



SERVICE QUALITY AND CUSTOMER INTIMACY IN DRIVING DONOR LOYALTY: THE MEDIATING ROLE OF DONOR SATISFACTION IN ISLAMIC PHILANTHROPY

KUALITAS PELAYANAN DAN KEINTIMAN PELANGGAN DALAM MENDORONG LOYALITAS DONOR: PERAN MEDIASI KEPUASAN DONOR DALAM FILANTROPI ISLAM

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Abstract

This study aims to examine the effect of service quality and customer intimacy on donor loyalty, with donor satisfaction as a mediating variable, at LAZNAS BMH Surabaya. The research adopts a quantitative approach using Partial Least Square Structural Equation Modeling (PLS-SEM) and involves 376 active donors as respondents. The results indicate that service quality and customer intimacy have significant positive effects on donor satisfaction and donor loyalty. Customer intimacy shows a stronger direct influence on donor loyalty compared to service quality. Furthermore, donor satisfaction significantly affects donor loyalty and serves as a partial mediating variable in the relationship between service quality and customer intimacy with donor loyalty. The findings highlight that donor loyalty in Islamic philanthropic institutions is not only driven by service performance but also by relational engagement and satisfaction. Therefore, integrating service excellence with relationship-based strategies is essential to enhance donor loyalty and ensure long-term sustainability. This study contributes to the literature by providing empirical evidence on donor behavior within the context of Islamic philanthropy and offers practical insights for improving donor relationship management.

Keywords : Service Quality, Customer Intimacy, Donor Satisfaction, Donor Loyalty, Islamic Philanthropy.

Abstrak

Penelitian ini bertujuan untuk menguji pengaruh kualitas layanan dan keintiman pelanggan terhadap loyalitas donor, dengan kepuasan donor sebagai variabel mediasi, di LAZNAS BMH Surabaya. Penelitian ini menggunakan pendekatan kuantitatif dengan metode Partial Least Square Structural Equation Modeling (PLS-SEM) dan melibatkan 376 donor aktif sebagai responden. Hasil penelitian menunjukkan bahwa kualitas layanan dan keintiman pelanggan memiliki pengaruh positif yang signifikan terhadap kepuasan donor dan loyalitas donor. Keintiman pelanggan menunjukkan pengaruh langsung yang lebih kuat terhadap loyalitas donor dibandingkan dengan kualitas layanan. Lebih lanjut, kepuasan donor secara signifikan memengaruhi loyalitas donor dan berfungsi sebagai variabel mediasi parsial dalam hubungan antara kualitas layanan dan keintiman pelanggan dengan loyalitas donor. Temuan ini menyoroti bahwa loyalitas donor di lembaga filantropi Islam tidak hanya didorong oleh kinerja layanan tetapi juga oleh keterlibatan dan kepuasan relasional. Oleh karena itu, mengintegrasikan keunggulan layanan dengan strategi berbasis hubungan sangat penting untuk meningkatkan loyalitas donor dan memastikan keberlanjutan jangka panjang. Penelitian ini berkontribusi pada literatur dengan



memberikan bukti empiris tentang perilaku donor dalam konteks filantropi Islam dan menawarkan wawasan praktis untuk meningkatkan manajemen hubungan donor.

Kata Kunci : Kualitas Layanan, Keintiman Pelanggan, Kepuasan Donatur, Loyalitas Donatur, Filantropi Islam.

1. INTRODUCTION

Islamic philanthropy has increasingly become a strategic socio-economic instrument for poverty alleviation, social justice, and community empowerment in Muslim-majority societies. Among its core mechanisms, zakat occupies a central position because it is not merely a religious obligation, but also an institutionalized redistributive system intended to improve social welfare and reduce inequality. In contemporary Islamic social finance, zakat institutions are no longer expected to function only as fund collectors and distributors; rather, they are required to operate as professional, accountable, transparent, and service-oriented organizations capable of sustaining long-term relationships with donors. This institutional transformation has become increasingly important as donors demand not only religious legitimacy, but also credible fund management, responsive communication, transparent reporting, and meaningful social impact.

In Indonesia, the issue of donor loyalty in zakat institutions is particularly relevant. As the country with one of the largest Muslim populations in the world, Indonesia has substantial zakat potential, yet the gap between potential zakat collection and actual realization remains a persistent challenge. This gap indicates that public awareness and religious obligation do not automatically translate into sustained donor commitment. Donors today have various alternatives for distributing their zakat, infaq, and sadaqah, including national zakat agencies, private zakat institutions, mosque-based channels, community organizations, and digital donation platforms. Therefore, zakat institutions must compete not only through fundraising campaigns, but also through service quality, relational engagement, institutional credibility, and donor experience. Recent studies on zakat donor behavior also show that service quality, trust, satisfaction, transparency, and institutional image are important factors influencing donor loyalty in Islamic charitable organizations.

Within this competitive environment, service quality becomes a critical determinant of donor loyalty. In the context of zakat institutions, service quality includes reliability, responsiveness, accessibility, accountability, transparency, and the professionalism of *amil* in serving donors. Unlike commercial service encounters, zakat service quality carries both operational and moral meanings because donors entrust religiously motivated funds to institutions expected to manage them according to Islamic values and social justice principles. When donors receive timely information, convenient payment services, respectful treatment, and credible reports on fund utilization, they are more likely to develop positive evaluations of the institution. Prior research on Islamic service quality in zakat institutions has found that service quality affects donor trust and satisfaction, suggesting that service excellence can strengthen institutional credibility and donor commitment.

However, service quality alone may not fully explain donor loyalty in zakat institutions. Donor loyalty is also shaped by relational factors, particularly the extent to which an institution can build closeness, emotional attachment, and personalized engagement with its donors. This study therefore incorporates customer intimacy as a relational construct that reflects an organization's ability to understand donor needs, recognize donor preferences, maintain personal communication, and build long-term mission-based relationships. In Islamic philanthropy, customer intimacy should not be understood narrowly as a commercial marketing tactic, but as a relational strategy that positions donors as partners in social transformation. When zakat institutions treat donors not merely as sources of funds but as stakeholders in a shared religious and humanitarian mission, the possibility of sustained donor loyalty becomes stronger.

Despite the relevance of service quality and customer intimacy, the existing literature on donor loyalty in Islamic philanthropy remains fragmented. Much of the prior research on service quality, satisfaction, and loyalty has been developed in commercial sectors such as banking, hospitality, retail, and digital services. While these studies provide useful theoretical foundations, their application to zakat institutions requires careful contextualization because philanthropic giving differs from commercial exchange. Zakat donation is shaped by religiosity, moral responsibility, perceived institutional integrity, trust in fund distribution, and expectation of social impact. Furthermore, previous studies in zakat and Islamic philanthropy tend to emphasize trust, transparency, and religiosity, while the role of customer intimacy in shaping donor loyalty remains relatively underexplored. Some recent studies have begun to examine donor loyalty in zakat, infaq, and sadaqah contexts, but the integration of service quality, customer intimacy, donor satisfaction, and donor loyalty into one mediating framework remains limited.



Donor satisfaction is positioned in this study as a mediating mechanism that explains how service quality and customer intimacy may influence donor loyalty. Satisfaction reflects the donor's evaluative response after comparing expectations with actual institutional experience. In zakat institutions, satisfaction may arise when donors perceive that the institution provides accessible services, transparent information, responsive communication, ethical treatment, and accountable distribution of funds. Drawing on expectancy-disconfirmation logic, satisfaction acts as a psychological bridge between institutional performance and future donor behavior. A donor may perceive service quality positively or feel relationally close to an institution, but loyalty is more likely to emerge when those perceptions generate a satisfying donation experience. Therefore, examining donor satisfaction as a mediator provides stronger theoretical depth than testing only direct relationships.

The empirical context of this study is LAZNAS Baitul Maal Hidayatullah (BMH) Surabaya. As part of a nationally recognized zakat institution, BMH Surabaya operates within a highly competitive Islamic philanthropy environment where donor retention is crucial for institutional sustainability. Although BMH has strong organizational legitimacy and institutional reputation, local fundraising performance may still fluctuate due to changes in donor behavior, service experience, relationship quality, and satisfaction levels. This condition indicates that formal legitimacy alone is insufficient to ensure donor loyalty. Instead, zakat institutions need to understand how donors evaluate services, experience relational closeness, and develop satisfaction before deciding to continue donating through the same institution.

Based on this background, this study investigates the effect of service quality and customer intimacy on donor loyalty, with donor satisfaction as a mediating variable, in the context of LAZNAS BMH Surabaya. The study contributes to Islamic philanthropy and nonprofit marketing literature in three ways. First, it extends donor loyalty research by integrating service quality and customer intimacy into a zakat institution context. Second, it clarifies the mediating role of donor satisfaction in transforming service and relational experiences into loyalty. Third, it provides practical insight for zakat managers seeking to strengthen donor retention through service improvement, personalized engagement, and satisfaction-oriented donor relationship strategies. This study therefore shifts the discussion of zakat fundraising from a transactional collection perspective toward a relational, experiential, and loyalty-based framework.

Literature Review

Theoretical Background

This study is grounded in the Theory of Planned Behavior (TPB) and Expectancy Disconfirmation Theory (EDT) to explain donor loyalty within zakat institutions. TPB explains that individual behavior is primarily shaped by behavioral intention, which is influenced by attitude, subjective norms, and perceived behavioral control (Ajzen, 1991). In the context of zakat donation, donor loyalty can be understood as a repeated behavioral intention to continue giving through the same institution. Donors are more likely to remain loyal when they develop a positive attitude toward the institution, perceive social or religious encouragement to donate, and feel that the donation process is easy, transparent, and reliable. Therefore, service quality and customer intimacy may strengthen donor loyalty by shaping favorable donor evaluations and reducing psychological or procedural barriers in the giving process.

Expectancy Disconfirmation Theory (EDT) complements TPB by explaining how satisfaction emerges from the comparison between donor expectations and actual institutional performance (Oliver, 1980). In zakat institutions, donors commonly expect transparent fund management, responsive service, credible reporting, and meaningful social impact. When the institution's service performance meets or exceeds these expectations, donors experience satisfaction, which can strengthen their intention to continue donating. Thus, donor satisfaction is positioned as a mediating variable because it explains how service quality and customer intimacy are converted into loyalty. This theoretical integration allows the study to move beyond a simple direct-effect model and provides a stronger explanation of donor loyalty as a satisfaction-driven behavioral outcome.

Service Quality in Zakat Institutions

Service quality refers to the extent to which an organization's service performance meets or exceeds user expectations. In zakat institutions, service quality is not limited to administrative convenience, but also includes reliability, responsiveness, transparency, empathy, and professionalism of amil in serving donors. Donors who receive clear information, timely responses, accessible donation channels, and credible reporting are more likely to evaluate the institution positively. Because zakat is a religious and social obligation, service quality also carries a moral dimension: donors need assurance that their funds are managed responsibly and distributed to eligible beneficiaries. Therefore, high service quality can strengthen institutional trust, improve donor satisfaction, and increase the likelihood of repeat donation behavior.



Customer Intimacy and Donor Relationship

Customer intimacy refers to an organization's ability to understand individual donor needs, communicate personally, and build long-term relational closeness. In nonprofit and faith-based organizations, customer intimacy is highly relevant because donor relationships are not purely transactional. Donors often expect emotional connection, recognition, personal communication, and alignment between their values and the institution's mission. In the context of zakat institutions, customer intimacy may appear through personalized follow-up, donor appreciation, program updates, spiritual communication, and responsiveness to donor preferences. When donors feel personally recognized and emotionally connected to the institution, they may develop stronger satisfaction and attachment, which can support long-term loyalty.

Donor Satisfaction and Donor Loyalty

Donor satisfaction is an evaluative response formed after donors compare their expectations with the actual experience provided by the zakat institution. Satisfaction may arise when donors perceive that the institution is trustworthy, responsive, transparent, and able to deliver meaningful social impact. Donor loyalty, on the other hand, refers to a donor's long-term willingness to continue donating through the same institution and recommend it to others. In philanthropic settings, loyalty is especially important because retaining existing donors is generally more sustainable than constantly acquiring new donors. Satisfied donors are more likely to repeat donations, maintain emotional attachment, and participate in long-term institutional programs. Therefore, donor satisfaction is not only an outcome of service and relationship quality, but also a key antecedent of donor loyalty.

Hypothesis Development

Service quality is expected to have a positive effect on donor loyalty because donors who experience reliable, responsive, and transparent services are more likely to continue using the same zakat institution. In Islamic philanthropy, good service reduces donor uncertainty and strengthens confidence in institutional fund management. Therefore, the first hypothesis is proposed as follows:

H1: Service quality has a positive and significant effect on donor loyalty.

Customer intimacy is also expected to influence donor loyalty because personal communication, emotional closeness, and donor recognition can strengthen relational commitment. Donors who feel valued as long-term partners in a social and religious mission are more likely to remain loyal to the institution. Therefore, the second hypothesis is formulated as follows:

H2: Customer intimacy has a positive and significant effect on donor loyalty.

Donor satisfaction is predicted to have a positive effect on loyalty because satisfied donors are more likely to repeat their donations and recommend the institution to others. Satisfaction strengthens the donor's confidence that the institution has met expectations regarding service, transparency, and impact. Therefore, the third hypothesis is proposed as follows:

H3: Donor satisfaction has a positive and significant effect on donor loyalty.

Service quality is expected to increase donor satisfaction because donors evaluate their experience based on service reliability, responsiveness, convenience, and transparency. When these aspects meet or exceed expectations, donors are more likely to feel satisfied with the institution. Therefore, the fourth hypothesis is formulated as follows:

H4: Service quality has a positive and significant effect on donor satisfaction.

Customer intimacy is expected to enhance donor satisfaction by creating a more personal and meaningful giving experience. Personalized communication, emotional engagement, and donor-centered interaction can make donors feel respected and involved in the institution's mission. Therefore, the fifth hypothesis is proposed as follows:

H5: Customer intimacy has a positive and significant effect on donor satisfaction.

Donor satisfaction is also expected to mediate the relationship between service quality and donor loyalty. Good service may not automatically create loyalty unless donors feel satisfied with their overall giving experience. Therefore, satisfaction acts as a psychological mechanism that transforms service quality into loyalty. Thus, the sixth hypothesis is formulated as follows:

H6: Donor satisfaction mediates the relationship between service quality and donor loyalty.

Similarly, donor satisfaction is expected to mediate the relationship between customer intimacy and donor loyalty. Relational closeness can increase loyalty when it produces a satisfying donor experience. Therefore, customer intimacy strengthens loyalty indirectly through donor satisfaction. Thus, the seventh hypothesis is proposed as follows:

H7: Donor satisfaction mediates the relationship between customer intimacy and donor loyalty.



2. RESEARCH METHOD

This study employed a quantitative research design to examine the causal relationships among service quality, customer intimacy, donor satisfaction, and donor loyalty in the context of Islamic philanthropy. The research was designed as an explanatory study because it aimed to test both direct and indirect effects among theoretically developed constructs. In this model, service quality and customer intimacy were positioned as exogenous variables, donor satisfaction as a mediating variable, and donor loyalty as the endogenous variable. This design is appropriate because the study seeks to explain how institutional service performance and relational closeness influence donor loyalty through satisfaction-based mechanisms.

The study was conducted at LAZNAS Baitul Maal Hidayatullah (BMH) Surabaya, a formal Islamic philanthropic institution involved in zakat, infaq, and sadaqah management. The target population consisted of active donors who had made repeated donations to the institution within the previous year. Based on institutional donor records, the population comprised 6,116 loyal donors aged between 21 and 60 years. This population was considered relevant because the study focuses on donor loyalty, which is more appropriately examined among individuals who have prior donation experience and ongoing interaction with the institution, rather than one-time or incidental donors.

A purposive sampling technique was applied to ensure that respondents met the criteria required by the research objectives. The inclusion criteria were: (1) donors had made repeated donations for at least one year; (2) donors had interacted with LAZNAS BMH Surabaya services; (3) donors were willing to participate in the survey voluntarily; and (4) donors were between 21 and 60 years of age. The minimum sample size was determined using the Slovin formula with a 5% margin of error, resulting in 376 respondents. This sample size was considered adequate for Partial Least Squares Structural Equation Modeling (PLS-SEM), particularly because the model involved multiple latent variables, several reflective indicators, and mediation testing.

Primary data were collected using a structured questionnaire. The questionnaire was developed based on the operational indicators of each construct and measured using a five-point Likert scale ranging from 1 (“strongly disagree”) to 5 (“strongly agree”). Service quality was measured through five dimensions: reliability, responsiveness, assurance, empathy, and tangibles. Customer intimacy was measured through understanding donor needs, effective communication, personal relationship quality, and trust-based service. Donor satisfaction was measured through expectation confirmation, satisfaction with service experience, ease of donation, and perceived transparency in fund management. Donor loyalty was measured through repeat donation behavior, intention to continue donating, willingness to recommend the institution, and commitment to maintaining a long-term relationship with the zakat institution.

Before hypothesis testing, the research instrument was evaluated for validity and reliability. Item validity was examined to ensure that each indicator adequately represented its intended construct. Reliability was assessed using Cronbach’s alpha and composite reliability. Cronbach’s alpha values above 0.60 and composite reliability values above 0.70 were considered acceptable, indicating that the indicators consistently measured their respective latent constructs. This procedure was important to ensure that the measurement model had sufficient internal consistency before proceeding to structural model evaluation.

Data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4.0. PLS-SEM was selected because it is suitable for predictive and explanatory models involving latent variables, complex structural relationships, and mediation effects. This method is also appropriate when the research objective is to examine the strength and significance of relationships among constructs rather than merely confirm an established covariance-based model. The analysis was conducted in two main stages: evaluation of the measurement model and evaluation of the structural model.

In the first stage, the measurement model or outer model was assessed through convergent validity, discriminant validity, and construct reliability. Convergent validity was evaluated using outer



loading values, where indicators with loading values above 0.60 were considered acceptable. Discriminant validity was assessed by examining cross-loadings to ensure that each indicator loaded more strongly on its intended construct than on other constructs. Construct reliability was evaluated using Cronbach’s alpha and composite reliability to confirm the internal consistency of each variable.

In the second stage, the structural model or inner model was evaluated by examining the coefficient of determination (R^2), predictive relevance (Q^2), path coefficients, and model fit indices. The R^2 value was used to assess the explanatory power of the independent variables toward the dependent variable, while Q^2 was used to examine the model’s predictive relevance. Model fit was assessed using the Goodness of Fit (GoF) index and the Standardized Root Mean Square Residual (SRMR). A GoF value above 0.36 indicated strong explanatory power, while an SRMR value below 0.08 indicated acceptable model fit. Hypothesis testing was performed through bootstrapping procedures, and relationships were considered statistically significant when the p-value was less than or equal to 0.05.

The mediating role of donor satisfaction was tested by examining indirect effects from service quality and customer intimacy to donor loyalty through donor satisfaction. This procedure allowed the study to determine whether donor satisfaction served as a psychological mechanism that explains how service quality and customer intimacy influence loyalty. Mediation was considered significant when the indirect effect produced a p-value of ≤ 0.05 . Through this analytical procedure, the study was able to assess not only the direct effects of service quality and customer intimacy on donor loyalty, but also the extent to which donor satisfaction strengthens or explains these relationships.

3. RESULT AND DISCUSSION

This study aims to examine the effect of service quality and customer intimacy on donor loyalty, with donor satisfaction acting as a mediating variable, at LAZNAS BMH Surabaya. The analysis was conducted on 376 respondents who are active donors using the Partial Least Square Structural Equation Modeling (PLS-SEM) approach. The results are presented through validity and reliability testing, descriptive analysis, and structural model and hypothesis testing.

The validity test results indicate that all indicators have Pearson correlation values greater than the r-table value (0.101). This finding confirms that all questionnaire items are valid and capable of accurately measuring their respective constructs, namely service quality, customer intimacy, donor satisfaction, and donor loyalty.

Furthermore, the reliability test shows that all variables have Cronbach’s Alpha values above 0.60. Specifically, service quality (0.910), customer intimacy (0.888), donor satisfaction (0.959), and donor loyalty (0.899) are categorized as highly reliable. These results demonstrate that the measurement instruments have strong internal consistency and are suitable for further analysis.

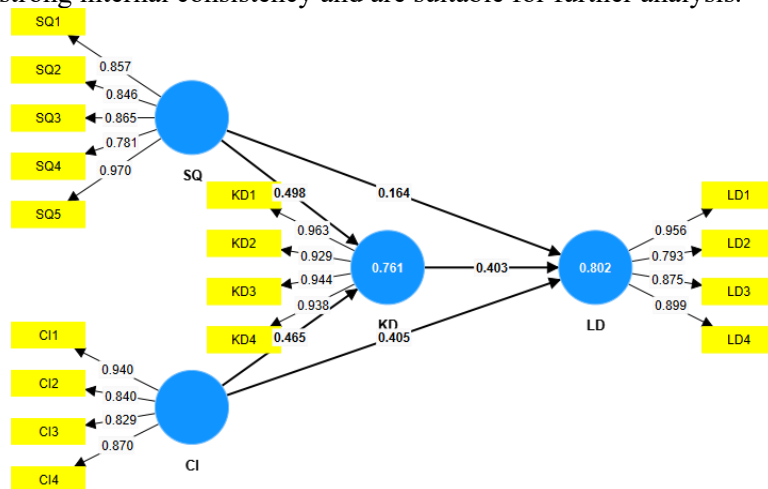


Figure 1. Appendix 7 PLS Output



The descriptive analysis shows that respondents generally perceived all research variables positively, with mean scores ranging from high to very high. Service quality obtained a mean score of 4.17, equivalent to 83.31%, indicating that donors perceived the services provided by LAZNAS BMH Surabaya as very good. This suggests that the institution performed well in delivering reliable, responsive, empathetic, and tangible services to its donors. Customer intimacy recorded a mean score of 4.08, or 81.50%, which also falls into the very high category. This result indicates that the institution has successfully developed close relationships with donors through effective communication, understanding of donor needs, and trust-based interaction.

Donor satisfaction recorded the highest mean score among all variables, with a value of 4.22, equivalent to 84.36%. This finding indicates that donors were highly satisfied with the services, transparency, communication, and overall donation experience provided by LAZNAS BMH Surabaya. Meanwhile, donor loyalty obtained a mean score of 3.94, or 78.82%, which falls into the high category. Although this score indicates a strong level of loyalty, it is slightly lower than the other variables, suggesting that long-term donor commitment and emotional attachment still require further strengthening.

The structural model analysis indicates that service quality and customer intimacy positively affect donor satisfaction. The path coefficient of service quality toward donor satisfaction was 0.498, while the path coefficient of customer intimacy toward donor satisfaction was 0.465. These results show that improvements in institutional service quality and relational closeness are associated with higher donor satisfaction. This finding confirms that donor satisfaction is shaped not only by technical service performance, but also by the quality of relational engagement between the institution and its donors.

The analysis further reveals that donor loyalty is directly influenced by service quality, customer intimacy, and donor satisfaction. Among these predictors, customer intimacy had the strongest direct effect on donor loyalty, with a path coefficient of 0.405. Donor satisfaction followed closely with a coefficient of 0.403, while service quality had a smaller but still significant effect with a coefficient of 0.164. This result indicates that although service quality remains important, relational closeness and satisfaction play a more dominant role in shaping donor loyalty within the zakat institution context.

The coefficient of determination shows that the model has strong explanatory power. The R-square value for donor satisfaction was 0.761, meaning that 76.1% of the variance in donor satisfaction can be explained by service quality and customer intimacy. Meanwhile, the R-square value for donor loyalty was 0.802, indicating that 80.2% of the variance in donor loyalty can be explained by service quality, customer intimacy, and donor satisfaction. These results demonstrate that the proposed model has strong predictive capacity in explaining donor satisfaction and loyalty.

The predictive relevance and model fit results further support the robustness of the model. The Q^2 value was 0.953, which is greater than zero, indicating excellent predictive relevance. The Goodness of Fit (GoF) value was 0.787, exceeding the threshold of 0.36 and suggesting a strong overall model fit. In addition, the Standardized Root Mean Square Residual (SRMR) value was 0.052, which is below the recommended threshold of 0.08. These results confirm that the model fits the empirical data well.

Hypothesis testing shows that all proposed hypotheses were supported. Service quality had a positive and significant effect on donor loyalty ($\beta = 0.164$; $p = 0.000$), customer intimacy had a positive and significant effect on donor loyalty ($\beta = 0.405$; $p = 0.000$), and donor satisfaction had a positive and significant effect on donor loyalty ($\beta = 0.403$; $p = 0.000$). In addition, service quality had a positive and significant effect on donor satisfaction ($\beta = 0.498$; $p = 0.000$), while customer intimacy also had a positive and significant effect on donor satisfaction ($\beta = 0.465$; $p = 0.000$).

The indirect effect analysis confirms the mediating role of donor satisfaction. Service quality had a significant indirect effect on donor loyalty through donor satisfaction ($\beta = 0.201$; $p = 0.000$). Similarly, customer intimacy had a significant indirect effect on donor loyalty through donor satisfaction ($\beta = 0.187$; $p = 0.000$). These findings indicate that donor satisfaction partially mediates the relationships between service quality and donor loyalty, as well as between customer intimacy and donor loyalty.



Overall, the results demonstrate that donor loyalty in LAZNAS BMH Surabaya is shaped by both service-based and relationship-based factors. However, the stronger effects of customer intimacy and donor satisfaction suggest that loyalty in Islamic philanthropy is not merely the result of service delivery, but also depends on relational closeness, emotional engagement, and a satisfying donor experience. Therefore, strengthening donor loyalty requires the integration of excellent service quality with personalized relationship management and satisfaction-oriented donor engagement strategies.

4. CONCLUSION

This study concludes that service quality, customer intimacy, and donor satisfaction significantly shape donor loyalty at LAZNAS BMH Surabaya. The findings confirm that donor loyalty in Islamic philanthropic institutions is not merely determined by technical service performance, but also by relational closeness and the overall satisfaction experienced by donors. Service quality has a positive and significant effect on both donor satisfaction and donor loyalty; however, its direct effect on loyalty is relatively weaker compared to customer intimacy and donor satisfaction. This indicates that service quality functions primarily as a foundational driver that strengthens loyalty when it successfully creates a satisfying donor experience.

Customer intimacy emerges as the strongest direct predictor of donor loyalty, demonstrating that personalized communication, emotional closeness, donor recognition, and trust-based relationships are crucial in sustaining long-term donor commitment. This finding suggests that donors are more likely to remain loyal when they feel personally understood and meaningfully connected to the institution's religious and social mission. Donor satisfaction also plays a central role, both as a direct antecedent of loyalty and as a mediating variable between service quality, customer intimacy, and donor loyalty. The mediation results show that service excellence and relational engagement are more effective in building loyalty when they are translated into a positive and satisfying donor experience.

Overall, this study emphasizes that donor loyalty in zakat institutions must be developed through an integrated strategy that combines reliable service delivery, relational intimacy, and satisfaction-oriented donor management. Islamic philanthropic institutions should therefore move beyond transactional fundraising approaches and adopt a more relational, experiential, and trust-based donor engagement model. Such an approach is essential for strengthening donor retention, institutional sustainability, and long-term philanthropic participation.

Managerial Implications

The findings provide several managerial implications for Islamic philanthropic institutions, particularly zakat organizations seeking to strengthen donor loyalty. First, LAZNAS BMH Surabaya should continue improving service quality by ensuring reliable donation processes, responsive communication, transparent reporting, and professional donor services. Since service quality strongly affects donor satisfaction, institutions must treat service excellence as a basic requirement for maintaining donor trust and creating positive donation experiences.

Second, customer intimacy should be developed as a strategic priority. The strong effect of customer intimacy on donor loyalty indicates that zakat institutions need to build more personalized and emotionally meaningful relationships with donors. This can be achieved through donor segmentation, personalized communication, regular follow-up, appreciation programs, impact storytelling, and relationship-based engagement. Donors should not be treated merely as fund contributors, but as long-term partners in achieving social and religious missions.

Third, donor satisfaction should be managed as a key performance indicator. Zakat institutions need to conduct regular donor satisfaction surveys, monitor donor complaints, evaluate service experience, and use feedback to improve institutional performance. Finally, the use of digital tools such as Customer Relationship Management (CRM) systems can help institutions integrate donor data, personalize communication, track donation behavior, and strengthen long-term donor retention more effectively.



Theoretical Contributions

This study contributes to the literature on Islamic philanthropy, nonprofit marketing, and donor behavior in several ways. First, it demonstrates that customer intimacy plays a more dominant role than service quality in directly influencing donor loyalty within a zakat institution context. This finding extends previous loyalty models by showing that relational closeness is especially important in faith-based philanthropic organizations, where donor decisions are shaped not only by service performance but also by trust, emotional connection, and shared religious values.

Second, this study confirms the mediating role of donor satisfaction in the relationship between service quality, customer intimacy, and donor loyalty. This supports the argument that satisfaction functions as a psychological mechanism that converts service and relational experiences into long-term loyalty behavior. Third, the study enriches the donor loyalty framework by integrating functional and relational dimensions into a single empirical model. Service quality represents the functional dimension of institutional performance, while customer intimacy represents the relational dimension of donor engagement.

Finally, this study provides empirical evidence from the Islamic philanthropy sector, particularly within the context of LAZNAS BMH Surabaya. By situating donor loyalty within zakat institutions, the study expands the application of service quality, customer intimacy, satisfaction, and loyalty theories beyond commercial settings into nonprofit and faith-based organizational contexts.

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