

Implementation of Service Marketing Strategies to Improve Donor Experience and Loyalty on The Infak.Id Platform

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Abstract

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 and experience stagnant growth and help map business improvisations that can be made to overcome these business issues. By using a quantitative approach and Canva persona tools, customer journey, and service marketing design, the results show that infak.id donors have a less interesting experience when entering the final phase in the process of interacting with the infak.id platform, so it is necessary to develop business process flows and new features to increase user interest in the infak.id platform and ultimately have an impact on improving infak.id's financial performance, especially those from old donors who donate again.

Keywords: Service Marketing Design, Loyalty, Repeat Donation.

1. Introduction

Customer loyalty is identified with customer commitment to a brand or company. Customer loyalty is important because acquiring new customers is 5 to 6 times more expensive than maintaining existing customers (Arslan, 2020). The phenomenon of decreasing donation transactions and the number of donors on the Infak.id platform can be one symptom of the lack of loyalty of donors to the institution. On the other hand, the customer satisfaction rate is very high, at 98%. Customer satisfaction has not been sufficiently proven to be the main factor in the phenomenon of 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 read how the financial performance of the infak.id platform is, we use data from the platform's business chassis. The table above shows that there is 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 the number of infak.id transaction activities. In 2023, the number of infak.id donors who donated decreased by 34%, while the number of transaction activities decreased by 19%.

If the data is derived again, we will find that the significant decline in the number of donors is mostly due to the segmentation of existing donors. A significant decline in growth in infak.id's existing donors occurred starting from 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 we have, the Customer Satisfaction Score shows a very good figure of 98%. The Net Promoter Score is also 58.2 points, higher than the

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financial industry. Although these two parameters are fairly large, it is not enough to measure 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.

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%
Engagement ⓘ				
Metric	infak.id	kitabisa.com	baznas.go.id	rumahzakat.org
📅 Monthly visits	50,843	1.033M 🏆	164,582	192,447
👤 Monthly unique visitors	N/A	N/A	N/A	N/A
👤 Visits / Unique visitors	N/A	N/A	N/A	N/A
🕒 Visit duration	00:00:12	00:02:13	00:06:06 🏆	00:02:44
📖 Pages per visit	1.43	3.21	6.16 🏆	2.38
↲ Bounce rate	60.79%	55.81%	66.38%	58.42%
👁️ 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 smallest when compared to 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%, which means that out of 100 visitors, 60 visitors do not continue their transactions without knowing the reason or reasons why.

Customer experience refers to how a customer feels about a business or brand during the course of a journey that includes touchpoints and pre-, during-, and post-purchase circumstances (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 (Mbete & Tanamal, 2020). For better customer experience and to increase repurchase intention, knowing the customer decision path becomes crucial.

In the end, 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 better or increase again. As a description of the problems faced can be seen 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 be able to solve problems regarding the downward trend in donations and increase loyalty through how donors can donate again through the Infak.id platform. Of course, there are other factors that must be researched further.

This research proposes to re-analyze the service marketing design. It is necessary to look back at what the marketing mix looks like because it is a marketing tool used to continuously achieve marketing objectives in its target market (Kotler & Keller, 2016). Then how to build the best habits and experiences for donors. To analyze and design habits must involve at least three elements, namely motivation, ability and trigger (Fogg & Eckles, 2007). The hope is that donors who have donated on the Infak.id platform will not only be satisfied but will build habits and become loyal donors.

2. Research Method

The data used in this study are primary data obtained directly from first-party sources or respondents (Malhotra et al., 2020) and secondary data obtained indirectly. The data collection technique in this study uses purposive sampling. Purposive sampling is a sample collection technique based on the selection of unique characteristics, experiences,

attitudes, or perceptions of respondents (Cooper & Schindler, 2014). The type of research used is quantitative, with the data collection methods are survey and literature study.

The methodology for this research using quantitative methods is the process of collecting and analyzing numerical data (Malhotra et al., 2020). In order to identify trends and averages of the customer experience, quantitative methodologies were employed in this study. Descriptive research is used in the quantitative approach to try and find a broad overview of the customer journey.

The responses from the respondents will be numerically processed using SPSS. The statistical method used is called a statistical descriptive (George & Mallery, 2018). the results of descriptive statistical analysis are 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 this method, points of change in the flow of services provided by Infak.id to donors will be obtained based on the pain points they feel, so that changes in these service aspects are expected to increase the intensity of repeat donations from Infak.id donors and ultimately have an impact on the financial performance of the platform.

3. Results and Discussions

Data was collected based on questionnaire results and analyzed using the customer journey approach. Based on Figure 2, the respondents split into two groups of customers based on their previous experience. Donors who have donated are divided into two, namely new donors and existing donors. The customer as the first-time buyer of the leasing will be categorized as Persona 1 or customer retention. The second is Persona 3, or customer loyalty is a donor who already experiences in infak.id more than once.

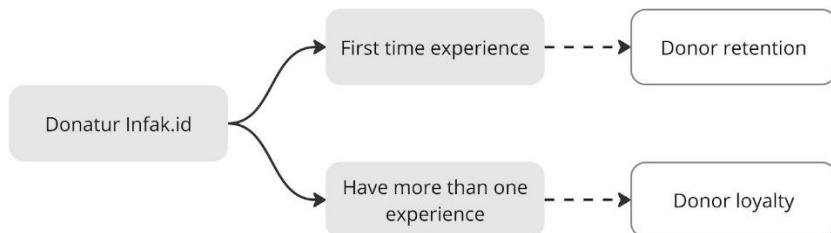


Figure 2. Persona Canva for Persona 1 (Donor Retention)

Shown in the Figure 2, persona canva for Persona 1 include the description of persona, goals of using product, 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. But because this is their first experience, these new donors tend 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 only known and does not have in-depth information related to infak.id. As for 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 persona one 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 don't do it directly and also the fear of forgetting to give on certain days, this persona is also worried that they cannot make donations because they do not have an e-money balance.

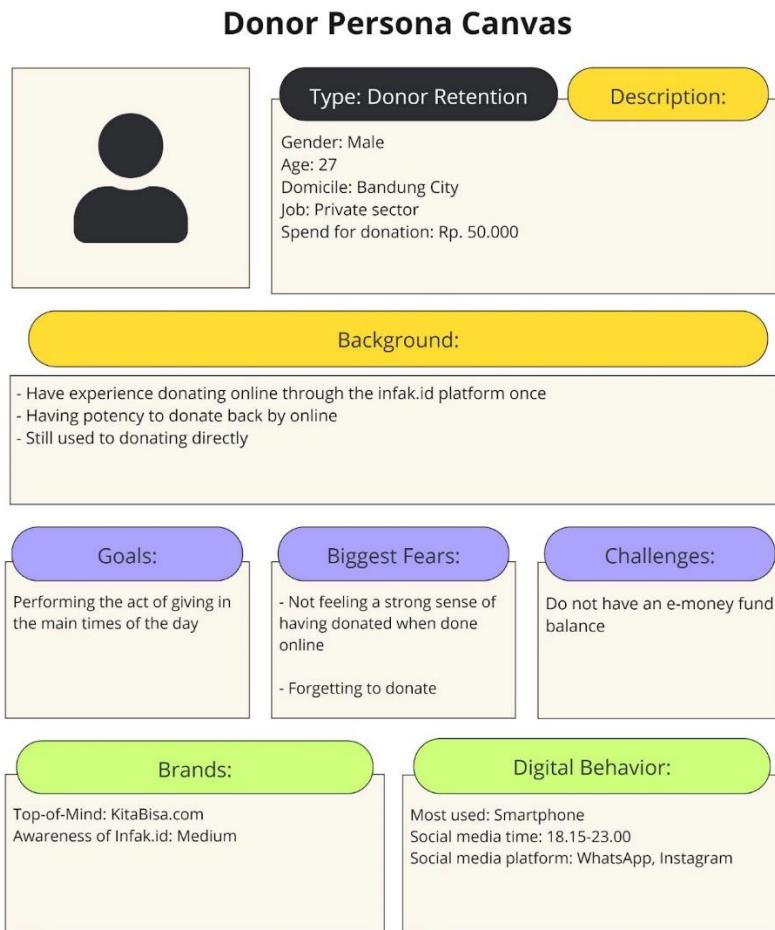


Figure 3. Persona Canva for Persona 1 (Donor Retention)

Figure 3 represents persona canva of Persona 3 as the description, demographic, goals, biggest fear, challenge, brand knowledge and digital behavior. Persona 2 is customer loyalty in this group of customers; they experienced more than once and are 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 this persona's knowledge of infak.id is quite high. The purpose of donating online for persona two is to make it easier to make donations. On the other hand, this persona also has challenges and fears when donating online, her fear is not being able to feel the direct impact of the donation made by this persona, this persona is also worried that they cannot make donations because they do not have an e-money balance.



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

The author will create a customer journey for each persona after looking over the persona canva. The customer journey will outline the viewpoint, actions, emotions, and touchpoints for every 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 depicts the customer journey mapping for Persona 1 (new customer), while Figure represents Persona 2 (loyal customers).

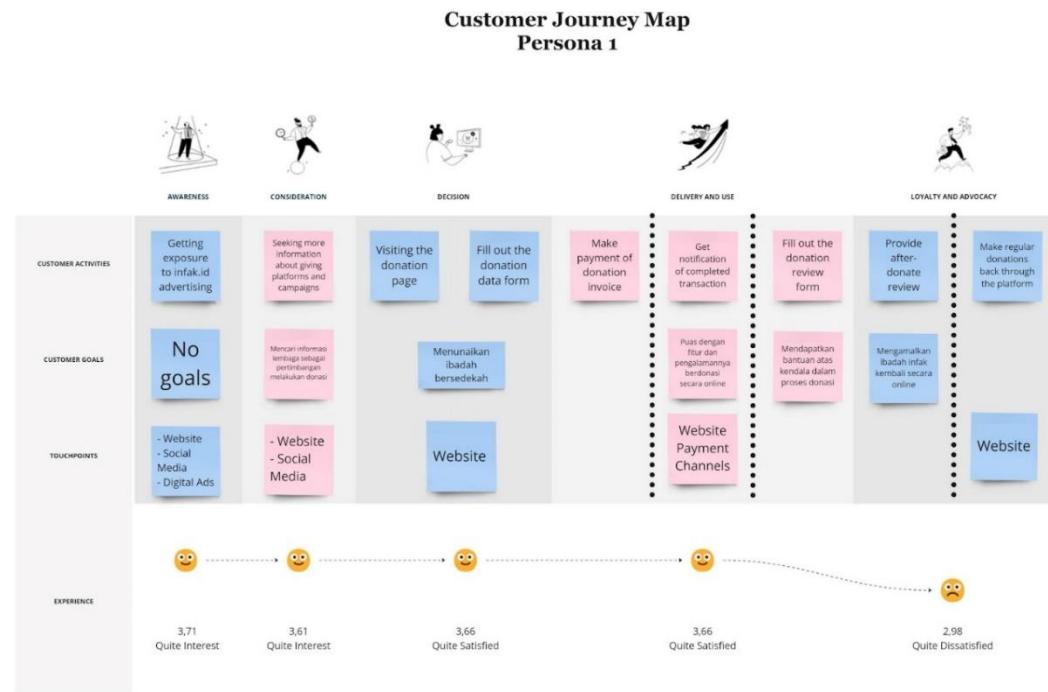


Figure 5. Customer Journey Mapping for Persona 1

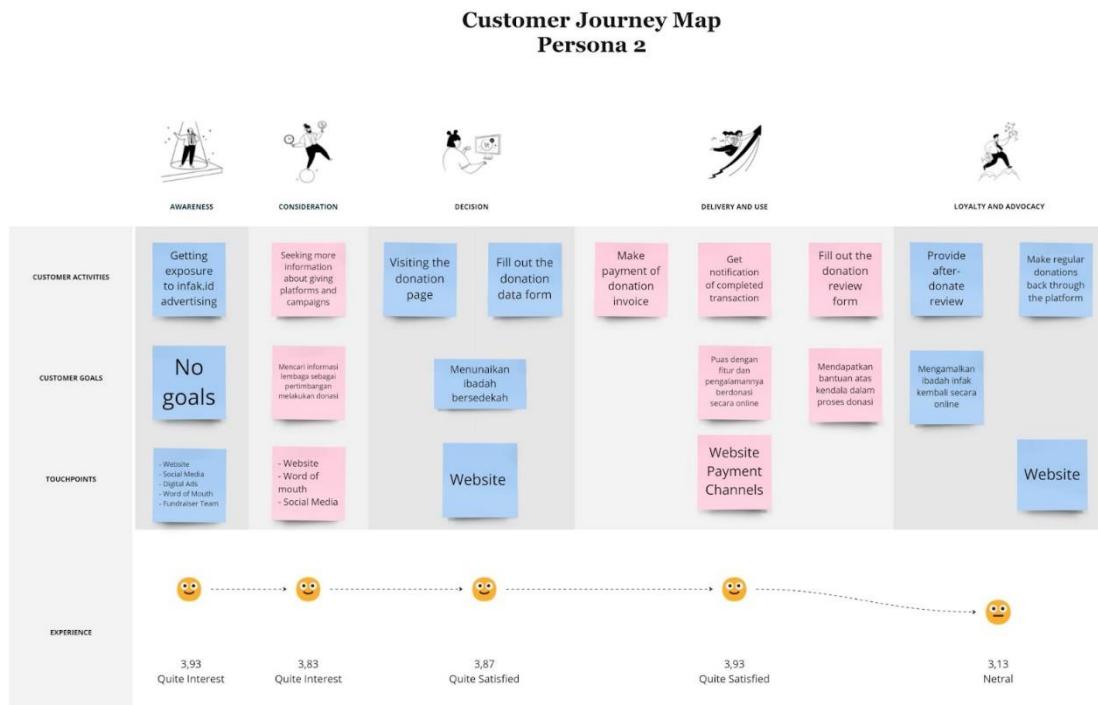


Figure 6. Customer Journey Mapping for Persona 2

The mapping of the donor journey to persona one and persona two that has been described in the previous section of this scientific work is the basis for researchers to carry out an improvement service strategy for the infak.id platform to be able 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 to be weak points for donors to decide to donate again on the Infak.id platform.

Using a service blueprint, the author suggests a solution strategy shown in Figure 6. With this strategy, customers will have a compelling journey and experience. The service delivery process will map out in the service marketing design, from internal back-office operations to client contacts. It often develops staff insights into the service delivery process and design, and the methodology is frequently relatively inwardly focused. The service blueprint tries 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 the green represents the solutions to optimize the customer experience.

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 also 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 be submitted to certain programmes according to their preferences, besides that this is also useful to be able to attract the attention of more donors.

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, then the portfolio is socialized to the audience through the website platform with a tailored carrier. In addition, the infak.id backstage team can also redesign the programme that will be carried out in the future to be offered to the audience.

In addition to making improvements to the current donation process flow, researchers also identified that there is 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, there is no flow of efforts to keep the relationship between the donor and the

infak.id platform maintained or even better, based on the findings from the previous data analysis indicating that the interactions that occur tend to be only transactional interactions.

Two flows that can be developed after donation are the provision of donation reports and regular infak offers. The form of donation reports that can be given to donors can be designed in a form that is suitable for all donors and still thinks about 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 to do.

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 the most donations from the user, this reminder feature can also be combined with an auto-debit system that might be developed in the infak platform. id platform, later 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.

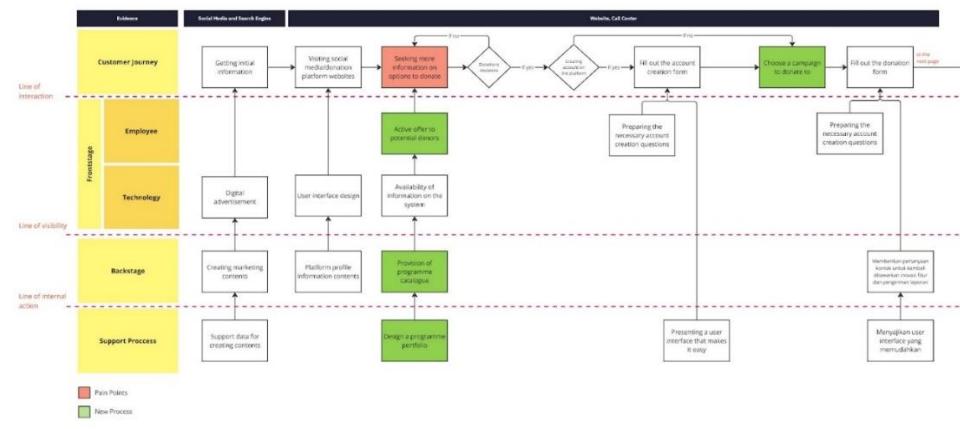


Figure 7 Service Marketing Blueprint for Infak.id

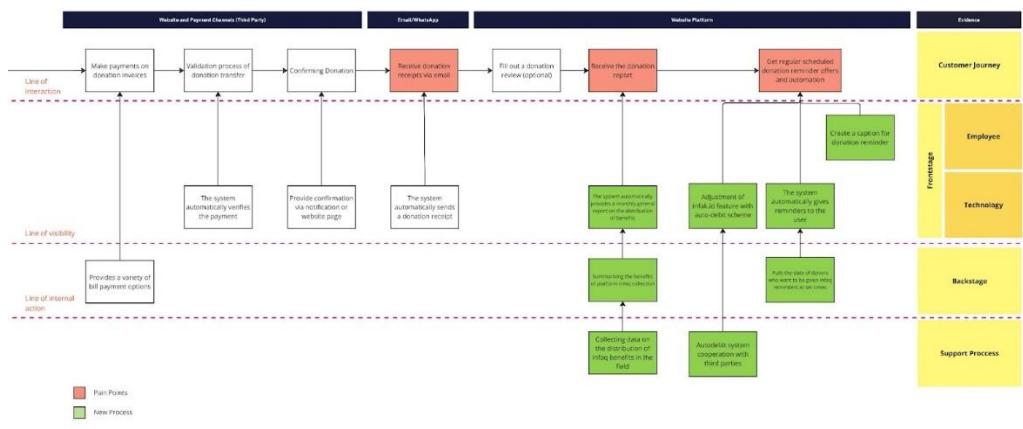


Figure 8. Service Marketing Blueprint for Infak.id

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 then conducted a further review of the user's 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, besides that users also think that the development of features on the platform has an impact on the ease of donors to make their donations.

Due to 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 developing an auto debit system as explained in the business solution section of this study. The implementation plan is presented in 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 carried out 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 regarding the cost-benefit of the service providers. Some 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 the company's needs.

2) Technical Arrangements and System Integration

After the process of identifying a service provider for the payment partner, the next step is to work out the technical arrangements and system integration with the selected service provider. In this process, a technical team can be formed to collaborate with the service provider's team to understand security protocols and other technical requirements. At this stage, development and testing are conducted to ensure that the internal system can interact 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 the users so that user-friendly features should be taken into consideration. In this process, feedback from users is also needed to refine the design and ensure that the feature can provide an optimal experience for users. The entire design process can be done by the UX/UI team. The following is a dummy display of the infak.id feature development:

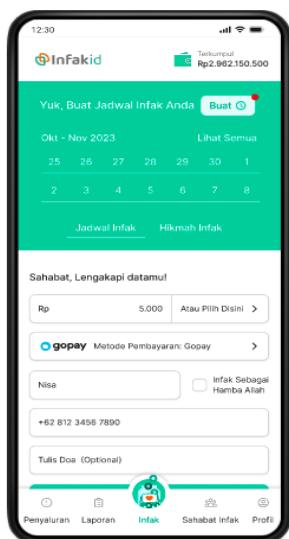


Figure 9. Dummy of Donation Reminder Feature

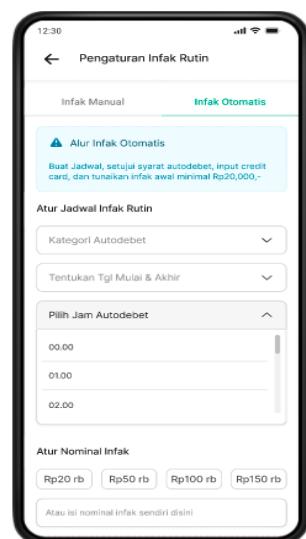


Figure 10. Dummy of System Infak Autodebet

4) Implementation of Security and Legal Compliance

The security and legal compliance teams work together to ensure that the auto-debit feature complies with all applicable regulations and security standards. Security measures such as end-to-end encryption, multi factor

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. Security policy documents and incident handling procedures are also updated to reflect 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 the privacy policy is drafted and reviewed by the legal team. Meetings are held between company representatives and the service provider to negotiate the contract clauses and ensure that all parties understand and agree to the terms. Once agreed upon, the contract is signed by both parties.

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 team and the fundraising department. Intensive training is provided to staff to ensure 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 staff in providing effective support. The team is also equipped with communication scripts and escalation procedures to handle situations that require further attention.

7) Communication of General Information on Auto-debit Feature Through social media

To increase customer awareness of the auto-debit feature, a communication campaign was launched through social media. Informative content such as infographic posts, tutorial videos, and FAQs can be created to explain the benefits and how to use 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 get 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 the effort to communicate the new features on infak.id. Campaigning for features on the platform can be done through digital marketing strategies, such as ads on social media to reach the target audience. Ads are designed to grab users' attention with clear messaging and strong call-to-actions. Social media analytics that can be used to monitor campaign performance include ad 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 on infak.id. In this process, customer feedback is essential to understand satisfaction and the challenges faced. This data is also used to identify areas for improvement and implement changes needed to enhance performance and the overall donor experience. Finally, there will be regular reviews of processes and policies 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 realized properly. Improvements to 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 pain points in customer journeys that affect their redonate intention. These pain points start from donating to the post-donate stage in the donor experience journey. Based on the customer experience journey map for two Persona, donor pain points start when a donor finishes their payment.

Based on analysis, after the donation payment process is carried out, donors feel that there is no more good 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 is a feature 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 will make it easier for users to carry out their routine infaq. Infak.id needs to build business partnerships with its various payment channels to be able to implement this feature, even so there are many benchmarks that can be used as references, including subscription features issued by current digital products.

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