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Determinants of Donor Decisions in Zakat Institutions: Service Quality, Digital Campaigns, Online Fundraising and the Moderating Role of Transparency

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Abstract: Digital transformation is changing the way Islamic philanthropic organizations and donors interact. Zakat organizations no longer rely solely on in-person services but also utilize digital campaigns and online fundraising channels to encourage donor participation. This study aims to analyze the influence of service quality, digital marketing campaigns, and online fundraising on donors' decisions to donate to the Baitul Maal Hidayatullah National Zakat Institution (LAZNAS BMH). It also examines the role of transparency in moderating the effect of service quality on donors' decisions. The study employed an explanatory quantitative approach with 280 respondents who were active LAZNAS BMH donors over the past year. The sample was selected using non-probability sampling with a purposive sampling technique. Data were collected via a five-point Likert-scale questionnaire and analyzed using Partial Least Squares-Structural Equation Modeling (PLS-SEM) through SmartPLS 4. The results indicate that digital marketing campaigns have a positive and significant effect on donor decisions, and online fundraising also has a positive and significant effect. Conversely, service quality does not have a significant effect on donor decisions, and transparency was not found to moderate the effect of service quality on donor decisions. An R^2 value of 0.750 indicates that the model explains 75% of the variation in donor decisions. The findings suggest that in the context of increasingly digitized zakat fundraising, digital communication and fundraising tools play a stronger empirical role in driving donor decisions than service quality does directly.
Keywords: Quality of Service, Digital Marketing, Online Fundraising, Transparency, Zakat

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Introduction

Advances in digital technology are transforming the way nonprofit organizations and philanthropic institutions build relationships with the public, communicate information, and raise funds. Donations, which were previously made primarily through face-to-face interactions, are now integrated with social media, crowdfunding platforms, websites, apps, and various digital payment channels. These changes mean that a person's decision to donate is influenced not only by altruistic or religious motivations but also by how organizations build trust, deliver service experiences, communicate their campaigns, and provide information on how funds are used. White, demonstrate that the psychological factors shaping a person's intention to give play a crucial role in explaining donation behavior.[1] This process becomes complex because potential donors can compare various organizations and campaigns before making a choice. Nguyen, show that[2] there is a gap between the intention to support charitable organizations and the actual act of donating; therefore, philanthropic organizations need to understand the factors that drive individuals from initial interest to an actual decision to donate.

The vast potential of philanthropy does not automatically result in optimal fundraising outcomes. Nonprofit organizations must be able to convert public attention into concrete donation decisions. Jun, found that individuals who intend to support charitable organizations do not always act on that intention due to considerations of time, effort, resources, or other situational[3] factors.[4] This situation indicates that the existence of significant social needs is not sufficient to guarantee donations. Organizations need to create a straightforward donation process, compelling communication, and an experience that reduces uncertainty among potential donors. At the same time, the growth of online donation platforms has expanded the public's options, meaning philanthropic organizations must compete not only for attention but also to maintain credibility and build strong reasons for donors to choose a specific organization. Sander dan Zabel, show that the development of online donation platforms has created a new form

[1] White, K. M., L. C. Starfelt Sutton, and X. Zhao, "Charitable Donations and the Theory of Planned Behaviour: A Systematic Review and Meta-Analysis," *PLOS ONE*, Vol. 18 No. 5 (2023), Artikel e0286053. DOI: https://doi.org/10.1371/journal.pone.0286053.

[2] Nguyen, C., M. Faulkner, S. Yang, J. Williams, and L. Tong, "Mind the Gap: Understanding the Gap between Intentions and Behaviour in the Charity Context," *Journal of Business Research*, Vol. 148 (2022), hlm. 216–224. DOI: https://doi.org/10.1016/j.jbusres.2022.04.044.

[3] Sander, P., and J. Zabel, "It Is a Match! How Donors and Nonprofit Organizations Come Together on a Matching Donation Platform," *Journal of Philanthropy and Marketing*, Vol. 29 No. 2 (2024), Artikel e1845. DOI: https://doi.org/10.1002/nvsm.1845.

[4] Jun, K., Z. Hu, and Y. Sun, "Impact of Authentic Leadership on Employee Turnover Intention: Perceived Supervisor Support as Mediator and Organizational Identification as Moderator," *Frontiers in Psychology*, Vol. 14 (2023), Artikel 1009639. DOI: https://doi.org/10.3389/fpsyg.2023.1009639.

of interaction between donors and nonprofits, with trust and the donation process playing a crucial role in the acceptance of these platforms.[5]

Donor behavior is fundamentally a decision-making process involving cognitive, emotional, social, and situational considerations. Donors may consider the social benefits of donating, the organization's credibility, the ease of transactions, the quality of communication, and the confidence that funds will be used in accordance with the stated purpose of the campaign. Buyong, demonstrates that the constructs in the Theory of Planned Behavior can explain variations in charitable giving intentions and behavior, meaning that the decision to donate cannot be viewed merely as a spontaneous act. Satisfaction and trust are also crucial. Bhatt, show that online satisfaction and online trust are key antecedents in predicting donation intentions on app-based crowdfunding platforms.[6] A donor's decision to donate to an organization is the result of an evaluation of various stimuli received, including service quality, digital campaigns, fundraising activities, and information regarding the organization's transparency.

The above pertains to the growth of the National Zakat Management Agency - Baitul Maal Hidayatullah (LAZNA - BMH) as an Islamic philanthropy organisation focused on collecting and distributing zakat, infaq, sadaqah, grants, humanitarian aid, and CSR funds through educational, da'wah, humanitarian, and economic initiatives. BMH has also developed digital channels to support fundraising activities and communication with the public. BMH features various campaigns with information regarding the funds raised and the number of donors. BMH also prioritizes transparency and accountability as integral parts of its public communication. In fact, BMH launched a blockchain-based crowdfunding platform in partnership with iBantu to strengthen transparency and trust in philanthropic management. These developments indicate that BMH faces a strategic need to understand the factors that influence the public's decision to donate, particularly when service delivery, digital campaigns, fundraising, and transparency efforts occur simultaneously.

Service quality is a factor that shapes donors' evaluations of philanthropic organizations. Although donors do not purchase products in the conventional sense, they still receive a form of service ranging from the ease of obtaining information, responses to inquiries, ease of payment, transaction confirmation, to post-donation reporting. Strauss dan Schoeman, emphasize that nonprofit organizations must prioritize service quality because stakeholders have diverse

[5] Buyong, A., "Online Donations and the Theory of Planned Behaviour," *Labuan e-Journal of Muamalat and Society (LJMS),* Vol. 18 No. 1 (2024), hlm. 111–130.

[6] Bhatt, V., S. Pandey, R. Patel, S. Ghodake, H. Jariwala, and S. Thomas, "Predicting Online Donation Intention in Donation-Based Crowdfunding Apps: A Multi-Stage SEM-ANN-NCA Model Integrating Anthropomorphism, Satisfaction, Trust, and Privacy Concerns," *Journal of Nonprofit & Public Sector Marketing,* Vol. 37 No. 1 (2025), hlm. 80–104. DOI: https://doi.org/10.1080/10495142.2024.2351012.

needs and expectations; thus, service quality must be understood as a multidimensional construct that is continuously evaluated and improved.[7] Service quality can also manifest in the form of platform quality and transaction processes. Zhang, highlight the importance of donation processing and trust on online donation platforms.[8] The better the quality of service perceived by donors, the greater the likelihood of positive evaluations that can encourage the decision to donate.

Digital marketing campaigns are strategic because digital media allow nonprofit organizations to reach potential donors broadly, quickly, interactively, and in a segmented manner. Digital campaigns serve not only as a medium for conveying information about the needs of beneficiaries but also as an instrument for building brand image, engagement, trust, and, ultimately, donation intent. Yoon, demonstrates that the adoption of digital marketing is a critical issue for the sustainability of nonprofit organizations because digital technology enables organizations to enhance their communication and marketing capabilities.[9] B[10]ilgin dan Kethüda, examined charity social media marketing and its impact on charity brand image, brand trust, and donation intention. Their findings show that social media marketing activities have a direct impact on shaping potential donors' responses. Message quality, communication intensity, content appeal, interactivity, and the credibility of digital campaigns are key aspects that BMH must consider in influencing donor decisions.

Fundraising is a core activity that determines a nonprofit organization's ability to secure resources for implementing social programs. Modern fundraising has shifted from conventional fund-raising activities toward managing long-term relationships with donors through various communication channels. Harken, demonstrate that online fundraising via email marketing involves critical success factors that determine the effectiveness of a nonprofit organization's fundraising efforts.[11] Lawson-body, demonstrate that an organization's presence on digital

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[7] Strauss, M., and R. Schoeman, "Patients' Perception of Service Quality in a Healthcare Not-for-Profit Organisation," *South African Family Practice,* Vol. 64 No. 1 (2022), Artikel 5490. DOI: https://doi.org/10.4102/safp.v64i1.5490.

[8] Zhang, T., Q. Zhang, R. Jiang, T. Gao, and M. Yang, "Online Users' Donation Behavior to Medical Crowdfunding Projects: Mediating Analysis of Social Presence and Perceived Differences in Trust," *Frontiers in Psychology,* Vol. 13 (2022), Artikel 1008494. DOI: https://doi.org/10.3389/fpsyg.2022.1008494.

[9] Yoon, C., "Factors Affecting the Adoption of Digital Marketing in Non-Profit Organizations: An Empirical Study," *Administrative Sciences,* Vol. 14 No. 1 (2024), Artikel 10. DOI: https://doi.org/10.3390/admsci14010010.

[10] Bilgin, Y., and Ö. Kethüda, "Charity Social Media Marketing and Its Influence on Charity Brand Image, Brand Trust, and Donation Intention," *VOLUNTAS: International Journal of Voluntary and Nonprofit Organizations,* Vol. 33 No. 5 (2022), hlm. 1091–1102. DOI: https://doi.org/10.1007/s11266-021-00426-7.

[11] Harken, S., V. Mertins, and M. Urselmann, "Online Fundraising for NPOs via Email Marketing—A Critical Success Factors Analysis in Germany, Austria, and Switzerland," *International Review on*

channels can increase donors' commitment to giving.[12] Fundraising activities, therefore, are not only focused on the amount of funds raised but also on how the organization builds relationships, communicates the urgency of its programs, facilitates transactions, and instills confidence that donors' contributions generate social impact.

In philanthropic activities, transparency is crucial due to information asymmetry between fund-managing institutions and donors. Donors generally cannot directly observe how the funds they contribute are managed; thus, they require adequate information regarding fundraising, management, distribution, and program impact. Research by Hariwibowo, on online charity crowdfunding shows that transparency can help reduce information asymmetry and increase the public's willingness to donate. In the context of Islamic philanthropy,[13] S[14]etiawan, emphasizes the importance of transparent financial reporting in the fundraising and distribution of philanthropic funds. BMH itself explicitly communicates its commitment to transparency and accountability and provides distribution reports and financial statements to the public.

Although transparency can directly influence donation decisions or intentions, this study treats it as a moderating variable because transparency can alter the strength of the relationship between marketing factors and donor decisions. Good service quality does not necessarily lead to strong donation decisions if donors do not receive information about how funds are used. Similarly, an engaging digital campaign can increase public attention, but its effect can be even stronger when the campaign message is supported by transparent information regarding the program's targets, achievements, beneficiaries, and impact. Transparency can also enhance fundraising effectiveness by reducing doubts arising from information gaps. Evidence regarding the importance of transparency as reflected in donors' growing attention to transparency in nonprofit organizations suggests that transparency is worth examining and can either strengthen or weaken the influence of service quality on donor decisions.

Based on a review of previous research, there are still several gaps in the literature. First, research on donation behavior has largely focused on donation intention, while the actual decision to donate still requires further attention,

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Public and Nonprofit Marketing, Vol. 21 No. 2 (2024), hlm. 511–538. DOI: https://doi.org/10.1007/s12208-023-00391-5.

[12] Lawson-body, A., J. Jackson, V. Hinsz, A. Illia, and L. Lawson-body, "Cybersecurity and Social Media Networks for Donations: An Empirical Investigation of Triad of Trust, Commitment, and Loyalty," *Journal of Organizational and End User Computing (JOEUC),* Vol. 35 No. 1 (2023), hlm. 1–26. DOI: https://doi.org/10.4018/JOEUC.332062.

[13] Hariwibowo, I. N., C. E. Wulandari, and D. B. Setyohadi, "Agency Relation in Online Charity Crowdfunding: The Role of Transparency to Attract Donation," *IBIMA Business Review* (2022), Artikel 506046. DOI: https://doi.org/10.5171/2022.506046.

[14] Setiawan, N., "Donor Due Diligence, Education, Donor Statements, and Financial Report Transparency as a Prevention of Money Laundering in Islamic Philanthropy," *Istinbath: Jurnal Hukum dan Ekonomi Islam,* Vol. 23 No. 1 (2024), hlm. 49–65. DOI: https://doi.org/10.20414/ijhi.v23i1.656.

particularly because there is an intention-behavior gap in charitable giving. Second, research on digital marketing in the nonprofit sector mostly addresses social media marketing, online fundraising, brand image, or trust separately; thus, the integration of digital marketing campaigns with service quality and fundraising into a single model remains relatively limited. Third, studies on transparency generally examine the direct effect of transparency on trust or donation intention, while the role of transparency as a moderator that modifies the relationship between service quality and donor decisions has not been extensively explored. Fourth, research that simultaneously integrates service quality, digital marketing, fundraising, and transparency within the context of Islamic philanthropic organizations in Indonesia remains limited.

Given these research gaps, this study offers a novel contribution by developing a model that integrates service quality, digital marketing campaigns, and fundraising as determinants of donor decisions, with transparency serving as a moderating variable within the context of LAZNAS BMH. This model provides a comprehensive perspective because donor decisions are understood not merely as a response to a single marketing activity, but as the result of interactions between the quality of the service experience, digital communication, fundraising capabilities, and the organization's level of transparency. Another novelty lies in the context of Indonesian Islamic philanthropic institutions, which are currently undergoing digital transformation. Research on Islamic philanthropy itself is evolving and focusing on giving behavior, organizational credibility, technology, and digital mechanisms in fundraising. Saputra, highlights the importance of credibility in the context of the intention to channel Zakat, Infaq, Shadaqoh, and Wakaf (ZISWAF) through Islamic philanthropic organizations.[15] This study is expected to expand the literature by integrating the perspectives of service marketing, nonprofit marketing, fundraising, and transparency into a single empirical framework.

This research is important because competition among philanthropic organizations to gain public trust and contributions is intensifying, while potential donors have an increasing number of channels and organizations to choose from for channeling their funds. For BMH, understanding the factors that drive donor decisions can be used to improve the quality of interactions and services, design more effective digital marketing campaigns, develop more appropriate fundraising strategies, and enhance transparency of information to the public. This urgency is further heightened because BMH has developed a digital ecosystem and even introduced blockchain technology to support transparency in fund management. Therefore, an evaluation of the influence of service quality, digital

[15] Saputra, Y., "ZISWaf Intention through Islamic Philanthropy Organizations: Does Empathy Matter? The Role of the SOR Framework and TPB," *Muslim Business and Economics Review,* Vol. 3 No. 1 (2024), hlm. 124–147.

marketing campaigns, and fundraising on donor decisions—with transparency as a moderating variable is expected to contribute theoretically to the development of the literature on nonprofit marketing and Islamic philanthropy, while also yielding practical implications for BMH in enhancing the effectiveness of fundraising and maintaining donor trust.

Method

This study employs a quantitative approach using a survey method to examine the relationship between service quality, digital marketing campaigns, fundraising, transparency, and donors' decisions to donate at LAZNAS Baitul Maal Hidayatullah (BMH). The independent variables in this study consist of Service Quality (X1), Digital Marketing Campaign (X2), and Fundraising (X3), while Donor Decision to Donate (Y) is defined as the dependent variable. This study also includes Transparency (Z) as a moderating variable used to test whether the level of transparency can strengthen or weaken the influence of service quality on donors' decisions.

The study population consists of all active LAZNAS BMH donors who have made donation transactions within the past year. The sample was determined using a non-probability sampling method with a purposive sampling technique. This technique was used because respondents had to meet specific characteristics aligned with the study's objectives. The criteria for respondents were individuals who had made a transaction or donation through LAZNAS BMH within the past year, whether in the form of zakat, infak, or sedekah. The sample size was determined to be 5-10 times the number of research indicators. With 28 indicators in the research instrument, a multiple of ten was used, resulting in a sample size of 280 respondents. This number was deemed sufficient to analyze the relationships between constructs in the research model using the PLS-SEM approach.

The research data consisted of primary and secondary data. Primary data were obtained directly from respondents through an online questionnaire distributed via Google Forms. The questionnaire was directed at donors who met the sample criteria and had actual experience in channeling zakat, infaq, or sadaqah through LAZNAS BMH. The research instrument used a five-point Likert scale: 1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree, and 5 = strongly agree. The use of this scale allowed the researcher to measure respondents' perceptions, evaluations, and levels of agreement regarding each indicator of the research variables. Meanwhile, secondary data were obtained through a literature review, which included scientific journal articles and related publications.

Data analysis was conducted using Structural Equation Modeling (SEM) with the Partial Least Squares (PLS-SEM) approach via SmartPLS 4 software. PLS-SEM was chosen because it can simultaneously analyze relationships among latent constructs and is suitable for research models involving multiple independent variables, dependent variables, and moderating effects. The analysis was

conducted through the evaluation of the measurement model and the structural model. The measurement model was used to evaluate the validity and reliability of the indicators in measuring the research constructs, while the structural model was used to test the relationships among the constructs and the research hypotheses. Furthermore, the moderation effect was tested by examining the interaction between Transparency (Z) and the independent variable—specifically, service quality on Donor Decision (Y). The results of the PLS-SEM analysis were then used as the basis for determining both the direct effects and the moderation effects within the research model.

Results and Discussion

Descriptive Analysis

The results of the first descriptive statistical analysis show that the Service Quality variable had a mean score of 4.322 and fell into the "strongly agree" category. These findings indicate that, in general, respondents held a very positive perception of the quality of service provided by LAZNAS BMH in supporting donation activities. This assessment covers the ease of using technology, the alignment of information with program implementation, the speed of response to donors, the competence of staff, and the ease of access to donation services.

Second, the "Digital Marketing Campaign" variable had a mean score of 4.372 and fell into the "strongly agree" category. These results indicate that, in general, respondents gave a very positive evaluation of the digital marketing campaigns conducted by LAZNAS BMH. These positive perceptions include the quality of information in digital content, the content's ability to build confidence in donating, the content's appeal, the ease of obtaining information and making donation transactions, as well as the reports provided after a donation.

Third, the "Online Fundraising" variable had a mean score of 4.313 and fell into the "strongly agree" category. These results indicate that, in general, respondents held a very positive perception of the online fundraising strategies implemented by LAZNAS BMH. These perceptions are reflected in the clarity of program information, the organization's image, the delivery of information through digital media, the use of influencers in campaigns, the ease of use of the donation platform, and information regarding social and humanitarian programs.

Fourth, the Donor Decision variable had a mean score of 4.250 and fell into the "strongly agree" category. These results indicate that, in general, respondents gave very positive evaluations of the aspects that shape their decisions to donate to LAZNAS BMH. These decisions are reflected in their understanding of the benefits of zakat, infaq, and sadaqah; their search for information before donating; the alignment of programs with their personal values and goals; their perception of the programs' impact; their satisfaction after donating; and the influence of recommendations from others.

Fifth, the Transparency variable received a mean score of 4.324 and falls into the "strongly agree" category. These results indicate that, in general, respondents gave a very positive assessment of LAZNAS BMH's implementation of transparency. This perception is reflected in the accuracy of payment evidence, reporting on program outcomes and impacts, the publication of reports on fund receipts and disbursements, the availability of complaint channels, the ease of accessing financial information, and the clarity of information regarding the aid programs implemented.

PLS Outer Model Analysis

Partial Least Squares (PLS) analysis at the outer model stage was conducted to evaluate the quality of the measurement model used in the study. This evaluation aims to ensure that the indicators used are capable of validly and reliably representing the constructs of Service Quality (X1), Digital Marketing Campaign (X2), Online Fundraising (X3), Donor Decision (Y), and Transparency (Z). The outer model testing included convergent validity via outer loading values and Average Variance Extracted (AVE), discriminant validity via cross-loading values, and reliability testing using Cronbach's Alpha and Composite Reliability. The results of this evaluation served as the basis for ensuring the instrument's suitability before testing the inner model and research hypotheses.

The results of the first-stage convergent validity test showed that nearly all indicators had outer loading values above 0.70. However, indicator Y6 in the Donor Decision variable had an outer loading value of 0.445, which did not meet the criteria for convergent validity. Therefore, indicator Y6 was removed from the model, and the test was repeated. After removing this indicator, all remaining indicators showed outer loadings above 0.70. For Service Quality, outer loading values ranged from 0.811 to 0.875; for Digital Marketing Campaign, from 0.815 to 0.888; for Online Fundraising, from 0.758 to 0.847; for Donor Decision, from 0.709 to 0.895; and for Transparency, from 0.768 to 0.864. These results indicate that all indicators have a strong ability to reflect their respective constructs and have met the requirements for convergent validity.

Further testing was conducted using the Average Variance Extracted (AVE) values. The results showed that all constructs had AVE values above the minimum threshold of 0.50. Service Quality had an AVE of 0.724, Digital Marketing Campaigns 0.729, Online Fundraising 0.670, Donor Decisions 0.688, and Transparency 0.700. These values indicate that each construct is capable of explaining an adequate proportion of the indicators' variance. All research variables were found to meet the criteria for convergent validity based on AVE and are suitable for retention in the measurement model.

Discriminant validity was then evaluated using cross-loading values. The test results showed that each indicator had the highest correlation with the construct it represented compared to other constructs. For example, indicator X1.4 has a cross-loading value of 0.875 for Service Quality, which is higher than its

correlation with other constructs. Similar conditions were also observed for indicator X2.3 (0.888), X3.6 (0.847), Y3 (0.895), and Z6 (0.864). These findings indicate that the indicators are capable of adequately distinguishing the measured construct from other constructs. Therefore, the measurement model meets the requirements for discriminant validity and can be used for the next stage of analysis.

In terms of reliability, the results of the Cronbach's Alpha test show that all constructs have values above 0.70. Transparency received the highest score at 0.914, followed by Digital Marketing Campaign at 0.907, Service Quality at 0.904, Online Fundraising at 0.901, and Donor Decisions at 0.885. These results indicate that the indicators within each construct exhibit good internal consistency. Meanwhile, the composite reliability results also met the criteria: Service Quality at 0.906, Digital Marketing Campaign at 0.909, Online Fundraising at 0.905, Donor Decisions at 0.892, and Transparency at 0.915. Thus, all constructs in the model were deemed reliable.

Table 1: Composite Score Reliability

Variable	***Composite Reliability***	**Description**
Quality of Service (X1)	0,906	*Reliable*
Digital Marketing Campaign (X2)	0,909	*Reliable*
Online Fundraising (X3)	0,905	*Reliable*
Donor Decision (Y)	0,892	*Reliable*
Transparance (Z)	0,915	*Reliable*

Source: SmartPLS Output Processed by the Researcher (2026)

PLS Inner Model Analysis

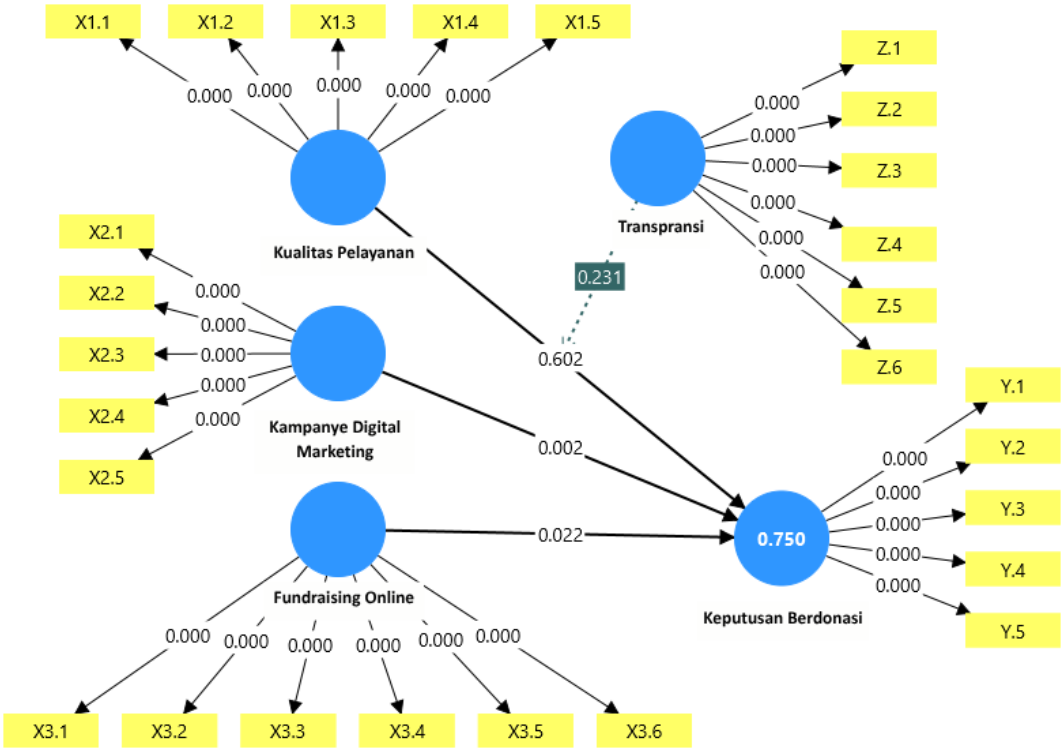
Structural model analysis (inner model) was conducted to evaluate the model's ability to explain the relationships among latent constructs and to determine the magnitude of each variable's contribution to the dependent variable. The inner model was evaluated using the coefficient of determination (R-Square) and Effect Size (F^2). These tests were used to assess the model's predictive ability while identifying the constructs that contribute to Donor Decision (Y). The analysis results serve as the basis for evaluating how well Service Quality (X1), Digital Marketing Campaign (X2), Online Fundraising (X3), and Transparency (Z) can explain the variation in Donor Decision.

Based on the R-Square test results, the Donor Decision variable obtained an R^2 value of 0.750 with an adjusted R-Square value of 0.745. These values indicate that 75.0% of the variation in Donor Decision can be explained by the constructs included in the research model, while the remaining 25.0% is explained by other factors not included in the model. The adjusted R-Square value, which is relatively close to R^2, indicates that the model's ability to explain the dependent variable

remains strong even after accounting for the number of constructs used. Thus, the research model possesses a fairly strong predictive ability in explaining the variation in Donor Decisions to donate to LAZNAS BMH.

The fact that 25.0% of the variation in Donor Decisions remains unexplained by the model suggests that there are still other factors that could potentially influence donor decisions. One factor that could be considered in future research is trust. In the context of donations through philanthropic organizations, trust may relate to donors' confidence in the organization's credibility, transaction security, fund management, and the alignment between the information provided and program implementation. Future model development could incorporate these additional constructs to gain a better understanding of the determinants of donor decisions.

Figure 1: Output of the PLS SEM Algorithm



Source: SmartPLS Output Processed by the Researcher (2026)

Furthermore, the results of the Effect Size (F^2) test indicate differences in the contribution of each variable toward explaining Donor Decisions. Service Quality has an F^2 value of 0.002, which falls into the "very small effect" category. These results indicate that Service Quality makes only a very limited additional contribution to the model's predictive power. Meanwhile, Digital Marketing

Campaigns had an F^2 value of 0.038 and Online Fundraising had an F^2 value of 0.044. Both values fall into the "small effect" category, meaning that each variable still contributes to the model's predictive power, but the magnitude of that contribution is relatively limited.

Compared to the other variables, Online Fundraising has the highest F^2 value, at 0.044, followed by Digital Marketing Campaign at 0.038 and Service Quality at 0.002. This finding suggests that Online Fundraising is the construct with the relatively largest contribution to the predictive power of Donor Decisions among the three variables, even though its effect still falls into the "small" category. This suggests that online fundraising mechanisms including ease of platform access, program information dissemination, and the use of digital media in fundraising activities play a role in shaping donor decisions.

Testing the moderating effect of Transparency on the relationship between Service Quality and Donor Decisions yielded an F^2 value of 0.012. This value is below 0.02 and thus falls into the "very small" effect category. These results indicate that the interaction between Transparency and Service Quality contributes only marginally to the predictive power of Donor Decision. Based on the F^2 value, the presence of Transparency has not demonstrated a strong moderating effect in enhancing the model's ability to explain Donor Decision through the relationship between Service Quality and Donor Decision.

Hypothesis Testing (Significance)

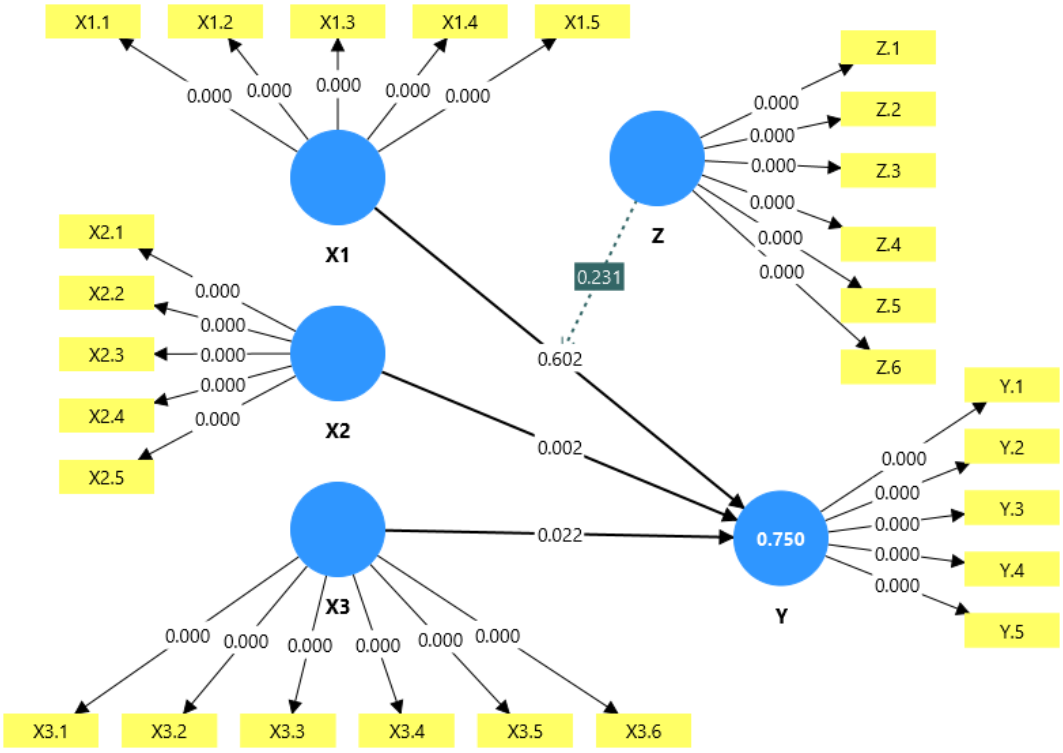
The test results show that Service Quality (X1) does not have a significant effect on Donors' Decision to Donate (Y). This relationship has an original sample value of 0.036, a t-statistic of 0.522, and a p-value of 0.602. A t-statistic below 1.96 and a p-value exceeding 0.05 indicate that the hypothesis regarding the effect of Service Quality on Donor Decision is not statistically significant. An improvement in service quality cannot yet be stated as a factor that significantly determines donor decisions in this research model.

Conversely, the Digital Marketing Campaign (X2) was found to have a positive and significant effect on Donor Decisions (Y). The original sample value of 0.214 indicates a positive relationship, while the t-statistic of 3.166 and the p-value of 0.002 meet the criteria for significance. These results indicate that the more effective the digital marketing campaign, the greater the likelihood of donors deciding to donate. Online Fundraising (X3) was also found to have a positive and significant effect on Donor Decision, with an original sample value of 0.212, a t-statistic of 2.284, and a p-value of 0.022. This means that online fundraising activities have a positive influence on donor decisions.

Meanwhile, Transparency (Z) was not found to moderate the relationship between Service Quality (X1) and Donor Decision (Y). The interaction effect X1 × Z yielded an original sample of -0.036, a t-statistic of 1.198, and a p-value of 0.231. Since the t-statistic is less than 1.96 and the p-value is greater than 0.05, the

moderation hypothesis was not supported. Thus, Transparency has not been shown to strengthen or weaken the effect of Service Quality on Donor Decisions.

Figure 2: PLS Bootstrapping Results



Source: SmartPLS Output Processed by the Researcher (2026)

Discussion

Service Quality Does Not Have a Positive Effect on Donors' Decisions

The results of the hypothesis testing indicate that Service Quality (X1) does not have a positive and significant effect on Donors' Decision to Donate (Y). The original sample value of 0.036 suggests a positive direction of the relationship, but the t-statistic value of 0.522 is below 1.96, and the p-value of 0.602 is greater than 0.05. Therefore, H1 is rejected. These findings indicate that improved service quality cannot yet serve as a determinant in explaining donors' decisions to make ZIS donations through LAZNAS BMH. Although service quality is perceived

positively by respondents, variations in service quality are not yet strong enough to result in differences in donation decisions.

These results must be understood in the context of the characteristics of digitized donation behavior. Unlike conventional service transactions, which allow consumers to interact intensively with service providers, the decision to donate through digital channels can be made with very limited direct interaction. Donors can obtain program information, determine the type of donation, select the amount, and complete the transaction independently via digital devices. Aspects such as system ease of use, information quality, trust, and digital experience may play a more significant role in the decision-making process than conventional service quality. Aw, note that in the context of donation-based crowdfunding apps, online satisfaction, online trust, and digital experience characteristics are key factors in predicting donation intent.[16]

The findings of this study also indicate that service quality cannot be viewed as the sole determinant of digital donors' behavior. Kamarubahrin, found that service quality and system quality play a role in shaping donors' trust in donation-based crowdfunding.[17] However, donation intentions are also explained by trust, service quality, information value, and emotional support. This provides a relevant perspective for the results of this study. This means that service can be part of the ecosystem that shapes donors' trust and experience, but its influence on the final decision does not always manifest directly. At LAZNAS BMH, donors likely place greater consideration on information regarding program benefits, ease of the process, the organization's credibility, and evidence of fund disbursement when making their donation decisions.

The lack of a significant effect of Service Quality may also be linked to the characteristics of the study's respondents, who are donors with prior donation experience at LAZNAS BMH. Based on the results of the descriptive analysis, perceptions of service quality fell into the "very high" category with an average score of 4.322. This indicates that service quality is generally perceived positively and relatively uniformly by the respondents. When the majority of respondents give equally high ratings, the variation in perceptions of service quality becomes limited, thereby reducing the variable's ability to explain variations in donation decisions. Service quality may function as a hygiene factor—an aspect expected to be well-provided but not necessarily the primary reason distinguishing an individual's decision to donate.

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[16] Aw, E. C. X., S. Thomas, R. Patel, V. Bhatt, and T. H. Cham, "Click to Contribute: Understanding Donation Behaviour and Well-Being in Donation-Based Crowdfunding Mobile Apps," *International Journal of Bank Marketing,* Vol. 42 No. 7 (2024), hlm. 1835–1866.

[17] Kamarubahrin, A. F., N. A. Muhamed, R. M. Radzi, W. N. F. W. M. Nazarie, and M. I. H. Kamaruddin, "Donation Based Crowdfunding: Systematic Literature Review," *Journal of Islamic Finance,* Vol. 12 No. 2 (2023), hlm. 11–20. DOI: https://doi.org/10.31436/jif.v12i2.821.

This finding can also be explained by the characteristics of the digital donation process at LAZNAS BMH. Donors can complete transactions independently without needing direct assistance from staff. Service quality is likely perceived more after the donation decision has been made—such as when donors receive transaction confirmations, ask questions, receive updates on program progress, or need assistance after the transaction. Service quality has the potential to play a greater role in satisfaction, trust, and loyalty than in the initial decision to donate. Research on digital donor behavior also highlights the importance of experience and trust in shaping the sustainability of donation behavior. Behl, identify online satisfaction and online trust as key predictors in explaining donation intent through donation-based crowdfunding apps.[18]

The results of this study differ from those of Kamarudin, who found that service quality is related to donation purpose in donation-based crowdfunding.[19] This difference may be due to the research context, respondent characteristics, platform type, and the role of service quality within the donor's overall experience. In that study, service quality was considered part of the platform environment, which is related to trust and donation purpose. Meanwhile, this study specifically examines the decision-making of LAZNAS BMH donors and includes Digital Marketing Campaigns, Online Fundraising, and Transparency as components of the model. When several digital and institutional factors are analyzed simultaneously, the direct contribution of service quality may be relatively smaller.

Digital Marketing Campaigns Have a Significant Effect on Donor Decisions

The results of the hypothesis testing indicate that digital marketing campaigns have a positive and significant effect on donors' decisions to donate to LAZNAS BMH. This is demonstrated by a p-value of 0.002 (<0.05) and a T-statistic of 3.166 (>1.96), thus accepting H2 in this study. These findings indicate that the more effectively LAZNAS BMH implements its digital marketing campaigns, the greater the likelihood that donors will decide to donate. Digital communication serves not only as a means of disseminating information but also as a strategic tool capable of directing attention, shaping perceptions, and encouraging donations.

These findings can be explained through the Theory of Planned Behavior (TPB) as outlined in Shaamirova, particularly through the formation of attitudes

[18] Behl, A., P. Dutta, P. Sheorey, and R. K. Singh, "Examining the Role of Dialogic Communication and Trust in Donation-Based Crowdfunding Tasks Using Information Quality Perspective," *The TQM Journal*, Vol. 35 No. 1 (2023), hlm. 292–319. DOI: https://doi.org/10.1108/TQM-06-2020-0139.

[19] Kamarudin, M. K., F. N. A. Mustaffa, N. Ganti, N. I. Mohamad Norzilan, N. I. Noor Zainan, and M. Khidzir, "Determinants of Donation Intentions in Malaysia," *International Journal of Social Economics*, Vol. 52 No. 4 (2025), hlm. 643–657.

toward behavior.[20] Digital marketing campaigns enable LAZNAS BMH to convey information about social programs, the benefits of donating, beneficiaries, and the resulting impact in a more engaging and accessible manner. This information can foster a positive evaluation of the act of donating among potential donors. When an individual obtains sufficient information about the social benefits of an action and subsequently perceives that donating is a valuable behavior that yields tangible results, the tendency to make a decision to donate becomes stronger.

These research findings align with those of Nita dan Soepatini, who found that charity social media marketing influences donation intention both directly and through brand image and brand trust.[21] That study showed that social media marketing activities in charitable organizations consist of awareness, interaction, timeliness, informativeness, customization, and advertising. Awareness was even found to have a significant direct influence on donation intention. These findings reinforce the results of this study, which indicate that a philanthropic organization's ability to build informative and engaging digital communication can serve as a key stimulus in encouraging donor behavior.

At LAZNAS BMH, the effectiveness of digital marketing campaigns can be understood through their ability to bridge the information gap between the organization and potential donors. Through social media and digital channels, potential donors can learn about ongoing programs, view documentation of aid distribution, understand the needs of beneficiaries, and obtain information on how to donate without having to interact directly with staff. These conditions are particularly relevant in the digital environment because the processes of information-seeking, organizational evaluation, and decision-making can all take place within a single digital ecosystem. Obadă, demonstrate that social media usage, organizational reputation, risk perception, attitudes toward online giving, and organizational image are key factors in explaining online donation behavior toward NGOs.[22]

Digital marketing campaigns can also evoke an emotional response from potential donors. Messages about the beneficiaries' circumstances, stories of program success, visualizations of the aid's impact, and humanitarian narratives can increase empathy and reinforce the perception that donations yield tangible benefits. Kim, found that in social media donation ads, empathetic concern is associated with the intention to donate both time and money, while perceptions of

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[20] Shaamirova, S., M. Pulatova, and A. Tursunov, "Understanding Muslim Philanthropic Behavior: An Extended Theory of Planned Behavior Approach to Waqf in Uzbekistan," *Journal of Islamic Accounting and Business Research* (2026), hlm. 1–21. DOI: https://doi.org/10.1108/JIABR-10-2025-0675.

[21] Nita, S. D., and S. Soepatini, "The Influence of Social Media Marketing on Donation Intention with Brand Image and Brand Trust as Mediation," *Indonesian Interdisciplinary Journal of Sharia Economics (IIJSE),* Vol. 8 No. 1 (2025), hlm. 2056–2070. DOI: https://doi.org/10.31538/iijse.v8i1.6117.

[22] Obadă, D. R., D. C. Dabija, and V. Câmpian, "Predictors of Social Media Users' Intention to Donate Online towards International NGOs in the Fake News Era," *Humanities and Social Sciences Communications,* Vol. 11 No. 1 (2024), hlm. 379.

impact primarily influence financial donations.[23] This means that digital messages capable of fostering empathy while demonstrating concrete impact can strengthen potential donors' responses to a campaign.

The effectiveness of a campaign is also influenced by how the message is framed and who delivers it. Zulkifli, shows that donation communication strategies on social media can lead to more positive evaluations of a campaign when the message, the source of communication, and the nature of the benefits offered are appropriately aligned.[24] Attitudes toward the campaign and word-of-mouth intention then serve as the mechanisms linking the characteristics of digital communication to donation behavior. These findings demonstrate that an effective digital marketing campaign is not merely about increasing the frequency of posts but must also consider the relevance of the message, the appeal of the communication, the credibility of the source, and the content's ability to foster audience engagement.

Online Fundraising Has a Positive Impact on Donors' Decisions

Based on the test results, online fundraising has a positive and significant impact on donors' decisions to donate to LAZNAS BMH. This is indicated by a p-value of 0.022 (<0.05) and a T-statistic of 2.284 (>1.96), thus accepting H3 in this study. These results show that the better the implementation of online fundraising, the greater the likelihood that donors will decide to donate. The digitization of fundraising not only provides alternative payment methods but also creates a mechanism capable of quickly, flexibly, and easily connecting social program needs with potential donors.

These findings can be explained through the Theory of Planned Behavior (TPB), particularly the aspect of perceived behavioral control. The ease of finding programs, selecting a donation amount, choosing a payment method, and completing the transaction can enhance the perception that the behavior of donating is within an individual's control. When barriers such as time, distance, and procedures can be minimized, potential donors have a greater chance of turning their intentions into actual actions. This suggests that online fundraising can serve as a mechanism that bridges the gap between the intention to donate and the actual donation.

These findings align with those of Kasri dan Indriani, who studied online donation intentions on donation-based crowdfunding apps.[25] That study found

[23] Kim, M., and J. Kim, "From Empathetic Hearts to Digital Hands: A Study of Compassion and Donation Behavior in Social Media Advertising," *Journal of Retailing and Consumer Services,* Vol. 79 (2024), Artikel 103855. DOI: https://doi.org/10.1016/j.jretconser.2024.103855.

[24] Zulkifli, Z., "Strategies for Enhancing Zakat Fundraising through the Utilization of Social Media and Digital Campaigns," dalam *International Conference on Digital Advanced Tourism Management and Technology,* Vol. 1 No. 2 (2023), hlm. 34–44.

[25] Kasri, R. A., and E. Indriani, "Empathy or Perceived Credibility? An Empirical Study of Muslim Donating Behaviour through Online Charitable Crowdfunding in Indonesia," *International Journal of*

that online satisfaction, online trust, and digital experience characteristics are key factors in explaining online donation intention. These results reinforce the argument that the success of online fundraising is not solely determined by the availability of technology but also by the platform's ability to provide a seamless, reassuring, and comfortable experience for potential donors.

In the context of nonprofit organizations, Hou, also demonstrated that online fundraising is a vital component of digital fundraising strategies.[26] Through a study of nonprofit organizations, their research identified various factors that determine the success of online fundraising via email marketing. These findings indicate that strategic management of digital channels is necessary to ensure that communication and fundraising activities yield optimal performance. Online fundraising at LAZNAS BMH should be viewed as an integrated process encompassing communication, program information dissemination, ease of transactions, and donor relationship management.

The results of this study are also consistent with the findings of Van Teunenbroek, which show that crowdfunding has evolved into a vital component of the philanthropy ecosystem and provides a new mechanism for both organizations and individuals to mobilize social resources.[27] Digital platforms enable fundraising campaigns to reach a broader donor base compared to conventional mechanisms. Meanwhile, Sander and Zabel, demonstrate that the development of online donation platforms creates opportunities to match donor preferences with organizations and social projects in a more systematic manner.[28]

At LAZNAS BMH, this positive impact is evident in the ease of access to various ZIS programs through digital channels. Donors do not have to visit the organization's office in person to make a transaction; instead, they can select a program, specify the amount, use digital payment methods, and receive transaction confirmation more conveniently. Furthermore, the availability of information regarding programs and beneficiaries can help donors evaluate how funds will be used before finalizing a transaction. Chen, indicate that in online donations via social media, digital communication, organizational reputation, risk

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Islamic and Middle Eastern Finance and Management, Vol. 15 No. 5 (2022), hlm. 829–846. DOI: https://doi.org/10.1108/IMEFM-09-2020-0468.

[26] Hou, J. R., J. Zhang, and K. Zhang, "Pictures That Are Worth a Thousand Donations: How Emotions in Project Images Drive the Success of Online Charity Fundraising Campaigns? An Image Design Perspective," *MIS Quarterly,* Vol. 47 No. 2 (2023), hlm. 535–584.

[27] Harken, S., V. Mertins, and M. Urselmann, "Online Fundraising for NPOs via Email Marketing—A Critical Success Factors Analysis in Germany, Austria, and Switzerland," *International Review on Public and Nonprofit Marketing,* Vol. 21 No. 2 (2024), hlm. 511–538. DOI: https://doi.org/10.1007/s12208-023-00391-5

[28] Sander, P., and J. Zabel, "It Is a Match! How Donors and Nonprofit Organizations Come Together on a Matching Donation Platform," *Journal of Philanthropy and Marketing,* Vol. 29 No. 2 (2024), Artikel e1845. DOI: https://doi.org/10.1002/nvsm.1845.

perception, attitudes toward online donations, and organizational image are factors associated with the intention to donate.[29]

Transparency Moderates the Effect of Service Quality on Donation Decisions

Based on the results of the Moderated Regression Analysis (MRA), the interaction between transparency and service quality yielded a path coefficient of -0.036 with a negative direction, a T-statistic value of 1.198 (<1.96), and a p-value of 0.231 (>0.05). Thus, H4 in this study is rejected. These results indicate that transparency was not found to moderate the relationship between service quality and donors' decisions to donate at LAZNAS BMH. This means that the presence of transparency does not significantly strengthen or weaken the influence of service quality on the decision to donate. This finding is important because it shows that a high level of transparency does not necessarily automatically make service quality a more decisive factor in the donor's decision-making process.

Transparency remains a crucial aspect in the relationship between nonprofit organizations and donors. Transparency enables donors to obtain information regarding the organization's activities, the use of funds, implemented programs, and the impact of their contributions. Dethier, developed the concept of nonprofit transparency from the donor's perspective and demonstrated that transparency is perceived through three dimensions: accessibility, completeness, and accuracy of information.[30] This indicates that transparency is fundamentally a mechanism for meeting donors' information needs, not merely an attribute that enhances the quality-of-service interactions.

The findings of this study can also be understood through the characteristics of digital donations. Donors can evaluate service quality and transparency through relatively different mechanisms. Service quality is more closely related to the experience donors have when interacted with an organization or system, such as response speed, staff competence, ease of obtaining assistance, and service accuracy. Conversely, transparency is more closely related to the availability and openness of information regarding fund management. These two variables can be perceived as distinct dimensions; thus, transparency does not automatically alter the strength of the relationship between service quality and the decision to donate.

These findings align with those of Sung, who demonstrated that transparency in blockchain-based donation systems enhances the trustworthiness of nonprofit organizations by providing information that allows donors to track

[29] Chen, C., Z. Zhang, and J. Ahn, "Organizational Culture on Online Donation Willingness: Mediating Role of Donation Attitude in SNS Contexts," *Journal of Cultural Analysis and Social Change,* Vol. 11 No. 1 (2026), hlm. 3173–3183. DOI: https://doi.org/10.64753/jcasc.v11i1.4671.

[30] Dethier, F., C. Delcourt, and L. Dessart, "Donor Perceptions of Nonprofit Organizations' Transparency: Conceptualization and Operationalization," *Nonprofit and Voluntary Sector Quarterly,* Vol. 53 No. 5 (2024), hlm. 1230–1260. DOI: https://doi.org/10.1177/08997640231211212.

how their contributions are used.[31] This research confirms that transparency primarily plays a role in building trust in the organization. Transparency is considered more likely to function through trust mechanisms rather than as a mediator of the relationship between service quality and donation decisions.

Research by Rossi, also offers a relevant perspective. The study found that effective online information disclosure for nonprofit organizations must go beyond merely financial and performance data; it must be combined with information regarding campaigns, donor appreciation, and engagement. This suggests that transparency is an integral part of communication strategies and relationship-building with donors.[32] Transparency may have its own influence on perceptions of credibility and the organization's relationship with donors, but it does not necessarily strengthen the influence of service quality on donation decisions.

The lack of significance in the moderating effect may also be linked to respondents' perceptions of LAZNAS BMH's service quality. Descriptive analysis results show that service quality received an average score of 4.322 and falls into the "very high" category. This indicates that respondents generally gave positive and relatively consistent ratings of service quality. When service quality is already perceived as good by the majority of respondents, additional transparency may not result in a significant change in the strength of the relationship between service quality and the decision to donate.

Conclusion

Based on the results of the data analysis and discussion regarding the influence of service quality, digital marketing campaigns, and online fundraising on donors' decisions to donate to LAZNAS BMH—with transparency as a moderating variable—it can be concluded that not all tested variables have the same influence on donors' decisions. First, service quality does not have a positive and significant effect on donors' decisions to fulfill their ZIS obligations. Although respondents gave LAZNAS BMH very high ratings for service quality, service quality has not yet become the primary factor determining the decision to donate. This indicates that digital donors tend to prioritize other aspects, such as ease of access, digital communication, program objectives, and the social benefits offered. Service quality remains important as a supporting factor in maintaining professionalism and the donor experience. Second, digital marketing campaigns

[31] Sung, J., G. W. Bock, and H. M. Kim, "Effect of Blockchain-Based Donation System on Trustworthiness of NPOs," *Information & Management,* Vol. 60 No. 5 (2023), Artikel 103812. DOI: https://doi.org/10.1016/j.im.2023.103812.

[32] Rossi, G., C. Leardini, S. Landi, and L. Piubello Orsini, "Go Beyond Financial and Performance Information to Reach Donors: Designing-Effective Online Disclosure in the Perception of European Community Foundations," *Financial Accountability & Management,* Vol. 40 No. 4 (2024), hlm. 435–453. DOI: https://doi.org/10.1111/faam.12384.

have a positive and significant effect on donor decisions. This finding shows that LAZNAS BMH's ability to convey information through digital channels plays a crucial role in encouraging the decision to donate. Content that is informative, engaging, persuasive, and capable of demonstrating the tangible impact of programs can increase potential donors' attention and interest in ZIS activities. Third, online fundraising has a positive and significant effect on donor decisions. Ease of access, flexibility, transaction speed, and the availability of various digital payment methods are factors that support donors in carrying out their decision to donate. Fourth, transparency was not found to moderate the relationship between service quality and donor decisions. Nevertheless, transparency remains essential for accountability and trust, but is better treated as a standalone governance aspect than as a moderator of the relationship between service quality and donation decisions.

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