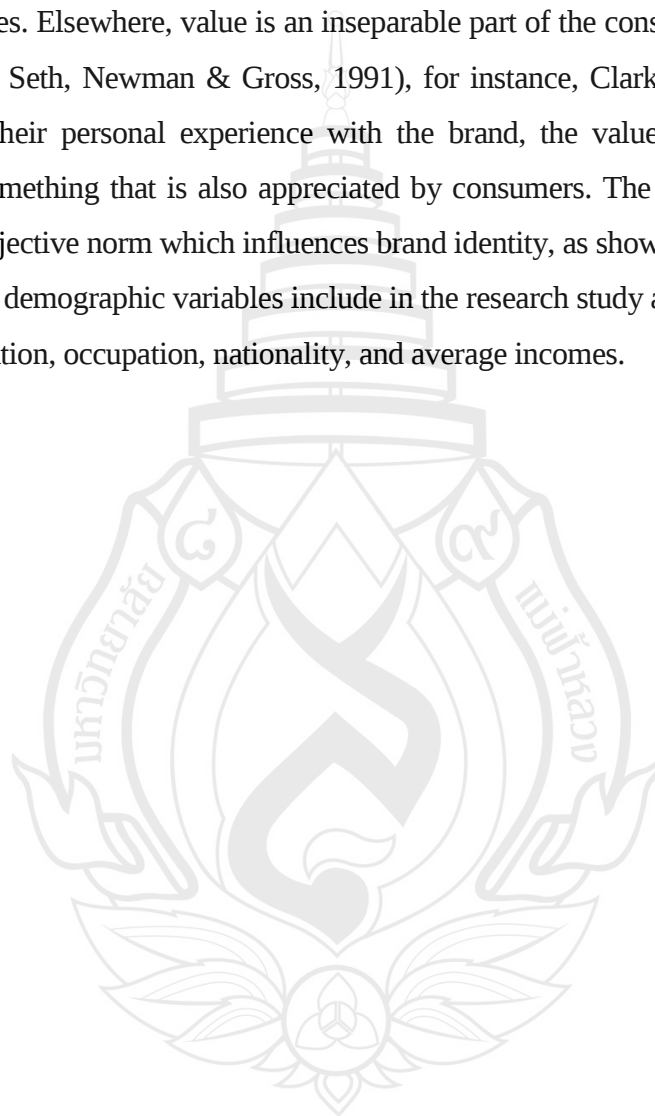
In addition, as shown in Figure 2.1, within this “3i” brand management background is the brand as a “religious” value system, being driven by faith. Faith is a dominant issue in Islamic marketing (El-Bassiouny, 2014; 2015) which has been shown to shape marketing practices and their implications (Friedman, 2000).

The faith is a part of the demographics variables being characterized by two construct, namely IFS (Islamic Faith Strength) and IPS (Islamic Practice Strength) which are measured by the self-development questionnaire instrument. When faith can be shown to have a positive correlation to the constructs presented in Figure 2.1, it would stand out

as distinctive characteristics of the Islamic Marketing, and thus this research could provide a fundamental contribution to the field of Islamic Marketing.

On the other hand, by treating faith as value system, this research can also infer and imply to generic brand management studies and bodies of knowledge, by treating brand as value system that customers are actively being shaped by their cultural and personal values. Elsewhere, value is an inseparable part of the consumer behavioral study (Clark, 1987; Seth, Newman & Gross, 1991), for instance, Clark (1987) acknowledges that, beside their personal experience with the brand, the value of the brand and its heritage is something that is also appreciated by consumers. The religious value is also known as subjective norm which influences brand identity, as shown in Figure 2.1.

Other demographic variables include in the research study are ages, marital status, gender, education, occupation, nationality, and average incomes.



CHAPTER 3

RESEARCH AND METHODOLOGY

3.1 Introduction

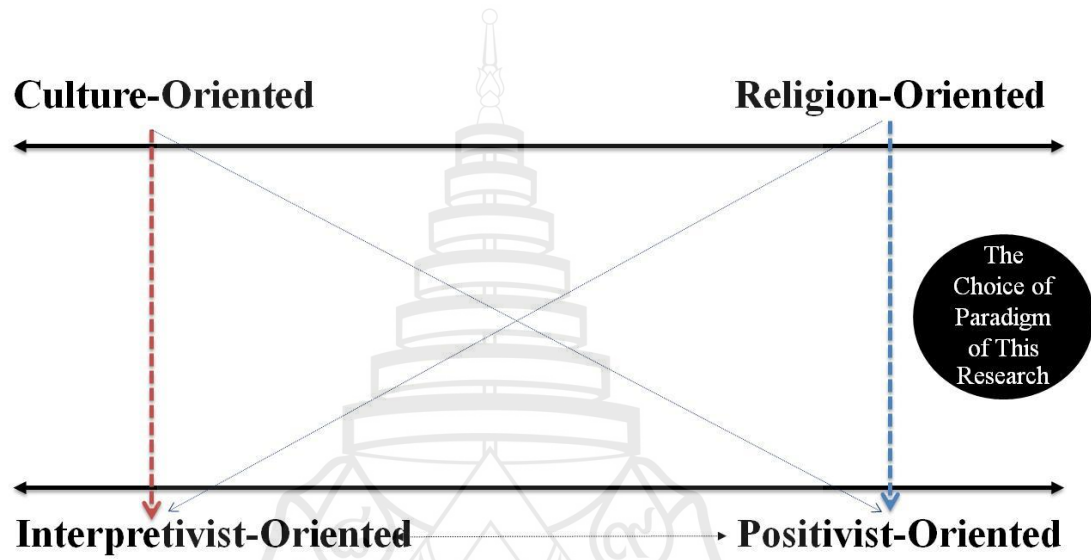
This chapter discusses the research design and methods used and also, it justifies how they were selected. This research adopts a religion-based positivist oriented research paradigm, justified in Section 3.2. Based on this paradigm, deductive research design procedure is outlined in Section 3.3. Section 3.4 summarizes the outcomes of the questionnaire development, together with Cronbach's Alpha coefficients which are the results of the reliability analysis, by the use of SPSS Version 20. At the pilot testing stage, presented in Section 3.5, the sampling population characteristics are explained and the statistical results discussed.

3.2 Research Paradigm

A critical yet contemporary synthesis of literature review that attempts to shed light on where is "Islamic Marketing" heading is skillfully and carefully presented in El-Bassiouny (2015), published to the Journal of Business Research. Islamic marketing is a sub-discipline of religious marketing, and both are emerging trends in the field of marketing, partly to cater to the growing needs of Islamic consumers (Alserhan, 2011).

Islamic marketing, as an emerging sub-field of the marketing discipline, has so far prompted two nature of paradigmatic choices of research approach, namely the interpretivist-oriented on the one hand, and the positivist-oriented on the other hand, as presented in Figure 3.1. Both research paradigms put priority of focuses in critical cultural perspective as well as on religion-orientation in the study of Islamic marketing consumption phenomena. Both share the dominant influence of values, principles and attitude in influencing consumer behaviors, but others claim that Islam is beyond culture,

of “monolithic” to some extent (Jafari & Sandikci, 2015), which aims at setting moral standards (El-Bassiouny, 2014). This research, as shown in Figure 3.1, takes on a positivist-oriented paradigm which bases the religion context in the operationalizing the operational definitions of the related constructs involved in this research, i.e. brand integrity, brand identity, and brand image.



Source Adapted from El-Bassiouny (2015)

Figure 3.1 Paradigmatic Choice of Research Approach

When the realities of perceptions are studied in the lens of positivist-oriented paradigm, objectivity is assumed by the use of statistics and scales of perceptions to help provide a general trend of understanding, being characterized by the acceptable standard errors of statistical analysis and the acceptable randomness of the data and sampling characteristics. Based on the positivistic research paradigm, the next Section discusses the research design procedure of this research.

3.3 Research Design

Note that although there are always spaces for weaknesses inherent in any research paradigm (Maruyama & Ryan, 2014) and thus for improvements, the positivistic research paradigm exploits concept of reductionism to help simplify the understanding of the investigated phenomena. In other words, although others would argue that not all behaviors follow a single set of laws, but the attempt to assign causal direction to a complex provides a fundamental knowledge to clarify the complexity of the phenomena, such as about the pattern of relationships among brand integrity, brand identity, brand trust and attitude, and brand image.

Specifically, the research design procedure is listed as follows, in sequential order:

1. Research objective is stated which guides the literature review
2. The literature review takes on a critical but straight-to-the-point approach which culminates in suggesting a conceptual model that narrates the interrelated propositions (or hypotheses) used to explain the phenomenon of brand equity elements from the views and perceptions of the donors, but are aimed to reflect the effectiveness of the brand management initiatives of the zakat service provider.
3. Although hypotheses could be stated rather than propositions, but propositions are used for the humble fact that the data and evidences of the knowledge and information derived from the data analysis are drawn solely from a single case organization, albeit from the perceptions of the different donors of the single case organization. As thus, data are collected from the donors who have had donated to the zakat services provided by a single case organization, known as Rumah Zakat Indonesia (RZI). The detailed profile of the case organization would be explained in the next section, at Section 3.5.1.
4. Due to the exploratory nature of this research and a lacking of any available questionnaire instruments that can be exploited for usage, this research makes a comprehensive effort to develop the questionnaire-based survey instrument. In doing so it helps to advance Islamic marketing, as until now, “there seems to be no clear understanding of what the term Islamic branding means” (Copinanth, 2007, cited in Yusof & Jusoh, 2014, p. 180). Not only this research makes direct contribution to Islamic

marketing, but the implications, and the concluding discussions such as in addressing opportunities and scopes for further research show direct contribution to suggest concrete procedures to implement many of the abstract but useful concepts in marketing, i.e. customer-based equity management model of Keller (2002) that interlinks the aspects and understandings of brand salience, brand performance and brand imagery, brand judgments and brand feelings, and brand resonance holistically.

5. Pilot testing is an important procedure which aims to ensure the readiness of the research instrument from validity and reliability perspectives, for final data collection efforts.

6. Data collected and analyzed by the use of descriptive and inferential statistical tools, firmly rooted in the background of confirmed exploratory factor and reliability analyses.

7. Conclusion made with an attempt to shed light on implications to both theory and practice, and suggestions made for efforts of further research. Limitation and delimitations are also to be addressed.

3.4 Questionnaire Development and Validity

As Kuhn (1970) puts it, because of the possible working of psychological, social and historical factors, for instance, two scientists “fully committed to the same list of criteria for choice may nevertheless reach different conclusions” on the most appropriate theory (1977, p. 324). By the fundamental driving force of a so-called brand, known as the vision (i.e. manifested in terms of brand identity as the key beliefs of the brands and its core religious values) that drives the creation of products and services under that name (Kapfereer, 2008), the definitions to many of the terms, such as brand identity, brand integrity, and brand image, could not be fixated or in uniform.

This research underpins on an exploratory effort as there are no research about the donor’s perception towards the ZAKAT duties and the organization that provides ZAKAT services, and the brand dynamics involved. The research design is based on a deductive approach, which is initiated with a literature review before proceeding to data collection to attempt to provide the necessary statistical evidences in order to support the validity of the proposed theoretical conceptual model.

The questionnaire instrument includes demographic and other contextual background variables, such as gender, country of origin, education background, working environment background, wealth, and the amount of ZAKAT contribution respondents have ever donated through RZ. The donors are also being identified in terms of their Islamic Faith Strength (IFS) and Islamic Practice Strength (IPS). IFS and IPS are the measurement tools developed, basically from the five pillars of Islam and the six pillar of Islamic Faith.

The following lists the key questionnaire items with the value of Cronbach's Alpha, as shown in Table 3.1. Exploratory factor analyses show the unitary dimension of the all the constructs involved.

Table 3.1 Reliability Measure and operationalization of the Theoretical Constructs

No	Dimension and Questionnaire	Cronbach's coefficient alpha (α)
1	Personal Attitude	0.803
1.1	Muslim community around Indonesia is extremely in need of helping hand from Muslim community	
1.2	I have a strong interest in improving education access for poor Muslim community	
1.3	I am always touches more in hearing the story of poor Muslim in need comparing to the non Muslim story	
1.4	ZAKAT is an obligation that every Muslim who his wealth has reach the <i>nisab</i> .	
1.5	I always wanted to help Muslim victim in conflict	
1.6	I always wanted to help Muslim victim in disaster	
1.7	Donating makes me feel like I have fulfilled my responsibility toward Allah SWT	

Table 3.1 (continued)

No	Dimension and Questionnaire	Cronbach's coefficient alpha (α)
1.8	Muslim community around Indonesia is extremely in need of helping hand from Muslim community	0.913
1.9	I have a strong interest in improving education access for poor Muslim community	
2	Brand: Brand Trust and Brand Attitude	
2.1	I will donate more for RZ in the near future	
2.2	I have a strong will to donate periodically for RZ program	
2.3	I usually donate for the program that RZ offer	
2.4	I usually donate for RZ as an institution because I trust them to use it in any program	
2.5	I feel happy I can contribute in developing Muslim Community through RZ	
2.6	Donating to RZ bring peacefulness to my mind	
2.7	I have no doubt on RZ honesty	
2.8	I have no doubt of their professionalism	0.965
2.9	I have no doubt of their commitment for Muslim community	
2.10	I like the Islamic knowledge of RZ staff/volunteer have	
3	Religious Brand Identity	
3.1	RZ is a very professional institution	
3.2	RZ can be trusted with a mission to help Muslim community	
3.3	RZ has a tight correlation with Islam value	
3.4	Donate to RZ is convenience	

Table 3.1 (continued)

No	Dimension and Questionnaire	Cronbach's coefficient alpha (α)
3.5	As a Muslim, I like the Islamic dress code of RZ staff/ volunteer	0.977
3.6	RZ has capabilities to reach out to rural area where Muslim are in need	
3.7	RZ Magazine bring up a strong Islamic problem issue	
3.8	RZ website demonstrate their commitment to honesty	
3.9	I know my ZAKAT obligation from RZ campaign	
3.10	RZ strategy use popular Islamic scholar in their promotion attracting me the most	
3.11	RZ has strong Islamic humanitarian mission	
3.12	RZ program is empowering Muslim community	
3.13	RZ use many unique and creative programs to solve Muslim problems issue	
3.14	RZ program have strong impact on Muslim society	
3.15	The usage of high tech tools in RZ shows modern way of Islam	
4	Religious Brand Integrity	
4.1	RZ programs are strictly based on Islamic value	
4.2	RZ program is solving the current issue of Muslim world	
4.3	RZ programs are making a huge contribution in Islamic world	
4.4	RZ system is honest in a professional way	
4.5	RZ has a transparent system	
4.6	RZ demonstrate trustworthiness in their system	
4.7	RZ transparency system is easy to understand	

Table 3.1 (continued)

No	Dimension and Questionnaire	Cronbach's coefficient alpha (α)
4.8	RZ's entrepreneurship program empower more Muslim in Indonesia	0.975
4.9	RZ education program is helping the most needed in Muslim community	
4.10	RZ ensure donation channeled to the right needed people according to ZAKAT's principles	
4.11	RZ put strong effort in educating Muslim about ZAKAT obligation	
4.12	RZ program respond effectively to disaster that happen on Muslim community	
4.13	RZ program responds effectively to help conflict Muslim victim	
4.14	RZ system for ZAKAT is aligned with Islamic regulation on ZAKAT	
4.15	Responsiveness: When disaster happen and affecting Muslim, RZ always immediately provide various channels to help the victims	
4.16	Islamic knowledge of RZ staff/ volunteers give as the confidence for the program offered	
4.17	Tangible: RZ's website are full of islamic themes	
4.18	Staff/ Volunteers have Islamic appealing appearances and attitude toward donors, i.e. they way they talk, their clothing that matches with Islamic teaching.	
5	Religious Brand Image	
5.1	RZ name is aligned with their vision, mission and practice in the field	
5.2	RZ program is benefiting Muslim community	

Table 3.1 (continued)

No	Dimension and Questionnaire	Cronbach's coefficient alpha (α)
5.3	RZ program is effectively solving Muslim community problem	
5.4	RZ program is efficiently solving Muslim community problem	
5.5	RZ staff that I have encounter always demonstrate strong Islamic knowledge	
5.6	I am convinced with their tight Institution Identity relationship with Islamic value	
5.7	All RZ staffs/volunteer are a very religious	
5.8	RZ program has sustainable impact on society	
5.9	RZ is very helpful for improving Islamic education institution (i.e. Islamic boarding school)	
5.10	If I want to give ZAKAT, RZ always pops up in my mind	
5.11	The amount of ZAKAT calculation result provided by RZ is trustful	
5.12	RZ has proven that Islamic value can be combined with modern lifestyle	
5.13	RZ project strong Islamic values in every program offered	
5.14	RZ project strong Islamic values in every activities promoted	
5.15	RZ project a strong image of creative works for developing the Muslim	
5.16	RZ staffs/ volunteers always demonstrate strong Islamic knowledge	

3.5 Pilot Testing

To prove the reliability and validity of methodology used as well as the questionnaire, this research conducted a pilot test based on the data collected from 48 respondents. According to Cohen (1992), small-sized sample is sufficient enough for the case which has significant regression R-squared, partly contributable by strong theoretical foundation, and partly by the homogeneous population characteristics, i.e. high Islamic Faith Strength (IFS) and Islamic Practice Strength (IPS). Specifically, in pilot testing stage, efforts would be stressed on developing reliable and valid questionnaires, the appropriate use of words, by the advise of the subject expert (cf. Tan, 2006; 2007a; 2007b; 2010; 2014; 2015), and the empirical statistics analysis.

To conduct this research, the sampling is taken from Rumah ZAKAT Indonesia (RZI) donors. RZI is a social institution that positions itself as Amil ZAKAT or ZAKAT Collector. There are formal ZAKAT collectors appointed by government, but although RZI is non-government organization, many donors still give ZAKAT through RZ. This indicates RZI has gained trust from their donors. Nevertheless, what drives the donors' brand trust and attitude towards RZI are unknown, and this gap of knowledge sets forth the direction and scope of this research.

The participants of this research are those who have had given donation to RZI. The reason behind this is based on the assumption that donor intention to donate is dominantly influenced by brand developed by religion-driven marketing implemented by RZI throughout Indonesia. In the first stage of research, the sample size is 48, but it shows the significant R-squared result of the multivariate regression analysis, at beyond 0.70, which highlights large regression strength. According to Cohen (1992), a sample size of 48 is sufficiently robust for 2 predictors and 50 for 3 predictors. The maximum predictors used for the pilot test stage are three for the regression analysis.

3.5.1 The Sampling Case: Rumah Zakat Indonesia

The final data collected for the analysis is 82. All the data, again, were collected from the donors to Rumah Zakat Indonesia (RZI). In case study research method, one of the factors that determine the quality of this research is its ability to define the bounded system or the context of the research (Mills, Durepos, & Wiebe). This case research study

targets on the population of donators of Rumah Zakat Indonesia (RZI). Therefore, it is crucial a contextual picture of the case organization is narrated so that future researchers, the readers and the relevant stakeholders who would like to apply the results of this research have the generalized background to guide their decision making.

RZI vision, as quoted in their official website, is to “become a trusted and leading zakat collector-distributor that works with international-standard professionalism”. Their mission is “to create an independent society through productive empowerment and to increase and perfect community service through human excellence”. Besides that, RZI also clearly states that their brand value is trusted, progressive, and humanitarian. Not only that, they also publicly announce that their company marketing positioning is sharing confidence, which is being described in a more clear way by stating in their website that, “sharing confidence can be achieved through a strong belief to share and create a better global society. Rumah Zakat strives to be the leading organization in the region that assures effective and sustainable programs to empower people in achieving better life”.

For Rumah Zakat to clearly and publicly announce their Brand Value as well as their positioning, it shows their advancement in marketing concepts and applications to benefit themselves and the societies. Marketing strategy is part of their grand plan as well as the source of their competitiveness in the context of NGO and Islamic values. In the ZAKAT service markets, RZI competes not only with other zakat-collector institutions in Indonesia, but also with state-sponsored zakat collectors (i.e. Baitul Mal). Nevertheless, they still gain a big number of “market” share in Indonesia, and this research thus attempts to study the mechanisms of brand strategies in which they have had employed that allows them to gain the trust of the customers with desirable brand identity that aligns with the organizational intention.

The added value in marketing advancement, combining with their philanthropy model which focuses on improving human excellence in order to strengthen the society, is another unique reason that brings RZI to become one of the leading zakat collector institutions in Indonesia. Not only that, their international-standard professionalism also clearly indicates their integrity as Zakat collector. Integrity of zakat collector, represented by the perceptions of the donators as brand integrity, would be examined for its impact on brand trust and therein brand identity and brand image in this research effort.

Below are the lists of some of the programs currently offered by Rumah Zakat Indonesia, which are in alignment with the Islamic values and principles of services to the needed and the societies:

1. Senyum Juara; Education support for yatim and poor family children, General scholarship assistance for orphan and the needy, Sekolah juara – school building program, Scholarship assistance for student of sekolah juara, and Food aid assistance.
2. Senyum Sehat: Free health facilities for the needy: Mass circumcision, Free maternity clinic, Free maternity service, Mobile clinic service, Free ambulance, Cataract surgery, Health action, and Health assistance (cash money).
3. Senyum mandiri: Micro-economy empowerment programs: Business Capital and Facilities assistance, Ownership of stockbreeding, Sheep fattening, and Cattle fattening.
4. Local community environment programs: Water well and clean water distribution.
5. Services for thousands of beneficiaries each month
6. Senyum Ramadhan: Ifthar Package, Eid Gift for Orphan, Eid Gift for the Needy, NS Syiar Qur'an: Holy book of Qur'an distribution.
7. Super Qurban – Cornet Qurban meat.

There are also many competing alternatives to RZI in Indonesia. In other words, RZI is not the only zakat collection institution in Indonesia. Table 3.2 lists some of the national registered ZAKAT service providers in Indonesia.

Table 3.2 Rumah Zakat Indonesia Competitor

No	Zakat Collector Authorized by Indonesia Government
1	Badan Amil Zakat Nasional
2	LAZ Dompot Dhuafa Republika
3	LAZ Yayasan Amanah Takaful
5	LAZ Yayasan Baitulmaal Muamalat
6	LAZ Yayasan Dana Sosial Al Falah
7	LAZ Baitul Maal Hidayatullah

Table 3.2 (continued)

No	Zakat Collector Authorized by Indonesia Government
8	LAZ Persatuan Islam
9	LAZ Yayasan Baitul Mal Umat Islam PT Bank Negara Indonesia
10	LAZ Yayasan Bangun Sejahtera Mitra Umat
11	LAZ Dewan Da'wah Islamiyah Indonesia
12	LAZ Yayasan Baitul Maal Bank Rakyat Indonesia
13	LAZ Yayasan Baitul Maal wat Tamwil
14	LAZ Baituzzakah Pertamina
15	LAZ Dompok Peduli Umat Daarut Tauhiid (DUDT)
16	LAZ Yayasan Rumah Zakat Indonesia
17	LAZIS Muhammadiyah
18	LAZIS Nahdlatul Ulama (LAZIS NU)
19	LAZIS Ikatan Persaudaraan Haji Indonesia (LAZIS IPHI)

3.5.2 Statistical Data Analysis Result

Statistical data analysis is important at pilot testing stage for the case with low sample size in the final data collection. In cases where questionnaire-based data collection is difficult, statistical data analysis is important and can become a base for the next incremental data collection effort (cf. Cohen, 1992).

This section provides the inferential statistical data analysis results of pilot testing to examine the supportability of the validity of the four propositions raised in the introduction/literature review section. Exploratory factor and reliability analyses provide the filtering qualities needed for the multivariate regression analysis.

The Islamic faith and practice strengths are presented in Table 3.3 in descending order, which shows the profile of the respondents towards high commitment in the execution of the Islamic values. Out of the Five Likert Scale, all except one has lower than the 4 scale level, which is the intention to fulfil the last foundation aspect of Islam – pilgrimage in Mecca, Saudi Arabia. The relatively high perceived strength on both Faith (IFS) and Practice (IPS) can also be inferred to lead to higher R-squared for the

interrelationship dynamics between brand identity, brand integrity, brand image, and brand trust and attitude, to be discussed in the sequel.

Table 3.3 The Islamic Faith and Practice Strength

	Descriptive Statistics				
	N	Minimum	Maximum	Mean	Std. Deviation
IPS Fasting	48	3.00	5.00	4.4792	.61849
IFS Fate	48	1.00	5.00	4.4792	.77156
IPS GOD	48	2.00	5.00	4.4375	.74108
IFS Holy script	48	2.00	5.00	4.3958	.79197
IFS Judgment Day	48	1.00	5.00	4.3958	.91651
IFS Angels	48	2.00	5.00	4.3542	.86269
IFS All Prophet	48	1.00	5.00	4.3542	.88701
IPS Pray	48	3.00	5.00	4.2292	.75059
IFS GOD	48	1.00	5.00	4.2292	1.01561
IPS Zakat	48	2.00	5.00	4.2083	.87418
IPS Haj	48	1.00	5.00	3.7708	1.13437
Valid N (list wise)	48				

Demographically, among 48 sample of this pilot testing, overall there are 32 male and 16 female respondents. Marital wise, there are 16 single respondents and 32 married. Age wise, 62.5 per cent is between 21- 30, while 31.3 per cent between 31- 40, 4.2 percent between 41-50, and 2.1 per cent between 51-60. On the educational aspect, 8.3 per cent has high-school diploma, and 64.6 per cent has Bachelor degree, and the remaining has Master degree. On the career domain, 12.5 per cent belongs to students, 58.3 per cent of salaried employee, while the remaining are self-employed. Location wise of the donors, 11.5 per cent are from Pegawai Negeri/Swasta (Government Officer), and 30.8 per cent are from Pekerja Lepas (Freelancer), with the remaining from a fragmented diversity of areas. Income wise, those below 1,200 USD is 25 per cent, and 18.8 per cent is located to USD 1,201-3,000, and 10.4 per cent to those between USD 3,001 and USD 5,000, and 12.5 per cent between USD 5,001-7,000, and 8.3 per cent between USD 7,001 and USD 9,000, and the remaining of 16.7 per cent belongs to income group over USD 9,000.

Table 3.4 Multivariate Regression Analysis for Brand Trust and Attitude

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	
1	.838 ^a	.702	.681	.34489	

a. Predictors: (constant), Brand Integrity, Brand Identity, Brand Image

b. Dependent Variable: Brand Trust and Attitude

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig
1	Regression	12.303	3	4.101	34.479	.000b
	Residual	5.234	44	.119		
	Total	17.537	47			

a. Dependent Variable: Brand Trust and Attitude

b. Predictors: (constant), Brand Integrity, Brand Identity, Brand Image

Table 3.4 (continud)

Coefficients^a					
Model		Unstandardized Coefficients		Standardized Coefficients	t
		B	Std. Error	Beta	
1	(Constant)	.702	.338		2.079
	Brand Identity	.191	.119	.187	.956
	Brand Image	.090	.227	.093	.394
	Brand Integrity	.743	.263	.751	2.825
a. Dependent Variable: Brand Trust and Attitude					

Specifically, this pilot testing shows that brand integrity is formed by evidences of the perceptions of the donors that the RZI programs, for instance, do strictly follow Islamic values, capable to solve current issues of the Muslim world, honest in a professional way, has transparent system, tackle education needs of the communities, and channel the ZAKAT services to the right needed people according to ZAKAT's principles. From the exploratory factor analysis, service quality, manifested, for instance, in terms of responsiveness (i.e. when disaster happens and affects the Muslim, RZI always immediately provide various channels of help to the victims), assurance (i.e. RZI staff gives confidence of the program offered), tangibility (i.e. the RZI's websites are full of Islamic themes, and the Islamic appealing appearances and attitudes toward the donors) are considered parts and parcels of the brand integrity.

As to the dependent variable, brand identity, it is fostered by brand trust and attitude (at BETA 0.273), brand image (with BETA 0.557) and subjective norm (i.e. people around me put trust on RZ in solving Muslim community problems, and brotherhood in Islam is stronger, even comparing to the brotherhood in blood) (at BETA 0.221), to collectively explain for 83.4 per cent of the variance of brand identity. Thus, P3 is supported. The result is shown in Table 3.5.

Table 3.5 Multivariate Regression for Brand Identity

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.913 ^a	.834	.841	.25850

a. Predictors: (constant), Brand Image, Personal Attitude, Subjective Norm – Evidential Influence, Subjective Influence/Norm, Brand Trust and Attitude

b. Dependent Variable: Brand Identity

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	14.104	5	2.821	42.211	.000 ^b
Residual	2.807	42	.067		
Total	16.910	47			

a. Dependent Variable: Brand Identity

b. Predictors: (constant), Band Image, Personal Attitude, Subjective Norm – Evidential Influence, Subjective Influence/Norm, Brand Trust and Attitude

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	.248	.446		-.556	.581
Brand Trust and Attitude	.268	.100	.273	2.669	.011
Personal Attitude	.045	.077	.038	.582	.564
Subjective Norm-Evidential Influence	-.027	.065	-.029	-.422	.676
Subjective Influence/ Norm	.234	.076	.221	3.086	.004
Brand Image	.528	.102	.102	5.183	.000

a. Dependent Variable: Brand Identity

The last one of the brand 3i is brand image (as an effective marketing strategy), which is shown in Table 3.6, for which its variance can be explained for 79.1 percent by brand trust and attitude at BETA of 0.242 and brand identity at BETA 0.700. Thus, P2 is supported. Note that brand image here is Islamic oriented, in which the donors project an

image of RZI as highly associating with the Islamic values, and thus it provides a mental connection with the donors. In this way, RZI brand is not only a symbol but represents a variety of ideas and attributes, as mental images and perceived impressions of the donors towards the brand.

Table 3.6 Multivariate Regression Analysis for Brand Image

Model Summary^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.890 ^a	.791	.766	.30567

a. Predictors: (constant), Brand Identity, Subjective Norm-Evidential Influence, Personal Attitude, Subjective Influence/Norm, Brand Trust and Attitude

b. Dependent Variable: Brand Image

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig
1	Regression	14.875	5	2.975	31.840	.000 ^b
	Residual	3.924	42	.93		
	Total	18.799	47			

a. Dependent Variable: Brand Image

b. Predictors: (constant), Brand Identity, Subjective Norm-Evidential Influence, Personal Attitude, Subjective Influence/Norm, Brand Trust and Attitude

Table 3.6 (continued)

Coefficients^a					
Model		Unstandardized Coefficients		Standardized Coefficients	t
		B	Std. Error	Beta	
1	(Constant)	.335	.527		.635
	Brand Trust and Attitude	.250	.122	.242	2.045
	Personal Attitude	.004	.092	.003	.042
	Subjective Norm-Evidential Influence	-.083	.076	-.082	-1.093
	Subjective Influence/ Norm				
	Brand Identity	-.035	.099	-.031	-.0351
		.739	.142	.142	5.183
a. Dependent Variable: Brand Image					

CHAPTER 4

RESULT AND ANALYSIS

4.1 Introduction

The literature review in Chapter Two raised a number of propositions. Positivistic research design procedure, of deductive nature, is followed which ends up in the data collected for analysis, as purported in this Chapter. Specifically, the first section of this Chapter, Section 4.2 would present the Islamic Practice and Faith Strengths of the donor participants, which to the Muslim, faith is inseparable demographic variable, and they may shape Muslim's consumer attitudes and behaviors (El-Bassiouny, 2014; 2015). In Section 4.3, the demographic profiles of the donors who participated in this research are described, which provides a contextual background for the readers, practitioners, and the researchers to be cautioned by taking note of the contextual understanding for the purpose of application of this research finding. The statistics analysis, inferential and descriptive, are then addressed in Section 4.4 and Section 4.5, respectively.

4.2 Islamic Practice Strength and Islamic Faith Strength

The donor participants were asked to state their strengths of faith and practices towards Islam adherence, and the descriptive result is shown in Table 4.1. Their views on the perceived agreement with each of the items of the strengths, both in faith and practice, are arranged in five Likert scales, ranging from "1" not at all one agrees with the stated strength to "2" low, "3" moderate, "4" strong, and "5" very strong." From among the 11 fundamental pillars in Islam, the weakest perceived strength lies with the practice that recommends the Muslims to perform pilgrimage in Mecca, in Saudi

Arabia, at a mean of 3.5802, which also exhibits the wider standard deviation at 1.13869.

Table 4.1 Descriptive Analysis of the Islamic Practice Strength and Islamic Faith Strength

	N	Minimum	Maximum	Mean	Std. Deviation
IPS.Fasting	81	2.00	5.00	4.4074	.66667
IFS.JudgmentDay	81	1.00	5.00	4.3457	.86834
IFS.Fate	81	1.00	5.00	4.3333	.82158
IFS.Holyscript	81	2.00	5.00	4.2963	.78174
IFS.AllProphet	81	1.00	5.00	4.2963	.82832
IPS.GOD	81	2.00	5.00	4.2593	.83333
IFS.Angels	81	2.00	5.00	4.1852	.90982
IFS.GOD	81	1.00	5.00	4.1852	.96321
IPS.Zakat	81	2.00	5.00	4.1235	.84236
IPS.Pray	81	2.00	5.00	4.0000	.93541
IPS.Haj	81	1.00	5.00	3.5802	1.13869
Valid N (listwise)	81				

Note. IPS = Islamic Practice Strength, IFS = Islamic Faith Strength

Specifically, the descending order of perceived important as shown in Table 4.1 carries the following understanding:

1. Discipline in Fasting in Ramadhan month
2. Faith strength to the claim of the absolute to coming of Judgment Day that will happen after the end of this existing universe.
3. Faith strength to the Qada and Qadar, the favor and disfavor predetermined condition that is determined by God to test individual Holy script
4. Faith strength on the 25 God's Prophets from Adam as the first human being to Muhammad SAW.

5. Declaring with heart, mind, and action to believe in Allah SWT as one God only and prophet Muhammad PBUH is his last Messenger
6. Faith strength on the existing of Angels of God
7. Perform ZAKAT regularly
8. Discipline in five-times of praying a day
9. Intention to fulfill the last foundation aspect of Islam, which is performing pilgrimage in Mecca, Saudi Arabia

4.3 Demographic Profiles of the Zakat Donator Participants

This section presents the demographic profiles of the zakat donator participants of this research.

4.3.1 Gender

As shown in Figure 4.1, there are 62.2 percents of male zakat donors involved in the participation of the survey, or 51 in total, whereas the female donors are consisted of 37.8 percents or at 31.

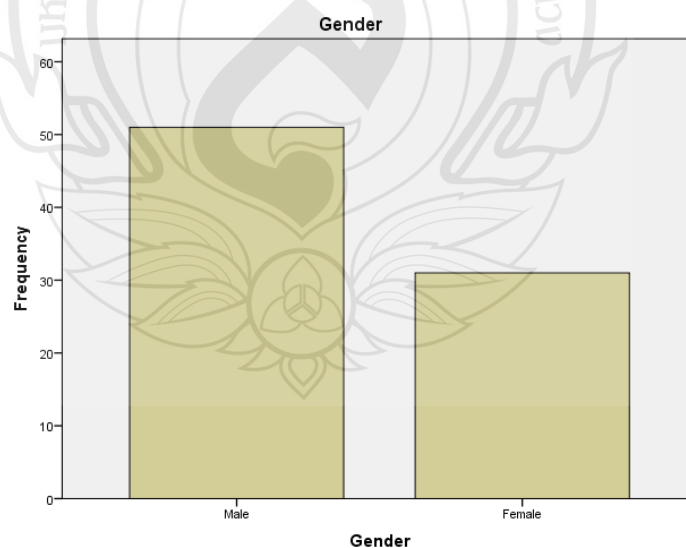


Figure 4.1 Gender

4.3.2 Marital Status

Marital status wise, there are 62.2 percents or 51 donor participants as married, and the other 36.6 percents or 30 belong to single group. Only a minor 1.2 percents are divorced, as shown in Figure 4.2

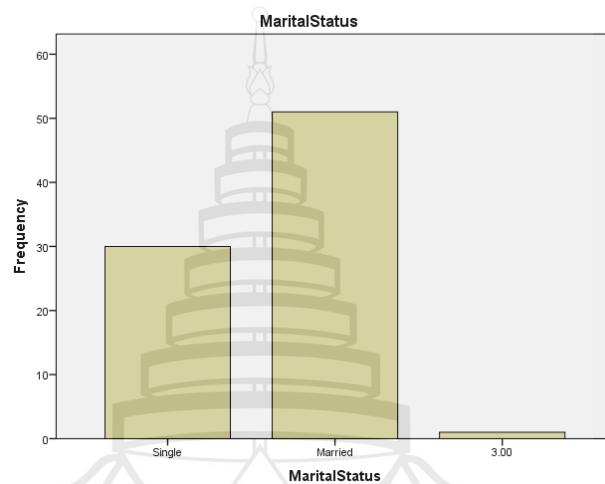


Figure 4.2 Marital Status

4.3.3 Age

In the age domain, as presented in Figure 4.3, the majority of the donor participants of this research belongs to 21-30 years of age, at 54.9 percents, followed by 31-40 years of age group at 35.4 percents, and then 41-50 years of age group at 7.3 percents. Only minor 1.2 percents fall in between 51 and 60 years of age and und another 1.2 percent under 20.

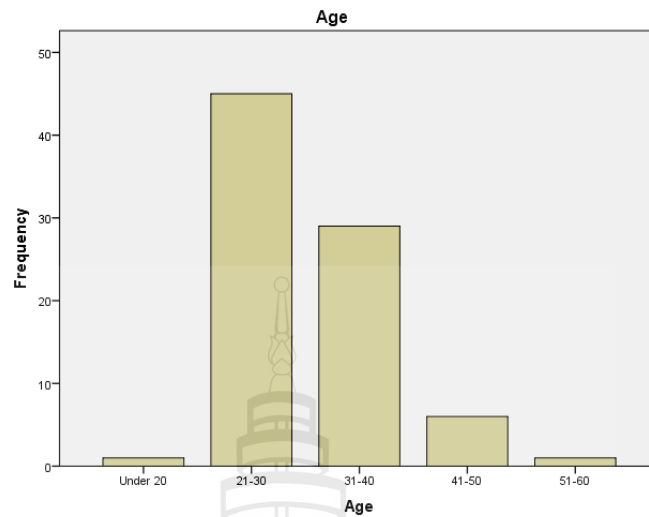


Figure 4.3 Age

4.3.4 Education

The majorities of the donor participant of this research, as shown in Figure 4.4, hold Bachelor degree or above. Specifically, those of Bachelor degree are 62.2 percents, followed by 23.3 percents of Masters, and only 8.5 percents hold high-school diplomas and another 2.4 percents in vocational certificates level.

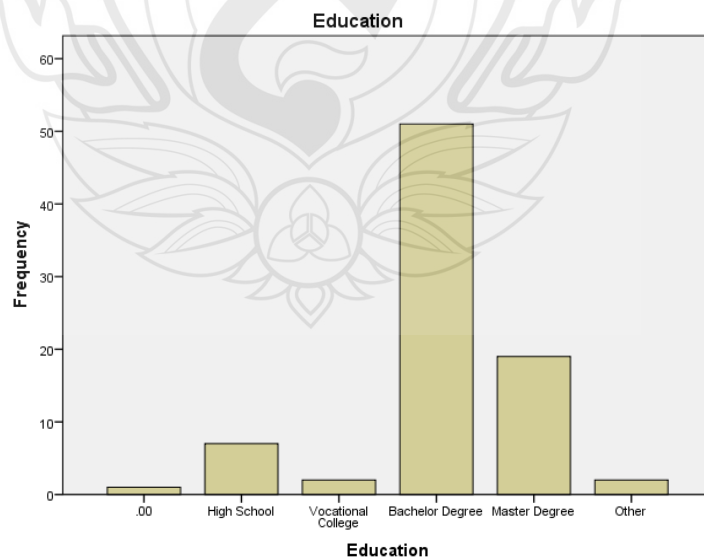


Figure 4.4 Education

4.3.5 Occupation

In terms of the occupational background of donor participants, most of them, or 70.7 percent of them to be exact, are salaried employees, while the self-employed account for 17.1, and students 9.8 percent. This is also an indication that the donators who participate in this research have a relatively stable income since they are salaried employees.

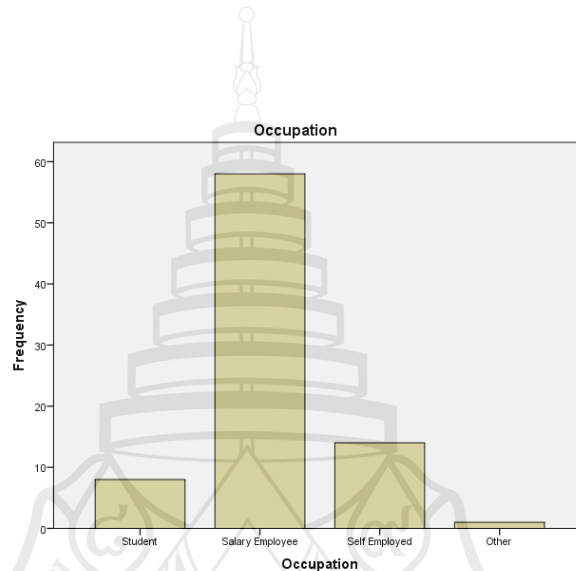


Figure 4.5 Occupation

4.3.6 Average Income

The highest group of donor participants to this research, at around 25%, has an average income more than IDR 90.1 million annually or about IDR 7.5 million monthly. Comparing to the minimum wage of Indonesia, which is approximately at IDR 2 million per month, they are considered in group of relatively high income. Moreover, the next dominant cluster of income is from IDR 30.1 – 50 million annually, or about 3 million monthly, which accounts for 14 percent of overall sample. This is also the income group who has salary more than minimum wage. The very interesting part is for the donors who their income is only IDR 12 million per year or IDR 1 million per month. Comparing to the minimum wage setting of Indonesia government, their income is half of it, but still they are willing to donate. This cluster accounts for relatively big chunk of data sample, 19.5 percent.

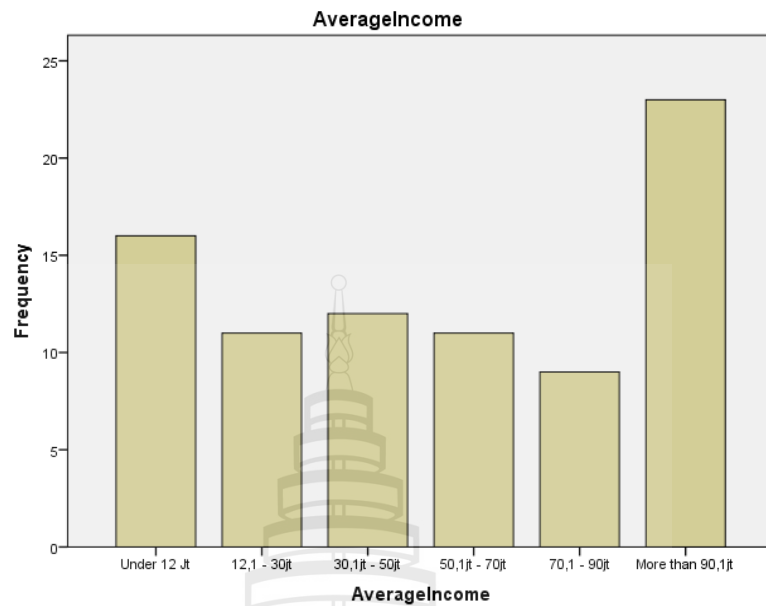


Figure 4.6 Average Income

4.4 Multivariate Regression Analysis

This section, by the use of the multivariate regression analysis, provides the understanding of interrelationship between variables and construct that is proposed within this research. As mentioned previously in the methodology, through the explanatory factor analysis, there are four dimensions of brand: brand integrity, brand trust and attitude, brand image, and brand identity which has relevancy with the religious marketing context, and beside that, other factor is religious subjective norm.

These four dimensions of brand have a sequential influence between one another. For example, the brand integrity influences brand trust and attitude as long as the brand integrity has as strong coherence with brand image and brand identity. In that sense, it is important to note that the brand integrity concept, among other brands element, has the strongest influence toward brand trust and attitude, especially in the context of donor-organization relationship as shown in this research. This can be seen from the first tables of Table 4.2, which clearly shows that 74.7 percent of the variability of Brand Trust and Attitude can be explained by Brand Integrity, with Beta

weight at 0.864. Therefore, it is important for every practitioner or academicians to not neglect the influence of Brand Integrity to Brand Trust and Attitude.

Table 4.2 Predicting Brand Trust and Attitude

Model Summary ^b						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.864 ^a	.747	.744	.33493		
a. Predictors: (Constant), Brand Integrity						
b. Dependent Variable: Brand Trust and Attitude						
ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	26.475	1	26.475	236.007	.000 ^b
	Residual	8.974	80	.112		
	Total	35.450	81			
a. Dependent Variable: Brand Trust Attitude						
b. Predictors: (Constant), Brand Integrity						
Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.682	.215		3.179	.002
	Brand Integrity	.838	.055	.864	15.363	.000
a. Dependent Variable: Brand Trust and Attitude						

Specifically, proposition 1 also infers that donors use many explicit and implicit service quality and the different integrity responsibility cues of the zakat service providers to build up the brand trust and attitude. “Service quality perception evaluation is among these cues” are evidenced in Alan and Kabadayi (2014) and Singh and Sirdeshnjukh (2000).

Table 4.3 Predicting Brand Image

a. Predictors: (Constant), Brand Identity, Brand Trust Attitude
b. Dependent Variable: Brand Image

a. Dependent Variable: Brand Image
b. Predictors: (Constant), Brand Identity, Brand Trust Attitude

Table 4.3 (Continued)

		Coefficients^a			t	Sig.
	Model	Unstandardized		Standardized		
		Coefficients		Coefficients		
		B	Std. Error	Beta		
1	(Constant)	.126	.202		.626	.533
	Brand Trust and Attitude	.281	.097	.270	2.902	.005
	Brand Identity	.666	.094	.663	7.121	.000
a. Dependent Variable: Brand Image						

The regression result, presented in Table 4.4, shows that brand image, subjective norm and the trust of the donor towards the brand and the attitude formed are capable to explain 85.9 percent of the variance of brand identity. The highest Beta weight is due to brand image, at 0.523, followed by brand trust and attitude at 0.379, and subjective norm at 0.203. Putting in another word, if potential donors to zakat can relate their experiences with the identity, represented by brand identity, they surely have developed a brand image, and attitude formed by the influence of the others (subjective norms) and as a result of the integrity of the services evidenced to the donors. The ability to predict brand identity at extremely high R-squared further reinforces the understanding that having a great product or service without a strong identification is never enough. This is important as brand is not a tangible asset and according to Shiva (2005), brand has no physical existence, and thus the value of brand has to be reflected through the perceived images and identities. In addition, the positive interrelationship revealed in the multivariate regression outcome, between brand image and brand identity, implies an efficient brand identity strategy being implemented in general. Nevertheless, the descriptive results of the perceptions of the donors, to be presented in the next section of this thesis, show that there are still ample spaces of improvement needed from the responsibility and the strategic commitment of the zakat service providers. Thus, to build brand identity, the zakat

Model Summary ^b						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.927 ^a	.859	.854	.26162		
a. Predictors: (Constant), Religious Subjective Norm, Brand Image, Brand Trust and Attitude						
b. Dependent Variable: Brand Identity						
ANOVA ^a						
	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	32.551	3	10.850	158.529	.000 ^b
	Residual	5.339	78	.068		
	Total	37.890	81			
a. Dependent Variable: Brand Identity						
b. Predictors: (Constant), Religious Subjective Norm, Brand Image, Brand Trust and Attitude						
Coefficients ^a						
	Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
	(Constant)	.038	.181		.211	.833
	Brand Trust and Attitude	.288	.085	.279	3.409	.001
	Brand Image	.520	.080	.523	6.504	.000
	Religious Subjective Norm	.184	.055	.203	3.364	.001
a. Dependent Variable: Brand Identity						

4.5 Statistics Analysis of the Demographic Variables

Table 4.5 indicates the role played by a very important demographic variable, known as the Islamic Faith Strength (IFS) and Islamic Practice Strength (IPS). The result of correlations analysis, presented in Table 4.5, shows that the donors of higher strengths, both in faith and practice, have higher perceptions towards the performances of the key brand variables discussed in this research, represented by correlations bivariate coefficients from 0.416** to 0.61** (significant to 0.01 levels, 2-tailed). This implies to the zakat service providers to first exploit the high IFS and IPS segment groups in order to help build the desired brand image and brand identity, and the necessary brand trusts and attitude based on the integrity services offered, and use this segmentation base to further influence the lower levels of IFS and IPS. In addition, the zakat service providers could also redesign their websites with the right contents and visual impacts, and by the use of relationship management to resonate with the donors in deeper levels, and to help improve the IFS and IPS of donors.

Table 4.5 The Roles of Islamic Faith and Practice Strength

[illegible]

Table 4.5 (continued)

		IFS	IPS	Persona Attitude	Evidential Influence	Subjective Influence	Brand Trust & Attitude	Brand Identity	Brand Image	Brand Integrity
Evidential Influence	Pearson	.327**	.416**	.460**	1	.440**	.388**	.350**	.363**	.352**
	Correlation									
	Sig. (2-tailed)	.003	.000	.000		.000	.000	.001	.001	.001
	N	82	82	82	82	82	82	82	82	82
Subjective Influence	Pearson	.524**	.573**	.593**	.440**	1	.688**	.748**	.675**	.696**
	Correlation									
	Sig. (2-tailed)	.000	.000	.000	.000		.000	.000	.000	.000
	N	82	82	82	82	82	82	82	82	82
Brand Trust Attitude	Pearson	.506**	.611**	.569**	.388**	.688**	1	.857**	.838**	.864**
	Correlation									
	Sig. (2-tailed)	.000	.000	.000	.000	.000		.000	.000	.000
	N	82	82	82	82	82	82	82	82	82
Brand Identity	Pearson	.447**	.572**	.558**	.350**	.748**	.857**	1	.894**	.929**
	Correlation									
	Sig. (2-tailed)	.000	.000	.000	.001	.000	.000		.000	.000
	N	82	82	82	82	82	82	82	82	82
Brand Image	Pearson	.416**	.566**	.557**	.363**	.675**	.838**	.894**	1	.942**
	Correlation									
	Sig. (2-tailed)	.000	.000	.000	.001	.000	.000	.000		.000
	N	82	82	82	82	82	82	82	82	82
Brand Integrity	Pearson	.418**	.582**	.554**	.352**	.696**	.864**	.929**	.942**	1
	Correlation									
	Sig. (2-tailed)	.000	.000	.000	.001	.000	.000	.000	.000	
	N	82	82	82	82	82	82	82	82	82

Note. **. Correlation is significant at the 0.01 level (2-tailed).

Age wise, the only two variables that can be used to perform t-test are between 21 and 30 and 31 and 40, as other age groups have relatively low numbers of participants. The results of the t-test are shown in Table 4.6 and Table 4.7 which shows that age role is not significant on the faith and practice strengths, as well as on

the different aspects of attitude, brand trust and attitude, brand identity, brand image, and brand integrity.

Table 4.6 T-Test Descriptive of the Variables on Age Variable

	Group Statistics				
	Age	N	Mean	Std. Deviation	Std. Error Mean
IFS	21-30	45	4.2000	.73649	.10979
	31-40	29	4.3966	.58995	.10955
IPS	21-30	45	4.0089	.70833	.10559
	31-40	29	4.1655	.62808	.11663
Personal Attitude	21-30	45	4.4481	.53397	.07960
	31-40	29	3.9862	.45804	.08506
	31-40	29	4.5862	.38735	.07193
Evidential Influence	21-30	45	2.6815	.76856	.11457
	31-40	29	2.8736	.94874	.17618
Subjective Influence	21-30	45	3.8889	.57296	.08541
	31-40	29	3.9655	.69348	.12878
Brand Trust and Attitude	21-30	45	4.0022	.53830	.08025
Brand Identity	21-30	45	3.9333	.60670	.09044
	31-40	29	3.9448	.44510	.08265
Brand Image	21-30	45	3.8500	.60116	.08962
	31-40	29	3.8836	.47178	.08761
Brand Integrity	21-30	45	3.9383	.57920	.08634
	31-40	29	3.9425	.50428	.09364

Income variable in this research plays no significant role in how the Zakat donors perceive towards the different facets of brands, including their attitudes and trust on the Zakat service provider.

Table 4.8 Descriptive of the Variables on Income

Descriptive									
x	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum	
					Lower	Upper			
					Bound	Bound			
Personal Attitude	Under 12 Jt	16	4.4792	.68279	.17070	4.1153	4.8430	2.33	5.00
	12,1 - 30jt	11	4.5303	.31463	.09486	4.3189	4.7417	4.00	5.00
	30,1jt - 50jt	12	4.5417	.39006	.11260	4.2938	4.7895	3.83	5.00
	50,1jt - 70jt	11	4.3182	.54495	.16431	3.9521	4.6843	3.33	5.00
	70,1 - 90jt	9	4.6667	.33333	.11111	4.4104	4.9229	4.17	5.00
	More than 90,1jt	23	4.2319	1.05737	.22048	3.7746	4.6891	.00	5.00
	Total	82	4.4248	.70231	.07756	4.2705	4.5791	.00	5.00
Evidential Influence	Under 12 Jt	16	2.8333	.79815	.19954	2.4080	3.2586	1.33	4.33
	12,1 - 30jt	11	2.9091	.49645	.14969	2.5756	3.2426	2.00	3.33
	30,1jt - 50jt	12	2.4167	1.05529	.30464	1.7462	3.0872	1.00	3.67
	50,1jt - 70jt	11	2.6970	.90006	.27138	2.0923	3.3016	1.00	4.33
	70,1 - 90jt	9	3.0000	.81650	.27217	2.3724	3.6276	1.67	4.00
	More than 90,1jt	23	2.6377	1.05368	.21971	2.1820	3.0933	.00	4.33
	Total	82	2.7276	.89370	.09869	2.5313	2.9240	.00	4.33
Subjective Influence	Under 12 Jt	16	3.9375	.60208	.15052	3.6167	4.2583	3.00	5.00
	12,1 - 30jt	11	4.0455	.61051	.18408	3.6353	4.4556	3.00	5.00
	30,1jt - 50jt	12	3.7917	.65569	.18928	3.3751	4.2083	2.50	5.00
	50,1jt - 70jt	11	3.6364	.55186	.16639	3.2656	4.0071	3.00	5.00
	70,1 - 90jt	9	4.2222	.50690	.16897	3.8326	4.6119	3.50	5.00
	More than 90,1jt	23	3.7174	1.05342	.21965	3.2619	4.1729	.00	5.00
	Total	82	3.8598	.75472	.08334	3.6939	4.0256	.00	5.00
Brand Trust and Attitude	Under 12 Jt	16	3.8750	.54222	.13555	3.5861	4.1639	3.10	5.00
	12,1 - 30jt	11	4.1909	.51079	.15401	3.8478	4.5341	3.30	4.90
	30,1jt - 50jt	12	3.8333	.46580	.13446	3.5374	4.1293	3.20	4.60
	50,1jt - 70jt	11	4.1182	.46437	.14001	3.8062	4.4301	3.50	4.90
	70,1 - 90jt	9	4.1222	.30322	.10107	3.8891	4.3553	3.70	4.70
	More than 90,1jt	23	3.7261	.96682	.20160	3.3080	4.1442	.00	5.00
	Total	82	3.9293	.66155	.07306	3.7839	4.0746	.00	5.00

Table 4.8 (continued)

Descriptive									
	x	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
						Lower	Upper		
						Bound	Bound		
Brand Identity	Under 12 Jt	16	3.8458	.60844	.15211	3.5216	4.1701	3.00	5.00
	12,1 - 30jt	11	3.9333	.61319	.18488	3.5214	4.3453	3.00	5.00
	30,1jt - 50jt	12	3.8611	.40348	.11647	3.6048	4.1175	3.13	4.73
	50,1jt - 70jt	11	4.0000	.65388	.19715	3.5607	4.4393	2.80	5.00
	70,1 - 90jt	9	4.0519	.44444	.14815	3.7102	4.3935	3.47	4.87
	More than 90,1jt	23	3.6928	.94575	.19720	3.2838	4.1017	.00	5.00
	Total	82	3.8602	.68394	.07553	3.7099	4.0104	.00	5.00
Brand Image	Under 12 Jt	16	3.7656	.64731	.16183	3.4207	4.1106	3.00	5.00
	12,1 - 30jt	11	3.9318	.57517	.17342	3.5454	4.3182	3.00	5.00
	30,1jt - 50jt	12	3.7813	.49751	.14362	3.4651	4.0974	3.00	4.94
	50,1jt - 70jt	11	3.8636	.56445	.17019	3.4844	4.2428	3.25	4.94
	70,1 - 90jt	9	4.0972	.50206	.16735	3.7113	4.4831	3.50	4.88
	More than 90,1jt	23	3.6304	.93159	.19425	3.2276	4.0333	.00	5.00
	Total	82	3.8018	.68787	.07596	3.6507	3.9530	.00	5.00
Brand Integrity	Under 12 Jt	16	3.8299	.64229	.16057	3.4876	4.1721	3.00	5.00
	12,1 - 30jt	11	4.0657	.46734	.14091	3.7517	4.3796	3.56	4.94
	30,1jt - 50jt	12	3.8148	.55269	.15955	3.4637	4.1660	3.06	5.00
	50,1jt - 70jt	11	3.9646	.63938	.19278	3.5351	4.3942	3.11	5.00
	70,1 - 90jt	9	4.1667	.41295	.13765	3.8492	4.4841	3.67	5.00
	More than 90,1jt	23	3.6932	.91577	.19095	3.2972	4.0892	.00	4.89
	Total	82	3.8760	.68244	.07536	3.7261	4.0260	.00	5.00
IFS	Under 12 Jt	16	4.2708	.87109	.21777	3.8067	4.7350	2.50	5.00
	12,1 - 30jt	11	4.2273	.68829	.20753	3.7649	4.6897	3.00	5.00
	30,1jt - 50jt	12	4.2361	.60910	.17583	3.8491	4.6231	3.33	5.00
	50,1jt - 70jt	11	4.3333	.77817	.23463	3.8105	4.8561	3.00	5.00
	70,1 - 90jt	9	4.2407	.58399	.19466	3.7918	4.6896	3.17	5.00
	More than 90,1jt	23	4.1159	1.11400	.23229	3.6342	4.5977	.00	5.00
	Total	82	4.2215	.83685	.09241	4.0377	4.4054	.00	5.00
IPS	Under 12 Jt	16	4.1375	.67219	.16805	3.7793	4.4957	2.80	5.00
	12,1 - 30jt	11	3.8364	.80904	.24393	3.2928	4.3799	2.60	5.00
	30,1jt - 50jt	12	3.8833	.68997	.19918	3.4449	4.3217	2.80	5.00
	50,1jt - 70jt	11	4.4000	.72664	.21909	3.9118	4.8882	3.00	5.00
	70,1 - 90jt	9	3.9111	.38873	.12958	3.6123	4.2099	3.40	4.40
	More than 90,1jt	23	3.9739	1.07923	.22504	3.5072	4.4406	.00	5.00
	Total	82	4.0244	.81066	.08952	3.8463	4.2025	.00	5.00

Table 4.9 ANOVA Result of the Variables on Income

ANOVA						
		Sum of Squares	df	Mean Square	F	Sig.
Personal Attitude	Between Groups	1.841	5	.368	.734	.600
	Within Groups	38.112	76	.501		
	Total	39.953	81			
Evidential Influence	Between Groups	2.565	5	.513	.628	.679
	Within Groups	62.130	76	.817		
	Total	64.695	81			
Subjective Influence	Between Groups	2.729	5	.546	.956	.450
	Within Groups	43.408	76	.571		
	Total	46.137	81			
Brand Trust and Attitude	Between Groups	2.588	5	.518	1.197	.319
	Within Groups	32.862	76	.432		
	Total	35.450	81			
Brand Identity	Between Groups	1.253	5	.251	.520	.761
	Within Groups	36.637	76	.482		
	Total	37.890	81			
Brand Image	Between Groups	1.715	5	.343	.712	.616
	Within Groups	36.612	76	.482		
	Total	38.327	81			
Brand Integrity	Between Groups	2.090	5	.418	.891	.491
	Within Groups	35.634	76	.469		
	Total	37.724	81			
IFS	Between Groups	.439	5	.088	.119	.988
	Within Groups	56.286	76	.741		
	Total	56.725	81			
IPS	Between Groups	2.558	5	.512	.767	.576
	Within Groups	50.673	76	.667		
	Total	53.231	81			

T-Test is performed between the donors holding Bachelor and Master degree and the result presented in Tables 4.10 and 4.11 show no significant differences. The perceived mean of the performances of the different important variables of the research, i.e. as brand identity, brand image, and brand integrity, indicates to the zakat service providers the still ample spaces for improvement.

Table 4.10 Descriptive of the Variables on Education

Group Statistics					
	Education	N	Mean	Std. Deviation	Std. Error Mean
IFS	Bachelor Degree	51	4.2059	.74131	.10380
	Master Degree	19	4.4737	.58864	.13504
IPS	Bachelor Degree	51	4.0275	.67174	.09406
	Master Degree	19	4.1895	.54354	.12470
Personal Attitude	Bachelor Degree	51	4.4837	.56397	.07897
	Master Degree	19	4.4123	.39818	.09135
Evidential	Bachelor Degree	51	2.8105	.84131	.11781
Influence	Master Degree	19	2.5439	.86217	.19780
Subjective Influence	Bachelor Degree	51	3.9314	.67097	.09395
	Master Degree	19	3.7632	.53667	.12312
Brand Trust	Bachelor Degree	51	3.9588	.48587	.06804
	Master Degree	19	4.1158	.51560	.11829
Brand Identity	Bachelor Degree	51	3.9229	.56196	.07869
	Master Degree	19	3.9544	.47871	.10982
Brand Image	Bachelor Degree	51	3.8824	.56591	.07924
	Master Degree	19	3.8191	.55076	.12635
Brand Integrity	Bachelor Degree	51	3.9434	.58325	.08167
	Master Degree	19	3.9649	.45895	.10529

Table 4.11 T-Test Result of the Variables on Education

Independent Samples Test										
		Levene's Test for Equality of Variances				t-test for Equality of Means				
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
IFS	Equal variances assumed	.851	.359	-1.415	68	.162	-.26780	.18925	-.64545	.10984
	Equal variances not assumed			-1.572	40.469	.124	-.26780	.17033	-.61192	.07632

Table 4.11 (continued)

Independent Samples Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
IPS	Equal variances assumed	.971	.328	-.941	68	.350	-.16202	.17210	-.50544	.18139
	Equal variances not assumed			-1.037	39.686	.306	-.16202	.15620	-.47778	.15374
Personal Attitude	Equal variances assumed	1.125	.293	.506	68	.615	.07138	.14116	-.21030	.35306
	Equal variances not assumed			.591	45.759	.557	.07138	.12075	-.17172	.31447
Evidential Influence	Equal variances assumed	.001	.973	1.171	68	.246	.26660	.22762	-.18761	.72081
	Equal variances not assumed			1.158	31.604	.256	.26660	.23022	-.20258	.73577
Subjective Influence	Equal variances assumed	1.484	.227	.981	68	.330	.16821	.17152	-.17406	.51049
	Equal variances not assumed			1.086	40.165	.284	.16821	.15487	-.14476	.48119
Brand Trust and Attitude	Equal variances assumed	1.167	.284	-1.182	68	.241	-.15697	.13275	-.42187	.10794
	Equal variances not assumed			-1.150	30.671	.259	-.15697	.13646	-.43540	.12146
Brand Identity	Equal variances assumed	.031	.862	-.217	68	.829	-.03151	.14545	-.32176	.25874
	Equal variances not assumed			-.233	37.654	.817	-.03151	.13510	-.30510	.24208
Brand Image	Equal variances assumed	.130	.720	.419	68	.677	.06327	.15104	-.23811	.36466
	Equal variances not assumed			.424	33.101	.674	.06327	.14915	-.24013	.36668
Brand Integrity	Equal variances assumed	1.106	.297	-.145	68	.885	-.02156	.14865	-.31819	.27507
	Equal variances not assumed			-.162	40.853	.872	-.02156	.13325	-.29070	.24758

Similarly, occupation also plays no significant role in influencing the different levels of perceptions towards brand the different aspects of brand management result, in terms of brand integrity, brand identity, brand image, and brand trust and attitude. In addition, different occupations also show no significant differences in the aspects of IFS and IPS and the perceived influences due to subjective norms. Nevertheless, as the sample size is not sufficiently large to perform reliable ANOVA test, the result has to be taken cautiously.

Table 4.12 Descriptive of the Variables on Occupation

		N	Mean	Std. Deviation	Std. Error	95% Confidence		Minimum	Maximum
						Interval for Mean			
						Lower Bound	Upper Bound		
Personal	Student	8	4.6458	.37201	.13153	4.3348	4.9568	4.17	5.00
Attitude	Salary Employee	58	4.4368	.54418	.07145	4.2937	4.5799	2.33	5.00
	Self Employed	14	4.2857	1.27840	.34167	3.5476	5.0238	.00	5.00
	Other	1	4.3333	.	.	.	.	4.33	4.33
	Total	81	4.4300	.70507	.07834	4.2741	4.5859	.00	5.00
	Evidential	Student	8	2.7917	.90742	.32082	2.0330	3.5503	1.33
Influence	Salary Employee	58	2.7816	.83899	.11016	2.5610	3.0022	1.00	4.33
	Self Employed	14	2.4762	1.13766	.30405	1.8193	3.1331	.00	4.00
	Other	1	3.3333	.	.	.	.	3.33	3.33
	Total	81	2.7366	.89554	.09950	2.5386	2.9346	.00	4.33
	Subjective	Student	8	4.0000	.53452	.18898	3.5531	4.4469	3.00
Influence	Salary Employee	58	3.8879	.66914	.08786	3.7120	4.0639	2.50	5.00
	Self Employed	14	3.6429	1.15073	.30755	2.9784	4.3073	.00	5.00
	Other	1	4.5000	.	.	.	.	4.50	4.50
	Total	81	3.8642	.75834	.08426	3.6965	4.0319	.00	5.00
	Brand Trust	Student	8	3.8625	.63457	.22435	3.3320	4.3930	3.10
Attitude	Salary Employee	58	4.0069	.50188	.06590	3.8749	4.1389	2.50	5.00
	Self Employed	14	3.5714	1.07948	.28850	2.9482	4.1947	.00	4.30
	Other	1	4.9000	.	.	.	.	4.90	4.90
	Total	81	3.9284	.66563	.07396	3.7812	4.0756	.00	5.00
	Brand Identity	Student	8	3.6833	.66548	.23528	3.1270	4.2397	3.00
	Salary Employee	58	3.9057	.53684	.07049	3.7646	4.0469	2.80	5.00
	Self Employed	14	3.7095	1.14058	.30483	3.0510	4.3681	.00	4.80
	Other	1	4.7333	.	.	.	.	4.73	4.73
	Total	81	3.8601	.68820	.07647	3.7079	4.0123	.00	5.00

Table 4.12 (continued)

		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
						Lower	Upper		
						Bound	Bound		
Brand Image	Student	8	3.7500	.72963	.25796	3.1400	4.3600	3.00	5.00
	Salary Employee	58	3.8287	.51732	.06793	3.6926	3.9647	2.94	5.00
	Self Employed	14	3.6607	1.17509	.31406	2.9822	4.3392	.00	5.00
	Other	1	4.8125	.	.	.	.	4.81	4.81
	Total	81	3.8040	.69187	.07687	3.6510	3.9570	.00	5.00
Brand Integrity	Student	8	3.7361	.61489	.21740	3.2221	4.2502	3.00	5.00
	Salary Employee	58	3.9186	.52242	.06860	3.7812	4.0559	3.00	5.00
	Self Employed	14	3.7103	1.17532	.31412	3.0317	4.3889	.00	5.00
	Other	1	4.8333	.	.	.	.	4.83	4.83
	Total	81	3.8759	.68669	.07630	3.7240	4.0277	.00	5.00
IFS	Student	8	4.3542	.73159	.25865	3.7425	4.9658	3.17	5.00
	Salary Employee	58	4.2615	.71404	.09376	4.0737	4.4492	2.50	5.00
	Self Employed	14	3.9405	1.29860	.34706	3.1907	4.6903	.00	5.00
	Other	1	5.0000	.	.	.	.	5.00	5.00
	Total	81	4.2243	.84169	.09352	4.0382	4.4104	.00	5.00
IPS	Student	8	4.1000	.84853	.30000	3.3906	4.8094	2.80	5.00
	Salary Employee	58	4.0655	.64497	.08469	3.8959	4.2351	2.80	5.00
	Self Employed	14	3.8000	1.31967	.35270	3.0380	4.5620	.00	5.00
	Other	1	4.8000	.	.	.	.	4.80	4.80
	Total	81	4.0321	.81268	.09030	3.8524	4.2118	.00	5.00

Table 4.13 ANOVA Result of the Variables on Occupation

		Sum of Squares	df	Mean Square	F	Sig.
Persona Attitude	Between Groups	.676	3	.225	.444	.722
	Within Groups	39.094	77	.508		
	Total	39.770	80			
Evidential Influence	Between Groups	1.447	3	.482	.592	.622
	Within Groups	62.712	77	.814		
	Total	64.159	80			
Subjective Influence	Between Groups	1.270	3	.423	.729	.538
	Within Groups	44.736	77	.581		
	Total	46.006	80			
Brand Trust. Attitude	Between Groups	3.120	3	1.040	2.477	.068
	Within Groups	32.325	77	.420		
	Total	35.445	80			

Table 4.13 (continued)

		Sum of Squares	df	Mean Square	F	Sig.
Brand Identity	Between Groups	1.451	3	.484	1.022	.388
	Within Groups	36.439	77	.473		
	Total	37.890	80			
Brand Image	Between Groups	1.363	3	.454	.947	.422
	Within Groups	36.932	77	.480		
	Total	38.295	80			
Brand Integrity	Between Groups	1.563	3	.521	1.109	.351
	Within Groups	36.161	77	.470		
	Total	37.724	80			
IFS	Between Groups	1.945	3	.648	.912	.439
	Within Groups	54.731	77	.711		
	Total	56.676	80			
IPS	Between Groups	1.446	3	.482	.722	.542
	Within Groups	51.391	77	.667		
	Total	52.837	80			

CHAPTER 5

CONCLUSION AND IMPLICATION

5.1 Introduction

As indicated in Chapter One, the general aims of this research were to:

1. Provide marketing practitioner an insight in applying the “3i” marketing concept in the context of religion-driven target market.
2. Prove the hypothesized theoretical model which states the interrelationships of marketing “3i”.

To get these objectives done, literature review analysis of chapter two of this research is required in order to understand the different facets of brand management, or the brand equity components, and marketing and religion contexts, was reviewed. This literature indicated the relative abstraction of the available brand equity management and marketing 3.0 concepts and thus it proposed a conceptual model that suits implementation.

The research design procedure to investigate the research objective and the propositions and the demographics variables being raised were outlined in Chapter Three. The positivistic research design approach is based on religion-based positivist-oriented research paradigm. Chapter Three also detailed how the population and sample, by the use of Ruman Zakat Indonesia (RZI) as the single-case organization from which the perceptions of the donors of RZI were sought. In addition, this chapter also validated the constructs in the research and dealt with reliability tests and the statistics used to analyze the data.

Chapter Four reported the results of the investigation in detail, by arranging the discussion in sequence in addressing the propositions and the significant or insignificant roles of the demographic variables, including IFS and IPS.

For conclusions and implications of this research, it is presented in this chapter. The explicit purpose of this research is for providing a significant and distinct

contribution to the Islamic Marketing knowledge discourse. All the propositions raised from the literature are confirmed. Areas for further advancement in the bodies of knowledge in Islamic Marketing are addressed as well.

5.2 Concluding Research Objective

This research studies the perceptions and views of the donors to zakat services but for the benefits of the brand organization, namely the zakat service provider, in terms of the establishment of brand identity and brand image. Brand is meaning and essence associated with the intangible natures of the products or services offered, and thus, brand management is aimed to establish in the minds of the customers (zakat donors, for this research) strong identification, known to the purpose of the zakat service provider as brand identity. Thus, brand identity is a dependent variable which is used to indicate that the zakat service provider is doing the right things right. In other words, by the strengths of interrelationship between brand identity and brand image, as shown in Table 5.1, it can help to refer that the zakat service provider has an efficient brand identity strategy. In another research by Mindrut, Manolica and Roman (2015), it is also indicated that “the smaller the difference between the perceived brand image and the entity’s aimed brand identity, the more efficient was the brand identity strategy.”

Table 5.1 Correlations between Brand Identity and Brand Image

		Brand Identity	Brand Image
Brand Identity	Pearson Correlation	1	.894**
	Sig. (2-tailed)		.000
	N	82	82
Brand Image	Pearson Correlation	.894**	1
	Sig. (2-tailed)	.000	
	N	82	82

Note. ** Correlation is significant at the 0.01 level (2-tailed).

Nevertheless, to ensure a consistent brand identity and brand image can be established, it is important the zakat service providers demonstrate the integrity of responsibility towards the donors which allow the donors to form unique brand image towards the zakat service provider, i.e. the brand stands for religiosity, alignment with Islamic values, and the solidarity of efforts in resolving the problems of the Muslim communities efficiently and effectively.

In short, the outcomes of this research show that core driving role of brand identity which is used to establish and form brand trust and attitude towards the zakat services, and thus provides the mediating force to communicate the identity of the zakat service provider, i.e. as RZI as strong Islamic humanitarian mission, and that the services offered will always empower the Muslim communities.

5.3 Concluding Propositions

The three propositions that were raised in Chapter Two are listed as follows:

1. Proposition 1 (P1): Brand integrity can significantly explain the variance of brand trust and attitude.
2. Proposition 2 (P2): Brand identity and Brand trust and attitude can significantly explain the variance of brand image.
3. Proposition 3 (P3): Brand trust and attitude, brand image and religious subjective norm can significantly explain the variance of brand identity.

Through the explanatory factor analysis method, this research attempts to explore the correlation between Brand Image, Brand Identity, Brand Trust and Attitude, Brand Integrity as well as religious subjective norm which is being studied from the perspective of donators of Rumah Zakat Indonesia. No significant different of the statistical results and the strength of supportability of the hypotheses being raised between the first pilot testing which has 48 sample sized, and the final data set based on 82 sample size. The statistical results show high R-squared as well as high Beta coefficients for all the predictors involved.

The regression R-squared is considered high-strength, which according to Cohen (1992), research can exploit relatively small-sized sample as sufficiently robust to help

illustrate the phenomenon under the investigation. On other hands, the homogeneously high Islamic faith- and practice-strengths of the participants would be the key reasons for the high R-squared strength. The research finding fundamentally addresses the research purpose – that is, in an attempt to explore and explain the interrelationship structure between the brand “3i” and brand trust and attitude. Nevertheless, the significant contribution here is that “Brand Integrity” is a single most important antecedent driving force for the successful implementation of the Brand 3i concept.

Specifically, the three propositions are supported, in which the four dimensions of brand have a sequential influence between one another. For example, the brand integrity influences brand trust and attitude as long as the brand integrity has as strong coherence with brand image and brand identity. In that sense, it is important to note that the brand integrity concept, among other brands element, has the strongest influence toward brand trust and attitude, especially in the context of donor-organization relationship, capable to explain 74.7 percent of the variability of Brand Trust and Attitude. Therefore, it is important for every practitioner or academicians to not neglect the influence of Brand Integrity to Brand Trust and Attitude.

Specifically, proposition 1 also infers that donors use many explicit and implicit service quality and the different integrity responsibility cues of the zakat service providers to build up the brand trust and attitude. “Service quality perception evaluation is among these cues” are evidenced in Alan and Kabadayi (2014) and Singh and Sirdeshnjukh (2000).

Proposition 2 is supported, in that brand image, according to the nature of the questionnaire survey instrument, is developed over time through the trust and attitude formed, as a result of the perceived integrity of the responsibility of the zakat service provider towards the donors, for instance, by being honest in a professional way, the perceived transparency in the service system, and the ability of the services in empowering the Muslim communities, and in the efforts in educating Muslim about the Zakat obligation and helping to resolve any emerging disasters that happen to the Muslim communities. In other words, the service integrity that leads to brand trust and attitude, and the perceived brand identity of the zakat service provider would explain 81.9 percents of the variance of brand image.

Proposition which states that brand image, subjective norm and the trust of the donor towards the brand and the attitude formed are capable to explain 85.9 percents of the variance of brand identity, is thus supported. The highest Beta weight is due to brand image, at 0.523, followed by brand trust and attitude at 0.379, and subjective norm at 0.203. Putting in another word, if potential donors to zakat can relate their experiences with the identity, represented by brand identity, they surely have developed a brand image, and attitude formed by the influence of the others (subjective norms) and as a result of the integrity of the services evidenced to the donors. The ability to predict brand identity at extremely high R-squared further reinforces the understanding that having a great product or service without a strong identification is never enough. This is important as brand is not a tangible asset and according to Shiva (2005), brand has no physical existence, and thus the value of brand has to be reflected through the perceived images and identities. In addition, the positive interrelationship revealed in the multivariate regression outcome, between brand image and brand identity, implies an efficient brand identity strategy being implemented in general. Nevertheless, the descriptive results of the perceptions of the donors, to be presented in the next section of this thesis, show that there are still ample spaces of improvement needed from the responsibility and the strategic commitment of the zakat service providers. Thus, to build brand identity, the zakat service providers should stress on the strategies of brand integrity to help establish the necessary brand trust, as well as by the use of differentiating position to create unique brand image needed.

5.4 Concluding Demographic Variables

The role of Islamic faith strength (IFS) and Islamic practice strength (IPS) has been shown significantly in this research, which can be stated that the donors of higher strengths, both in faith and practice, have higher perceptions towards the performances of the key brand variables discussed in this research, represented by correlations bivariate coefficients from 0.416** to 0.61** (significant to 0.01 levels, 2-tailed). This implies to the zakat service providers to first exploit the high IFS and IPS segment groups in order to help build the desired brand image and brand identity, and the necessary brand trusts

and attitude based on the integrity services offered, and use this segmentation base to further influence the lower levels of IFS and IPS. In addition, the zakat service providers could also redesign their websites with the right contents and visual impacts, and by the use of relationship management to resonate with the donors in deeper levels, and to help improve the IFS and IPS of donors.

Thus, within the “3i” brand management background is the brand as a “religious” value system, driven by faith. Faith is a dominant issue in Islamic marketing (El-Bassiouny, 2014; 2015) which has been shown to shape marketing practices and their implications (Friedman, 2000). The faith is a part of the demographics characteristics, and the survey instrument developed for IFS (Islamic Faith Strength) and IPS (Islamic Practice Strength) constructs thus prove valid and useful to help characterize the distinctive characteristics of the Islamic Marketing, and thus this research could provide a fundamental contribution to the field of Islamic Marketing. On the other hand, by treating faith as value system, this research can also infer and imply to generic brand management studies and bodies of knowledge, by treating brand as value system that customers are actively being influenced by their personal and cultural values. Elsewhere, value is an inseparable part of the consumer behavioral study (Clark, 1987; Sheth, Newman & Gross, 1991), for instance, Clark (1987) acknowledges that consumers find value in the brand, in its heritage and in their personal experience with the brand.

Ages and education levels of the donors play no significant roles in the perceptions towards the different aspects of the brand management or equity elements (cf. Keller, 2002). Nevertheless, the perceived mean of the performances of the different important variables of the research, i.e. as brand identity, brand image, and brand integrity, across the different demographic variables, i.e. education levels and age groups, indicates to the zakat service providers the still ample spaces for improvement.

Similarly, occupation also plays no significant role in influencing the different levels of perceptions towards brand the different aspects of brand management result, in terms of brand integrity, brand identity, brand image, and brand trust and attitude. In addition, different occupations also show no significant differences in the aspects of IFS and IPS and the perceived influences due to subjective norms. Nevertheless, as the sample size is not sufficiently large to perform reliable ANOVA test, the result has to be taken cautiously.

5.5 Implication to ZAKAT Service Provider

This research provides many useful managerial implications, to help guide managerial decision making towards brand equity improvement and brand management. Armed with the information and knowledge about the interrelationship patterns of the different aspects of brand equity management, zakat service providers can aim to achieve long-term donor and society values and relationships be improved and maintained with the donors. If the values to firm, the donors and the societies or the Muslim communities are aligned, this research provides a bridge to positive marketing discipline, and thus the numerous insights of positive marketing can be exploited to benefit the effectiveness of zakat services (cf. Gopaldas, 2015).

An assessment of the bivariate correlations among IFS and IPS, brand integrity, brand identity and brand image, and brand trust and attitude indicates that all correlations are significant and are in the expected direction, and this can suggest numerous marketing strategies that the zakat service provider can adapt and develop. For instance, the zakat service providers to first exploit the high IFS and IPS segment groups in order to help build the desired brand image and brand identity, and the necessary brand trusts and attitude based on the integrity services offered, and use this segmentation base to further influence the lower levels of IFS and IPS. In addition, the zakat service providers could also redesign their websites with the right contents and visual impacts, and by the use of relationship management to resonate with the donors in deeper levels, and to help improve the IFS and IPS of donors.

As the perceived averages of the performances of the different important variables of the research, i.e. as brand identity, brand image, and brand integrity, across the different demographic variables, i.e. education levels and age groups, are still below the “4” level (“agreeable” level), it indicates to the zakat service providers the still ample spaces for improvement in the areas of brand management, i.e. integrity, identity, and image, and brand trust and attitude.

5.6 Implication for Theory

There are numerous fronts of contributions of this research which can lead to few theoretical implications.

First, at the exploratory level, this research nevertheless is able to illustrate a procedure oriented approach to the implementation of customer-based brand equity model advocated by Keller (2002) that makes a systematic effort to bridge between the different levels of brand equity management, namely identity (who are you), meaning (what are you), and response (what about you). The specific nature of the contribution is presented in the “Further Research” section of this thesis.

Second, this research work is empirical evidence based approach to the abstract concept of Marketing 3.0 contributable to Kotler et al. (2010), which is enabled by the uniquely designed questionnaire instrument that bridges to the context of Islamic marketing.

Third, the final model validated shows that brand trust, as a concept of the “willingness of the average consumer to rely on the ability of the brand to perform its stated function” (Chaudhuri & Holbrook, 2001), is a tool that can be used to build strong brand between company (manifested in terms of brand identity) and customers (represented by the perceived brand image).

5.7 Limitation and Delimitation

The one significantly key limitation of this research is that it involves a final sample size of 81 which from the view of population generalizability perspective, the generalization of the usage of the research finding would have to be cautioned. Nevertheless, the questionnaire development is uniquely customized that aims to study the different important elements of brand management outcomes, in terms of brand integrity, brand identity and brand image, and brand trust and attitude, which gains the robust validity and reliability qualities of this research, and in turn result in very high R-squared strengths in the multivariate regression analyses. In view of the strong theoretical foundation, as presented in Cohen (1992) in his comprehensive statistical arguments and

analysis, sample size of 59 in many occasions is sufficient for robust multivariate regression analysis that involves five predictors.

The other limitation areas are revealed from post-data analysis, for instance, age wise, the only two variables that can be used to perform t-test are between 21 and 30 and 31 and 40, as other age groups have relatively low numbers of participants. Thus, it is not feasible to perform ANOVA or t-tests reliably, and although at this juncture the statistics analysis results show no significant role of age played in the variables involved, the extension of this conclusion has to be cautioned. Similarly, although different occupations show no significant differences in the aspects of IFS and IPS and the perceived influences due to subjective norms, the result has to be taken cautiously, as the sample size is not sufficiently large to perform reliable ANOVA test.

5.8 Further Research

Three directions of further research can be suggested as an extrapolated effort from the current research outcome.

First, as the patterns of relationships of the variables involved in the propositions one and two are the mechanisms of customer-based brand equity model, which deal with brand identity at the salience level and brand integrity at the performance level, and brand image which depicts how the donors perceive towards the brand that it intends to project, as presented in Figure 5.3, the further research could exploit the base of the knowledge of these two propositions to further the study in areas of judgment, feelings and resonance.



Source Keller (2002)

Figure 5.1 Customer-based Brand Equity Model

At the exploratory level, this research is already able to demonstrate the evidences of the interrelationship structure that establishes the bridge between the three levels of the customer-based brand equity model as in Figure 5.1, namely brand identity, brand integrity (as evidences of brand performance), brand image, and brand trust and attitude (as evidences of judgment and feelings which formulate certain attitude towards the brand). Nevertheless, the results reveal only the perceptions of the customers towards the brand management aspect of the service providers, which does not incorporate the perceptions that involve more with aspects of consumer behavior, such as in terms of brand resonance that leads to repeat purchases and reduced susceptibility to brand switching. In addition, the further research should also study beyond the rational aspect of attitude, and embrace the feeling domains of customer responses (customer feelings), as presented in Figure 5.1.

Second, based on the strong R-squared strengths of the patterns of the propositions which lead to a final model that describes the interrelationships of the three “i” of brands, namely brand integrity, brand identity, and brand image, the confidence should be extended to expand the sample sizes that incorporates not only the donors of one case organization, but to involve the participations of donors from a variety of other zakat provision institutions and organizations, as listed in Chapter Three.

Third, this research lays a good groundwork in the belief structure towards the various aspects of brand equity management areas (cf. Keller, 2002) through the establishment of brand integrity and the attitude formation, and the influence of the subjective norm (i.e. the perceptions of the donors that the people around me put trust on the zakat service provider in solving Muslim community, and the perceptions of the attitude that brotherhood in Islam is stronger than the brotherhood of the blood). As a result of this knowledge base, the further research could exploit the theory of planned behavior (Azen, 1985; 1991) as an extension to study the various aspects of customer behavior.





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APPENDICES

APPENDIX A

QUESTIONNAIRE

Dear Sir/Madam,

I am a Master of Business Administration student major Entrepreneurial Program of the school of the Management, Mae Fah Luang University of The Kingdom of Thailand.

This questionnaire is designed to understand the donator loyalty of Rumah Zakat in Indonesia that is influenced by its spirituality driven marketing 3.0. This research then will be a significant contribution in understanding the influence of Islamic faith-driven marketing to the market. This research also a process of understanding the applicability of using Overall Resource Effectiveness (ORE) framework that we develop in understanding the broader issue of business and social life.

Please kindly answer each question the best describe your experience and ability. There are no right or wrong answers to the questions. Your responses only for the purpose of the research paper and all data are kept secretly.

If there are any doubts on this survey, you are free to contact the school of Management at Mae Fah Luang University, or contact my supervisor Dr. Chai Ching Tan

Thank you for your participation and valuable assistance.

Yours sincerely,

Irfandi Djailani

Contact:

- Researcher: Irfandi Djailani, Email: irfandidjailani@gmail.com
- Supervisor: Dr.Chai Ching Tan, at Mae Fah Luang University Email: drcctan@yahoo.com

Part 1: General Information

Please mark (v) in the box that best describes you.

1. Gender:☐

Male

☐

Female

2. Marital status☐

Single

☐

Married

3. Age (Years)☐

Under 20

☐

21-30

☐

31-40

☐

41-50

☐

51-60

☐

Over 60

4. Education☐

High School

☐

Vocational College

☐

Bachelor Degree

☐

Master Degree

☐

Other. (Specify)_____

5. Occupation☐

Student

☐

Salary Employee

☐

Self-employed

☐

Other. (Specify)_____

6. Nationality☐

Thai

☐

Myanmar

☐

Indonesia

☐

Chinese

☐

Malaysian

☐

Other. (Specify)_____

7. State a best fit to describe your working environment the most?

☐ Doctor	☐ University Student	☐ Government Officer
☐ Employee in Private Sector	☐ High school student	☐ Business Man/women
☐ Freelancer	☐ Other, _____	

8. Have you ever donated for RZ

☐ Yes ☐ No

Note: If your answer is “Yes”, please kindly proceed for the whole questionnaire. If your answer is “No”, we are sorry and thankful for your willingness to participate, but this questionnaire is only for those who donate in RZ.

7. How much is average of your annual income?

☐ Below \$1,200	☐ \$1,201 - \$3,000	☐ \$3,001 - \$5,000	☐ \$ 5,001 - \$ 7,000	☐ \$ 7,001 - \$ 9,000	☐ \$ 9,001 above
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8. How much is average of your annual expense?

☐ Below \$1,200	☐ \$1,201 - \$3,000	☐ \$3,001 - \$5,000	☐ \$ 5,001 - \$ 7,000	☐ \$ 7,001 - \$ 9,000	☐ \$ 9,001 above
---	---	---	--	--	--

9. How much is your overall accumulation of donation in RZ?

☐ Below \$1,200	☐ \$1,201 - \$3,000	☐ \$3,001 - \$5,000	☐ \$ 5,001 - \$ 7,000	☐ \$ 7,001 - \$ 9,000	☐ \$ 9,001 above
---	---	---	--	--	--

9. How much is your overall accumulation of social donation in life (formal and informal)?

	Below \$1,200		\$1,201 - \$3,000		\$3,001 - \$5,000		\$ 5,001 - \$ 7,000		\$ 7,001 - \$ 9,000		\$ 9,001 above
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Part 2: IPS – Islamic Practice Strength

This part we need to identify your level of Islamic Practice Strength (IPS). To measure Muslim IPS, we develop a basic measurement tool that is based on strength of five aspects of Islamic foundation and six aspects of Islamic faith. Please answer this question to measure your IPS. Please mark **(v)** in the box that best describes you.

No	Question	Choose the best answer to describe your state of Islamic practice strength from the following scale provided:				
		A.	B.	C.	D.	E.
		No at all	Low	Moderate	Strong	Very Strong
Faith Strength (<i>Iman</i>)		A	B	C	D	E
1	How do you describe your faith strength to the statement of one God, Allah SWT?					
2	How do you describe your faith strength to the existing of Angels of God?					
3	How do you describe your faith strength on the holy scripts of god that is being sent to human being via the teaching of God prophet?					
4	How do you describe your faith strength on the God Prophets from Adam to Muhammad SAW?					
5	How do you describe your faith strength to the claim of the absolute to come Judgment Day that happen after the end of the today existing universe?					
6	How do you describe your faith strength to the Qada and Qadar, the favor and disfavor predetermined condition that is determined by God to test individual?					
Islamic Practice Strength (<i>Rukun Islam</i>)						
1	How strong is your belief in one God namely Allah SWT?					
2	How discipline are you doing five times praying a day?					

-
- 3 How discipline are you in fasting in Ramadhan month?
 - 4 Do you do zakat (sharing wealth to people who need as Islam regulate) regularly?
 - 5 How strong is your intention to fulfill the last foundation aspect of Islam, which is doing pilgrim in Mecca, Saudi Arabia?
-

Part 3: Specific

Questionnaire in this part is divided into several general categories. Each category attempts to understand the interplay connection between each of themes identified. There are five levels of answer from Strongly Disagree to Strongly Agree. You have to answer by putting the check list sign (v) in the column provided.

No	Question	Choose only one State the answer that most “agreeable” with your opinion for each of the following questionnaire item:				
		A. Strongly disagree	B. Disagree	C. Neutral	D. Agree	E. Strongly agree
A	Personal Attitude	A	B	C	D	E
1	Muslim community around Indonesia is extremely in need of helping hand from Muslim community					
2	I have a strong interest in improving education access for poor Muslim community					
1	I am always touches more in hearing the story of poor Muslim in need comparing to the non Muslim story					
5	Zakat is an obligation that every Muslim who his wealth has reach the <i>nisab</i> .					
7	I always wanted to help Muslim victim in conflict					
8	I always wanted to help Muslim victim in disaster					
11	Donating makes me feel like I have fulfilled my responsibility toward Allah SWT					
B	Evidential Influence: Subjective Norm					
1	I donate to RZ because I have experienced people around me get help from RZ					
2	I donate to RZ because I have experienced getting help from RZ before					
3	I received good recommendation from people around me to					

	participate for good cause with RZ
C	Subjective Influence: subjective Norm
1	People around me put trust on RZ in solving Muslim community problem
2	Brotherhood in Islam is stronger, even comparing to the brotherhood in blood
D	Brand: Brand Trust and Brand Attitude
1	I will donate more for RZ in the near future
2	I have a strong will to donate periodically for RZ program
3	I usually donate for the program that RZ offer
4	I usually donate for RZ as an institution because I trust them to use it in any program
5	I feel happy I can contribute in developing Muslim Community through RZ
6	Donating to RZ bring peacefulness to my mind
7	I have no doubt on RZ honesty
8	I have no doubt of their professionalism
9	I have no doubt of their commitment for Muslim community
10	I like the Islamic knowledge of RZ staff/volunteer have
E	Religious Brand Identity. Measuring only the aspect of Identity that RZ try to create (Deontological; principle, Utilitarian: result, bringing good for community)
1	RZ is a very professional institution
2	RZ can be trusted with a mission to help Muslim community
3	RZ has a tight correlation with Islam value
4	Donate to RZ is convenience
5	As a Muslim, I like the Islamic dress code of RZ staff/ volunteer
6	RZ has capabilities to reach out to rural area where Muslim are in need
7	RZ Magazine bring up a strong Islamic problem issue
8	RZ website demonstrate their commitment to honesty
9	I know my zakat obligation from RZ campaign
11	RZ strategy use popular Islamic scholar in their promotion attracting me the most
12	RZ has strong Islamic humanitarian mission
13	RZ program is empowering Muslim community
14	RZ use many unique and creative programs to solve Muslim problems issue
15	RZ program have strong impact on Muslim society
16	The usage of high tech tools in RZ shows modern way of Islam
F	Religious Brand Integrity:3i

-
- 1 RZ programs are strictly based on Islamic value
 - 2 RZ program is solving the current issue of Muslim world
 - 3 RZ programs are making a huge contribution in Islamic world
 - 4 RZ system is honest in a professional way
 - 5 RZ has a transparent system
 - 6 RZ demonstrate trustworthiness in their system
 - 7 RZ transparency system is easy to understand
 - 8 RZ's entrepreneurship program empower more Muslim in Indonesia
 - 9 RZ education program is helping the most needed in Muslim community
 - 10 RZ ensure donation channeled to the right needed people according to Zakat's principles
 - 11 RZ put strong effort in educating Muslim about Zakat obligation
 - 12 RZ program respond effectively to disaster that happen on Muslim community
 - 13 RZ program responds effectively to help conflict Muslim victim
 - 14 RZ system for Zakat is aligned with Islamic regulation on Zakat
-

f.1 Service Quality: 3i

- 1 Responsiveness: When disaster happen and affecting Muslim, RZ always immediately provide various channels to help the victims
 - 2 Islamic knowledge of RZ staff/ volunteers give as the confidence for the program offered
 - 3 Tangible: RZ's website are full of islamic themes
 - 4 Staff/ Volunteers have Islamic appealing appearances and attitude toward donators, i.e. they way they talk, their clothing that matches with Islamic teaching.
-

G Religious Brand Image: Measuring general perceive image of donator:3i

- 1 RZ name is aligned with their vision, mission and practice in the field
 - 2 RZ program is benefiting Muslim community
 - 3 RZ program is effectively solving Muslim community problem
 - 4 RZ program is efficiently solving Muslim community problem
 - 5 RZ staff that I have encounter always demonstrate strong Islamic knowledge
 - 6 I am convinced with their tight Institution Identity relationship with Islamic value
 - 7 All RZ staffs/volunteer are a very religious
 - 9 RZ program has sustainable impact on society
-

-
- 10 RZ is very helpful for improving Islamic education institution
(i.e. Islamic boarding school)
- 11 If I want to give Zakat, RZ always pops up in my mind
- 12 The amount of Zakat calculation result provided by RZ is trustful
- 13 RZ has proven that Islamic value can be combined with modern
lifestyle
- 14 RZ project strong Islamic values in every program offered
- 15 RZ project strong Islamic values in every activities promoted
- 16 RZ project a strong image of creative works for developing the
Muslim
- 17 RZ staffs/ volunteers always demonstrate strong Islamic
knowledge
-

Part 4: Self Preference

Please mark **(v)** in the box that best describes you.

1. Which of the following issue that you are interested the most?

☐ In respond to help for disaster victim	☐ Health for poor	☐ Housing for poor
☐ Donation related to religious event (I.e. Ramadhan, Idul Fitri)	☐ Zakat	☐ Entrepreneurship
☐ In respond to help conflict victim	☐ Education for poor	☐ Other, _____

2. I am interested in donating because of?

☐ Teaching in my family	☐ Teaching in my education background	☐ My understanding of people in need
☐ Giving is embedded in my culture	☐ I feel obligated	☐ Other, _____

3. If not RZ, will you still contribute to the program?

☐

Yes

☐

No

☐

I don't

End of Questionnaire

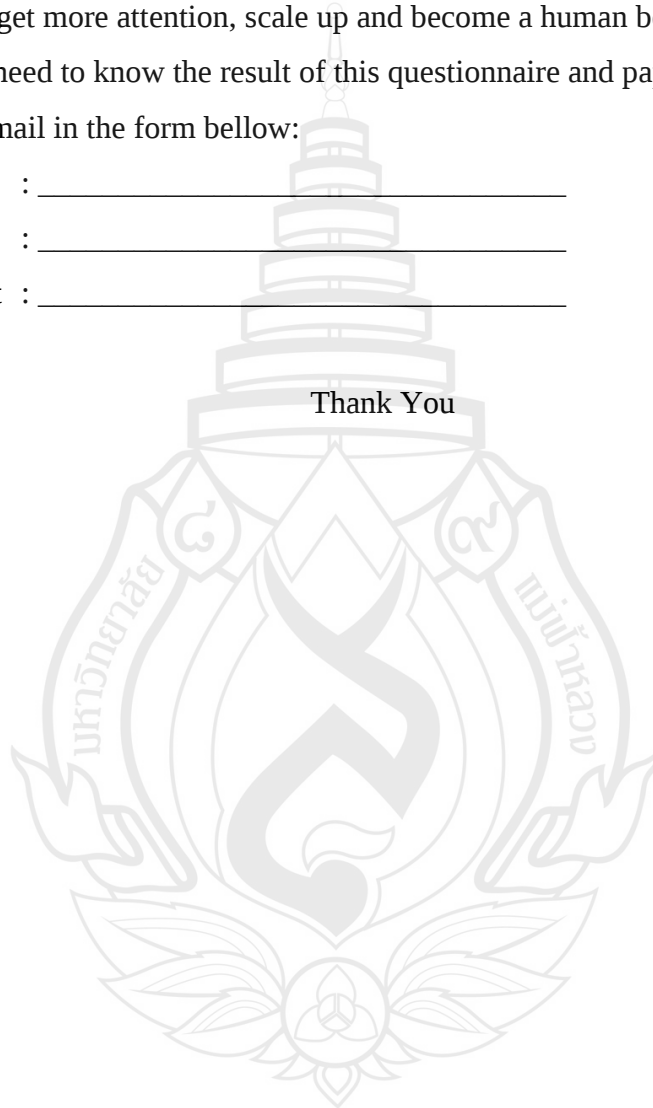
We would like to thank you for your cooperation. By doing this we believe that social work should get more attention, scale up and become a human being culture world wide. If you need to know the result of this questionnaire and paper, please let us know your email in the form bellow:

Name : _____

Email : _____

Other contact : _____

Thank You



APPENDIX B

FIRST ATTEMPT OF RESEARCH

Proposing an Overall Resource Effectiveness (ORE) as a Measurement Framework for Resource-based View (RBV) of Competition– a Focus Group Approach

Irfandi Djailani and Chai Ching Tan

School of Management, Mae Fah Luang University

333 Moo 1, T. Thasud, A. Muang, Chiang Rai 57100 Thailand

E-mail: drcctan@yahoo.com

Abstract

A new concept called ORE (Overall Resource Effectiveness) is introduced as a holistic performance measurement framework which can be used to guide organizations in implementing resource-based view (RBV) of competition. Through a focus group methodical process, ORE is found to be a practical concept for supply chain and operations management. The ORE concept also exploits the market value capitalization structure of both financial capital and human capital as a means to provide the context of awareness and sensing for possible opportunities and threats, strengths and weaknesses, and to organize the “VRIN” characteristics of RBV (Resource-based View) for the competitive advantage of the supply chain.

Introduction

The concept of OEE (Overall Equipment Effectiveness), which has been traditionally used to measure the effectiveness of equipment and process in any business operations, is challenged in the focus group in search for a broader role, and the associated propositional knowledge that can be derived. The bigger role is defined by the concept of RBV (Resource-based View) in that equipment or process is only a

part of the resources needed to design, create and deliver the values to the markets. The bigger role also provides a theoretical perspective for the entrepreneurial management study in which the focus group members are currently pursuing, by the very fact that this parsimonious extension of OEE to ORE (Overall Resource Effectiveness) would further stimulate the entrepreneurial process of exploration and exploitation of an integrated and organized set of heterogeneous inputs for the benefits of the customers, the society and the planet. By using the concept of ORE, it demystifies the abstraction of RBV in that resources are often being treated as “stickiness” (Teece, Pisano, and Shuen, 1991), which is made possible by organizationally exploiting through the systematic integration of other competitive-advantage characteristics of resources, namely VRNI (Valuable, Rare, Imperfectly imitable, and Non-substitutable, cf. Barney, 1991).

Although “valuation” in the VRIO or VRIN framework of RBV can tap into the concept of the economic theory of exploiting rent for competitive advantage, such as value as in maximizing the supplier and customer surpluses (Peteraf and Barney, 2003), the other characteristics (i.e. RIO, RIN) are more ambiguous, historically bounded and path dependent (Grant, 1991). To bypass the VRIO or VRIN-driven concept of RBV, Bazerman (2002), for instance, suggests that by leveraging dissimilar resource, which is a result of asymmetric awareness among the players in the industry and the supply chain networks, it is possible to out rival the other players who pay the majority of their attentions in protecting their product-market positions. On the other hand, Chen and Hambrick (1995) also share the understanding that even similar resources could lead to competitive advantage by leveraging the investment on unrelated product markets such as what Amazon has done against Wal-Mart in the logistics competency areas.

Having motivated by the rich explanatory power of RBV and the apparent gap that RBV is still lacking a systematic measurement framework, this focus-group research is aimed in explorative manner to propose a performance measurement framework to implement the concept of RBV by attempting to respond to the following two research questions:

- Research question 1: On the exploratory stage of research through focus group method, can ORE (Overall Resource Effectiveness) be a useful and

meaningful performance measurement framework for implementing strategies based on RBV of competition?

- Research question 2: What are some of the unique propositional knowledge which can be derived from the ORE concept, i.e. the extension to supply chain?

In sum, the research objective is to propose an Overall Resource Effectiveness (ORE) measurement framework so that it can equip the practitioners and the academicians with a practical tool to operationalize the concept of Resource-based View (RBV) of competitive advantage study, and thus to boost the competitiveness of the business. As ORE is a new concept in RBV, and having it introduced in a widely acknowledged asset utilization measurement concept for process capitalization, it would certainly provide an additional insight to the literature and discipline of RBV of strategic management, operations management, supply chain management and logistics, and organizational management disciplines.

Literature Review

The locus of competitive advantage, from the market positioning and industrial structure viewpoints (Porter, 1985), can be justified to be located in the marketplace and thus strategists would need to be alerted on the possibility and extent of competitive duplication (Fahy, 2000). On the other hand, the resource-based advocates argue that resources that possess some unique characteristics such as being valuable which can also enact as the barrier to duplication (Barney, 1991) would lead to competitive advantage. Nevertheless, resources are multifaceted in nature, and this renders the operationalization of the exploitative procedures of resources in strategic planning challenging. Another stumbling block of RBV is that RBV has been criticized for being conceptual rather than empirical in nature, and thus the result is that, according to Raduan et al. (2009), many of its fundamental tenets still remain to be validated in the field. Thus, ORE provides a helping hand on clearing away this conceptual issue and provides the attention to the process of resource deployment. Apart from the form of resources as either transforming or transformed, or types in terms of tangible or intangible, there are other detailed or more tactical aspects of

resources such as involving the issue with time and relationship. Time is a fundamental resource (Usunier, 1996) but the interactions of the people over time is a relational resource that its economic advantage accrues over time. For time, it is not the “rarity” as in the “VRIO, or VRIN” characteristics of RBV (Grant, 1991) that is important, as time is a common resource, which shares concept of resource versatility and resource mobility (Markman, Gianiodis, and Buchholtz, 2009). In Markman et al. (2009), it was discussed that even the similarity of resources, when being organized to exhibit pliability or multi-functionality, can fulfill very diverse missions and also maneuverability, transferability or tradability. In this case resource connotes characteristics of agility for the benefits of competitive advantage. Time as a resource can be reckoned similarly, and by the fact that different people have different psychological tendencies, time is thus linked to psychological differentiation in the social and religious contexts (cf. Tyler and Stanley, 1999). A simple illustration can be found in Usunier (1996) such that religious time perception, to Christianity, is one-shot interpretation of worldly life, whereas to a Buddhist, time is encapsulated in a continuous stream of life and thus time becomes a concept of asset and debt in the accumulative sense.

From the above discussion, it is clear that resource is beyond the physical domain, and thus the concept of OEE (overall equipment effectiveness) should be expanded to embrace a beyond-physical role by replacing the “E” (Equipment) with “R” (Resource). This direction of conceptualization shares the knowledge-based evolutionary perspective of supply chain management, by citing that the new era of supply chain is characterized by the advantages of the exchange between the players of supply chain at the expertise and knowledge levels (Simatupang, Wright and Sridharan, 2002). Besides, by having a bigger role beyond the mere physical forms as assets, ORE would also allow an organization to structurally clarify the driving forces of market values, whether they are in the form of the available financial capital or intellectual capital in which the latter can be further broken down to human capital and structural capital (Edvinsson and Malone, 1997).

Methodology

A focus group was assigned the task of addressing how the OEE concept can be innovatively used in a broader scope and sense than the original intent to maximize equipment effectiveness (Nakajima, 1989). In addition, gradually along the focus group process, the functions-oriented concept of OEE was transformed to ORE which can exploit the resource-based theory of competitive advantage (Grant, 1991). Focus group discussion and the co-authorship of this research report writing provides a strong base for research reliability as a result of cross-checking and confirmation (cf. Healy and Perry, 2000). As ORE is a mere extension of OEE without altering its contextual understanding, content and construct validity of the term, “ORE”, is preserved. The focus group involves a total of eleven MBA students where the majority of them are currently working in diversified fields, such as tourism and hospitality services, concrete products manufacturing, gold fashion design and trading, and construction projects.

Results

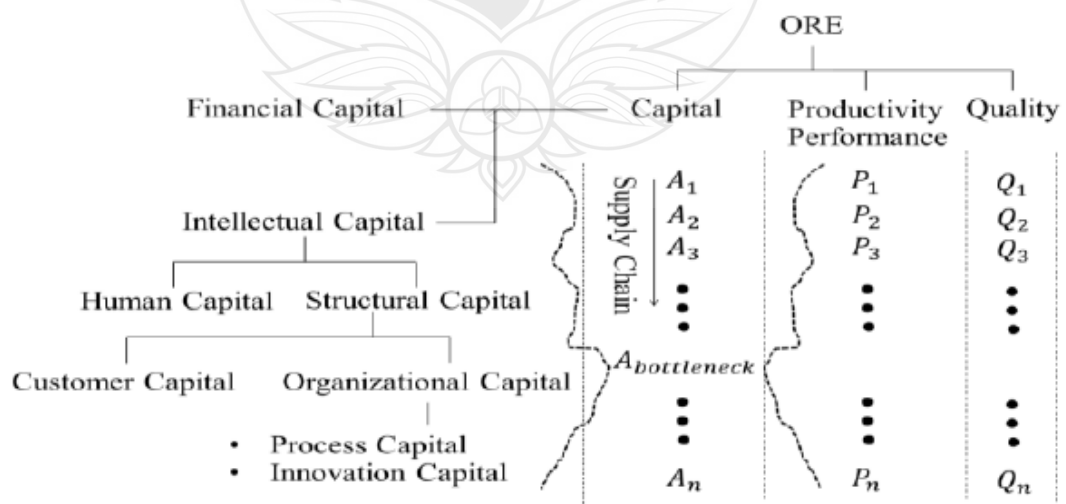
The focus group first brainstormed to find out how ORE (an extended concept of OEE) can be understood easily, and a simple illustration below serves the purpose:

$$ORE = \frac{10hr\ available}{24hr} \times \frac{1000\ units\ of\ products\ produced}{10\ hour\ available} \times \frac{800\ units\ passed\ quality}{1000\ units}$$

Because of the nature of availability and performance criteria for the availability are broad-based, ORE can be used flexibly. For instance, ORE can mean the ability or capacity to deliver a new product (“Availability”) at an accelerated first-mover pace (“Productivity or Performance”) that earns immediate customer satisfaction. To this end, ORE does capture the essence of operationalization characteristics that define an enterprise or manufacturing agility, known as the ability to accelerate the activities on critical path to yield time-based competitive advantage (Kumar and Motwani, 1995). The focus group also acknowledges that what is embedded in the “Availability,” from the perspective of the resource-based theory of competition (Grant, 1991), could capture the characteristics of being “Valuable and Rare” (cf. Barney, 1991), and

“Productivity or Performance” should exploit the competitive advantages resulted from the economies of experience (Grant, 1991) and some of the immobility or imperfectly transferable nature of uniqueness in resource bundles (Barney, 1991). Besides that, ORE also is a mechanism that enables the organized exploitation of the “Availability”, “Productivity or Performance” and “Quality”, or in the understanding of RBV as an organized exploitation of “VRIN” (Valuable, Rare, Imperfectly imitable, and Non-substitutable).

Thus, ORE is a useful and meaningful performance measurement framework for implementing strategies based on RBV. This addresses the research question 1. What follows is the most unique propositional knowledge which can be derived from the ORE concept in the context of supply chain, which addresses the research question 2. To expand the role of OEE (Overall Equipment Effectiveness), the focus group performed a critical, reflective discussion on ORE (Overall Resource Effectiveness) and the group discovered that the proposed ORE concept can easily be extended to supply chain context. Each of the steps in the supply chain, as shown in Figure 1, has the three components, namely “Availability”, “Productivity or Performance” and “Quality”, that shares the similar understanding of OEE. The OEE concept has actually been used as a benchmark for measuring the initial performance of a manufacturing plant in its entirety (Dal, Tugwell, and Greatbanks, 2000), but the concept of ORE is extended to the entire spectrum of resources, rather than just equipment or process, of any business entity including a supply chain.



A meaningfully important feature of Figure 1 is that in each of the supply chain step there are numerous capitals involved and collectively they create market value (cf. Edvinsson and Malone, 1997). In addition, when Figure 1 is viewed as a chain of business activities and processes to deliver the expected and potential market value, at some point along the chain is the bottleneck, and thus ORE allows a structured way to handle bottleneck issues holistically. As ORE is itself a performance measurement framework, the bottleneck would serve as a drum beat of the entire supply chain that shares the status information and knowledge just like a communication rope that provides the synchronization or communication necessary to pull units through the system (Heizer and Render, 2011), and which further activates the necessary resources, or buffer, accordingly.

By treating the resources as the entire spectrum of capitals that any organization or society can possibly own, trade or co-share, ORE also is useful in establishing organizational alignment. ORE becomes a simple strategic, operational and tactical tool that aims to deliver effectiveness of the supply chain at the targeted efficiency levels possible. In addition, the structure of the capitals that define the “Availability” enables the supply chain to structurally sense for any emerging and potential opportunities and threats in the marketplace, or the strength and weakness structures of the supply chain processes, and also the associated meaning and significance of the ORE strategies and activities.

In addition, for the chain of “Availability” and its “Productivity or Performance” and “Quality” works to produce cohesive and competent supply chain leadership position, the players in the chain must aim to achieve cooperation and coordination (Grant, 1991).

Conclusion

The ORE (Overall Resource Effectiveness) clearly has the potential to remove the abstraction of RBV of competition which is often perceived as a stumbling block for the implementation of RBV in the real world (Fahy, 2000). Besides, from the behaviorism school of thought, by providing a structured approach it stimulates and motivates organization in order to bring the strategic concept to reality. Mwita (2000) acknowledges such an approach as having the ability to influence behavior before it

occurs through antecedents establishments (i.e. through inter alia, goals, objectives, incentives, job descriptions, policies, procedures, standards, rules, and regulations) rather than by relying on mechanisms of positive or negative reinforcement. Thus, using ORE as the right antecedent to influence organizational behavior would allow the RBV research to gain a behavioral perspective. As Davenport et al. (2001) discovered in their research, new behaviors are most likely to appear and persist when those who need to perform them have a clear reason for doing so. A meaningful propositional knowledge derived from this research is about the scopes of “Availability” in ORE, which can also be structured by a capital map that contributes towards the overall market value of the organization. Thus, ORE stimulates the value-oriented school of thought for applications in operations management and supply chain management, through exploiting the behaviorism school of thought as systems of concept implementation. And because of the structured measurement framework, ORE establishes another research opportunity towards agency theory school of thought in operations management and supply chain management in an attempt to aim to deliver competitive strength to the organizations. Because of the broader and heterogeneity nature of resources, the structured ORE framework actually provides an awareness system to foster agile adaptation and transformation of the organizations. By agility it means the ORE is capable to mobilize core competencies and market capitalization assets to productively and flexibly respond to the emerging and potential market, and social and environmental needs.

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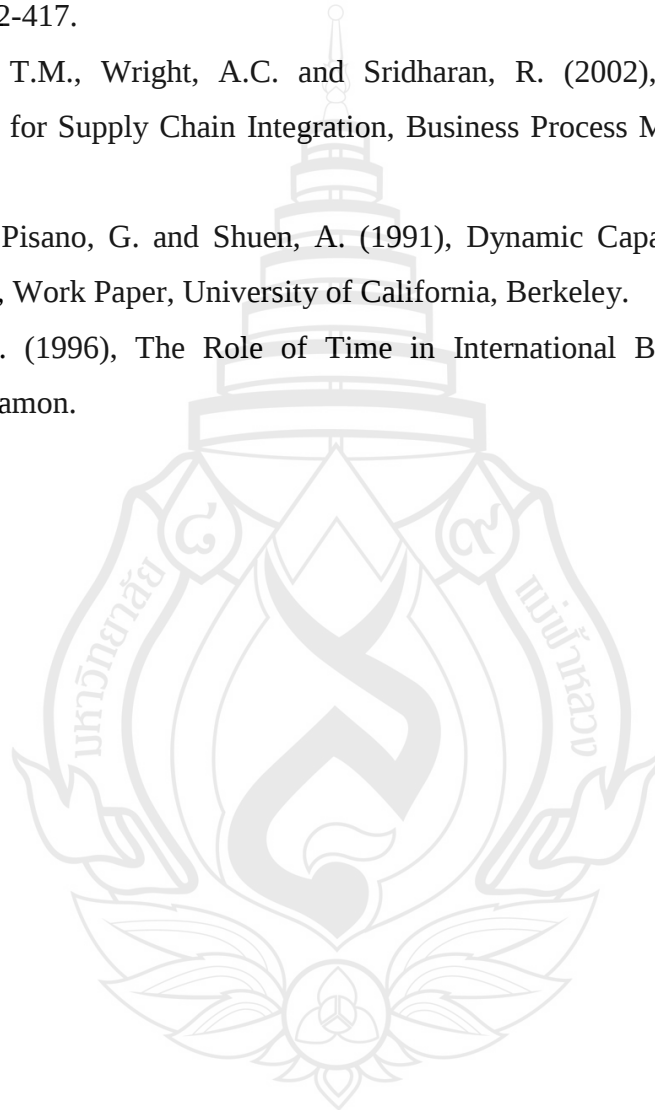
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APPENDIX C

SECOND ATTEMPT OF RESEARCH

Use of Overall Resource Effectiveness (ORE) Concept of Resource-based View (RBV) in Studying the Current States of Performance of the Muslim Students Community Implied by the Education Services of Mae Fah Luang University: A Qualitative Research Approach

Irfandi Djailani and Chai Ching Tan

School of Management, Mae Fah Luang University

E-mail: irfandidjailani@gmail.com, drcctan@yahoo.com

ABSTRACT

Higher learning institution like university encapsulates bundles of resources and dynamic capabilities, that, if appropriately invested and developed, can be exploited to benefit the state of competitiveness of the university and the students in terms of performance. Students' performance is both tangible and intangible in nature, both on campus and into the future as employability and social contributions. Obviously, resources available to the university and the students can help to improve the quality works and quality-of-life and performance of the students, the staffs and the communities productively. In this way university is an effective channel for social innovation which embraces concepts of social responsibility and innovation.

Nevertheless, as the university like Mae Fah Luang University starts to recruit more and more international students, it is vitally important to study how these students perceive the attractiveness of the environmental resourcefulness on campus to support their educational and normal-life activities, and academic performances. In particular, based on semi-structured in-depth interview approach, the Muslim students'

community at the university is the sampling choice of the participants of the study. The background rationale is that Muslim students have a set of religious rules to follow that are psychologically rooted in faith and the rules span every facet of the students' lives. This study, being semi-structured by situated within the theory of resource-based view through a concrete measurement platform of overall resource effectiveness (ORE), would provide some useful implications to the university in designing and delivering educational services toward improving and enabling the performance and quality life of the Muslim students.

INTRODUCTION

Islam is the largest religion in the world (Rizzo, 2008). Muslim, usually being referred to as the Islam religion adherents, are about 23% of the world population or around 1.57 billion adherents worldwide (Mapping the Global Muslim Population, 2009). According to Fleishman-Hillard Majlis (2013), The Muslim market, in the perspective of business strategy, is large, lucrative, but underserved. In the context of educational services such as higher learning institution, researchers observe that MFU (Mae Fah Luang University) is still lacking of the strategic measures and infrastructural investment to accommodate the physiological and spiritual needs of the Muslim students. This could cause disadvantage for MFU due to the lack of capability to capture the Muslim market because of its limitation in understanding the market preference.

University as a business entity sees its students as customers as well as final products (Teewattanawong, Tan, Jongsuriyapart, & Kantabutra, 2015). This superposition concept of university student (both university customer as well as final product) in the education service provider industry puts student element as a crucial success factor. Therefore, in order to stay competitive, university needs to make sure that its students perform at maximum capacity in order to satisfy student's expectation towards university education services. This also determines the result of university alumni quality which is the end product of university itself.

In the manufacturing business process, there is a well-known concept that attempts to productively exploit useful and unique resources to better improve the competitiveness nature of the business, known as OEE (Nakajima, 1989). Structurally, OEE is represented by the multiplication of three important variables, namely; availability, productivity, quality ($OEE = A \times P \times Q$). Djailani and Tan (2015) further expand the concept beyond equipment to embrace the overall resources of the service (i.e. intellectual capitals), and thus OEE is broadened to ORE (Overall Resources Effectiveness).

Based on this background, this research attempts to study the applicability and usefulness of ORE in implying to the university the current state of the Muslim students' perception over their on-campus experiences on barriers and favorable driving factors in influencing the Muslim students' overall performance. The result of this research will allow the university to clearly position itself through the perspective of Muslim students. This research uses an in-depth interview method to allow recurring themes and patterns of beliefs, behaviors and concerns be revealed but being guided by the structural guidelines of the ORE framework.

LITERATURE REVIEW

Overall Resource Effectiveness (ORE) and Business Model

When the entire business operations run ineffectively, competitiveness is lost, and that is the essential concept of overall equipment effectiveness (OEE). OEE can be traced to 1960s that owes to the concept of TPM (Total Productive Maintenance, cf. Wang and Lee, 2001). Maintenance activities of production operations are often accounted for about 15% to 40% of the total production cost in many cases (Mobley, 1990), and thus, the OEE as basic and fundamental measurement method for performance measurement systems (PMS) (Wang and Lee, 200) was introduced in an attempt to not only improve the productivity but also to improve the function and design of the production equipment (Swanson, 2001), which requires a synergistic relationship among all organizational functions (Yamashina, 1995).

Later, OEE concept was broadened to become more able to realize the capability for world-class competitiveness (Mishra, Kodali, Gupta, & Mundra, 2015), by for instance, considering the behavioral aspects of operations effectiveness (Sood & Sharma, 2015). Djailani and Tan (2015) expand the concept of OEE to ORE (Overall Resource Effectiveness) in view of the recent movement of RBV (Resource-based View) of competition and competitive advantage (Barney, Wright, & Ketchen, 2001). ORE is a flexible and higher hierarchical performance measurement tool that can easily reflect the structure of strategy, for instance, by treating resources as both financial capital and intellectual capital to create market value (cf. Boyett and Boyett, 2001). Intellectual capital, according to Edvinsson and Malone (1997), can be structurally developed by exploring and exploiting both human capital and structural capital (i.e. customer capital and organizational capital).

Djailani and Tan (2015), along the arguments asserted in Tan (2007a, 2007b), outline that ORE is not only a performance measurement tool for gaining competitiveness and competitive advantage, but most importantly, ORE is also organizational learning in nature. In other words, learning and performance measurement are interrelated by the fact that ORE provides the organization with a perceived problem or opportunity in order to stimulate organizational absorption into the learning process (Argyris & Schon, 1996). In doing so, measurement provides an opportunity to build consciousness and spirituality intelligence capability (cf. Gustavsson, 2001; Tan, O'Pitagchewin, Priyawat, Arsirapongpisit, and Ittichai, 2003; Tan, 2006; Tan, 2010). Measurement-induced organizational and individual learning process is also shown in Kolb's experiential learning (Kolb, 1984) which includes activities of reflective observation, abstract conceptualization, concrete experience and active experimentation.

Later on, Aung and Tan (2015) develop the ORE concept into business model, shown in Figure 1 (Tan, 2015).

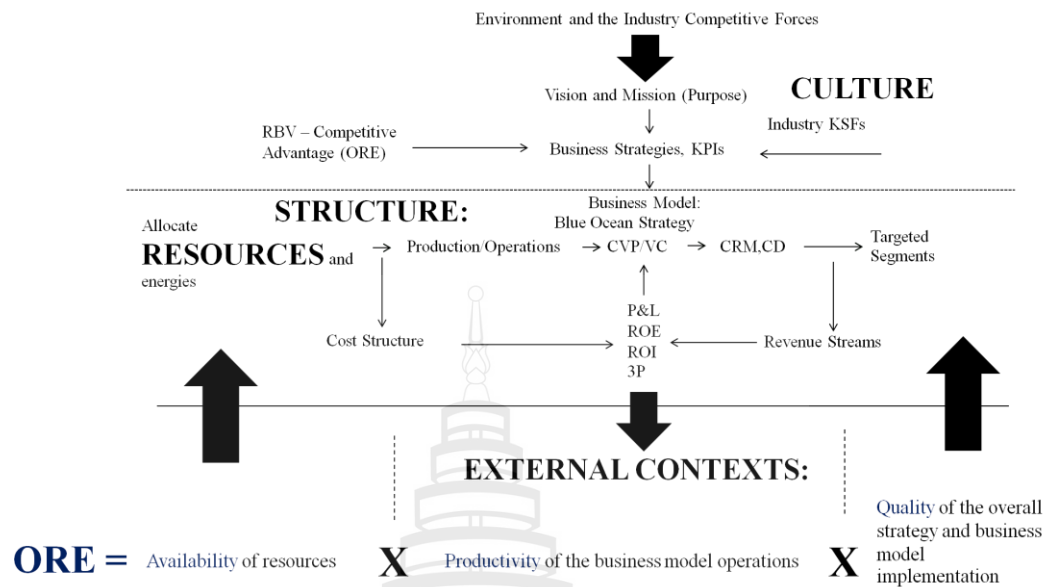


Figure 1: Business Model of Embedded ORE Concept (Source: Tan, 2015)

Specifically, the business model is structurally driven by the concept of ORE (Overall Resource Effectiveness), mathematically shown as $ORE = \text{Availability of resources} \times \text{Productivity} \times \text{Quality}$. Thus, ORE has the structural capability to enact as both performance measurement and organizational learning tools to develop suitable business model configuration of what and how the business is done in order to provide the truly winning value propositions to the customers (Soule, 2015). In short, business model is conceived as strategy architecture of the business-customer interactions (Ryden, Ringberg, and Wilke, 2015).

According to Tan, Kantabutra, Nakeeree, and Pongsata (2015), due to the limitation of the bodies of knowledge made available in the existent literature sources, a minimalist coverage of the literature review is justified for a qualitative-based case research. Nevertheless, the essential concept of a qualitative research shares the principles described in grounded theory (Glaser and Strauss, 2006). The next section would cover the case research method used for this research.

METHODOLOGY

Due to the limitation of the publishable research materials in the existent literature sources, an approach towards pure case research that is based on analysis of a limited number of cases (Voss, Tsikriktsis, and Frohlich, 2002), is used. This is nevertheless skillfully guided by the theoretically structured concept of ORE (Overall Resource Effectiveness, Djailani and Tan, 2015). This delimits some of the challenges in conducting case research such as time consuming, interview skills and the drawing of generalizable conclusions from a limited set of cases (Voss et al. 2002).

Case research is, by definition, a study of a research phenomenon by drawing the evidences, in rigorous manner, from multiple sources of evidence (Leonard-Barton, 1990). The purpose can be multifold, depending upon the skillfulness in the research design procedures, which can be exploratory in nature (Frohlich, 1998), theory building (McCutcheon and Meredith, 1993), or theory testing (Boyer and McDermott, 1999), or both inductive and deductive in cyclical terms (Tan, 2014), or as theory extension or refinement (Hyer and Brown, 1999). By the nature of structural guidance in a priori with the ORE concept (Djailani and Tan, 2015), the nature is theory refinement as well as theory testing in nature. It is former in that evidences would enrich the theory of ORE of competition which also, in the latter, allows the theory of ORE to gain the validity to move forward, even at an explorative stage.

For analytical generalizability purpose, realism is the undertaken research paradigm (Sobh and Perry, 2006; Tan and Kantabutra, 2014). Acknowledging this research paradigm is important. According to Sobh and Perry (2006, p. 1194), “A core issue for researchers is not related to choice of methodologies but related to acknowledgement of the research paradigms.” By situated within the realism paradigm, an objectively measurable reality is out there to be explored, but because of its early state of understanding, qualitative methodology is employed but by maintaining an objectively neutral position and distance with the researched as much as possible. This epistemological procedure provides the necessary validity and reliability background for realism paradigm. In short, realism holds an ontology that

reality is real but only imperfectly and probabilistically apprehensible (Perry, Riege, and Brown, 1999).

This research aims to unveil the influence of Islamic practices and the available infrastructure and supports toward Muslims student performance. Considering the lack of literature review on this issue, this research uses the qualitative case study methodology. This is done by finding the themes and pattern of themes, with special attention on suggesting proposition, and effort in enriching literature review, that addresses the significance of this research finding, and building up theoretical explanation. The interview process is guided by a protocol guideline of aiming to reach a level of theoretical saturation, member checking and triangulation to ensure validity and reliability. In other words, the process of research, manifested through a guideline for theoretical saturation, is important and is used for research closure.

The sample is based on the following simple rules. The first category is the sample of the participants that show reasonable characteristic of IPS (Islamic Practice Strength). This is to eliminate the bias perspective caused by the participants that only name themselves Muslim, but do not really follow Islamic practices. In addition, the sampling based on matching IPS characteristic provides a thematic population context to confine the study of the research phenomenon. As interviews progress on, a second category consisting of foreigner Muslim students and local Muslim students are included, because the previous interviews reveal that there are also possible variants of perceptions caused by the differences in culture beside religion.

The interview questions are semi-structured and arranged with an attempt to reveal the effect of Islamic practices on Muslim students and how the lack of resources in MFU limits them to practice Islam as well as to achieve the expected academic and non-academic performances. The domains of topics investigated cover the physical aspect, physiological aspect, as well as spiritual aspect. To measure the overall resources effectiveness (ORE) that could imply benefits to the University, the interviews also cover the availability of infrastructural resources, social relationships of the student community, and university effort.

RESULT

Guided by the theoretically structured concept of ORE (Overall Resource Effectiveness, Djailani and Tan, 2015), a case research study method is utilized to understand the interplay connection between themes and pattern of evidences revealed from the perceptions and understandings of the four participants chosen, regarding their experiences as Muslim students in non-Muslim University. The model shown in Figure 2 is used to describe the Muslim student experience at MFU which also demonstrates the interplay relationship among the availability of various key resources identified in the interviews, quality and productivity. The model's configuration is a structural organization of the repetitive important themes and their interrelationships, which are synthesized from the interview scripts of the participants. Each interview last around two hours, following up by discussion over the phone on emerging issues and for confirmation purpose.

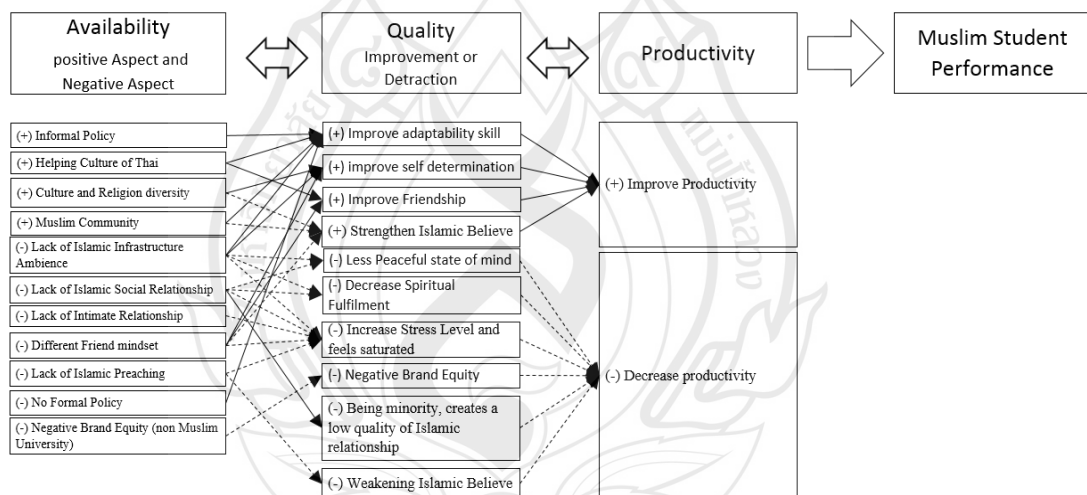


Figure 2: Interconnection and Categorization of ORE

IPS (Islamic Practice Strength) and Student Performance

Faith and religion play crucial role in determining the performance of their followers which can be contributed to Muslim of reasonable degree of belief strength and higher intensity of practices in Islam (Chin, Raman, Yeow, & Eze, 2012). Therefore this research attempts to gain rich-data evidences that ORE of University can be improved trough attending to the spiritual aspect of Muslim students (see Figures 3). There is also a positive impact towards the non-Muslim students (for instance, the third interviewee was quoted saying, “Muslim is encouraged to help each other, so in studying we arrange a meeting in which the students that understand more teach

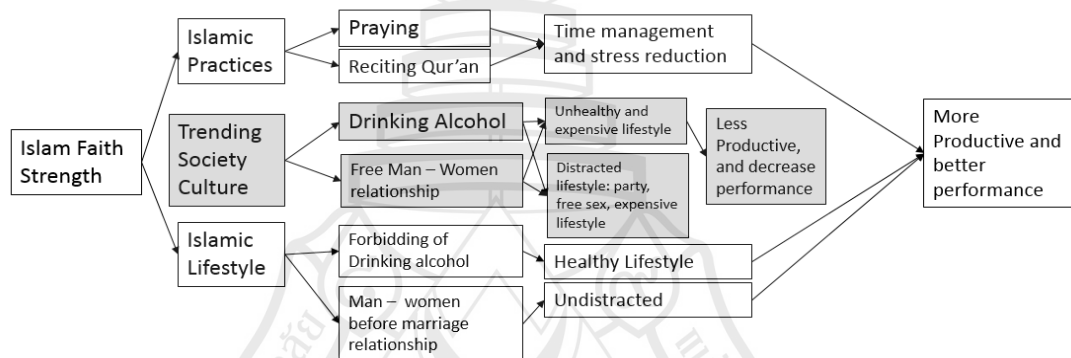


Figure 3: Lifestyle Comparison: Islamic Lifestyle compare to trending society culture

students that are in need of assistance. This kind of activity is sometimes followed by non-Muslim as well”). Therefore, a Muslim without perceived IPS quality would not be participants of this research, because religion doesn’t affect them in any way.

In other words, to put the research phenomenon in the right population and analytical sampling context, one of the criteria in choosing participants for this research is Muslim with high IPS (Islamic Practice Strength). IPS of Muslims can be subjectively assessed by looking at the intensity of their faith strength and their practices in daily live. In Islam it is known as the six aspects of faith foundation, and the five aspects of Islam foundation (al-Hajjaj, n.d.). Only potential participants with higher level of IPS are interviewed.

All of the respondents admitted that they gain more performance because of their faith strength and practicing. Particularly, all of the participants agree that five-times-praying on daily basis improve their productivity. It is because they found it as a relaxing moment, especially a daytime praying; *Dzuhur* (01.00 AM – 04.PM) and *Ashar* (04.00 PM – 6.30 PM). The first participant admitted that although *Dzuhur* and *Ashar* praying doesn't help him out in gaining more energy physically, but it helps him to reduce stress.

I am tired, but I am not stressed. My body is tired, but not my mind. (Faisal, interview 1)

Not only *Dzuhur* and *Ashar*, they also agree on the fact that *Subuh* praying (dawn praying, at 4.30 a.m.) helps them out in starting early in daily activities.

If after *Subuh* praying and I didn't sleep again, I usually become more productive for the day. (Lia, interview 2)

Besides praying, reading Islamic holy script, Qur'an, also improves time management ability. This is highlighted by second participant.

I am used to read Qur'an everyday. This has become my habit. As it turns out, this makes me aware of time. (Lia, interview 2)

While the informants have variant views on the praying effect towards their lives, but they share the same point of view in terms of Islamic lifestyle effect on them. All of participants agreed that their Islam faith keep them away from unproductive activities such as drinking alcohol and free man-woman relationship which eventually end up to free sex culture. By keeping these two principles they keep themselves out of the culture trend that usually appear in drinking alcohol and free sex such as night club, fashion trend, night live, and unhealthy man-woman relationship, and so on.

Another interesting finding is that by being able to stand on different principles than society culture trending (i.e. night club, free sex), it helps them to realize the different benefit of this two lifestyle; Islamic lifestyle and society lifestyle that is trending among the students in MFU. This makes their faith getting even stronger.

In general, these are the testimonies of all participants. They see that Islamic lifestyle help them become more productive by improving their time management, decreasing stress level, and keeping them away from distraction, unhealthy and unproductive lifestyle. The structure of the interrelationship among these benefits is depicted in Figure 2.

Themes Identification

The emerging themes retrieved from the in-depth interview could be identified while being guided by the ORE framework: Availability, Quality, and Productivity. After identifying some emerged themes, for further discussion, availability could be broken down to two different nature: Positive Aspect of Availability, and Negative Aspect of Availability. This is because availability of some existing resources do impact on quality as well as productivity in both positive and negative ways. Two obvious quality issues are revealed from the interviews, namely Quality Improvement and Quality Detraction. The concern for productivity also shares the similar characteristics which, reflects both productivity improvement and reduction. Based on the synthesis of the patterns of themes and their relationship structure, availability can be seen as the main sources that trigger both quality and productivity, which eventually determines the overall performance, through supporting the practices and the enabling mechanism driven by the Islamic Strength and Islamic lifestyle of the Muslim students at MFU, as shown in Figure 4. Three domains of 'availability' of resources are repeatedly emphasized by the informants, namely of Islamic environment, social relationship and effort of university.

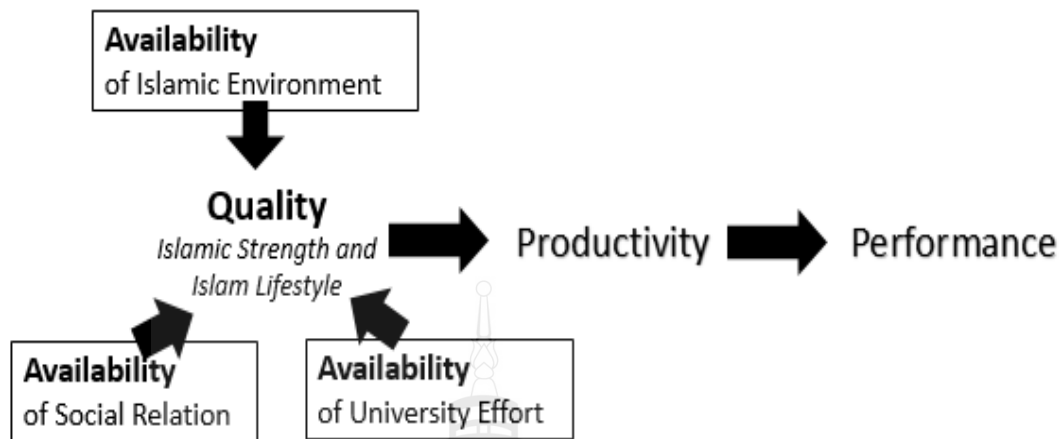


Figure 4: ORE Structure relationship

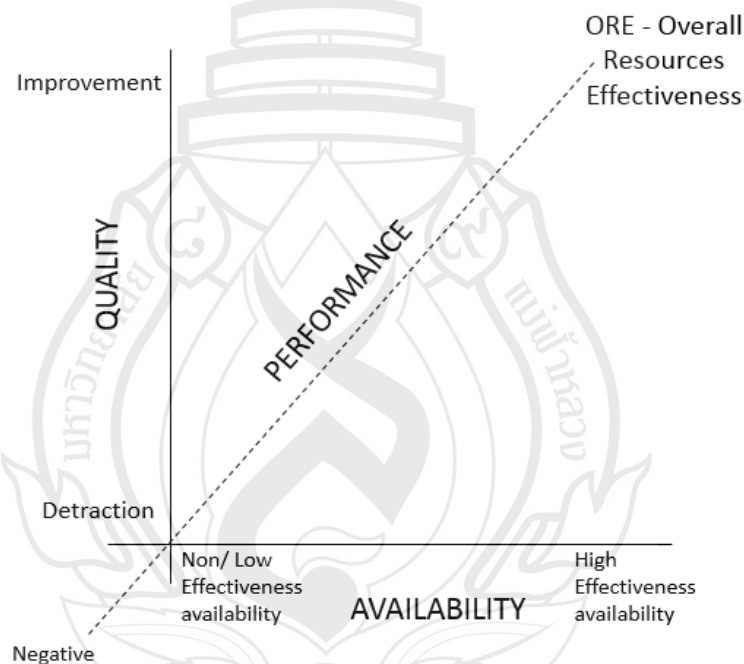


Figure 5: Interplay Connection of ORE Components

Availability and Quality

In view of the availability aspect and how it influences the quality of the student performance, academically and in life, there are several issues mentioned by the participants, which can be generalized into two categories: Positive Aspect of Availability and Negative Aspect of Availability. These two aspects of availability are directly and indirectly interconnected with Quality. There are two themes of quality becoming obvious during the interviews namely Improvement Quality and Detraction

Quality. The concept of availability as the positive aspect is commonly used. But, the examination and understanding of availability as the negative aspect would need more justifications. By considering ORE as a framework that uses the RBV concept and by utilizing the competitive advantage theory of VRINO (Value, Rarity, Inimitable, Non-substitutable, Organized), availability construct is not only a resource, but also a burden for performance when it does not organize in a way that could improve the performance of overall processes (Djailani & Tan, 2015). In this sense, there are always embedded negative aspects or weaknesses provided by the available resources.

Positive & Negative Aspect of Availability

The positive aspects of availability in this particular case are contributable to the availability of informal norm of understanding, helping culture of Thai, culture and religion diversity, and Muslim community. These aspects affect the Quality Improvement of Muslim students in MFU. On the other hand, the negative aspect of availability are contributable to the lack of Islamic infrastructure ambience, lack of Islamic social relationship, lack of Intimate relationship, diversity of student mindsets, non-formal policy, and negative brand equity (non-Muslim university), which influence the Detraction Quality of Muslim students in MFU.

By understanding the cause-and-effect interplays between Availability (Positive and Negative), and Quality (Improvement and Detraction), the empirical data state to depict the alignment with ORE framework (see Figure 5). In ORE, the multiplication between availability, quality, and performance could improve the effectiveness of resources deployment (Djailani & Tan, 2015). The availability has two levels: non/low effectiveness availability and high effectiveness availability, which directly and indirectly affects the states of quality in terms of Detraction Quality and Improvement Quality. These relationships then create a positive interconnection with the performance. As shown in Figure 5, ORE can be seen as the high level of performance where availability reaches its highest effectiveness and quality also reaches its highest improvement level.

Direct and Indirect Influence of Culture Availability on Quality

All of participants agree that MFU have informal norm of understanding among the students and the on-campus society, driven by knowledge and understanding of diversity value in order to fill the gap of missing formal regulation. This is considered as the positive aspect of availability which drives quality, whether toward positive or negative aspect of it.

There are also two culturally related aspects, namely a helping culture of Thai individuals (i.e. student, lecturer, campus staff, Thai people in general), and culture and religion diversity. Both of these culturally related aspects trigger a positive reaction towards the quality of performance (As shown in Figure 5). This Figure shows how the availability of Thai culture, specifically on diversity appreciation and helpful society, directly or indirectly (i.e. through informal policy) influences Muslim student life quality.

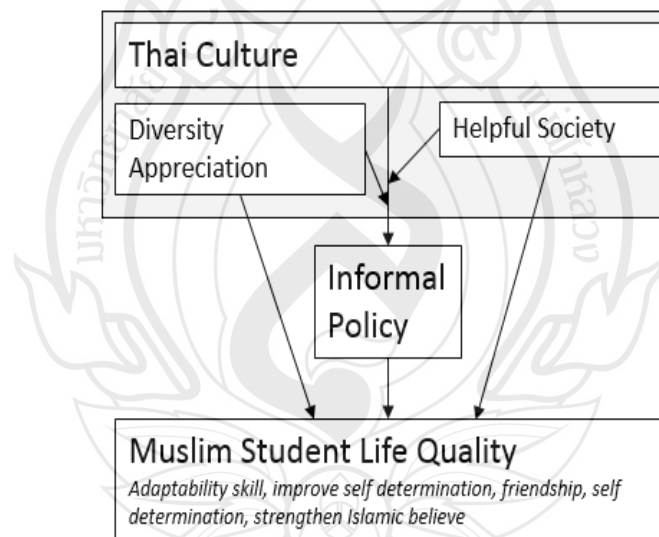


Figure 6: Direct and Indirect Interconnection of Culture and Life Quality

First and second participants, for example, said that not only students and lecturers, even people from outside the university are very helpful. Third participant said that even students in the class change their schedule in order to respect Muslim praying time. The fourth participant, aligned with other participants, said that he often engaged in an interfaith discussion between his Christian or Buddhism friends. The

different standpoint of conversation creates an even stronger relationship between them.

Diversity Appreciation and Faith Strengthening

This research also found out one particular important issue from the diversity appreciation point and how it affects the faith quality. The diversity appreciation creates a social relationship which makes Muslim students being able to compare between many different cultures and religions. This helps to facilitate the development of social harmony and provide an attractive environment for learning. In addition, this condition improves their IPS as well as their faith toward Islam. The third participant stresses the important role of faith and discipline, quoted as saying that, “many Buddhism students in MFU do not follow Buddhism practices, and tend to embrace k-pop culture, pay a lot of attention on fashion, party, and technology, free sex, and at some point these seem to bring down their life quality as well as performance”. All other participants share the same views and concerns. Thus, disciplinary faith in religion is considered an important ‘availability’, albeit at the individual intrinsic level.

Muslim Community

Muslim community availability in MFU has a strong influence towards the quality and productivity of Muslim student performance. MFU Muslim Community (MFU – MC) has a very sophisticated social as well as organizational structure. Socially, Muslim students consider it as a brotherhood community rather than a club. Organizationally, although it is known as a club, but MFU –MC organization goes beyond that function. Internally, this organization strengthens its member, while externally, they organize many social activities to benefit the society.

Based on Islamic teaching, brotherhood in Islam is stronger than brotherhood in any other form, including family. This condition is strengthened even more by the fact that most of MFU – MC members are from Southeast Thailand, who share the same culture and history, which create a strong bonding. This strong bounding is even stronger because of their status as minority in MFU.

MFU Muslim community provides not only brotherhood, but also a place to strengthening each other. We often held a study group together where Muslim students who know better help out other Muslim students who are not. We find happiness not by going to night club, but by hanging out with our Muslim community. We help each other out of love. (Alam, interview 4)

The social structure is also embraced in a professional organizational structure. Therefore they have many activities that are conducive to, basically, fully practice Islam although in a non-Islamic university.

There was a time where one of high ranking member of the University put pressure on us to follow the activities that we have been refused to follow since the beginning. The reason is because this activity involved bowing to the teacher and sing a song which is part of the Thai Buddhism culture. Bowing and singing other religion song is forbidden in Islam. So Muslim Club held a meeting and come up with a consensus decision. We refuse to follow no matter what (Muhammad, interview 4).

Thus, apparently, an implication to the university is that, in a broader sense, the university can better invest and organize the resources' availabilities (i.e. policies, infrastructure facilities, social atmosphere and activities) by making an effort to understand the views and needs of students of other religions, and become more sensitive holistically. Sensitivity, that incorporate the awareness of the views and need of other religions and an acknowledgement of their integrity and values, could positively foster and environment for productivity and quality performance, for instance in patient caring (Galanti, 1991).

Foreigner Muslim Students

MFU – MC existence is not only crucial in terms of a personal sanctuary, or social relationship hub, but it is also functioning as a channel for practicing religion, Islam. Although MFU-MC has been found to influence, directly or indirectly, as illustrated above, the performance of Muslim students, foreigner Muslim students found it lackluster, because it doesn't provide an intimate relationship due to language and cultural barrier, as well as variants of different hobbies, activities or interests.

Although it is a small portion of many thing MFU – MC provide, but it is major way to attract more people joining other MFU – MC activities. Therefore two of participants who are foreigners admit that they are not very often joining MFU – MC activities. This causes the lack of intimate social relationship and lack of Islamic social relationship for Foreigner Muslim Community.

Muslim club members are very kind, helpful, and accept us like brother and sister, although we just met. But still, the relationship is plain. I used to discuss deeply with my friend back home in Indonesia, but with them, we only have a daily basic conversation. (Faisal, 1 interview)

They are very kind people, but it is very hard to talk with them, because of language. (Lia, Interview 2).

Quality Interconnection with Negative Aspect of Availability

There are several missing aspects which decrease the spiritual and psychological part of the Muslim students. As seen from Figure 2: Interconnection and Categorization of ORE), there are apparent lack of Islamic infrastructure ambience, lack of intimate relationship, diversity of student and lecturer mindset, lack of Islamic preaching, no attractable formal policy, and lack of positive marketing toward Muslim Community. All these factors influence some of the qualities such as less peaceful state of mind, and causes a decrease in spiritual fulfilment, low quality of Islamic relationship, an increase of stress level and saturated feeling, negative brand equity, and weakening of Islamic belief.

Specifically, these findings could be re-arranged into more general category by examining for the patterns of similarity of themes. Observing closely the particular changes of quality caused by the negative aspects, the pattern could be ascertained. In sum, the themes describing the lack of Islamic social relationship, lack of intimate relationship, and different friend's mindset can be categorized as Psychology Implication factor. These three factors not only directly affect psychology, but also influence the state of performance of the student through unavailability of good quality of social relationship.

Therefore, as seen from Figure 1, these three factors affect indirectly on peaceful state of mind, spiritual fulfilment, stress level and saturated feeling, and quality of Islamic relationship.

There is another theme that could be drawn from this negative aspect of availability, which is: matching University Efforts to the needs of the Muslim student. Due to the lack of University efforts toward contributing to Muslim students' Quality, i.e., Islamic Infrastructure ambience (i.e. Mosque), the informants present a concern for not being able to perform spiritual fulfilment (although at the same times also improve self determination). The lack of Islamic preaching also influences the stress level and saturated feeling. In terms of marketing strategy, the absence of university effort could weaken the brand equity in Muslim markets.

First time I am considering to enroll in MFU, but I don't know that they have Muslim Club. It makes me think how I can survive there. (Alam, Interview 4)

This create a cost opportunity for MFU in which through its Muslim club, with facilities, utilities, and so on, it can benefit the expansion plans in reaching out to Muslim market worldwide.

University ORE Strategy

The negative aspects of availability have been illustrated by the informants to directly and indirectly affect the quality aspect of ORE. As shown in Figure 7, human performance is affected by not only their Intellectual Intelligence, but also by their emotional intelligence, and spiritual intelligence (Chin, Raman, Yeow, & Eze, 2012). And furthermore, by knowing this, university can focus their regulation and investment on students' intellectual intelligence, emotional as well as spiritual intelligences.

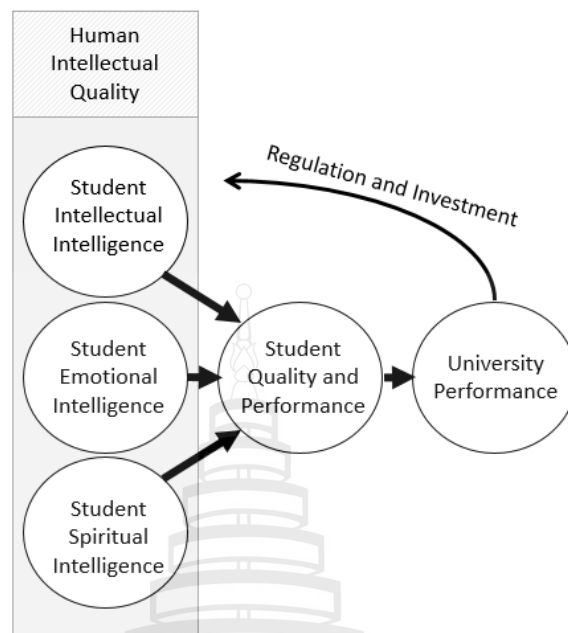


Figure 7: Human Intellectual Quality and Performance

Influencing Productivity by Modification of OEE to ORE

From explanation above, this research has shown some of the interview-based evidences that ORE concept has the capability to understand, measure and explain the overall resource effectiveness of business entity.

ORE in this research sees availability as the triggering capacity of resources. This triggering capacity has both positive and negative possibilities of impact toward the quality. Quality is referred to as the aspect of student quality life, which is closely related to MFU students' emotional and spiritual achievements. To gain productivity of the students learning journey as well as the university's strategic measures, it is important the university systematically and holistically organize and develop the business model in reflecting the ORE concept.

CONCLUSION

In summary, it is shown by the qualitative case-research's rich data that Overall Resource Effectiveness (ORE) framework can be used as an effectiveness resource deployment measurement tools to understand not only business entity but the performance at student level.

By analyzing the interconnection between mental and spiritual aspect of the participating Muslim students in MFU, Islamic values and its implication, and the availability of the University resources, the following themes emerge which are aligned with the components of the ORE, namely as Availability, Quality, and Productivity:

- Positive aspect of Availability – informal policy, helping culture of Thai, culture and religion diversity, and available Muslim community.
- Negative aspect of Availability – lack of Islamic infrastructure ambience, lack of Islamic social relationship, lack of intimate relationship, diversity of mindset of students and the lecturers, lack of Islamic preaching, no favorable formal policy, and negative brand equity
- Improvement of Quality– Improve adaptability skill, improve self determination, improve friendship, and strengthen Islamic belief.
- Detraction of Quality – Less peaceful state of mind, decrease in spiritual fulfilment, increase of stress level and saturated feeling, negative brand equity, being minority, low quality of Islamic relationship, and weakening of Islamic belief.
- Improvement of Productivity
- Decrease of Productivity
- Muslim Student Performance

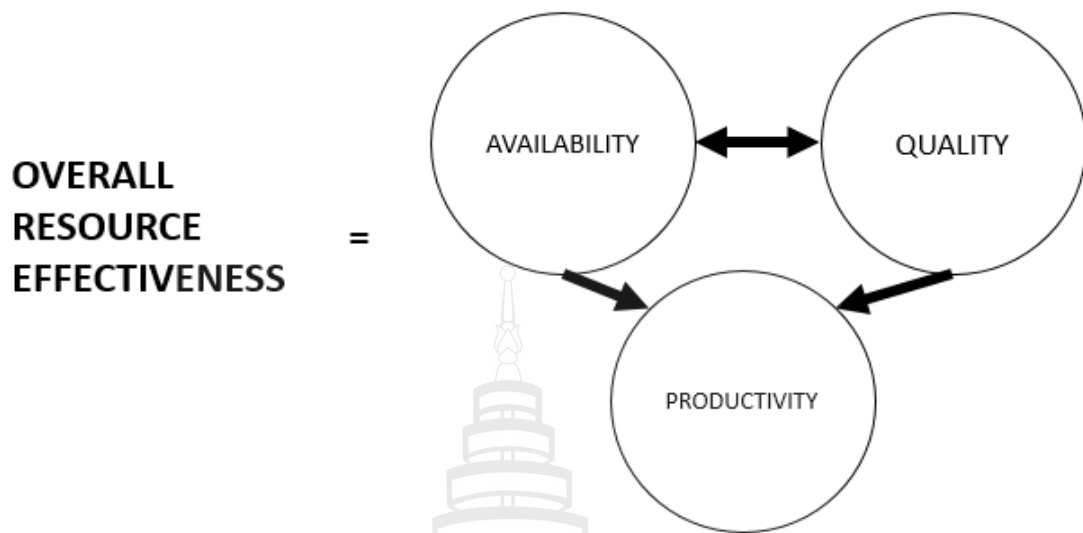


Figure 8: ORE Final Model

Based on the above themes and the patterns of themes revealed from the qualitative data analysis, the ORE model is modified to Figure 8, with simultaneous roles of both availability of resources and quality life of the students in influencing the productivity (i.e. academic and non-academic performance) of the Muslim students.

Specifically, this adapted version of ORE concept is non-sequential when compared to the original OEE (Overall Equipment Effectiveness) concept and elsewhere such as in Djailani and Tan.

Furthermore, this ORE concept contributes to enhancing human performance by simultaneously considering the concerted efforts to improve students' intellectual intelligence, as well as their spiritual intelligence and emotional intelligence. Therefore, university needs to utilize their resources toward these three aspects of human performance in order to fully utilize their resources based on ORE framework as suggested by this research.

As a practical implication of this result, a business model is developed that exploits the ORE concept and evidences from the qualitative data analysis. The business model is illustrated in Table 1 below which illustrates the types and scope of the

resources (availability) needed to improve the quality outcomes of the University strategies for differentiation as well as the quality of student life, in order to improve the performance at individual student level and at the University level. The ability of the structured of the interrelationships of themes to be generalized in developing feasible business concept demonstrates the positive utility of the developed model derived from the qualitative data analysis.

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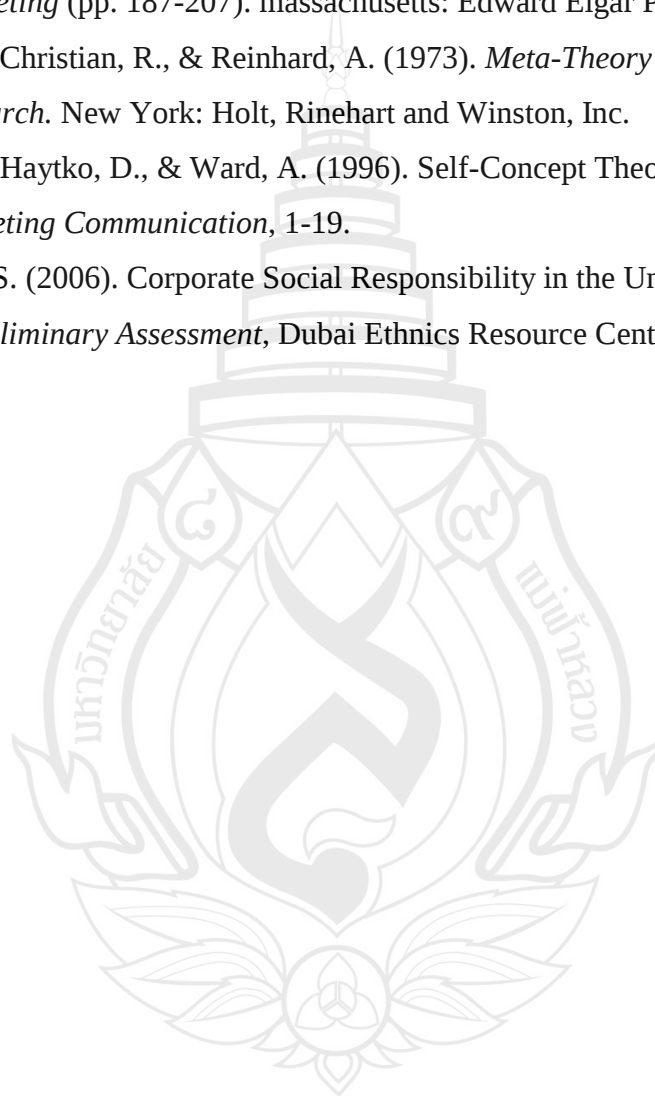
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CURRICULUM VITAE

CURRICULUM VITAE

NAME Mr. Irfandi Djailani

DATE OF BIRTH 21 April 2986

ADRESS Jl. Keramik, No. 37, Ateuk Munjeng,
Baiturrahman, Banda Aceh, Indonesia

EDUCATIONAL BACKGROUND

2004 English Teacher Training, School of
Education, Ar-Raniry University, Aceh,
Indonesia

WORKING EXPERIENCE

2009 - 2014 English Lecturer in Ar-Raniry University

2004 - 2014 Business Owner of Digital Marketing
(DIGMA), Aceh, Indonesia

