

## Analysis of Sharia Compliance on the Application of Reputational Risk in Service Marketing at Dompot Dhuafa

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### ABSTRACT

Risk management is a crucial aspect in maintaining the stability and reputation of non-bank Islamic financial institutions. This research focuses on the implementation of risk management, particularly related to reputation and donors, at Dompot Dhuafa East Java. This study employs a qualitative methodology using case study techniques to investigate how Dompot Dhuafa manages risk in order to minimize potential hazards that can harm the organization's standing and donors' confidence. The research results show that Dompot Dhuafa has undertaken several initiatives to identify, evaluate, and control risks, including the development of better monitoring procedures and reporting systems. However, challenges still arise in measuring the effectiveness of risk management, particularly in relation to reputation and donor satisfaction indicators. This research highlights the importance of enhancing leadership roles in building a strong risk awareness culture throughout the organization, as well as the need to refine the risk management framework to better align with the characteristics of Islamic financial institutions. This finding is expected to contribute to the development of more optimal risk management practices in non-bank Islamic financial institutions.

**Keywords:** Risk, Reputation, Marketing Services, Dompot Dhuafa

### ABSTRAK

*Manajemen risiko merupakan aspek krusial dalam menjaga stabilitas dan reputasi lembaga keuangan non-bank syariah. Penelitian ini berfokus pada implementasi manajemen risiko, khususnya terkait reputasi dan muzaki, di Dompot Dhuafa Jawa Timur. Melalui pendekatan kualitatif dengan metode studi kasus, penelitian ini mengeksplorasi bagaimana Dompot Dhuafa menerapkan strategi manajemen risiko untuk memitigasi potensi ancaman yang dapat berdampak negatif pada reputasi dan kepercayaan muzaki. Hasil penelitian menunjukkan bahwa Dompot Dhuafa telah melakukan sejumlah inisiatif untuk mengidentifikasi, mengevaluasi, dan mengendalikan risiko, termasuk pengembangan prosedur pengawasan dan sistem pelaporan yang lebih baik. Namun, tantangan masih ditemukan dalam hal pengukuran efektivitas manajemen risiko, terutama dalam kaitannya dengan indikator reputasi dan kepuasan muzaki. Penelitian ini menyoroti pentingnya peningkatan peran kepemimpinan dalam membangun budaya kesadaran risiko yang kuat di seluruh organisasi serta perlunya penyempurnaan kerangka kerja manajemen risiko agar lebih sesuai dengan karakteristik syariah. Temuan ini diharapkan dapat memberikan kontribusi pada pengembangan praktik manajemen risiko yang lebih optimal di lembaga keuangan non-bank syariah.*

**Kata Kunci:** Risiko, Reputasi, Layanan Pemasaran, Dompot Dhuafa

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## **INTRODUCTION**

Zakat has been one of the ways to support the teachings of Islam and support the struggle of the Indonesian interest against Dutch colonization since the entry of Islam into Indonesia. In the Qur'an, Allah mentions prayer and zakat 82 times with various vocabulary contexts.(Ramadhita, 2012) Thus, Zakat is one of the most important pillars of Islam after prayer and plays a crucial role in human life.(Purnamasari, 2023)

According to Article 1 Paragraph 2 of Law No. 38/1999, zakat must be distributed to those who are entitled to receive it. This applies if the assets to be disbursed by a Muslim or an institution owned by a Muslim are in accordance with religious provisions.(Undang-Undang Nomor 38, 1999) Zakat, from a sociological point of view, reflects a deep sense of humanity, justice, faith, and devotion that should be reflected in the behavior of the wealthy. and can be used to promote the general welfare of the entire community if managed properly.(Djazuli, 2002)

Amil Zakat Institution (LAZ) Dompot Dhuafa has become the choice of Indonesian people who want to donate. However, along with its growth, LAZ also faces various risks, including reputational risks and risks related to muzakki (donors). Reputational risks can arise from mismanagement, unethical actions, or even social issues involving the organization. Meanwhile, risks related to muzakki include the risk of misdirection of funds, or even misuse of funds by irresponsible parties. The importance of managing reputation risk and muzakki risk in LAZ cannot be denied. These risks can have a negative impact on public trust, institutional stability, and the social goals to be achieved. Therefore, the implementation of effective risk management is a must. The purpose of this study is to analyze the implementation of risk management in the field of reputation and muzakki at Dompot Dhuafa East Java. This research is expected to contribute to the development of a better risk management system in LAZ, as well as provide recommendations for regulators and other stakeholders.

Risk management is usually carried out by for-profit companies and other organizations. It is an effort to discover, analyze, and control potential risks involved in every business activity with the aim of improving efficiency and effectiveness. In the management of zakat. Risk management becomes very important and strategic. Every organization or business activity faces risks, and amil institutions are no exception.(Pratiwi, 2024)

Previous research refers to studies that have been conducted by other researchers and are used as a foundation, reference, or comparison for ongoing research. One such study was conducted by Achmad Ali Mustofa and Andriani Samsuri, focusing on risk management efforts related to muzakki and mustahiq at the MPZ Citra Anak Sholeh institution. The risk assessment in their study found that 11 risks were classified as low and eight as moderate. A key risk with a high likelihood and impact was the tendency of muzakki to distribute their zakat to multiple zakat institutions. In response, MPZ Citra Anak Sholeh held both internal and external discussions with LAZ Yatim Mandiri to address these issues. The institution worked on identifying problems and preparing preventive measures, particularly regarding the issue of muzakki spreading their zakat donations. MPZ leadership emphasized the importance of understanding the reasons behind this behavior in order to develop effective strategies to attract and retain donors.(Mustofa, 2022) The similarity between the previous study and the current research lies in the focus on risk management within zakat institutions. However, the difference is in the research location, as the present study is conducted at Dompot Dhuafa.

Furthermore, a study conducted by Ajeng Pratiwi et al. focused on the implementation of reputation risk management in zakat management at BAZNAS Langkat Regency. This study shows that one of the main causes of reputation risk is targeting errors, particularly in the management, collection, distribution, and allocation of zakat. Negative media coverage or public perception regarding BAZNAS Langkat Regency also contributes to this risk. Reputation issues often emerge when muzakki express dissatisfaction—either directly or through indirect means like word of mouth or media. To address this, public perception must be carefully managed. BAZNAS Langkat Regency plans to maintain consistent, transparent, and open communication with all stakeholders to preserve trust. This includes honestly acknowledging any mistakes and showing empathy in response to incidents.(Pratiwi, 2024) The similarity between the previous study and the current research is that both discuss risk management in zakat. The difference is that the current research focuses on sharia compliance in the application of muzakki reputation risk.

In this study, It represents the challenge of applying the principles of sharia compliance in managing the reputation of an institution (reputational risk) in the marketing of Dompot Dhuafa's social services, allowing these theories to analyze research

questions regarding how Dompot Dhuafa implements risk management strategies to reduce potential threats that could negatively impact the reputation and trust of muzakki. In accordance with Islamic principles, all of Dompot Dhuafa's marketing strategies should highlight the values of trustworthiness, transparency, and sincerity (akhlaq marketing). The challenge lies in the extent to which these values are truly internalized in branding practices, digital promotion, and public services according to sharia principles without harming the organization's reputation

## **METHODS**

In this study using qualitative methods and LAZ Dompot Dhuafa East Java as object. The Qualitative research methodology is a research method that studies natural site conditions, in cases where researchers function as the main tool, data analysis is carried out inductively, and research results emphasize relevance rather than generalization.(Suhandoyo, n.d.) Meanwhile, the type of research used is descriptive research. Descriptive research is a type of research that provides an overview or description of a situation as clearly as possible without any treatment of the object being studied.(Ronny Kountro, 2004)

This descriptive research uses a sample of 10% of the population. There are two sources of research data, namely primary data sources and secondary data sources. The population in this study includes all parties involved in the implementation of sharia compliance and the management of reputational risk in marketing services at the Dompot Dhuafa institution. The sample determination in this study was purposive sampling, meaning it was deliberately chosen based on relevance and the ability to provide in-depth information. Based on similar research models at Dompot Dhuafa. 3–6 key informants consisting of the Head of the Sharia Compliance Division or members of the Sharia Supervisory Board of Dompot Dhuafa, Marketing or PR Managers handling public communication and reputation management, Program Managers or Service Supervisors who interact directly with donors and recipients, and operational staff in the CSR, ZISWAF, or public service departments.

The primary data source is data obtained directly from the results of interviews with Dompot Dhuafa. Meanwhile, secondary data sources were obtained from journals, theses, documentation and other references related to this research. The data collection

techniques in this study are observation, interviews and documentation. Observation is a data collection technique carried out through an observation, accompanied by records of the condition or behavior of the target object. This technique is used to find out all forms of practices that occur in the Dompot Dhuafa Zakat Collection Institution. An interview is a process of meeting two or more people to exchange information or ideas through questions and answers, which results in the disconstruction of meaning in a particular topic. In the process of collecting data in this study, the study used a structured interview method. Structured interviews are questions that direct answers in the pattern of questions presented. This method can be interpreted as a way of collecting data by utilizing data in the form of books, notes (documents) as explained by Sanapiah Faesal as follows: documentary method, the source of information is in the form of written or recorded materials. In this method, the author only needs to absorb relevant written materials on sheets that have been prepared for them as appropriate.

Which then the data that has been collected is analyzed with 3 techniques, namely data reduction, data presentation and conclusion drawn. Data reduction is a form of analysis that classifies, directs, removes unnecessary data and organizes the reduced data to provide a sharper picture of the observation results and make it easier for researchers to find them when needed. Data presentation is a collection of structured information that allows for drawing conclusions and taking action. Researchers group data systematically, to make it easier to understand the interactions between its parts in a complete context.

In this stage, the researcher formulates and raises it as a new finding in the research, then continues by repeatedly reviewing the existing data. The data obtained in the field is quite a lot, so it needs to be recorded carefully and in detail through data reduction. Reduction means summarizing, choosing the main things, focusing on important things, looking for themes and patterns. After the data is reduced, the next step is to display the data (data presentation) so that the data is organized, arranged in a relationship pattern so that it will be easier to understand and after that conclusions are drawn.

## **FINDINGS AND DISCUSSION**

### **Risk Management**

Uncertainty impacts the achievement of company goals. According to Warburg,

risk management consists of comprehensive policies and procedures to recognize, assess, monitor, and control risks that may arise from various actions or businesses. The main objective of risk management is to identify, measure, monitor, and control organizational activities so that the risks faced remain at a reasonable level, carried out in a directed, integrated, and sustainable manner.(Karim. Adiwarman, 2010)

Risk management is used only for specific purposes. There are several goals that can be achieved through the application of risk management, one of which is to solve problems in the goal and achieve risk. Here are the objectives and applications of risk management.(Arta, 2021)

1. Corporate protection, or often referred to as safeguarding, aims to safeguard the organization from significant risks that may hinder the achievement of corporate or organizational goals.
2. Ensure that the risks in the company have been carefully identified and assessed, and develop action plans to reduce the impact and probability of existing risks.
3. Encourage risk management to be more proactive in identifying and reducing potential risks, and make risk management a tool to gain competitive advantage and improve company performance.
4. Ensure that the action plan to be implemented can run effectively and be able to reduce the impact and probability of risk occurrence.
5. Establish a consistent framework for identifying and managing risks across all business processes and functions within a company.

Risk management is closely related to the rest of the company, as it creates risk and carries it out as a risk management function.(Ramdhan, 2006). One of the goals of risk management is to provide risk information to the organization so that the organization can make efforts to prevent the risk from occurring or reduce its impact. These efforts are called risk mitigation.

Risk mitigation is an action that aims to reduce and/or maintain the level of the main and/or major risk until it reaches the expected residual risk. The expected residual risk is the smallest risk magnitude that can be achieved by reducing the main magnitude risk.Similar to what we know that to achieve the remaining hope, mitigation or risk handling actions are needed. The handling or mitigation of the risk is divided into 5 types, namely:

1. Reducing the possibility of risk

Mitigating the causes so that the risk of the possibility of risk is smaller.

2. Reducing the impact of risk

Taking action to reduce the potential impact by controlling the internal parts of the company.

3. Sharing (sharing) risk

Taking action that transfers all or part of the risk to other agencies/entities, for example through insurance, outsourcing or hedging.

4. Avoiding risk

Taking a policy to stop activities that have the potential to cause risk.

5. Accepting the risk

Taking no action to address the risk, or in other words accepting that the risk has occurred. This action is taken for risks that are acceptable or have a small impact.

Risk management steps is effective risk management requires a structured and systematic approach. Here are the steps you can follow to manage risks effectively:

1. Risk Identification

The first step is to identify risks that may affect the achievement of organizational goals. This can be done through brainstorming, interviews, document analysis, and the use of tools such as SWOT analysis. Risk identification covers all types of risks, from operational to strategic.

2. Risk Analysis

After identifying the risks, the next step is to analyze them. Risk analysis involves assessing the likelihood of the risk occurring and its potential impact. A commonly used tool in this stage is the risk matrix, which helps visualize the level of probability and impact of the risks.

3. Risk Evaluation

This step involves determining the risk priorities based on the analysis results. Risks with the highest impact and the greatest likelihood of occurrence should receive the most attention. This evaluation helps in making decisions about what actions need to be taken to manage the risks.

4. Development of Risk Management Strategies

After evaluation, the organization needs to develop strategies to manage the risks.

This may include avoiding the risk, reducing its impact, transferring the risk through insurance, or accepting the risk if the impact is minimal. Each strategy should be tailored to the organization's goals and needs.

5. Implementation and Execution

The planned strategies must be implemented within the organization's operations. This includes applying controls, changing policies or procedures, acquiring insurance, and other mitigation steps. Effective implementation requires good coordination and communication throughout the organization.

6. Monitoring and Review

Risk management is not a one-time process; it requires continuous monitoring. The organization must oversee identified risks and implemented strategies to ensure their effectiveness. Regular reviews are necessary to adjust strategies according to changes in the environment and business conditions.

By following these steps, organizations can manage risks more effectively, reduce negative impacts, and take advantage of emerging opportunities.

### **Reputational Risk and Muzakki**

During this time, the term risk management in Zakat management is something that is generally unheard of. Unlike the Islamic and traditional banking industry, you know the conditions for this risk management and even see what types of risks you need to manage. The goal is that banks can minimize various options that will negatively affect the growth of the industry. Islamic banking, for example, deals with the risk of funding the problem that this staufinance has the potential to reduce the bank's assets and profits.

Based on the opening meeting of the international working group on the core principles of zakat (IWGZCP) in late August, we agreed that risk identification in zakat management is very important because it will affect the quality of zakat management in the future. At least four types of risks have been identified, and the world of adultery needs a clear concept to reduce these risks. First, the risk of calling and losing Muzakki. Second, distribution risk. Third, operational risk and the fourth is the risk of relocation of zakat between countries.

In the first type of risk, reputation is a very important factor because it will determine the level of public trust, including determining the loyalty of muzakki in paying

their zakat obligations. Therefore, everything that can create an impression of a bad reputation of the amil institution must be minimized. For example, haphazard distribution management, especially by gathering mustahik to line up in the field to queue for money distribution, is an action that can reduce the credibility of the amil institution so that it has the potential to damage the institution's reputation. Second, the risk of distribution. This is related to the discrepancy between the distribution work plan and the realization in the field due to various factors, both internal and external to the institution, as well as intentional, unintentional and in a forced situation (force majeure). (Beik, 2014)

Reputational risk is defined as anything that threatens a company's reputation. This includes negative publicity and changes in public perception of the company. Reputational risk can hurt profits and can affect many things. (Saparuddin, 2022) Reputation is seen as an immaterial asset with value creation potential. Reputation is generally recognized as one of the most important and valuable assets for companies. It can be an asset that provides a competitive advantage, but it is also the most difficult aspect to maintain. Environmental changes, such as the advancement of global media and various communication channels, and declining customer loyalty, make organizations increasingly vulnerable to reputational risk. Managing reputational risk is also more complex than traditional risks.

Operational risk refers to potential losses arising from failures or ineffectiveness in internal processes, human resources, systems, or external factors. In zakat institutions, this risk also includes potential losses related to non-compliance with sharia principles. In general, operational risk in zakat institutions may include the possibility of fraud, technical malfunction in computer systems, and other factors that may disrupt operations, including non-compliance with sharia. To reduce the risk of fraud and sharia violation, zakat institutions need to implement good governance to ensure clear responsibility and accountability.

Risks to a company's reputation can come from several different sources. Reputation risk can help protect yourself and minimize potential damage. Reputation risk is divided into 3 direct risks, indirect risks and tangential risks.

- a) Direct reputation risk develops when employees work on behalf of the company that directly affects the brand's reputation.
- b) Indirect risks stem from employees being associated with the business, while

indirectly acting as representatives of the company. This includes employee misbehavior.

- c) Tangential reputation risk occurs when a company or brand allies itself with organizations, individuals or companies that have a bad reputation.

**Reputational Risk Management Analysis in Optimizing Service Marketing at LAZ Dompot Dhuafa**

In the operation of Dompot Dhuafa East Java, it has several services that are effective and able to facilitate its violations in receiving zakat funds from donors and distributing them to mustahiq. The following table shows the form of marketing optimization of Dompot Dhuafa East Java Services:

**Table 1.**

*Service Facilities and Services of Dompot Dhuafa East Java(Data Dompot Dhuafa Jawa Timur, 2014)*

No	Service Facilities	Form Of Facility Service
1	Mobile Service	Zis Pick-up
2	ZIS Confirmation Service	Donor Visit
3	Online Zakat Service	Monthly and Annual Report

Reputational risk is measured by determining the value of the company and the amount of loss that may be experienced if the reputation is damaged. It cannot be measured directly before a reputation-damaging event occurs (Rahmawati, 2024).

No	Types of Risk	Risk Definition	Indicators
1	Reputation risk	The risks faced by LAZ arise when stakeholders expectations are not met in the implementation of zakat operations and management.  This mismatch can trigger a negative impact on the trust and credibility of the institution, so it is important to ensure the zakat management runs according to the expectations of all parties involved related parties.(Ardiyansyah, 2023)	LAZ inability to collect, manage, and distribute zakat funds optimally and efficiently.
2	Loss of trust risk	The risk of losing public trust in LAZ	Limitations of zakat institutions

		may result in a decrease in institutional credibility of the institution.	in managing reputation risk
3	Risk loss muzakki	Challenges faced include LAZ's failure to maintaining muzakki loyalty and LAZ's inability in maintaining individual and groups that existing groups.	LAZ weakness in managing a declining reputation which is declining, mismatch of zakat collection scheme with regulations and Shari'ah principles, as well as the inability of LAZ in handling and managing complaints from muzakki.

In Surah Luqman verse 34, Allah SWT clearly states that no one can know for sure what business he will do in the future. This reminds humans to do their best in investing, both for the life of the world and the hereafter. The obligation to make this effort aims so that humans can avoid unwanted events in their lives.(Shihab, 1996)

This letter explains that risk management must be applied as long as it does not violate the sharia or applicable legal provisions. Dompot Dhuafa East Java has implemented what Allah SWT assigned through the letter. Some planing that has been implemented and planned as a program to achieve the blessings of the world and the hereafter. The program as a way of optimizing service marketing has been designed and determined at the beginning regarding the risk of muzakki and mustahiq.(Mustofa, 2022)

Transparency is the main key in building muzakki loyalty to LAZ Dompot Dhuafa. In the context of LAZ managing zakat, transparency has a significant impact on muzakki loyalty. Zakat management institutions that are transparent in presenting information about the distribution of zakat funds in a timely, open, and easily accessible manner tend to be more attractive to muzakki. A person's internal drive to choose an open institution influences their decision. In addition, information that is clear and easily understood by the general public, delivered by amil, can also increase a person's interest in channeling zakat through such institutions.(Salman, 2022)

The thorough implementation of transparency in every aspect of their activities demonstrates their commitment to accountability and openness. This includes providing clear and timely information on how zakat funds are managed and distributed. With open information, muzakki can easily access data related to the use of funds, the distribution

process, and the results obtained from the zakat they give. When Islamic financial institutions communicate transparently and avoid hidden practices, muzakki feel more confident that their funds are being used effectively and in accordance with sharia principles. This builds a deep sense of trust and satisfaction, as they know that their contribution is making a real and positive impact.

## **CONCLUSION**

Research on the implementation of service marketing optimization from the aspect of risk in the field of reputation for muzaki at Dompot Dhuafa East Java shows that risk management efforts at this LAZ have been running well, but still need improvement. Dompot Dhuafa has proactively implemented various measures to mitigate risks that could potentially affect the institution's reputation and muzaki trust, such as developing operational procedures, increasing transparency, and strengthening communication with stakeholders. Nevertheless, there are some areas that need improvement, especially in terms of measuring risk performance and developing a more comprehensive reporting system to monitor the overall effectiveness of risk management. In addition, the role of leadership in building a strong risk culture throughout the organization proved to be a key factor in the successful implementation of risk management. Overall, the findings of this study provide an important contribution to the development of a more relevant and adaptive risk management framework for Islamic financial institutions, especially in maintaining the reputation and trust of muzaki as the main element of the institution's sustainability.

This research can enrich the literature on risk management in zakat management. This research provides recommendations for the community and zakat collectors to improve risk management in zakat management. Furthermore, hopefully Dompot Dhuafa will continue to maintain good management and always develop every year.

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