International Journal of Education and Life Sciences (IJELS)
Vol. 4, No. 2 February 2026: 123-138

The influence of service quality, accountability of fund use, and promotion on donor loyalty with donor satisfaction as an intervening variable at LAZ DT Peduli Jakarta

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A R T I C L E I N F O

Keywords: Service Quality, Accountability, Promotion, Donor Satisfaction, Donor Loyalty.

Received : 12 November
Revised : 23 December
Accepted: 10 January

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A B S T R A C T

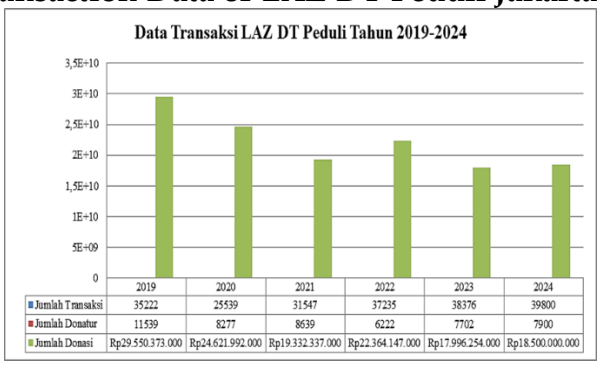
This study examines the effects of IM3's brand image and service quality on customer loyalty, with customer satisfaction serving as a mediating variable in DKI Jakarta. A quantitative associative approach was employed, and data were collected through questionnaires administered to 400 IM3 customers. The data were analyzed using covariance-based Structural Equation Modeling (SEM) with LISREL software.The results demonstrate that brand image and service quality have positive and significant effects on customer satisfaction. Both variables also positively and significantly influence customer loyalty. Moreover, customer satisfaction exerts a strong positive effect on customer loyalty and mediates the relationships between brand image, service quality, and customer loyalty. These findings indicate that enhancing IM3's brand image and service quality contributes to higher customer satisfaction, which subsequently strengthens customer loyalty.

INTRODUCTION

Indonesia is the country with the largest Muslim population in the world, therefore having very large Islamic philanthropy potential in supporting social welfare and the economic development of the ummah. Based on data from the Directorate General of Population and Civil Registration of the Ministry of Home Affairs, the number of Muslims in Indonesia in the first semester of 2024 reached 245,973,915 people or around 87.08% of the total population. From a sociological perspective, society is a complex social network, in which interactions between individuals are formed due to certain interests and motivations (Soekanto, 2003). However, the social reality in Indonesia is still faced with increasingly prominent social inequality that affects economic stability. This inequality is reflected in unequal access to education, health services, and economic opportunities among community groups (Andi Aulia et al., 2025). This condition requires the active role of Islamic philanthropic institutions as government partners in reducing social inequality.

One of the Islamic philanthropic institutions that plays an active role in collecting and managing zakat, infaq, and alms funds is LAZ DT Peduli. Although it already has national legality and good governance, LAZ DT Peduli Jakarta faces challenges in the form of fluctuations in the number of transactions, a decline in the number of donors, and instability in donation values from year to year.

Graph 1. Transaction Data of LAZ DT Peduli Jakarta (2019–2024)

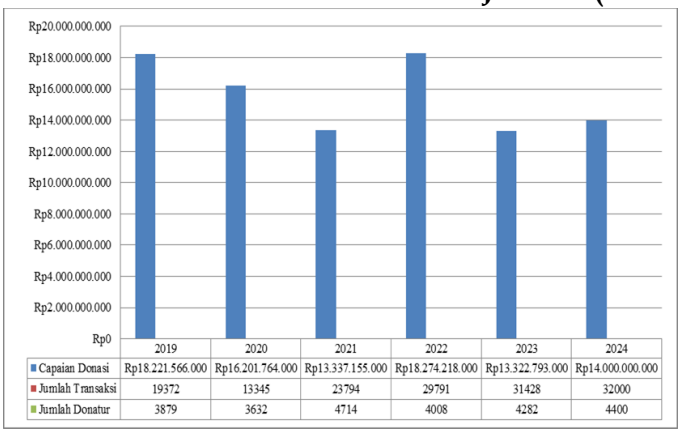


	2019	2020	2021	2022	2023	2024
Jumlah Transaksi	35222	25539	31547	37235	38376	39800
Jumlah Donatur	11539	8277	8639	6222	7702	7900
Jumlah Donasi	Rp29.550.373.000	Rp24.621.992.000	Rp19.332.337.000	Rp22.364.147.000	Rp17.996.254.000	Rp18.500.000.000

Source: LAZ DT Peduli, 2024

The data show that although the number of transactions tends to increase, the number of donors and total donations still experience fluctuations, indicating problems in maintaining donor loyalty. This condition is further affected by the impact of the Covid-19 pandemic and the increasing number of philanthropic institutions as competitors (Kemenag RI). Donor loyalty is reflected not only in the value of donations, but also in donation repetition and donor retention rates. Loyalty is the result of satisfaction that arises from a comparison between expectations and perceived performance (Kotler, 2019), and can be measured through donor retention and market share (Griffin, 2022).

Graph 2. Donor Retention of LAZ DT Peduli Jakarta (2019–2024)



Source: LAZ DT Peduli, 2024

The graph shows that donor retention dynamics are still fluctuating, so appropriate strategies are needed to strengthen long-term relationships between the institution and donors. Service quality is an important aspect in shaping donor satisfaction and loyalty. Service quality is an action carried out to create satisfaction (Kasmir, 2017), and has been proven to have a significant effect on donor loyalty (Ugeng Budi Haryoko & Rahma Dina, 2019). In addition, accountability also plays a role in building donor trust, although empirically its impact on loyalty is not always directly significant (Alfin Nugraha, 2023).

Table 1. Financial Report & Audit Opinion of LAZ DT Peduli

No	Year	External Auditor	Result
1	2019	Public Accounting Firm (KAP) Rubiandini and Partners	WTP
2	2020	Public Accounting Firm (KAP) Djoemarma, Wahyudin and Partners	WTP
3	2021	Public Accounting Firm (KAP) Djoemarma Bede CPA	WTP
4	2022	Public Accounting Firm (KAP) Agus Widarsono	WTP
5	2023	Public Accounting Firm (KAP) Agus Widarsono	WTP
6	2024	Public Accounting Firm (KAP) Agus Widarsono	WTP

Source: LAZ DT Peduli, 2024

Based on the financial report data of LAZ DT Peduli during the 2019 to 2024 period, all audit results conducted by external auditors show an Unqualified Opinion (Wajar Tanpa Pengecualian/WTP). Each year, audits were carried out by different Public Accounting Firms (Kantor Akuntan Publik/KAP), such as KAP Rubiandini and Partners in 2019, KAP Djoemarma and Partners in 2020 and 2021, and KAP Agus Widarsono in 2022 and 2024. The consistency of audit results with unqualified opinions indicates that the financial management of LAZ DT Peduli is carried out transparently, accountably, and in accordance with applicable accounting standards.

In addition to service quality and accountability, promotion also affects donor loyalty. Promotion has been proven to have a positive and significant effect on donor loyalty (Andrika Saputra et al., 2020). However, loyalty is not only directly influenced by promotion, but also by the level of donor satisfaction. Donor satisfaction has been proven to mediate the effect of service quality and promotion on donor loyalty (Novianti et al., 2018). Based on a review of previous studies, there are still inconsistencies in research results and limitations in testing the role of donor satisfaction as an intervening variable. A summary of the research gap is presented as follows.

Table 2. Research Gap

Researcher / Year	**Research Focus**	**Results / Findings**	**Research Gap (Gap Riset)**
Muhammad I. Surur et al. (2021?) – Al-Falah Foundation, Jember	Impact of Service, Transparency, Accountability → Muzakki Satisfaction & Loyalty	Service, Transparency, and Accountability have a significant effect on Satisfaction. Service does not have a significant effect on Loyalty, while Transparency and Accountability have a significant effect on Loyalty, and Satisfaction has a significant effect on Loyalty.	Does not discuss the Promotion variable; the mediation mechanism through Satisfaction has not been explained in depth.
Runi Nurazizah & Sungkono (2023) – Mentari Ilmu Foundation, Karawang	Impact of Promotion and Service Quality → Donor Trust & Loyalty	Promotion and Service Quality have a positive and significant effect on Loyalty through the mediator of Trust.	Does not include the Accountability variable; does not explore mediation through Donor Satisfaction directly.
Ugeng Budi Haryoko & Rahma Dina (2019) – Yatim Graha Raya, Bintaro	Impact of Service Quality → Donor Loyalty	The effect of Service Quality on Donor Loyalty is low (r = 0.280; R^2 = 8%) but significant.	Does not include the Accountability or Promotion variables; does not consider the role of Donor Satisfaction as a mediating variable.
Shalsabila Azzahra (2024) – LAZNAS PPPA Daarul Qur'an, West Java	Impact of Empowerment Programs & Service Quality on Donor	Service Quality is significant on Satisfaction and Loyalty; empowerment programs are	Does not include the Accountability and Promotion variables; the mediation mechanism of Satisfaction does not

	Satisfaction and Loyalty	significant on Loyalty but not on Satisfaction; mediation of Satisfaction in this relationship is not significant.	apply to Service Quality and Empowerment Programs.
Andrika Saputra et al. (2020?) – Dompet Dhuafa, Riau	Impact of Promotion & Service Quality → Donor Trust & Loyalty	Promotion and Service Quality have a positive and significant effect on Loyalty through the mediator of Trust.	Does not include the Accountability variable; does not involve Donor Satisfaction as a mediator or variable.
Maftachul Ningrum (2022?) – Zakat Management Institution, Magelang	Impact of Service Quality, Accountability, and Religiosity → Muzakki Loyalty with Trust as Mediator	Service Quality and Religiosity have a significant direct effect on Loyalty. Accountability is not significant directly, but has a significant effect through the mediator of Trust. Service Quality is not mediated by Trust.	Does not include the Promotion variable; does not apply Donor Satisfaction as a mediator.

Source: Processed Data, 2025

Based on the literature review, there are still inconsistencies in research results related to aspects that influence donor loyalty, particularly the variables of service quality, accountability, and promotion. The effect of service quality on loyalty shows varied results, while accountability often has an indirect effect and promotion is generally tested only directly without considering the role of donor satisfaction as an intervening variable. In addition, most previous studies have more frequently applied trust as a mediating variable, whereas donor satisfaction is still relatively rarely examined and shows inconsistent results. Therefore, this study integrates service quality, accountability in fund utilization, and promotion into a single research model to test their effects on donor loyalty with donor satisfaction as an intervening variable at LAZ DT Peduli Jakarta, so that it is expected to provide theoretical contributions to the development of donor loyalty models as well as practical implications for zakat management institutions in formulating strategies to enhance and sustain donor loyalty.

METHOD

This study applies a quantitative approach with descriptive and associative research types. The quantitative approach was chosen because all stages of the research, starting from hypothesis formulation, data collection, to analysis and conclusion drawing, are carried out based on numerical measurement and statistical analysis.

Descriptive research aims to provide a systematic, factual, and accurate description of the characteristics of the variables studied, while associative research is applied to test causal relationships among variables (Ginting, 2022). The population of this study consists of all regular donors of LAZNAS DT Peduli Jakarta for the period 2020–2023 totaling 2,058 people. Sample determination was carried out using a non-probability sampling technique with the Slovin formula (Sugiyono, 2019), resulting in 335 respondents. Research data were sourced from primary and secondary data as stated by Sekaran (2016), which were collected through questionnaires, observations, and documentation.

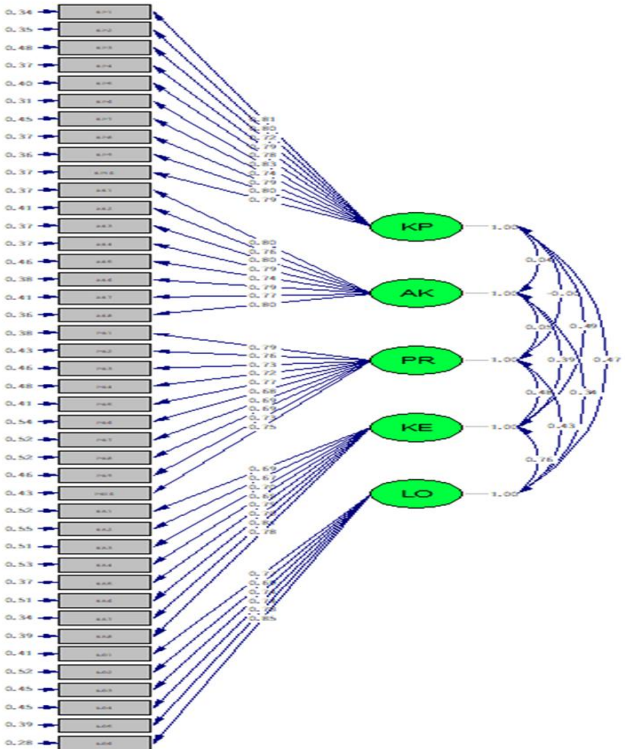
The main data collection instrument in this study was a closed questionnaire using a five-point Likert scale, namely 1 (strongly disagree) to 5 (strongly agree). Before being applied in the main study, the instrument was first tested on 30 respondents who had characteristics similar to the research population. Validity testing was carried out using Pearson Product Moment correlation, with items declared valid if the calculated r value > r table or the significance value < 0.05 (Ghozali, 2021). Furthermore, reliability testing was conducted using the Cronbach's Alpha method, in which the instrument is declared reliable if it has an α value ≥ 0.70 (Ghozali, 2021). The test results show that all statement items were declared valid and reliable, so the instrument was suitable for collecting research data.

Data analysis was carried out using a covariance-based Structural Equation Modeling (SEM) approach with the help of LISREL software. SEM was applied because it can test causal relationships among latent constructs simultaneously through measurement and structural models (Gaskin, 2025). The covariance-based SEM approach was chosen because this study aims to confirm a theoretical model that has been previously developed, making it more appropriate than the variance-based approach (Hair et al., 2019). The analysis stages include descriptive statistical analysis to describe data characteristics (Kline, 2023), Confirmatory Factor Analysis (CFA) testing to assess construct validity and reliability (Kline, 2023), Goodness of Fit (GoF) testing to assess model fit (Hair et al., 2019), testing of the coefficient of determination (R^2), and hypothesis testing through analysis of direct and indirect effects based on path coefficient values and t-values ≥ 1.96 at a 5 percent significance level (Kline, 2023).

RESULTS

Confirmatory Factor Analysis (CFA) testing was conducted to ensure that each indicator validly and reliably reflects the measured latent constructs. CFA was applied to confirm the suitability of indicators with the theoretically established factor structure (Kline, 2023). Convergent validity in this study was evaluated through standardized loading factor (SLF), Average Variance Extracted (AVE), and Construct Reliability (CR) values to assess the strength and consistency of indicators in measuring the same construct.

Figure 1. CFA LISREL Model



Source: Processed Data, 2025

Table 3. Confirmatory Factor Analysis (CFA)

Variable	Indicator	SLF	Error	AVE	CR
Service Quality	KP1	0,810	0,340	0,619	0,909
	KP2	0,800	0,350		
	KP3	0,720	0,480		
	KP4	0,790	0,370		
	KP5	0,780	0,400		
	KP6	0,830	0,310		
	KP7	0,740	0,450		
	KP8	0,790	0,370		
	KP9	0,800	0,360		
	KP10	0,790	0,370		
Accountability	AK1	0,800	0,370	0,610	0,889
	AK2	0,760	0,410		
	AK3	0,800	0,370		
	AK4	0,790	0,370		
	AK5	0,740	0,460		
	AK6	0,790	0,380		
	AK7	0,770	0,410		
	AK8	0,800	0,360		
Promotion	PR1	0,790	0,380	0,536	0,909
	PR2	0,760	0,430		

	PR3	0,730	0,460		
	PR4	0,720	0,480		
	PR5	0,770	0,410		
	PR6	0,680	0,540		
	PR7	0,690	0,520		
	PR8	0,690	0,520		
	PR9	0,730	0,460		
	PR10	0,750	0,430		
Donor Satisfaction	KE1	0,690	0,520	0,534	0,888
	KE2	0,670	0,550		
	KE3	0,700	0,520		
	KE4	0,690	0,530		
	KE5	0,790	0,370		
	KE6	0,700	0,510		
	KE7	0,810	0,340		
	KE8	0,780	0,390		
Loyalty	LO1	0,770	0,410	0,583	0,857
	LO2	0,690	0,520		
	LO3	0,740	0,450		
	LO4	0,740	0,450		
	LO5	0,780	0,390		
	LO6	0,850	0,280		

Source: Processed Data, 2025

Based on the results of the Confirmatory Factor Analysis (CFA) test in the table above, all research indicators have Standardized Loading Factor (SLF) values above 0.60, indicating that each indicator can strongly and validly reflect the latent constructs. In addition, all variables meet the criteria for convergent validity and construct reliability, with Average Variance Extracted (AVE) values > 0.50 and Composite Reliability (CR) values > 0.70. Therefore, it can be concluded that the research instrument is valid and reliable and is suitable for structural model analysis and further hypothesis testing.Goodness of Fit (GoF) testing was conducted to assess the suitability of the structural model with empirical data. The GoF evaluation was carried out through various fit indices, such as RMSEA, CFI, GFI, and TLI, to ensure that the estimated model can adequately represent the relationships among variables (Hair et al., 2019).

Table 4. Goodness of Fit

Fit Measure	Value	Benchmark Value	Description
P-Value (Chi-Square)	0.0880	> 0.05	Good Fit
Root Mean Square Error of Approximation (RMSEA)	0.0212	< 0.10	Good Fit

Fit Measure	Value	Benchmark Value	Description
Normed Fit Index (NFI)	0.901	> 0.90	Good Fit
Relative Fit Index (RFI)	0.995	> 0.90	Good Fit
Comparative Fit Index (CFI)	0.986	> 0.90	Good Fit
Incremental Fit Index (IFI)	0.986	> 0.90	Good Fit
Non-Normed Fit Index / Tucker-Lewis Index (NNFI/TLI)	0.985	> 0.90	Good Fit
Standardized Root Mean Square Residual (SRMR)	0.0368	< 0.08	Good Fit
Goodness of Fit Index (GFI)	0.988	≥ 0.90	Good Fit
Adjusted Goodness of Fit Index (AGFI)	0.975	≥ 0.90	Good Fit
Parsimony Normed Fit Index (PNFI)	0.947	> 0.90	Good Fit
Parsimony Goodness of Fit Index (PGFI)	0.796	> 0.50	Good Fit
Critical N (Hoelter's CN)	325.822	> 200	Good Fit

Source: Processed Data, 2025

Based on the results of the coefficient of determination (R-Square) test in Table 4.13, the Donor Satisfaction variable has an R^2 value of 0.590, indicating that 59.0% of the variation in donor satisfaction can be explained by Service Quality, Accountability, and Promotion, while the rest is influenced by other factors outside the model. Furthermore, the Donor Loyalty variable has an R^2 value of 0.614, which means that Service Quality, Accountability, Promotion, and Donor Satisfaction simultaneously can explain 61.4% of the variation in donor loyalty. R^2 values in the range of 0.50–0.75 indicate that the structural model in this study has a substantial level of explanatory power in explaining the relationships among the latent variables studied.

Direct hypothesis testing was conducted to test the direct effects among latent variables in the research model. An effect is declared significant if the t-value ≥ 1.96 with a significance level of $p < 0.05$, indicating the presence of a causal relationship among constructs (Kline, 2023).

Table 5. R Square

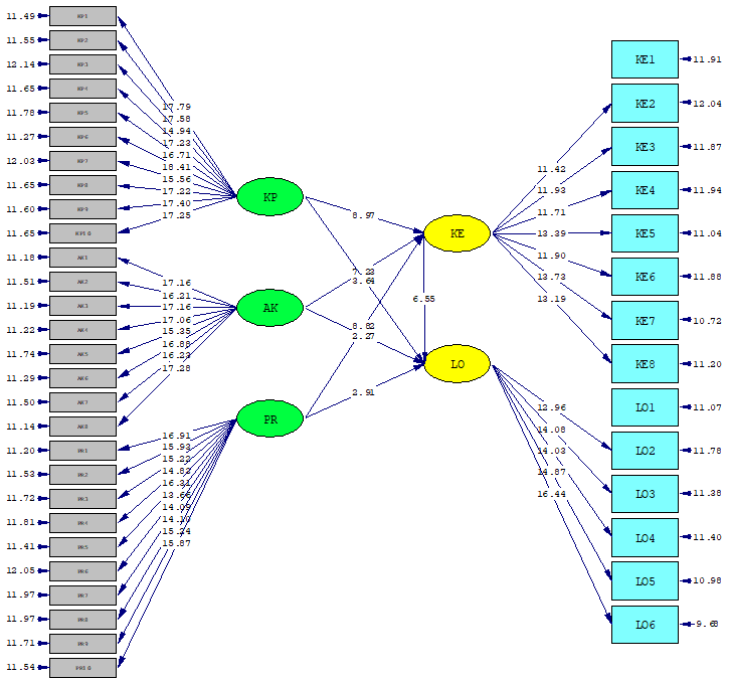
Endogenous Variables	*R-Square* (R^2)	Percentage
Donor Satisfaction (Z)	0.590	59%
Donor Loyalty (Y)	0.614	61,4%

Source: Processed Data, 2025

Based on the results of the coefficient of determination (R-Square) test in Table 4.13, the Donor Satisfaction variable has an R^2 value of 0.590, indicating that 59.0% of the variation in donor satisfaction can be explained by Service Quality, Accountability, and Promotion, while the rest is influenced by other factors outside the model. Furthermore, the Donor Loyalty variable has an R^2 value of 0.614, which means that Service Quality, Accountability, Promotion, and Donor Satisfaction simultaneously can explain 61.4% of the variation in donor loyalty. R^2 values in the range of 0.50–0.75 indicate that the structural model in this study has a substantial level of explanatory power in explaining the relationships among the latent variables studied.

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Figure 2. CFA LISREL Model



Source: Processed Data, 2025

Table 6. Direct Hypotheses

Hypothesis Code	Inter-Variable Relationship	*Path Coefficient*	*T-Statistics (Z-value)*	*P-Value*	Description
H1	Service Quality (X1) → Donor Satisfaction (Z)	0.473	8.968	0.000	Accepted (Significant)
H2	Accountability (X2) → Donor Satisfaction (Z)	0.350	7.227	0.000	Accepted (Significant)
H3	Promotion (X3) → Donor Satisfaction (Z)	0.464	8.819	0.000	Accepted (Significant)
H4	Service Quality (X1) → Donor Loyalty (Y)	0.203	3.642	0.000	Accepted (Significant)
H5	Accountability (X2) → Donor Loyalty (Y)	0.113	2.274	0.023	Accepted (Significant)
H6	Promotion (X3) → Donor Loyalty (Y)	0.162	2.913	0.004	Accepted (Significant)
H7	Donor Satisfaction (Z) → Donor Loyalty (Y)	0.540	6.546	0.000	Accepted (Significant)

Source: Processed Data, 2025

Based on the results of hypothesis testing in the table above, all inter-variable relationships show p-values < 0.05 and T-Statistics > 1.96; therefore, all research hypotheses are declared accepted and statistically significant. These results indicate that Service Quality, Accountability, and Promotion have a positive and significant effect on Donor Satisfaction. In addition, these three variables, together with Donor Satisfaction, also have a positive and significant effect on Donor Loyalty. Based on the results of direct hypothesis testing, all inter-variable relationships show p-values < 0.05 and T-Statistics > 1.96, so all research hypotheses are accepted. These findings indicate that Service Quality, Accountability, and Promotion have a positive and significant effect on Donor Satisfaction, and both directly and together with Donor Satisfaction have a positive and significant effect on Donor Loyalty.

The relationships among variables are formulated in structural equations, namely Donor Satisfaction is influenced by Service Quality, Accountability, and Promotion (KE = 0.473 KP + 0.350 AK + 0.464 PR; R^2 = 0.590), while Donor Loyalty is influenced by Donor Satisfaction, Service Quality, Accountability, and Promotion (LO = 0.540 KE + 0.203 KP + 0.113 AK + 0.162 PR; R^2 = 0.614).

These findings confirm that Donor Satisfaction is the most dominant aspect in shaping loyalty; therefore, increasing satisfaction is the main key to maintaining and enhancing donor loyalty at LAZ DT Peduli KPP Jakarta. Indirect hypothesis testing was conducted to assess the effect of exogenous variables on endogenous variables through mediating variables. An indirect effect is declared significant if the t-value ≥ 1.96 or the p-value < 0.05, indicating the presence of a mediating role in the structural model (Kline, 2023).

Table 7. Indirect Hypotheses

Hypothesis Code	Inter-Variable Relationship	*Path Coefficient (Indirect)*	*T-Statistics*	*P-Value*	Description
H8	Service Quality (X1) → Donor Loyalty (Y) through Donor Satisfaction (Z)	0.255	5.876	0.000	Accepted (Significant)
H9	Accountability (X2) → Donor Loyalty (Y) through Donor Satisfaction (Z)	0.189	5.291	0.000	Accepted (Significant)
H10	Promotion (X3) → Donor Loyalty (Y) through Donor Satisfaction (Z)	0.251	5.836	0.000	Accepted (Significant)

Source: Processed Data, 2025

Based on the testing results in Table 4.15, all mediation paths show p-values < 0.05 and T-Statistics > 1.96; therefore, all indirect hypotheses are declared accepted and statistically significant. This proves that Donor Satisfaction acts as a mediating variable in the relationship between Service Quality, Accountability, and Promotion on Donor Loyalty. Service Quality has the largest indirect effect on loyalty through satisfaction, followed by Promotion and Accountability. These findings indicate that improving service quality, transparency in fund management, and promotional effectiveness will first shape donor satisfaction, which in turn strengthens donor loyalty to continue donating and maintain long-term relationships with the institution.

DISCUSSION

The research results show that service quality, accountability in fund utilization, and promotion have a positive and significant effect on donor satisfaction at LAZ DT Peduli Jakarta. These findings confirm that donor satisfaction is formed from perceived service experiences, transparency in fund management, and the effectiveness of promotional communication. Service quality, which includes friendliness, timeliness, clarity of information, and staff empathy, is proven to increase satisfaction, in line with the SERVQUAL service

quality theory proposed by Parasuraman, Zeithaml, and Berry, as well as the views of Kotler and Keller, which state that satisfaction arises when service performance meets or exceeds expectations. These results are also consistent with the empirical findings of Isnaini (2022) and Syakuro and Fikriyah (2020), which emphasize the role of service quality in increasing donor satisfaction.

In addition, accountability has a positive and significant effect on donor satisfaction, indicating that transparency, openness of reports, and accountability in fund utilization increase donors' sense of security and trust. These findings are in line with the research of Nassikhah (2023) and Wibowo and Susliyanti (2024), which state that accountability and transparency are important aspects in shaping satisfaction. From the perspective of Kotler and Keller's customer value theory, accountability increases donors' perceived value, thereby encouraging satisfaction. Promotion is also proven to have a positive effect on donor satisfaction, because informative, persuasive, and emotionally valuable promotions help donors understand the social benefits of institutional programs. These findings are consistent with the research of Kurniawan (2022) and Ferdianto et al. (2025) and support Kotler and Keller's promotion mix theory, which states that promotion functions to shape perceptions and customer satisfaction.

Furthermore, service quality, accountability, and promotion are proven to have a positive and significant effect on donor loyalty. Service quality encourages loyalty through positive experiences and service consistency, in line with Griffin's customer loyalty theory, as well as the findings of Musqari and Huda (2018) and Anggraini and Budiarti (2020). Accountability also affects loyalty by building long-term trust, in accordance with Kotler and Keller's relationship marketing concept, and is supported by the research results of Sudrajat (2020) and Jumriani (2021). Meanwhile, promotion affects loyalty through the formation of emotional attachment and donor preferences, as evidenced by Saputra et al. (2020) and Anggraini and Budiarti (2020).

The most important finding in this study is the role of donor satisfaction as a mediating variable. Satisfaction is proven to have the strongest effect on loyalty and significantly mediates the effects of service quality, accountability, and promotion on donor loyalty. These results are in line with Oliver's satisfaction–loyalty theory, which states that satisfaction is the main prerequisite for the formation of long-term loyalty. These empirical findings are also consistent with the studies of Musqari and Huda (2018), Munawaroh and Alvionita (2025), Surur (2024), and Taris and Purwanto (2022), which emphasize that satisfaction is the main mechanism bridging the impact of various organizational aspects on loyalty. Thus, donor loyalty at LAZ DT Peduli Jakarta is formed through a gradual process, starting from good service quality, accountability, and promotion, which then create satisfaction and lead to donor commitment and loyalty.

CONCLUSION

Based on the results of the questionnaire data analysis on donors of LAZ DT Peduli Jakarta, it can be concluded that service quality, accountability in fund utilization, and promotion have been proven to have a positive and significant effect on donor satisfaction. This means that the better the services provided—characterized by quick responses, clear communication, and a comfortable donation experience—combined with transparent fund management and the delivery of program information through attractive promotions, the higher the level of donor satisfaction with the institution. These findings indicate that donor satisfaction is formed through a combination of good service experiences, confidence in accountable governance, and stronger understanding of institutional programs through promotional activities.

Furthermore, service quality, accountability in fund utilization, and promotion are also proven to have a positive and significant effect on donor loyalty, both directly and through donor satisfaction as an intervening variable. In other words, donor satisfaction becomes an important mechanism that strengthens the relationship between these three aspects and loyalty, so that satisfied donors tend to continue donating, increase their contribution frequency, and recommend the institution to others. Therefore, strategies to strengthen donor loyalty at LAZ DT Peduli Jakarta need to focus on improving consistent service quality, accessible reporting and transparency in fund utilization, and more targeted and sustainable promotions so that long-term relationships with donors become stronger.

For LAZ DT Peduli Jakarta, the results of this study highlight the importance of continuous efforts to improve service quality for donors through fast, accurate, and professional information delivery, both directly and through digital channels. In addition, strengthening accountability and transparency in fund utilization needs to be continuously implemented by presenting financial and fund distribution reports regularly, clearly, and in an easily accessible manner for donors. Promotional strategies also need to be optimized through more creative, persuasive, and emotionally engaging communication approaches, so that they not only increase public understanding of institutional programs but also encourage donor participation and long-term loyalty

For future researchers, this study can be developed by expanding the scope of research to more than one zakat management institution so that the results have stronger generalizability. The addition of other variables such as trust, institutional image, religiosity, or donor commitment is also recommended to enrich the research model. In addition, the use of mixed-method approaches through in-depth interviews or qualitative studies can provide a more comprehensive understanding of donors' motivations, perceptions, and experiences in building and maintaining loyalty toward zakat institutions.

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