

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

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## Article History

Received on May 2025

1<sup>st</sup> Revised on 26 June 2025

2<sup>nd</sup> Revised on 10 July 2025

Accepted on 15 July 2025

## Abstract:

**Purpose:** This study aimed to explore the underlying factors contributing to the relatively low number of repeat donors on the Infak.id platform, which has constrained growth in donation activities. It also seeks to map possible business improvisations and propose service marketing strategies to address these challenges and enhance the platform's long-term performance.

**Research Methodology:** A quantitative approach was adopted, utilizing tools such as Canva Persona, Customer Journey Mapping, and Service Marketing Design. These methods were employed to investigate donor behavior, analyze user experiences across various touchpoints, and identify service gaps that may hinder repeat donations. Data were collected through surveys and processed using descriptive statistical techniques to highlight key patterns and donor pain points.

**Results:** The findings indicate that donors encounter less engaging experiences, particularly in the final stages of interaction with the platform. Although overall satisfaction rates remain high, limited post-donation engagement significantly reduces intentions to donate again. This suggests the need for improvements not only in the donation process but also in maintaining meaningful relationships after transactions.

**Conclusions:** Enhancing donor experience through optimizing business process flows, introducing features such as donation reminders and auto-debit systems, and improving transparency in fund reporting is essential to strengthen engagement and loyalty. These strategies are expected to increase repeat donations and improve financial sustainability.

**Limitations:** This study focused on a single platform and relied mainly on quantitative data, potentially overlooking deeper qualitative donor motivations.

**Contribution:** This study provides a practical framework for applying service marketing strategies to digital philanthropic platforms, offering insights to improve user experience, satisfaction, and loyalty.

**Keywords:** 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. *Global Academy of Business Studies*, 2(1), 19-32.

## 1. Introduction

Customer loyalty is defined as a customer's commitment to a brand or company. Customer loyalty is important because acquiring new customers is five to six times more expensive than maintaining existing customers (Arslan, 2020; Boateng & Narteh, 2016). Recent observations of user behavior on the Infak.id donation platform have shown a noticeable decline in the frequency of donation transactions

and a reduction in the number of returning donors. This trend raises concerns about the platform's ability to retain its existing user base and may indicate a broader issue: a lack of donor loyalty. A decline in repeat giving behavior often suggests that users may not feel sufficiently connected, engaged, or valued by the platform despite having used it before (Irianto et al., 2025). 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 institutions. However, the customer satisfaction rate was very high, at 98%. Customer satisfaction has not been sufficiently proven to be the main factor in the 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 used data from the platform's business chassis. The table above shows negative collection growth in 2023 from the infak.id platform. The decline in infak.id's financial performance is also accompanied by 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%. Given this context, further investigation is needed to identify and analyze the specific factors that may hinder donor retention and repeated engagement on the Infak.id platform. A deeper understanding of these factors can provide actionable insights for improving the donor experience, fostering loyalty, and ultimately enhancing the platform's long-term performance and impact (Latunusa, Timuneno, & Fanggidae, 2023).

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 examined more thoroughly, it becomes evident that the significant decline in the number of donors on the Infak.id platform is largely influenced by the segmentation characteristics of the existing donor base. In other words, the decline is not solely due to external factors or service quality, but rather due to the demographic and behavioral patterns of current donors, many of whom belong to segments that tend not to engage in repeat giving or exhibit long-term commitment. This trend is particularly observable from early 2023 and has continued into 2024, as reflected in the comparative data from January to June of both years. The stagnation and subsequent decline in donor growth suggest that the platform has not yet succeeded in expanding or diversifying its donor segments to include profiles more inclined toward sustained giving behavior.

Regarding user satisfaction with Infak.id's services, the data indicated an overwhelmingly positive response. The Customer Satisfaction Score (CSAT) stands at a remarkable 98%, suggesting that the majority of users are highly satisfied with their experience on the platform. Additionally, the Net Promoter Score (NPS) reached 58.2 points, surpassing the average NPS in the financial services industry, which typically ranges between 30 and 50 (Bezzina, Camilleri, & Marmorà, 2021; Zairina, Wibisono, Ngaliman, Indrayani, & Satriawan, 2023). These metrics clearly demonstrate that Infak.id provides a user experience that is both functional and valuable.

However, despite these positive satisfaction indicators, donor retention and repeat-donation rates remain low. This discrepancy implies that high satisfaction and recommendation likelihood do not necessarily correlate with high loyalty or continued engagement. Several studies have highlighted that while customer satisfaction is a prerequisite for loyalty, it does not guarantee it, especially in digital or nonprofit contexts, where emotional involvement, perceived impact, and personal values play more significant roles (Harjanto, Ellitan, & Muljani, 2021; Ihsan, Hermawan, & Winarno, 2023). As Følstad, Nordheim, and Bjørkli (2018) argue, other factors, such as personalized engagement, trust, user journey continuity, and post-donation interaction, may be more critical in fostering sustained donor loyalty on digital platforms.

Therefore, it is imperative for Infak.id to explore and identify these underlying drivers beyond conventional satisfaction metrics. This includes analyzing donor motivations, emotional triggers, platform usability, and perceived transparency and effectiveness of fund allocation. A more nuanced understanding of these factors can support the development of targeted strategies to enhance satisfaction, donor retention, and long-term loyalty (Sargeant & Woodliffe, 2005; Septianto & Tjiptono, 2019).

Engagement					
Metric	infak.id	kitabisa.com	baznas.go.id	rumahzakat.org	dompetduafa.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 that the engagement performance of the Infak.id website is still the lowest 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%. This means that out of 100 visitors, 60 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, including 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 understand the customer's decision path (Adil, Sapar, & Jasman, 2023). 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. A description of the problems is presented 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, other factors must be investigated further.

This study 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 the target market (Girsang & Purnama, 2025; Kotler & Keller, 2016). We then 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.

## 2. Literature Review

The study of service marketing strategies to enhance donor experience and loyalty on digital philanthropy platforms is essential due to the phenomenon of declining repeat donations on the Infak.id platform. This research is grounded in the fundamental concept of customer loyalty—defined as the customer's commitment to continue using certain services or products despite the presence of many alternatives (Arslan, 2020; Boateng & Narteh, 2016). Loyalty is considered more valuable than mere satisfaction, as the cost of retaining existing customers is significantly lower than acquiring new ones. Therefore, the main issue faced by Infak.id lies not in user satisfaction—which remains very high—but in transforming this satisfaction into long-term loyalty.

Previous studies emphasize that customer satisfaction does not automatically lead to loyalty. Harjanto et al. (2021) and Ihsan et al. (2023) found that emotional factors, attachment, and meaningful experiences are stronger determinants of long-term user commitment. In the context of digital platforms such as crowdfunding and online donation systems, donors tend to consider trust, transparency, and emotional relevance of the offered programs. Hence, although Infak.id's Customer Satisfaction Score (CSAT) reached 98% and its Net Promoter Score (NPS) of 58.2 exceeded the industry average, these achievements alone are insufficient to increase repeat donation frequency. This finding aligns with Følstad, Nordheim, & Bjørkli (2018), who argue that continuous experience, personal engagement, and post-transaction interactions play a more decisive role in loyalty than satisfaction alone.

Several studies highlight the importance of customer journey mapping to understand critical points in the customer experience. The customer journey encompasses all interactions—pre-transaction, transaction, and post-transaction. In Infak.id, the donor journey shows that interactions stop immediately after payment, with no follow-up communication to maintain engagement. This represents a major “pain point” that reduces donors' intention to donate again. This context is reinforced by Alkitbi, Alshurideh, Al Kurdi, and Salloum (2020), who emphasize the importance of customer retention through continuous strategies rather than purely transactional interactions.

Other research underscores the role of the marketing mix and service blueprint as vital tools in designing service marketing strategies. Kotler and Keller (2016) assert that the marketing mix must be continuously updated to remain relevant to the target market. Meanwhile, Pantouvakis and Gerou (2022) highlight the importance of a service blueprint to map service delivery processes, identify pain points, and design optimal solutions. Within Infak.id, this approach is reflected in recommendations such as developing donation reminder features and implementing an auto-debit system to establish a habit of regular giving. This aligns with habit formation theory, which identifies motivation, ability, and triggers as key components in developing repeat behaviors.

Beyond user experience, literature also emphasizes the importance of transparency and trust. Liang, Xie, Ren, Wang, and Wang (2024) state that transparency in public fund management significantly influences fundraising capacity. Similarly, Zhang, Zhang, Jiang, Gao, and Yang (2022) found that online donation behavior is strongly influenced by social presence and trust perception. Therefore, providing detailed and accessible donation reports becomes a crucial strategy to strengthen donor trust and loyalty. Previous research also highlights the significance of donor segmentation. Customer profitability is not always linear with the length of the relationship but is determined by segment characteristics. In the case of Infak.id, the decline in repeat donations is largely influenced by donor segments that inherently lack the habit of giving regularly. Thus, strategic development should focus not only on enhancing user experience but also on diversifying donor segments to build a more sustainable base for long-term loyalty (Alie, Fitri, Desmon, Nasir, & Meidasari, 2024).

Overall, the reviewed literature confirms that improving loyalty on digital philanthropy platforms requires more than service satisfaction. Elements such as emotional attachment, post-donation experiences, transparency, and habit-based strategies play critical roles. The practical contribution lies

in mapping specific strategies through service marketing design, including the development of donation reminder and auto-debit features. Therefore, this study enriches the discourse by asserting that digital donor loyalty can be achieved through the integration of emotional, technological, and service marketing approaches in a sustainable manner.

### 3. 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. This study used purposive sampling for data collection. Purposive sampling is a sample collection technique based on the selection of respondents' unique characteristics, experiences, attitudes, and perceptions (Campbell et al., 2020; Tajik, Golzar, & Noor, 2024). The research type was quantitative, with data collection methods including surveys and literature studies.

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

The respondents' responses were numerically processed using SPSS (Ghozali, 2018). Descriptive statistics were used for the analysis. The results of the descriptive statistical analysis were used as the basis for researchers to describe the situation in the infak.id donor case study. The customer journey map tool was used to describe the infak.id business situation, where the results of the donor journey mapping were used to 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 their pain points. Therefore, changes in these service aspects are expected to increase the intensity of repeat donations from Infak.id donors and ultimately affect the platform's financial performance.

### 4. Results and discussions

Data were collected based on the questionnaire results and analyzed using the customer journey approach (CJA). Based on Figure (32), the respondents were split into two groups of customers based on their previous experience. Donors were divided into two groups: new and existing donors. The customer, as a 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 has already experienced infak.id more than once.

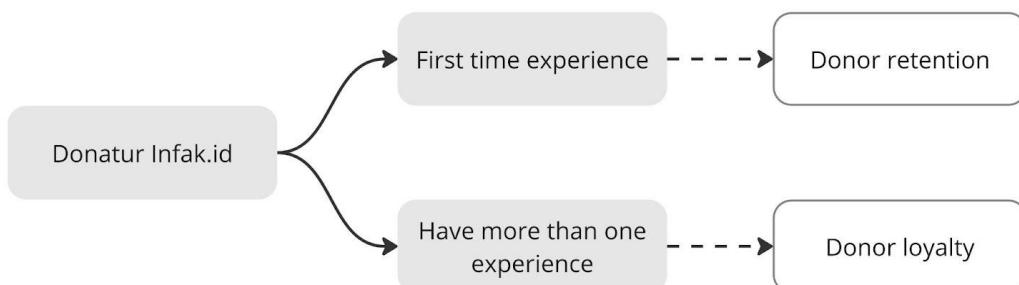


Figure 2. Persona Canva for Persona 1 (Donor Retention)

The persona canvas for Persona 1 includes the description of the 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 again through infak. id. 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 brand and does not have in-depth information related to infak.id. Regarding their characteristics in donating, researchers have 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 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



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

Figure (35) represents the persona canvas of Persona 3, including 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 donations. 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 their knowledge of infak.id is quite high. The purpose of donating online for persona two was to make donations easier. However, this persona also has challenges and fears when donating online, such as 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



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

The author created a customer journey for each person after reviewing the persona canva. The customer journey outlines the viewpoints, actions, emotions, and touchpoints of each persona. The goal of this stage is to comprehend the 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).

### Customer Journey Map Persona 1

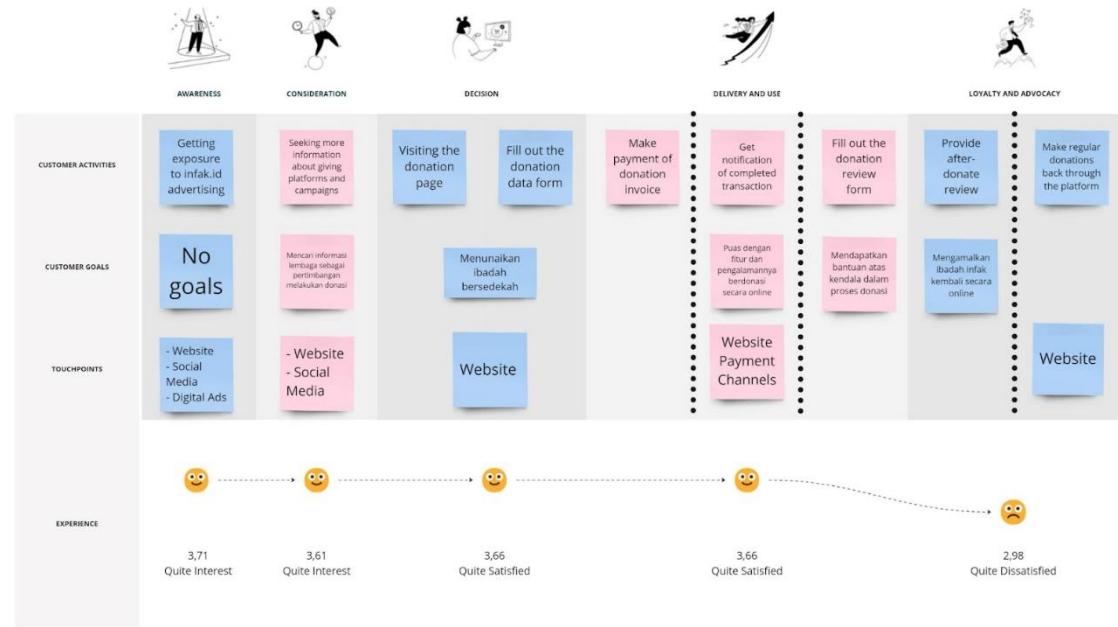


Figure 5 Customer Journey Mapping for Persona 1

### Customer Journey Map Persona 2

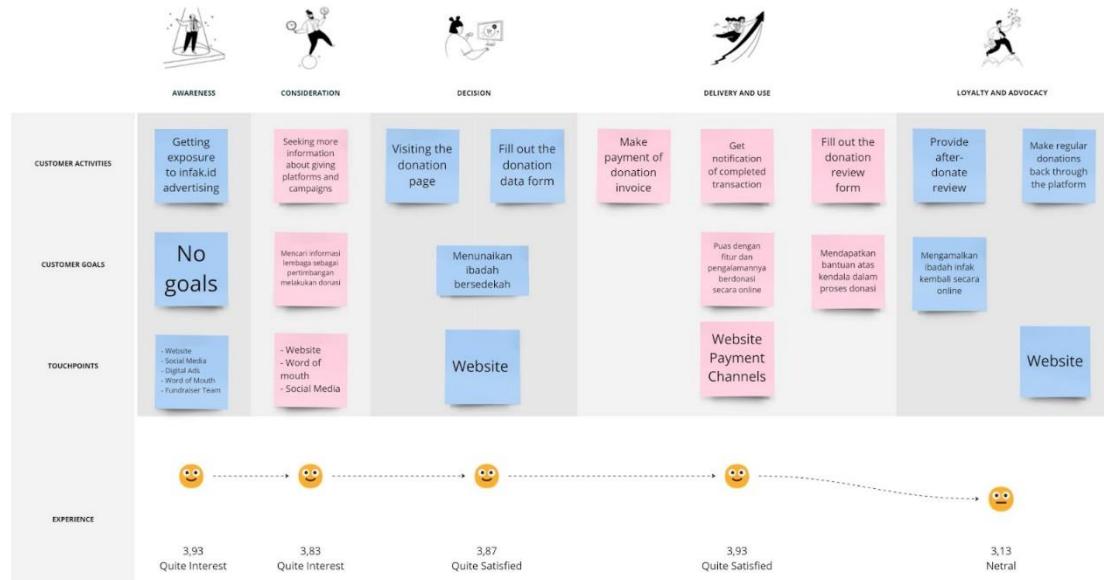


Figure 6. Customer Journey Mapping for Persona 2

The mapping of the donor journey to persona and persona, which has been described in the previous section of this study, 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, the researchers identified 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 inward (Pantouvakis & Gerou, 2022). The service blueprint attempts to solve the pain points in the customer journey and enhance customer experiences to increase repurchase intention. In the service marketing blueprint, the red rectangle represents pain points in the customer journey, and green represents the solutions to optimize the customer experience (Mandasari & Rikumahu, 2023; Resopijani & Neonbeni, 2024).

The first touchpoint is when donors want to obtain 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 of 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 details. Therefore, the first improvement that can be made is to provide a special lama for donors whose infak they want to submit to certain programs according to their preferences; this is also useful for attracting the attention of more donors (Munyawarara, 2019; Zhang et al., 2022). Various campaigns can be provided in 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 implemented to increase donor engagement with the platform after making a donation transaction. Currently, the business process flow of the infak.id platform ends 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 transactional (Alkitbi et al., 2020). The provision of donation reports and regular infak offers are two processes that can develop after a 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 (Liang et al., 2024).

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 on the infak platform. The infak.id platform allows every user who is willing to be reminded to receive a notification or an email as a reminder. 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 to do an autodebet in their platform account. Therefore, it is hoped that there will be a significant change in the number of repeat orders.

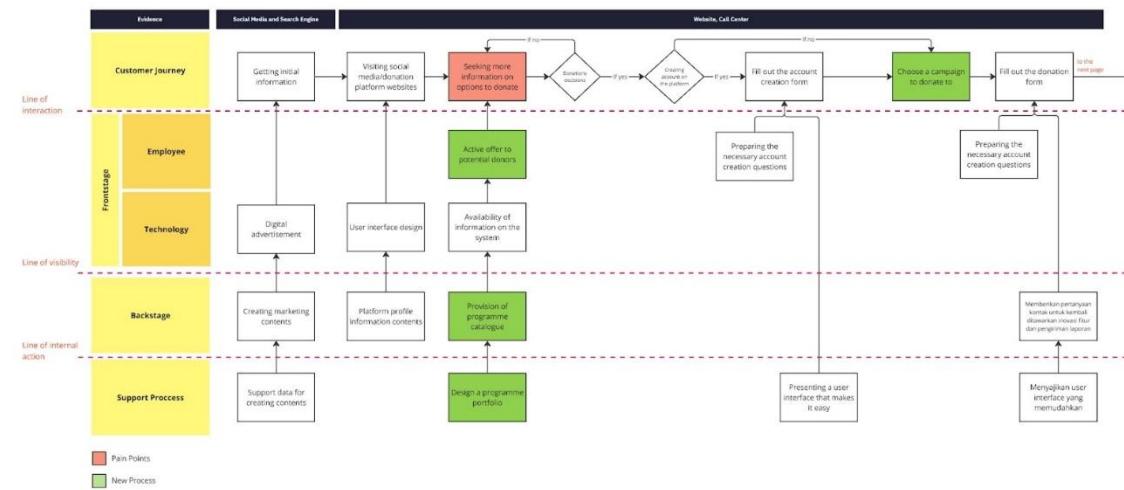


Figure 7. Service Marketing Blueprint for Infak.id

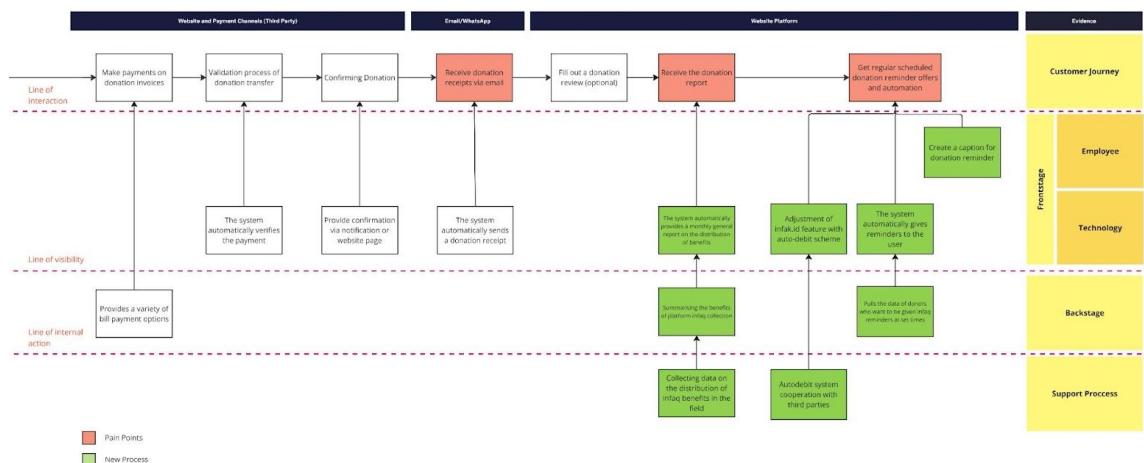


Figure 8. Service Marketing Blueprint for Infak.id

Based on the analysis carried out in the previous section of this study, almost the entire business process flow of infak.id shows 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 the donation. Based on the findings of the journey assessment, the researcher further reviewed 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 impacts the ease with which donors can make their donations.

Based on these findings, the researchers focused on improving the business process flow after the donation transaction by developing a donation reminder feature and an auto debit system, as explained in the business solution section of this study. The implementation plan is presented 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-benefits of service providers. Factors to consider when choosing a service provider include reliability, regulatory compliance, reputation, ease of integration, cost of service, and the 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 as 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 the 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 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 the future. In this process, feedback from users is also required to refine the design and ensure that the feature provides 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.

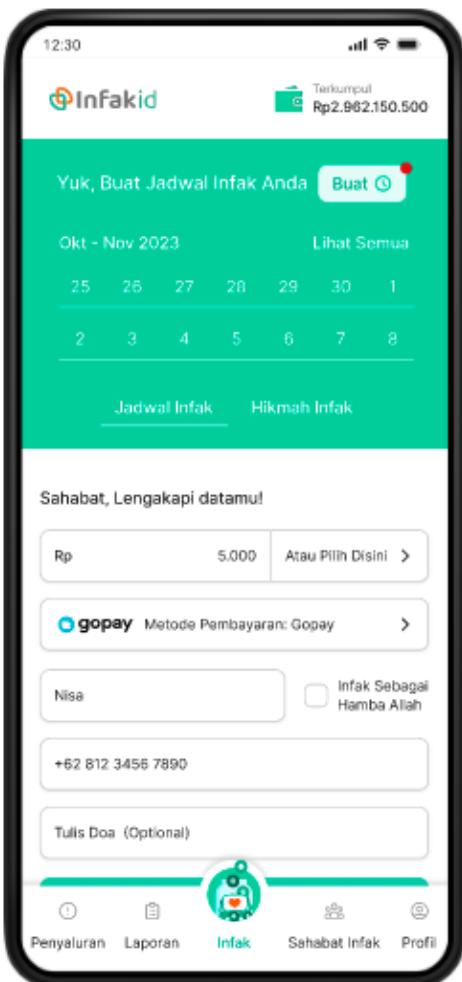


Figure 9. Dummy of Donation Reminder Feature

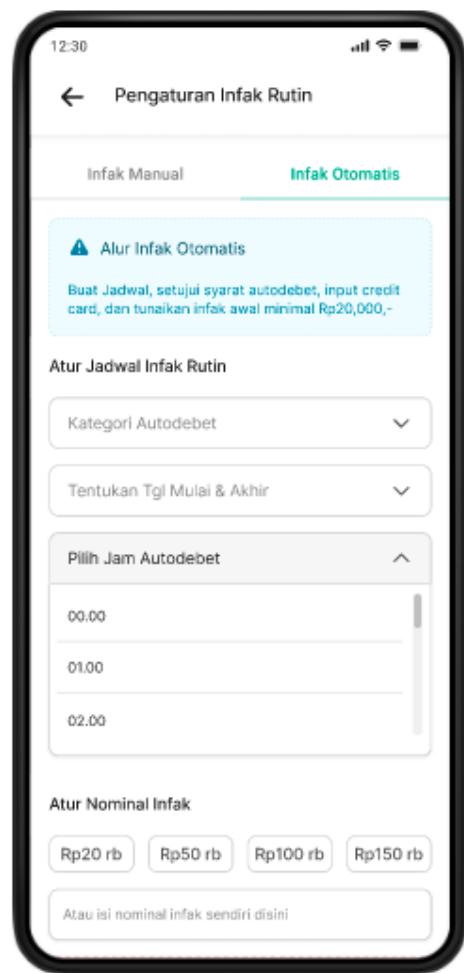


Figure 10 Dummy of System Infak Autodebet

## 4. Implementation of Security and Legal Compliance

The security and legal compliance teams work together to ensure that 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 through

periodic audits and reviews. The 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 drafts the necessary agreements and documentation with the payment service provider. A contract that included the terms and conditions of use and privacy policy was drafted and reviewed by the legal team. Meetings are held between company representatives and service providers to negotiate contract clauses and ensure that all parties understand and agree to the terms. Once an agreement is reached, 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 department. 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 payments. User guides and other training materials were provided to assist staff in providing effective support. The team was also equipped with communication scripts and escalation procedures to manage 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 the 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 was used to reach a wider audience. This informative content can be published through social media, which serves as an interactive platform where 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 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 a strong call to action. Social media analytics that can be used to monitor campaign performance include 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 donating infak.id. In this process, customer feedback is essential for understanding satisfaction and challenges. These data are also used to identify areas for improvement and to implement the changes needed to enhance performance and the 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 accordance 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 improve the platform's financial performance, especially in terms of repeat donations.

### 5. Conclusion

The research shows the pain points in customer journeys that affect their intention to redonate. These pain points start from the donation to the post-donation stage in the donor experience journey. Based on the customer experience journey map for the 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 impacts the lack of intention to donate again. This answer tendency occurs in both persona 1, a donor with experience donating through infak.id once (retention donors), and persona 2, a donor with experience donating through infak.id more than once (loyal donors). Efforts can be made to develop features that donors want so that they can continue engaging with the platform.

In this study, the researcher proposes two feature recommendations based on the results of observations of infak.id users: 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 their preference with prior approval. In addition, the development of the auto-debit feature makes it easier for users to perform their routine infaq transactions. Infak.id needs to build business partnerships with its various payment channels to implement this feature; however, there are many benchmarks that can be used as references, including subscription features issued by current digital products.

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