Implementation of service marketing strategies to improve donor experience and loyalty on the Infak.id platform

Rendi Septiyan Nugraha
Institut Teknologi Bandung, Indonesia
rendi.septiyan@gmail.com

Abstract
Purpose: This research aims to explore the factors that cause the number of users who donate again on the Infak.id platform to be quite low, experience stagnant growth, and help map business improvisations to overcome these business issues.
Method: By using a quantitative approach and Canva persona tools, customer journey, and service marketing design,
Results: The results show that infak.id donors have less interesting experiences when entering the final phase in the process of interacting with the infak.id platform. Therefore, it is necessary to develop business process flows and new features to increase user interest in the infak.id platform and ultimately improve the infak.id's financial performance, especially those from old donors who donate again.
Keywords: *Service Marketing Design, Loyalty, Repeat Donation*
How to Cite: Nugraha, R. S. (2024). Implementation of service marketing strategies to improve donor experience and loyalty on the Infak.id platform. *Journal of Multidisciplinary Academic and Practice Studies,* 2(3), 451-462.

1. Introduction
Customer loyalty is defined as customer commitment to a brand or company. Customer loyalty is important because acquiring new customers is five to six times more expensive than maintaining existing ones (Arslan, 2020; Boateng & Narteh, 2016). The phenomenon of decreasing donation transactions and the number of donors on the Infak.id platform can be a symptom of a lack of donor loyalty to the institution. However, the customer satisfaction rate was very high at 98%. Customer satisfaction has not been sufficiently proven to be the main factor in declining transactions and donations on the Infak.id platform.

Table 1. Trend Transaction Infak.id 2021-2023

Item	Growth
Growth in total fundraising	-6%
Growth in the number of donors	-34%
Growth in number of transactions	-19%

To understand the financial performance of the infak.id platform, we use data from the platform's business chassis. The table above shows that there is a negative collection growth in 2023 from the infak.id platform. The condition of the decline in infak.id's financial performance also goes hand in hand with negative growth in the number of donors and infak.id transaction activities. By 2023, the number of infak.id donors who donated decreased by 34%, while the number of transaction activities decreased by 19%.

Table 2. Trend Transaction of Infak.id 2021-2024

	2021	**2022**	**2023**	**2024**
Growth of existing donors who donated again in the last 4 years	470%	111%	-20%	-20%

If the data are derived again, we find that the significant decline in the number of donors is mostly due to the segmentation of the existing donors. A significant decline in the growth of infak.id's existing donors started in 2023 and continued again in 2024 (comparative data from January to June).

Then, what about the level of donor satisfaction when using infak.id services? From the data, the Customer Satisfaction Score shows a very good figure of 98%. The Net Promoter Score is also 58.2 points, higher than that of the financial industry. Although these two parameters are fairly large, they are not sufficient for measurement, or there are other factors that allow a larger number of loyal donors. Perhaps there are other factors to look for in order to have more loyal donors (Følstad, Nordheim, & Bjørkli, 2018).

Engagement ⓘ

Metric	● infak.id	● kitabisa.com	● baznas.go.id	● rumahzakat.org	● dompetdhuafa.org
Monthly visits	50,843	**1.033M** 🏆	164,582	192,447	261,148
Monthly unique visitors	N/A	N/A	N/A	N/A	N/A
Visits / Unique visitors	N/A	N/A	N/A	N/A	N/A
Visit duration	00:00:12	00:02:13	**00:06:06** 🏆	00:02:44	00:05:25
Pages per visit	1.43	3.21	**6.16** 🏆	2.38	5.00
Bounce rate	60.79%	55.81%	66.38%	58.42%	**54.86%** 🏆
Page Views	72,586	**3.312M** 🏆	1.013M	457,569	1.305M

Figure 1. Comparing Performance Engagement Website

We know how the engagement performance of the Infak.id website is still the lowest when compared to its competitors. There are still many things that need to be improved, starting from the very short visit duration and the bounce rate, which is still high at 60.79%, meaning that out of 100 visitors, 60 visitors do not continue their transactions without knowing the reason or reasons.

Customer experience refers to how a customer feels about a business or brand during the course of a journey, which includes touchpoints and pre-, during-, and post-purchase circumstances (Awaritefe & Ejemeyovwi, 2019; Fornell, 1992; Lemon & Verhoef, 2016). Customers benefit from a positive customer experience linked to a positive brand image, ease of use, and service quality for multi-financing, which leads to a larger purchase (Muharam, Chaniago, Endraria, & Harun, 2021). For a better customer experience and to increase repurchase intention, it is crucial to know the customer's decision path.

Finally, based on the discovery of the gap above, Rumah Zakat can adjust and even improve service marketing so that transactions and the number of users are improved or increased again. A description of the problems is shown in the following figure.

The research "Implementation of Service Marketing Strategies to Improve Donor Experience and Loyalty on the Infak.id Platform" is proposed to solve problems regarding the downward trend in donations and increase loyalty through how donors can donate again through the Infak.id platform. However, there are other factors that must be investigated further.

This research proposes a reanalysis of service marketing design. It is necessary to look back at the marketing mix, because it is a marketing tool used to continuously achieve marketing objectives in its target market (Kotler & Keller, 2016). Then, we discuss how to build the best habits and experiences for donors. Analyzing and designing habits must involve at least three elements: motivation, ability, and triggers (Preikschas, Cabanelas, Rüdiger, & Lampón, 2017). The hope is that donors who have donated on the Infak.id platform will not only be satisfied but will also build habits and become loyal donors.

2. Research methodology

The data used in this study are primary data obtained directly from first-party sources or respondents (Malhotra, 2004), and secondary data obtained indirectly. The data collection technique used in this study employed purposive sampling. Purposive sampling is a sample collection technique based on the selection of respondents' unique characteristics, experiences, attitudes, and perceptions (Cooper & Schindler, 2014). The type of research used was quantitative, with the data collection methods being surveys and literature studies.

The methodology for this research, using quantitative methods, is the collection and analysis of numerical data (Malhotra, 2004). To identify trends and averages in customer experience, quantitative methodologies were employed in this study. Descriptive research was used in the quantitative approach to try and find a broad overview of the customer journey.

The responses from the respondents were numerically processed using SPSS. Descriptive statistics were used. The results of the descriptive statistical analysis were used as the basis for researchers to describe the situation that occurs in the infak.id donor case study. The customer journey map tool is used to describe the infak.id business situation, where the results of the donor journey mapping will then find the root cause.

This research will also provide mapping and service improvement solutions using the service marketing design method, from which points of change in the flow of services provided by Infak.id to donors can be obtained based on the pain points they feel. Therefore, changes in these service aspects are expected to increase the intensity of repeat donations from Infak.id donors, and ultimately affect the financial performance of the platform.

3. Results and discussions

Data were collected based on the questionnaire results and analyzed using the customer journey approach. Based on Figure (32), the respondents were split into two groups of customers based on their previous experience. Donors are divided into two groups: new donors and existing donors. The customer, as the first-time buyer of leasing, is categorized as Persona 1 or customer retention. The second is Persona 3, or customer loyalty, which is a donor who already experiences infak.id more than once.
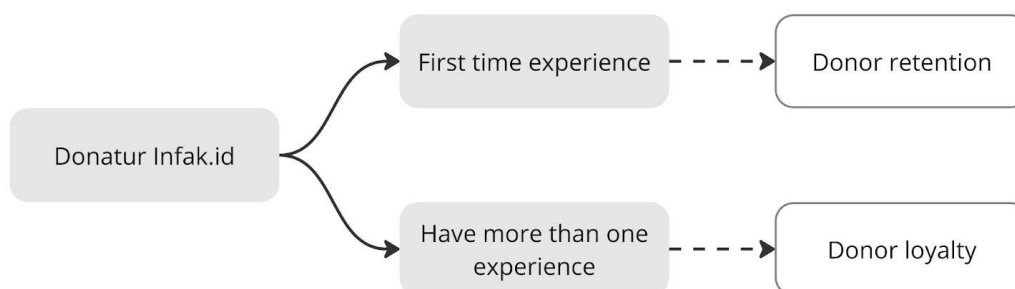

Figure 2. Persona Canva for Persona 1 (Donor Retention)

The persona canva for Persona 1 includes the description of persona, goals of using products, biggest fears, challenges, brand knowledge, and digital behavior. Persona 1 is a new donor; They have just had their first experience of donating and may be interested in donating again in the future. However, because this was their first experience, these new donors tended not to have a strong urge to donate through infak.id again. Aside from the habit of this type of donor who often donates directly through the infak boxes collected at the mosques they visit.

The most familiar donation platform brand for this persona is KitaBisa, while infak.id is the only known and does not have in-depth information related to infak.id. Regarding their characteristics in donating, researchers mapped the purpose of donating, the fears that may be faced when donating online, and the challenges they face. The purpose of donating online for personas is to continue to carry out the worship of giving wherever he is and regardless of his condition.

On the other hand, this persona also has challenges and fears when donating online, namely, the fear of not feeling like they have donated when they do not do it directly and also the fear of forgetting to give on certain days, which is also worried that they cannot make donations because they do not have an e-money balance.

Donor Persona Canvas

Type: Donor Retention

Description:

Gender: Male
Age: 27
Domicile: Bandung City
Job: Private sector
Spend for donation: Rp. 50.000

Background:

- Have experience donating online through the infak.id platform once
- Having potency to donate back by online
- Still used to donating directly

Goals:

Performing the act of giving in the main times of the day

Biggest Fears:

- Not feeling a strong sense of having donated when done online

- Forgetting to donate

Challenges:

Do not have an e-money fund balance

Brands:

Top-of-Mind: KitaBisa.com
Awareness of Infak.id: Medium

Digital Behavior:

Most used: Smartphone
Social media time: 18.15-23.00
Social media platform: WhatsApp, Instagram

Figure 3. Persona Canva for Persona 1 (Donor Retention)

Figure (35) represents persona canva of Persona 3 as the description, demographics, goals, biggest fear, challenge, brand knowledge, and digital behavior. Persona 2 is customer loyalty in this group of customers; they experienced it more than once and were still interested in online donation. Ketertarikan persona ini terhadap mekanisme donasi online adalah kemudahannya dalam menunaikan infak serta kemampuan platform dalam menyalurkan donasi secara tepat kepada yang membutuhkan, mengingat sebuah lembaga filantropi pasti memiliki jaringan yang luas terhadap orang-orang yang membutuhkan.

The most familiar donation platform brand for this persona is Rumah Zakat, and its knowledge of infak.id is quite high. The purpose of donating online for persona two was to make donations easier. On the other hand, this persona also has challenges and fears when donating online, and her fear is not being able to feel the direct impact of the donation made by this persona, which is also worried that they cannot donate because they do not have an e-money balance.

Donor Persona Canvas

Type: Donor Loyalty

Gender: Female
Age: 23
Domicile: West Java
Job: Employee
Spend for donation: Rp150.000

Description:

Background:

- Have experience donating at infak.id and another platform
- More than once experience in donating
- Have an interest in donating to NGO

Goals:

- Easy to donate
- Beneficiaries are right on target

Biggest Fears:

- Forgetting to donate
- Have not experienced feeling the impact

Challenges:

- Do not have an e-money fund balance

Brands:

Top-of-Mind : Rumah Zakat
Awareness of Infak.id: High

Digital Behavior:

Most used: Smartphone
Social media time: 8.00-10.00 PM
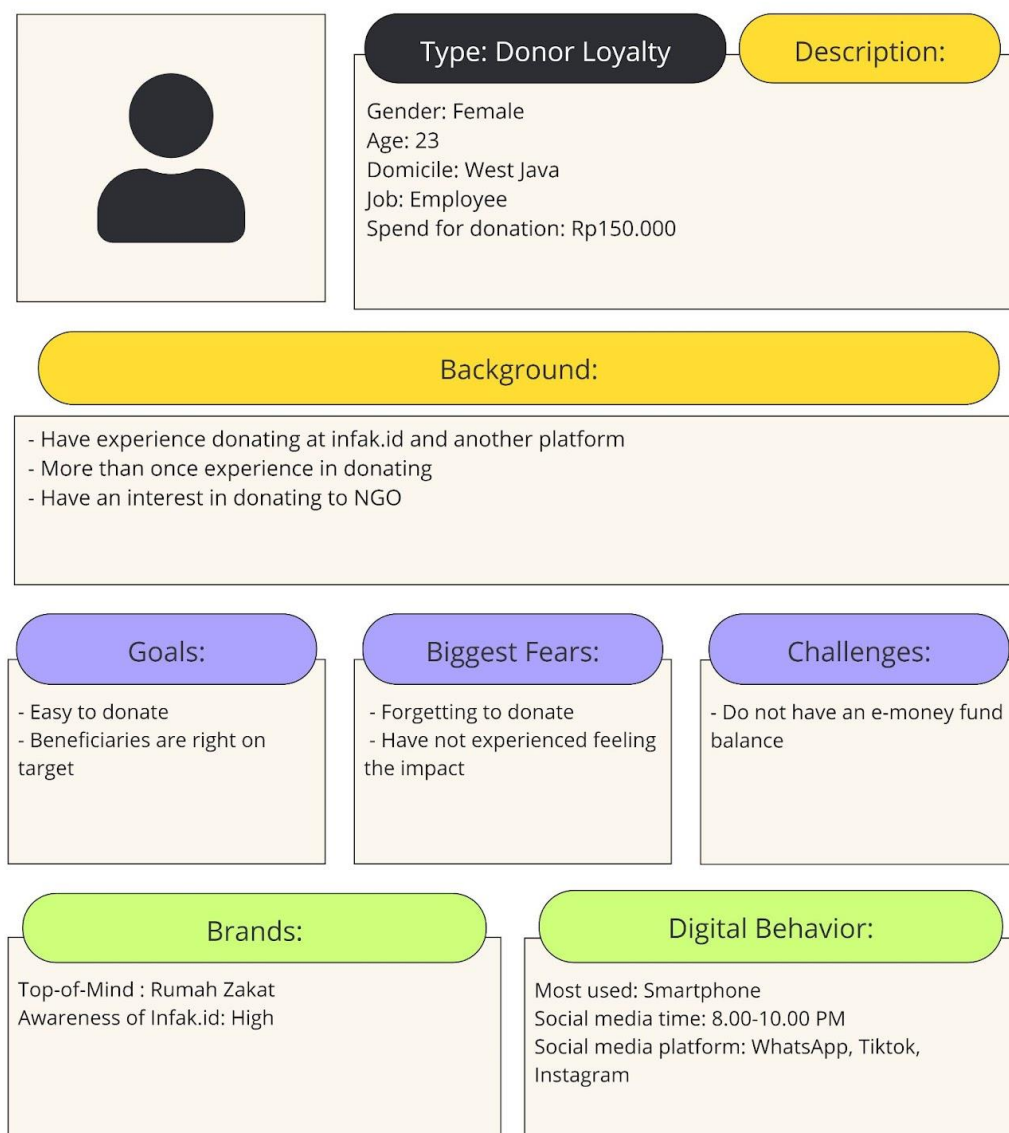Social media platform: WhatsApp, Tiktok, Instagram

Figure 4. Persona Canva for Persona 2 (Donor Loyalty)

The author created a customer journey for each person after looking over the persona canva. The customer journey outlines the viewpoint, actions, emotions, and touchpoints of every persona. The goal

of this stage is to comprehend customer experience from the perspective of the consumer at each level, from awareness to loyalty. Figure 47 depicts the customer journey mapping for Persona 1 (new customer), while Figure (48) represents Persona 2 (loyal customers).
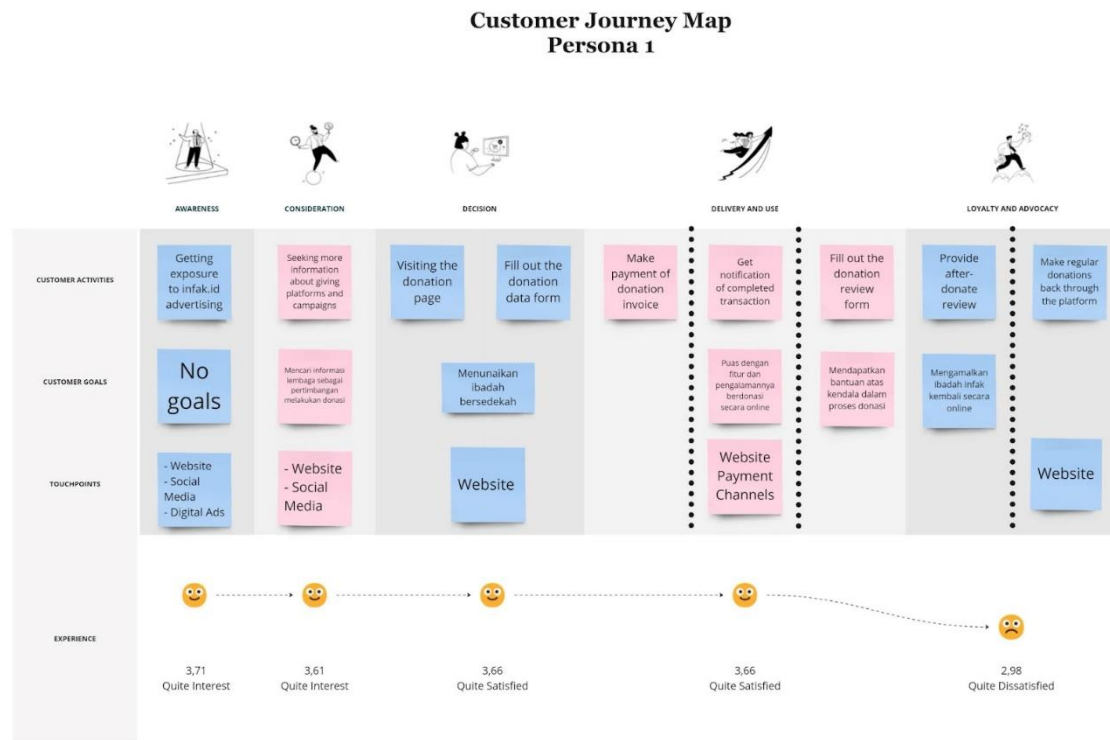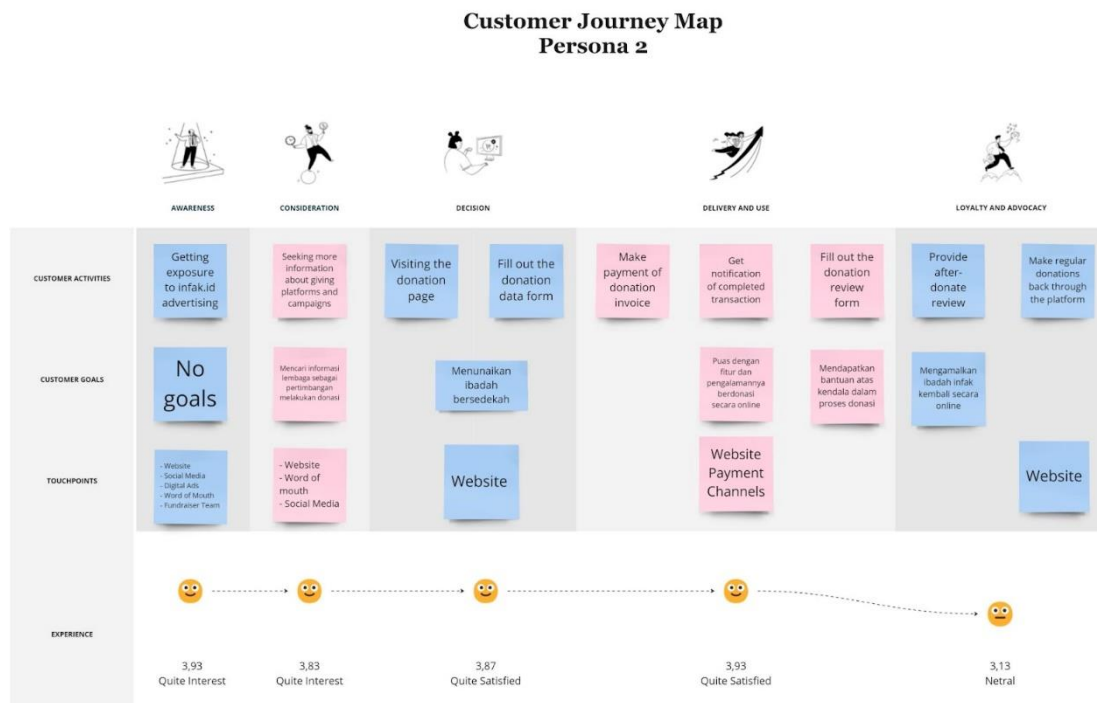

Figure 5 Customer Journey Mapping for Persona 1

Figure 6. Customer Journey Mapping for Persona 2

The mapping of the donor journey to persona and persona, which has been described in the previous section of this scientific work, is the basis for researchers to implement an improvement service strategy for the infak.id platform to increase the number of donors who donate back to the platform. From the

results of the customer journey review of infak.id donors, researchers see that there are several touchpoints that are considered weak points for donors to decide to donate again on the Infak.id platform.

Using a service blueprint, the author suggests the solution strategy shown in Figure 6 with this strategy, customers have a compelling journey and experience. The service delivery process is mapped out in the service marketing design, from internal back-office operations to client contact. It often develops staff insights into the service delivery process and design, and the methodology is frequently focused relatively inwardly. The service blueprint attempts to solve the pain points in the customer journey and enhance customer experiences to increase their repurchase intention. In the service marketing blueprint, the red rectangle represents pain points in the customer journey, and green represents the solutions to optimize customer experience (Mandasari & Rikumahu, 2023; Resopijani & Neonbeni, 2024).

The first touchpoint is when donors want to get more information about the donation options they might provide; currently, the platform for donating is very thick, with the nuances of the campaigns offered to attract the attention and four of the donors who are exposed to platform awareness, but to get this on infak.id is still very limited. Donors cannot choose where their infak will be given by the infak.id platform; donors are only given brief information on where the infak collected is given by the institution, with a note that it is still very general and lacks detail. Therefore, the first improvement that can be made is to provide a special lama for donors whose infak wants to submit to certain programs according to their preferences, and this is also useful for attracting the attention of more donors (Munyawarara, 2019).

The provision of various campaigns can be done with the first step, namely tidying up the portfolio of programs that have been carried out by infak.id, and then the portfolio is socialized to the audience through the website platform with a tailored carrier. In addition, the infak.id backstage team can redesign the program to be offered to the audience in the future.

In addition to improving the current donation process flow, researchers have identified a new business process flow that can be carried out to increase donor engagement with the platform after making a donation transaction. Currently, the business process flow of the infak.id platform will end immediately when the donor has confirmed the donation, and there is no flow of efforts to maintain the relationship between the donor and the infak. id platform, based on the findings from the previous data analysis, indicating that the interactions that occur tend to be only transactional interactions (Alkitbi, Alshurideh, Al Kurdi, & Salloum, 2020).

The provision of donation reports and regular infak offers are two flows that can develop after donation. The donation reports that can be given to donors can be designed in a form that is suitable for all donors and still considers the detailed aspects of reporting, considering that the average nominal transaction on the infak.id platform is not too large, so special reporting to each donor is not profitable.

In addition to providing reports, another business process flow that can be developed is offering infak reminders that can be set according to donor preferences or based on historical data on most donations from the user, which can also be combined with an auto-debit system that can be developed in the infak platform. id platform, every user who is willing to be reminded to give will receive a notification or email as a reminder for them to give Furthermore, if the user wants to do an autodebet from their account to be given through the infak.id platform, then the user can confirm their willingness in their platform account to do an autodebet, so it is hoped that there will be a significant change in the number of repeat orders infak.id.
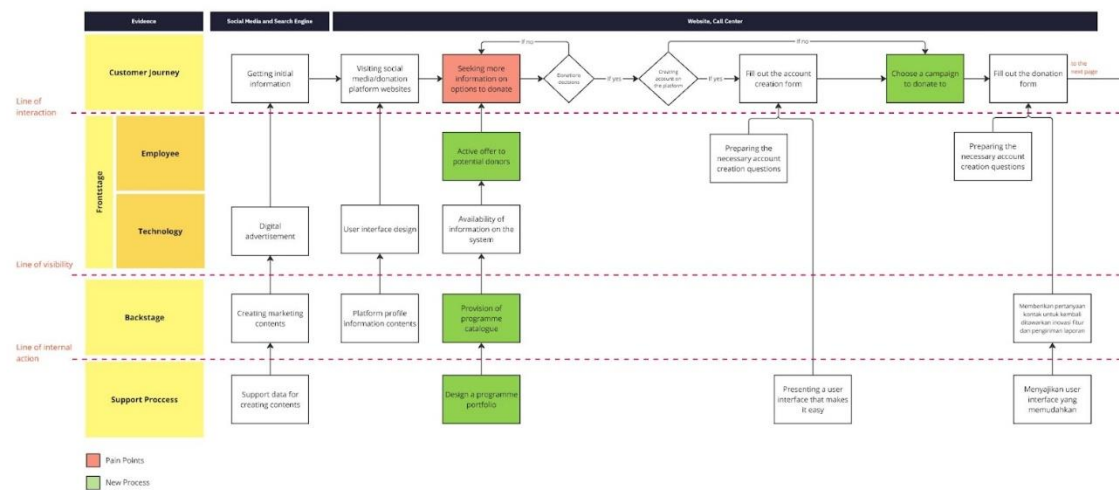
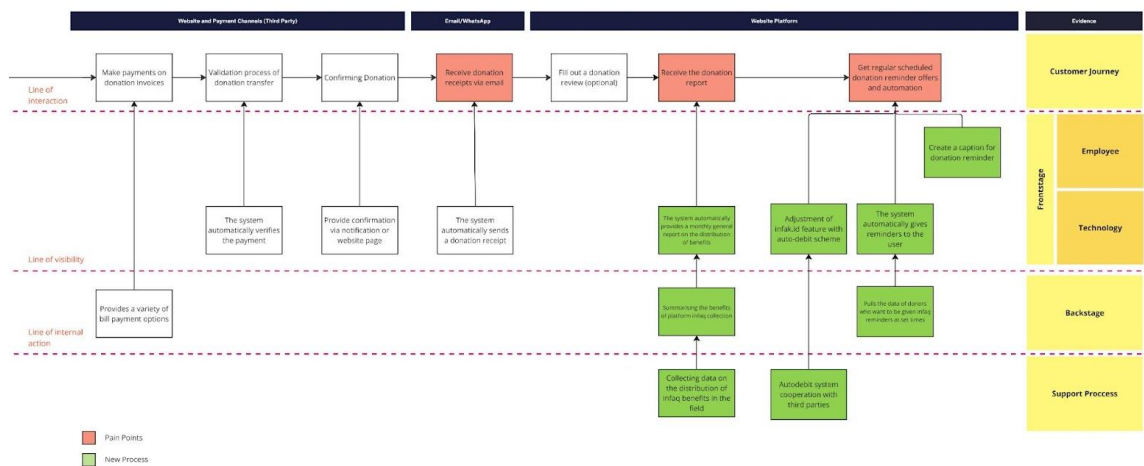Figure 7. Service Marketing Blueprint for Infak.id

Figure 8. Service Marketing Blueprint for Infak.id

Based on the analysis carried out in the previous section of this study, almost the entire business process flow of infak.id shows quite good satisfaction as measured by surveys at all stages in the marketing funnel passed by users, substandard assessments are only found in the loyalty phase which, when reviewed in the infak.id business process flow, users feel that there is no donation journey flow that makes engagement with the platform better or leaves a good impression after donation.

Based on the findings of the journey assessment, the researcher conducted a further review of the users' motives for continuing to donate through the infak.id platform. The results of this deepening show that users will continue to donate to an online donation platform if they find it easy to make donations, and users believe that the development of features on the platform has an impact on the ease with which donors can make their donations.

Because of these findings, the researchers focused on the improvement of the business process flow after the donation transaction was carried out by developing a donation reminder feature and an auto debit system, as explained in the business solution section of this study. The implementation plans are listed in Table 1. This plan includes key steps covering technical, legal, and managerial aspects as follows:

1. Identify Payment Service Provider Partners that Support Auto-debit Feature

   The process of identifying service providers for payment partners is conducted to determine which service provider offers a solution that better suits specific needs among several service provider options. This process can be initiated by conducting in-depth research on the cost-benefit of service

providers. Factors to consider when choosing a service provider include reliability, regulatory compliance, reputation, ease of integration, cost of service, and user experience. After identifying several potential service providers, a comparative analysis can be performed to determine the partner that best meets a company's needs.

2. Technical Arrangements and System Integration

   After identifying a service provider for the payment partner, the next step is to determine the technical arrangements and system integration with the selected service provider. In this process, a technical team can collaborate with the service provider team to understand security protocols and other technical requirements. At this stage, development and testing are conducted to ensure that the internal system interacts well with the service provider's system.

3. User Friendly Feature Development Design

   The design of the auto-debit feature should be able to understand the needs and preferences of users so that user-friendly features can be considered. In this process, feedback from users is also required to refine the design and ensure that the feature can provide an optimal experience for users. The entire design process was conducted by the UX/UI team. The following is a dummy display of the infak.id feature development:
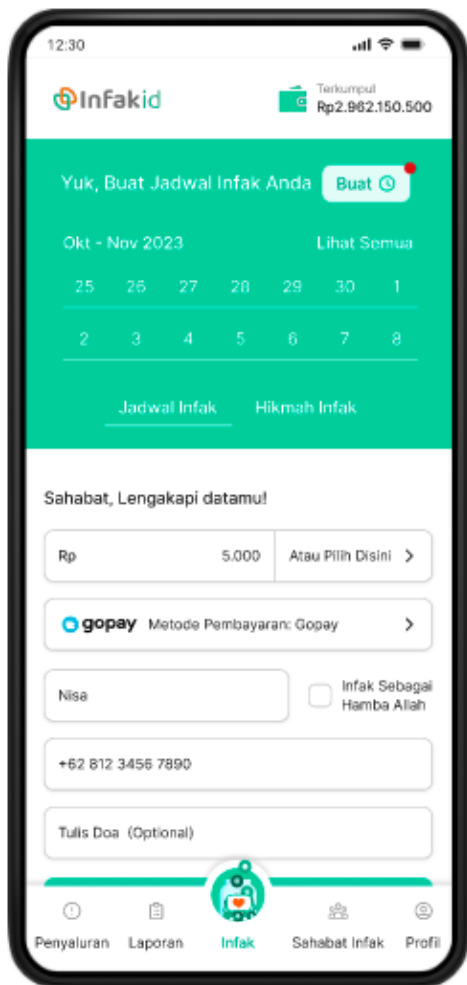
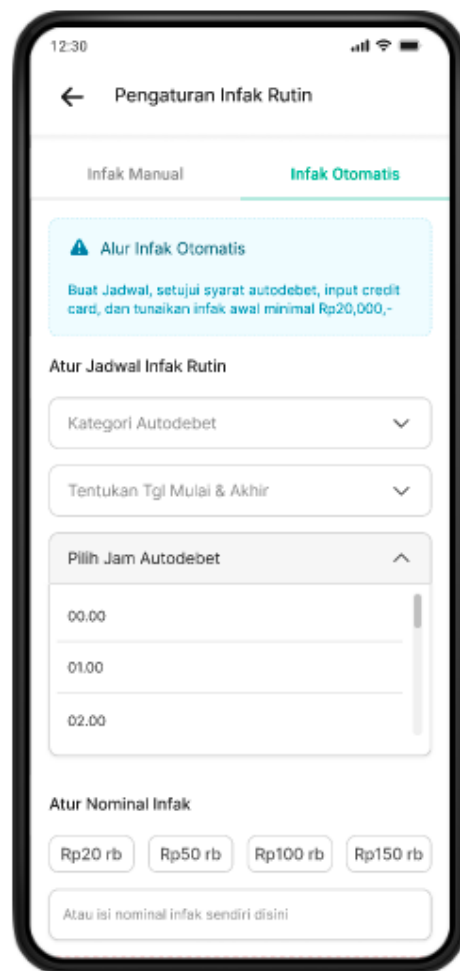Figure 9. Dummy of Donation Reminder Feature   Figure 10 Dummy of System Infak Autodebet

4. Implementation of Security and Legal Compliance

   The security and legal compliance teams work together to ensure that the auto-debit features comply with all applicable regulations and security standards. Security measures such as end-to-end

encryption, multifactor authentication, and real-time monitoring of transactions are implemented to protect customer data. Compliance with regulations or other local regulations is ensured by periodic audits and reviews. Security policy documents and incident-handling procedures were also updated to reflect the implemented changes.

5. Legal Agreements and Documentation
Once the technical and security arrangements are finalized, the legal team starts drafting the necessary agreements and documentation with the payment service provider. A contract that includes terms and conditions of use and privacy policy was drafted and reviewed by the legal team. Meetings are held between company representatives and the service provider to negotiate contract clauses and ensure that all parties understand and agree with the terms. Once agreed upon, both parties sign the contract.

6. Communicate Auto-debit Feature Information to Contact Center and Fundraising Department
Information on the auto-debit feature should be shared with the contact center and fundraising departments. Intensive training is provided to the staff to ensure that they understand how the feature works, as well as how to handle customer queries and issues related to auto-debit. User guides and other training materials are provided to assist the staff in providing effective support. The team was also equipped with communication scripts and escalation procedures to handle situations that required further attention.

7. Communication of General Information on Auto-debit Feature Through Social Media
A communication campaign was launched through social media to increase customer awareness of auto-debit features. Informative content such as infographic posts, tutorial videos, and FAQs can be created to explain the benefits of using the auto-debit feature. A consistent and engaging content strategy is used to reach a wider audience. This informative content can be published through social media, which serves as an interactive platform on which customers can ask questions and obtain answers directly from the support team.

8. Launch of Auto-debit Feature through Social Media Ads
The auto-debit feature can be launched as part of an effort to communicate new features on the infak.id. Campaigning for features on the platform can be achieved through digital marketing strategies, such as advertising on social media to reach the target audience. Ads are designed to grab users' attention with clear messaging and strong call-to-action. Social media analytics that can be used to monitor campaign performance includes advertisement reach, interaction rate, and user conversion.

9. Evaluation and Monitoring of Systems and Customer Experience
After the launch, continuous evaluation should be conducted to monitor the performance of the system and the experience of donors in donating infak.id. In this process, customer feedback is essential for understanding the satisfaction and challenges faced. These data are also used to identify areas for improvement and implement the changes needed to enhance performance and overall donor experience. Finally, regular reviews of processes and policies will be conducted to ensure that the auto-debit feature remains safe, reliable, and in line with donor needs.

The implementation plan must be carried out in accordance with the stages so that it can be properly realized. Improvements in the donor journey through business process improvements derived from the development of these features are expected to be the answer to the low assessment of the loyalty phase of infak.id donors and ultimately be able to improve the financial performance of the platform, especially from the aspect of repeat donation.

4. Conclusion
The research shows the pain points in customer journeys that affect their redonate intentions. These pain points start from the donating to the post-donation stage in the donor experience journey. Based

on the customer experience journey map for two personas, donor pain points start when a donor finishes payment.

Based on the analysis, after the donation payment process is carried out, donors feel that there is no better interaction between the platform and them, so there is no effort to increase engagement between donors and the platform, which has an impact on the lack of intention to donate again. This answer tendency occurs both in persona 1, who is a donor with experience donating through infak.id once (retention donors), and persona 2, who is a donor with experience donating through infak.id more than once (loyal donors). Efforts that can be made are to develop features that donors want so that they can continue to engage with the platform, in this study the researcher proposes two feature recommendations based on the results of observations of infak.id users, namely the donation reminder feature and the auto-debit routine infak feature.

The donation reminder feature was developed to communicate with users and remind them to carry out their infaq worship through infak.id at times of user preference with prior approval. In addition, the development of the auto-debit feature makes it easier for users to perform their routine infaq. Infak.id needs to build business partnerships with its various payment channels to implement this feature; even so, there are many benchmarks that can be used as references, including subscription features issued by current digital products.

References

Alkitbi, S. S., Alshurideh, M., Al Kurdi, B., & Salloum, S. A. (2020). *Factors affect customer retention: A systematic review.* Paper presented at the International conference on advanced intelligent systems and informatics.

Arslan, I. K. (2020). The importance of creating customer loyalty in achieving sustainable competitive advantage. *Eurasian Journal of Business and Management, 8*(1), 11-20.

Awaritefe, O., & Ejemeyovwi, D. O. (2019). Evaluating tourism potentials for site development tourism along River Ethiope, Abraka, Nigeria. *Journal of Sustainable Tourism and Entrepreneurship, 1*(2), 151-164.

Boateng, S. L., & Narteh, B. (2016). Online relationship marketing and affective customer commitment–The mediating role of trust. *Journal of Financial Services Marketing, 21*(2), 127-140.

Følstad, A., Nordheim, C. B., & Bjørkli, C. A. (2018). *What makes users trust a chatbot for customer service? An exploratory interview study.* Paper presented at the Internet Science: 5th International Conference, INSCI 2018, St. Petersburg, Russia, October 24–26, 2018, Proceedings 5.

Fornell, C. (1992). A national customer satisfaction barometer: The Swedish experience. *Journal of marketing, 56*(1), 6-21.

Kotler, P., & Keller, K. L. (2016). Marketing management (15th global ed.). *England: Pearson.*

Lemon, K. N., & Verhoef, P. C. (2016). Understanding customer experience throughout the customer journey. *Journal of marketing, 80*(6), 69-96.

Malhotra, N. (2004). *Marketing Research: An Applied Orientation.* New Jersey: Perason Education.

Mandasari, R., & Rikumahu, B. (2023). The Impact of Capital Structure, Investment Growth, and Liquidity on Financial Performance of Automotive Companies and Its Components on The Indonesia Stock Exchange (2018-2022). *Journal of Multidisciplinary Academic Business Studies, 1*(1), 115-128.

Muharam, H., Chaniago, H., Endraria, E., & Harun, A. B. (2021). E-service quality, customer trust and satisfaction: market place consumer loyalty analysis. *Jurnal Minds: Manajemen Ide dan Inspirasi, 8*(2), 237-254.

Munyawarara, N. (2019). Fostering biotechnology on the productivity and development of agricultural SMEs (Zimbabwe). *Journal of Sustainable Tourism and Entrepreneurship, 1*(1), 13-22.

Preikschas, M. W., Cabanelas, P., Rüdiger, K., & Lampón, J. F. (2017). Value co-creation, dynamic capabilities and customer retention in industrial markets. *Journal of Business & Industrial Marketing, 32*(3), 409-420.

Resopijani, A., & Neonbeni, Y. B. (2024). Ethical violation by the Chairman of the Constitutional Court against Indonesian law and democracy. *Journal of Multidisciplinary Academic Business Studies, 1*(3), 401-408.