

Influence convenience and Responsiveness Towards Munfiq Loyalty with Munfiq Satisfaction as a Mediation Variable (Study on the Nu Upzis Nu Care-Lazisnu Temanggung Coin Program)

M. Maulana Ali¹⁾ & Ken Sudarti²⁾

¹⁾Faculty of Economy, Universitas Islam Sultan Agung, Semarang, Indonesia, E-mail: m.maulanaali.std@unissula.ac.id

²⁾Faculty of Economy, Universitas Islam Sultan Agung, Semarang, Indonesia, E-mail: kensudarti@unissula.ac.id

Abstract. *The KOIN NU program managed by UPZIS NU Care–Lazisnu Temanggung represents a community-based philanthropic innovation that relies heavily on the sustained participation of munfiq as a foundation for program continuity. However, munfiq loyalty is shaped not solely by service convenience, but also by the quality of interaction and responsiveness experienced throughout the service process. This study aims to examine the influence of Convenience and Responsiveness on Munfiq Loyalty, with Munfiq Satisfaction serving as a mediating variable in the context of the KOIN NU program at UPZIS NU Care–Lazisnu Temanggung. This research adopts a quantitative approach using a survey method administered to active munfiq. A purposive sampling technique was employed, and the data were analyzed using multiple linear regression and mediation analysis to assess both direct and indirect relationships among variables. The findings indicate that Convenience and Responsiveness jointly have a significant effect on Munfiq Satisfaction. Partially, Responsiveness demonstrates a positive and significant influence on Munfiq Satisfaction, whereas Convenience does not show a significant direct effect. Furthermore, Munfiq Satisfaction is confirmed to mediate the relationship between Responsiveness and Munfiq Loyalty, reinforcing the central role of satisfaction in fostering long-term donor commitment. The coefficient of determination reveals that the proposed model explains a moderate proportion of variance in munfiq loyalty, while the remaining variance is influenced by other factors such as institutional trust, transparency in fund management, religious values, and socio-emotional attachment to the organization. These results underscore that within faith-based philanthropic services, responsiveness and relational service quality are more decisive in shaping satisfaction and loyalty than technical convenience alone. This study offers strategic insights for KOIN NU managers to prioritize the enhancement of staff responsiveness as a core strategy for strengthening sustainable munfiq loyalty.*

Keywords: Convenience; Munfiq; Responsiveness; Satisfaction.

1. Introduction

National development is a process aimed at improving the welfare of society in a comprehensive and sustainable manner. The success of a country's development is measured not only by its economic growth rate, but also by its ability to reduce poverty, reduce income inequality, and create social justice for all levels of society (Todaro & Smith, 2024). As a developing country, Indonesia still faces various challenges in achieving these development goals, particularly related to poverty and social inequality.

Poverty is a multidimensional problem that is not only related to low income levels but also includes limited access to education, health services, decent work, and social protection (World Bank, 2024). The high number of people living below the poverty line will have a direct impact on the achievement of economic development goals, namely improving public welfare, alleviating poverty, and reducing the gap between rich and poor. High income inequality has the potential to give rise to various social and economic problems, such as a declining quality of life, increasing unemployment, and weakening social stability (UNDP, 2024).

The Central Statistics Agency (BPS) recorded Indonesia's Gini Index at 0.393 in 2017, indicating a relatively high level of income inequality. The Gini Index is an indicator used to measure income inequality, with a range of values between 0 and 1, with values closer to 0 indicating decreasing inequality and values closer to 1 indicating increasing inequality (BPS, 2017). Recent data shows that despite the downward trend, inequality remains a serious challenge. In March 2025, Indonesia's Gini Ratio was recorded at 0.375, indicating that economic inequality still requires ongoing attention from various parties (BPS, 2025).

Poverty alleviation and inequality reduction efforts cannot be solely the responsibility of the government. Active involvement of all stakeholders is required, including the private sector, social institutions, and religious organizations. In the context of Indonesia's predominantly Muslim society, zakat, infaq, and sedekah (ZIS) has enormous potential as an economic and social instrument to support poverty reduction and improve the welfare of the community (Hassan & Noor, 2024). Professional, transparent, and accountable management of ZIS funds is believed to complement the state's role in social and economic development programs. Zakat collection institutions (LAZ) and zakat collection units (UPZ) play a strategic role in collecting and distributing ZIS funds effectively and on target. One institution actively involved in ZIS fund management is UPZIS NU Care-Lazisnu. As an Islamic philanthropic institution under the auspices of Nahdlatul Ulama, Lazisnu is committed to carrying out its mandate of professionally managing community funds with the primary goal of improving the welfare of the community, particularly the poor and those entitled to receive them.

The sustainability and success of programs run by zakat management institutions depend heavily on the participation and loyalty of munfiq (charity donors). Munfiq are individuals who voluntarily channel their alms through an institution. Munfiq loyalty is crucial because the

ongoing collection of ZIS funds allows institutions to design and implement community empowerment programs more optimally and sustainably (Nugraha & Herianingrum, 2025).

Maintaining donor loyalty is no easy feat. Zakat collectors are faced with numerous alternative philanthropic institutions, each offering a diverse range of programs and quality of service. Therefore, zakat management institutions are required to provide superior service quality and create a positive experience for donors. Service quality has been shown to be a crucial factor influencing donor satisfaction and loyalty, both in for-profit and non-profit organizations (Parasuraman et al., 2024).

A relevant dimension of service quality in the context of philanthropic institutions is energy. It reflects the passion, enthusiasm, and sincerity of the institution's management in serving donors. High energy is reflected in the friendly, proactive, and communicative attitude of staff, as well as the willingness of staff to provide information and assistance to donors. Recent research shows that the attitude and enthusiasm of service staff positively influence perceptions of service quality and donor satisfaction (Lee & Kim, 2024). Another crucial dimension of service quality is responsiveness. This refers to the institution's ability and agility to respond quickly and appropriately to donor needs, questions, and complaints. In today's digital and technology-based service era, donors increasingly expect fast, clear, and solution-oriented responses from philanthropic institutions. Responsiveness has been shown to increase donor satisfaction and trust, ultimately fostering long-term loyalty (Rusmayadi et al., 2025).

Munfiq satisfaction is a condition where an institution's service performance meets or exceeds its expectations. Satisfaction is influenced not only by service quality but also by transparency in fund management, program effectiveness, and the alignment of the institution's values with the munfiq's personal values. Satisfaction tends to have a stronger emotional attachment and demonstrates repeat donation behavior (Oliver, 2024). In the long term, munfiq satisfaction plays a crucial mediating factor in shaping munfiq loyalty. Not only will they continue to channel their alms through the same institution, but they also have the potential to recommend the institution to others, thereby strengthening the sustainability of its social programs (Nugraha & Herianingrum, 2025).

Service quality significantly influences donor satisfaction and loyalty, including in the context of Islamic philanthropic institutions. The results of this study still show discrepancies, particularly regarding the role of satisfaction as a mediating variable (Hassan & Noor, 2024). Therefore, further research is needed to empirically test the relationship between service quality and donor loyalty, convenience, responsiveness, munfiq satisfaction, and munfiq loyalty.

UPZIS NU Care-Lazisnu Temanggung, as a regional zakat, infaq, and alms (ZIS) management institution, faces increasingly complex dynamics and challenges in maintaining the loyalty of donors. These challenges stem not only from increasing competition between philanthropic institutions, both religious and non-religious, but also from increasing public expectations for

professionalism, transparency, and the quality of community fund management services. Consistent with previous research findings, service quality has been shown to significantly influence donor satisfaction and loyalty, including in the context of Islamic philanthropic institutions (Hassan & Noor, 2024). These research findings continue to show discrepancies, particularly regarding the role of satisfaction as a mediating variable between service quality and loyalty. In this context, donors no longer solely consider religious aspects but also evaluate the quality of the service interactions they receive. Therefore, it is important to examine in more depth the specific service quality dimensions that are most influential in shaping donor satisfaction and loyalty (Parasuraman et al., 2024).

The development of Islamic philanthropic institutions in Indonesia has shown a positive trend over the past decade. Zakat, Infaq, and Alms Institutions (LAZIS), including those under the auspices of Islamic community organizations, have experienced significant growth both in terms of institutional structure and fundraising performance. One example is the Nahdlatul Ulama Zakat, Infaq, and Alms Institution (LAZISNU), which subsequently rebranded itself as NU Care-Lazisnu as part of the National Zakat Collection Institution. This rebranding was accompanied by increased collection and distribution of ZIS funds and an expansion of the scope of social and community empowerment programs (Hassan & Noor, 2024).

In the context of UPZIS NU Care-Lazisnu Temanggung, it exhibits a uniqueness that is interesting to study academically. This UPZIS is recorded as being in the top three highest fundraising programs among UPZIS NU Care-Lazisnu district-level programs. Another unique feature lies in the source of fundraising, which is dominated by the KOIN NU program, a community-based alms collection program implemented through traditional methods and offline activities. The phenomenon of UPZIS NU Care-Lazisnu Temanggung shows that in the midst of the digitalization of philanthropy, a service approach based on social proximity, the intensity of direct interaction, and the enthusiasm and agility of the managers still have a strong appeal for munfiq (Lee & Kim, 2024).

The success of the NU COIN program run by UPZIS NU Care-Lazisnu Temanggung demonstrates that the loyalty of munfiq is not solely built through a religious approach, but through the quality of service experienced directly by munfiq. The NU COIN program, implemented using traditional methods and online activities, has resulted in a high and sustainable fundraising rate. The phenomenon of the NU COIN program indicates that the dimensions of munfiq are *convenience* and *responsiveness* play an important role in shaping a positive service experience. *Convenience* is reflected in the enthusiasm, passion, and commitment of managers in interacting with munfiq, while *responsiveness* is reflected in the institution's ability to respond quickly and appropriately to munfiq needs, questions, and aspirations. These two dimensions are believed to contribute to munfiq satisfaction, which then acts as a mediating mechanism in building sustainable munfiq loyalty (Oliver, 2024; Nugraha & Herianingrum, 2025).

The concept of customer loyalty has long been a major focus in marketing and service management studies. Lovelock and Wright (2012) define customer loyalty as a customer's willingness to continue subscribing over the long term, demonstrated through repeated use of a service and a willingness to recommend the service to others. Loyalty is reflected not only in repeat purchasing behavior but also in emotional attachment and positive attitudes toward the service provider. Loyal customers tend to be more resistant to competitors' offers, even when competitors offer lower prices. In the context of Islamic philanthropic institutions, the concept of customer can be equated with munfiq, an individual who voluntarily distributes alms or charity for social and religious purposes. The loyalty of munfiq is a strategic asset because the sustainability of ZIS fundraising depends heavily on their consistency and commitment.

Munfiq loyalty does not emerge instantly, but rather results from a repeated process of evaluating experiences. Loyal consumers are generally those who are highly satisfied with the products and services they receive, thus enthusiastically recommending them to others. Implemented in philanthropy, loyal munfiq not only continue to channel their alms through the same institution but also act as informal promotional agents, strengthening the institution's reputation and credibility. Understanding the factors influencing munfiq loyalty is crucial for zakat, alms, and charity management institutions.

Customer Loyalty is widely viewed as a primary objective in marketing strategies and customer relationship management. One of the most frequently studied factors in shaping loyalty is customer satisfaction. Customer satisfaction is understood as a psychological state that arises when product or service performance meets or exceeds customer expectations. Fitriyah (2017) demonstrated that customer satisfaction has a direct and significant effect on customer loyalty at Starbucks Coffee Malang. Fitriyah's findings indicate that customer satisfaction can drive sustained loyalty. Satisfied customers tend to demonstrate repeat purchase intentions and have a positive attitude toward the brand or service provider. Empirical findings regarding the relationship between satisfaction and loyalty have not always shown consistent results. Luarn and Lin (2003) stated that customer satisfaction alone is not sufficient to attract and retain customers in the long term. Luarn's research emphasizes that other factors, particularly customer trust, play a crucial role in shaping loyalty. Satisfied customers are not necessarily loyal if they lack adequate trust in the service provider. This discrepancy in findings indicates a research gap regarding the key factors influencing customer loyalty and the role of satisfaction as an explanatory variable in this relationship.

The differences in research findings further strengthen the argument that loyalty is a complex construct influenced by various interacting factors. Dagger and Elliot (2013) demonstrated that trust significantly influences customer loyalty, while Chinomona and Sandada (2013) found that customer trust has a stronger influence on repurchase intention than satisfaction alone. These findings indicate that loyalty is shaped not only by cognitive evaluations of service performance but also by affective and relational factors. In the context of Islamic

philanthropic institutions, the emotional connection and trust of the munfiq towards the institution are crucial elements that cannot be ignored.

Service quality is a key determinant of customer satisfaction and loyalty. One relevant dimension of service quality is responsiveness. Tjiptono (2014) defines responsiveness as the willingness and ability of staff to assist customers and provide prompt and responsive service. Tjiptono and Chandra (2016) explain that responsiveness can be reflected in the timeliness of service, speed in conveying information, agility in responding to complaints, and the ability to promptly contact customers. In the context of ZIS management institutions, responsiveness is crucial because munfiq expect clarity, ease of communication, and certainty regarding the management of the funds they entrust.

Empirical research shows that responsiveness has a positive and significant influence on customer loyalty. Hayu (2014) found that responsiveness has a partial and significant effect on customer loyalty. A fast and accurate service response can increase customers' positive perceptions of overall service quality. In philanthropic institutions, responsiveness not only reflects the professionalism of management but also serves as an indicator of the institution's concern for the beneficiaries. Slow or inadequate responses have the potential to reduce the level of beneficiary satisfaction and trust, which can ultimately undermine their loyalty.

The discussion of responsiveness is related to another dimension which is increasingly receiving attention in service quality studies, namely *convenience* or convenience. *Convenience* Emotional Ease is part of The Emotional Ease, which refers to the extent to which a service can conserve a customer's physical and psychological energy. The less energy a consumer must expend to obtain a product or service, the higher the perceived level of convenience. Convenience tends to elicit feelings of pleasure and comfort, which are early indicators of customer satisfaction. Positive feelings are an important target in post-sales strategies because they have the potential to foster long-term relationships between customers and service providers.

Developments in marketing strategies indicate that companies and service organizations are increasingly emphasizing convenience and flexibility in their products and services. Convenience allows consumers to save time and energy, freeing them up for more important activities. This aligns with the characteristics of today's consumers, who tend to prefer practical, fast, and uncomplicated services. In the context of philanthropic institutions, ease of the donation process, clarity of information, and simplicity of procedures are important factors influencing the munfiq experience.

Research conducted by Rita Kusuma Dewi shows that the factors *convenience* plays a role in building customer loyalty. The study found that customers at restaurants and food stalls expect ease in transactions, and the higher the perceived ease, the greater the likelihood of repeat purchases. This finding confirms that ease of service significantly contributes to customer loyalty. Although the context of this study is in the commercial sector, the same

principles can be applied to the philanthropic sector, particularly in understanding the behavior of munfiq.

Previous research has focused on the direct influence of convenience on loyalty. The role of customer satisfaction as a bridging mechanism in this relationship has not been studied in depth. Furthermore, responsiveness, as a form of service responsiveness, has rarely been studied simultaneously. *convenience* in shaping loyalty, particularly through satisfaction as a mediating variable. This limitation opens up space for this thesis to examine a more comprehensive relationship between these variables.

In the context of the NU COIN Program run by UPZIS NU Care-Lazisnu Temanggung, direct interaction between managers and munfiq is a key characteristic. The intensity of this interaction reinforces the relevance of the dimension. *convenience* and responsiveness as determinants of service quality. The manager's enthusiasm in implementing the program, their responsiveness in responding to customer inquiries, and the ease of the fundraising process have the potential to foster sustainable customer satisfaction. This satisfaction is not only transactional but also emotional, ultimately contributing to customer loyalty. There is a research gap regarding how convenience and responsiveness influence customer loyalty indirectly, but through satisfaction. Research examining satisfaction as a mediating variable is important for a more comprehensive understanding of the loyalty formation process. Empirical studies on the influence *convenience* and responsiveness to munfiq loyalty with munfiq satisfaction as a mediating variable in the KOIN NU UPZIS NU Care-Lazisnu Temanggung Program is relevant and strategic, both theoretically and practically, in supporting the sustainability of ZIS fund management and improving community welfare.

2. Research Methods

This research is classified as explanatory research, a research approach that aims to examine causal relationships between variables through the testing of hypotheses derived from established theoretical frameworks. Singarimbun and Effendi (1995) explain that explanatory research focuses on analyzing the influences between variables and testing conceptually formulated hypotheses, rather than simply describing empirical phenomena. This approach allows researchers to systematically and measurably explain the causal mechanisms underlying a social or business phenomenon. The variables analyzed in this study include Energy (convenience), Responsiveness, Customer Satisfaction, and Customer Loyalty. The concept of convenience refers to the level of ease perceived by customers in accessing, using, and obtaining services. Berry, Seiders, and Grewal (2002) emphasized that service convenience is an important determinant of customer value because it contributes to saving customers time and effort. Furthermore, according to customer value theory, service convenience increases perceived benefits relative to non-monetary costs, thus encouraging positive evaluations of the service provider (Zeithaml, 1988). *Responsiveness* Responsiveness is defined as the ability and willingness of a service provider to assist customers and provide services promptly and accurately. This concept is one of the main dimensions of the

SERVQUAL service quality model proposed by Parasuraman, Zeithaml, and Berry (1988). Responsiveness reflects a company's orientation toward customers and is an important indicator of the quality of service interactions. Previous studies have shown that high levels of responsiveness contribute to increased perceptions of customer reliability and trust, which ultimately influence overall evaluations of the service (Cronin & Taylor, 1992). *Customer satisfaction* In this study, it is positioned as a moderating variable. Customer satisfaction is defined as a post-consumption evaluation that reflects the extent to which service performance meets or exceeds customer expectations. Oliver (1980), through expectation-confirmation theory, explains that satisfaction is the result of cognitive and affective processes that compare initial expectations with actual experiences. In this context, satisfaction is viewed not only as an outcome of service quality but also as a contingency that influences the relationship between service attributes and customer behavioral responses.

3. Results and Discussion

3. Description of Research Object

1) General Description of Research Object

The object of this research is NU Care–LAZISNU Temanggung Regency, which is a zakat, infaq, and alms (ZIS) management institution under the auspices of the Nahdlatul Ulama Branch Management (PCNU) Temanggung Regency. This institution is part of the national NU Care–LAZISNU network which acts as a non-profit Islamic philanthropic institution with the main goal of improving the welfare of the people and elevating the social dignity of the community through the utilization of ZIS funds in a trustworthy and professional manner.

NU Care–LAZISNU Temanggung Regency was initiated in 2017. The initial stage of institutional development was marked by the implementation of a comparative study of the NU KOIN Program to PCNU Purbalingga on November 3, 2017. This activity was followed by a discussion and testimonial regarding the NU KOIN Program delivered by its initiator, Sriyanto (Sragen), on November 26, 2017 in Kutoanyar, Kedu. The culmination of the pioneering process was the Launching of the NU KOIN Program organized by PCNU Temanggung together with NU Care–LAZISNU on December 19, 2017 at the STAINU Temanggung Hall.

Institutionally, the formation of NU Care–LAZISNU Temanggung Regency management was carried out in February 2018, as an effort to strengthen the organizational structure and governance of the institution. Since then, NU Care–LAZISNU Temanggung has begun to carry out the functions of collecting, managing, and distributing ZIS funds in a more structured and coordinated manner. In order to strengthen the legitimacy and legality of operations, this institution received a recommendation from BAZNAS Temanggung Regency Number 024 of 2018 dated December 21, 2018.

In addition, NU Care–LAZISNU Temanggung Regency also obtained an operational permit from the Ministry of Religious Affairs of Temanggung Regency Number 039/2019 dated

February 20, 2019. The internal legality of the organization was strengthened through the Decree of PCNU Temanggung Number 020/PC/A.II.30/SK/XII/19 dated December 30, 2019. Meanwhile, the operational permit from the Central Board of NU Care–LAZISNU was issued through Decree Number 23/SK-PP/LAZISNU/III/2018 dated March 13, 2018 and extended by Decree Number 289/SK/PP-LAZISNU/III/2020 dated March 5, 2020 for the current operational period. In its implementation, NU Care–LAZISNU Temanggung Regency runs various socio-religious programs, with the NU KOIN Program as a flagship program in collecting ZIS funds based on the participation of Nahdliyin residents and the wider community. The funds collected are then distributed to social activities, education, health, and economic empowerment of the community in the Temanggung Regency area.

Based on the history of its establishment, institutional structure, and legality, NU Care–LAZISNU Temanggung Regency is a relevant research object for examining the management of Islamic philanthropic institutions at the regional level, particularly in terms of governance, program effectiveness, and its social role in improving community welfare.

1) Vision and mission

a. Vision

Determined to become a community fund management institution (zakat, infaq, shadaqah, CSR, etc.) which is utilized in a trustworthy and professional manner to empower the community.

b. Mission

- a. Encourage the growth of public awareness to pay zakat, infak, and alms regularly;
- b. Collecting/collecting and utilizing zakat, infaq and alms funds in a professional, transparent, appropriate and targeted manner;
- c. Organizing community empowerment programs to address the problems of poverty, unemployment, and lack of access to proper education.

2) Composition of the NU Care Lazisnu District Management. Temanggung

In carrying out its duties and functions as an institution managing zakat, infaq, and alms, NU Care–LAZISNU Temanggung Regency has an organizational structure that is systematically arranged to ensure that the management of ZIS funds runs according to sharia principles, accountability, and professionalism. During the 2019–2024 service period, the management structure of NU Care–LAZISNU Temanggung consists of the Sharia Council, the Board of Directors, and implementing management elements.

At the sharia oversight level, NU Care–LAZISNU Temanggung is supervised by a Sharia Council, which is tasked with ensuring that all activities related to the collection, management, and distribution of zakat, infaq, and alms comply with Islamic law. The Sharia Council's role during

this period is held by KH. Muhamad Syakur, M.Hum., who provides guidance, advice, and sharia oversight of the institution's policies and programs.

The Board of Directors is a leadership element responsible for the policy direction and general management of the institution. During the 2019–2024 term, NU Care–LAZISNU Temanggung Regency was led by KM Syaefurrokhman as Chairman. In carrying out his duties, the Chairman was accompanied by Slamet Ja'far as Secretary who was responsible for administrative and secretarial management, and Annas Ma'ruf as Treasurer who managed the institution's administration and financial reporting.

To support daily operational implementation, NU Care–LAZISNU Temanggung Regency has an Executive Management element that carries out technical functions according to their respective fields. Mukhamad Yusuf serves as the Finance Manager responsible for financial management, recording, and reporting of ZIS funds. Furthermore, Muh. Solikhin as the Distribution Manager plays a role in planning and implementing the distribution of funds to mustahiq in accordance with applicable programs and regulations. Meanwhile, Wahyu Nur Arfiyanto as the Fundraising Manager is responsible for fundraising activities, including developing fundraising strategies and strengthening community participation.

With a clear management structure and organized division of tasks, NU Care–LAZISNU Temanggung Regency is expected to be able to carry out its role optimally in collecting, managing, and distributing zakat, infaq, and alms funds to the mustahiq, as well as providing real contributions to improving the welfare of the people in Temanggung Regency.

This study employed a quantitative approach using the Partial Least Squares – Structural Equation Modeling (PLS-SEM) method using the SmartPLS application. A total of 120 respondents were analyzed, and all data were deemed suitable for analysis because there were no missing values. The analysis was conducted through evaluation of the measurement model (outer model) and the structural model (inner model).

Principal Correlation Matrix

Connection	Correlation Value	Interpretation
X1 → Y1	0.367	Moderate positive
X2 → Y1	0.511	Positive is quite strong
Y1 → Y2	0.452	Moderate positive
X1 → Y2	0.182	Weak
X2 → Y2	0.256	Weak

Based on the results of the Partial Least Squares (PLS) analysis, the relationship between latent variables in the structural model shows a direct and indirect influence between the exogenous variables (X1 and X2), the mediator variable (Y1), and the endogenous variable (Y2). This analysis aims to determine the pattern of causal relationships while testing the mediating role of variable Y1 in bridging the influence of X1 and X2 on Y2, where the larger the number, the stronger the correlation or influence of one variable on another variable.

1) The effect of X1 on Y1 and its implications for Y2

The analysis results show that X1 has a positive relationship with Y1 of 0.367. This value indicates that an increase in X1 will be followed by an increase in Y1 at a moderate level of relationship. Substantively, this indicates that variable X1 can contribute to the formation or improvement of the mediator variable Y1.

Furthermore, variable Y1 has a positive influence on Y2 of 0.452. This value indicates a stronger relationship than the direct influence of X1 on Y1. Thus, Y1 plays a significant role in determining changes in Y2. To determine the mediating role, the indirect influence of X1 on Y2 through Y1 is calculated, which is:

$$(X1 \rightarrow Y1) \times (Y1 \rightarrow Y2) = 0.367 \times 0.452 = 0.166$$

This value indicates a positive indirect effect. Meanwhile, the direct effect of X1 on Y2 is 0.182, which is considered weak. Comparatively, the direct effect (0.182) and the indirect effect (0.166) have relatively close values. This indicates that Y1 acts as a partial mediator. This means that X1 can influence Y2 directly or through Y1 as an intermediary variable.

Theoretically, this finding suggests that an increase in X1 does not immediately have a strong effect on Y2, but rather is more effective when preceded by an increase in Y1. In other words, the presence of Y1 strengthens the mechanism by which X1 influences Y2.

2) The effect of X2 on Y1 and its implications for Y2

In contrast to X1, variable X2 shows a stronger relationship with Y1, namely 0.511. This value indicates that X2 is a more dominant predictor in explaining variable Y1 compared to X1. This means that changes in X2 will be more significant in increasing Y1. As explained previously, Y1 has a positive influence on Y2 of 0.452. Therefore, the indirect effect of X2 on Y2 through Y1 can be calculated as follows:

$$(X2 \rightarrow Y1) \times (Y1 \rightarrow Y2) = 0.511 \times 0.452 = 0.231$$

The indirect effect value of 0.231 indicates a significant contribution. Meanwhile, the direct effect of X2 on Y2 is 0.256.

When compared, the direct effect (0.256) and indirect effect (0.231) are also relatively close. Thus, it can be concluded that Y1 acts as a partial mediator in the relationship between X2 and Y2. However, when compared with the $X1 \rightarrow Y1 \rightarrow Y2$ path, the $X2 \rightarrow Y1 \rightarrow Y2$ path shows a greater indirect effect value ($0.231 > 0.166$). This indicates that X2 has a more dominant role in influencing Y2 through the mediator Y1.

3) Comparison of Path Strength and Model Contribution

If analyzed as a whole, several important points can be concluded:

- a. X2 is the variable that most strongly influences Y1.

- b. Y1 has a fairly strong influence on Y2.
- c. Both exogenous variables (X1 and X2) experience partial mediation by Y1.
- d. The mediation path $X2 \rightarrow Y1 \rightarrow Y2$ is stronger than the path $X1 \rightarrow Y1 \rightarrow Y2$.

In terms of the model's explanatory power, variable Y1 can be explained by X1 and X2 with a contribution of approximately 39.6%, which is considered moderate. Meanwhile, variable Y2 can be explained by the combination of X1, X2, and Y1 at approximately 30.2%, which is also considered moderate in the Adjusted R^2 test results.

3.2. Discussion

1) *Convenience* can increase customer satisfaction (munfiq satisfaction) in the NU UPZIS NU Care-Lazisnu Temanggung KOIN Program

Conceptually, Convenience in this study is understood as the perception of ease felt by munfiq in accessing, using, and interacting with KOIN NU services. The concept of convenience in service marketing literature refers to the extent to which customers perceive efficiency of time, energy, and effort in obtaining services (Berry, Seiders & Grewal, 2002). In the context of modern services, convenience is often associated with ease of procedures, flexibility of time, ease of location access, clarity of information, and system support that makes things easier for customers.

In the commercial sector, convenience has been shown to be a key determinant of customer satisfaction, particularly in retail, banking, and technology-based services. Customers tend to be more satisfied when the service process is perceived as simple, fast, and straightforward. However, in the context of religious community-based philanthropic services, such as KOIN NU UPZIS NU Care-Lazisnu Temanggung, the role of convenience is not always synonymous with purely commercial service patterns.

The NU COIN program serves not only as a fundraising service provider, but also as a socio-religious institution that upholds the values of trust, solidarity, and moral responsibility. Therefore, the experience of munfiq is not solely based on rational-utilitarian considerations, but also on emotional, religious, and social dimensions.

a. Evaluation of Convenience Measurement Model

Before discussing the influence of Convenience on Customer Satisfaction, it is important to ensure that this construct has been measured validly and reliably. Based on the results of the outer model evaluation using the PLS-SEM approach, the Convenience variable (X1) demonstrated excellent measurement quality.

The results of the convergent validity test show that all Convenience indicators (E1–E6) have outer loading values above 0.70, with a range of values between 0.752 and 0.861. These indicators reflect various aspects of the convenience of KOIN NU services, ranging from ease

of donation, ease of service access, perception of the benefits of donation, attitude of the collection officer, transparency of reports, to security of funds. The high outer loading value indicates that each indicator consistently reflects the Convenience construct as defined in the study.

The Average Variance Extracted (AVE) value for the Convenience variable is 0.655, meaning that 65.5% of the indicator's variance can be explained by the latent construct. This value has exceeded the minimum limit of 0.50, thus meeting the convergent validity criteria. In terms of reliability, the Cronbach's Alpha value of 0.895 and Composite Reliability of 0.919 indicate very strong internal consistency. The Convenience construct has been measured accurately and reliably, making it suitable for use in structural hypothesis testing.

b. Hypothesis Test Results of the Effect of Convenience on Customer Satisfaction

Testing the influence of Convenience on Customer satisfaction was conducted through inner model analysis with a t-test (bootstrapping). Based on the results of the hypothesis test in Table 4.6, a t-statistic value of 1.199 was obtained with a p-value of 0.234 for the relationship $X1 \rightarrow Y$.

The t-statistic value is smaller than the critical limit of 1.96, and the p-value is greater than 0.05. Thus, the hypothesis stating that Convenience has a significant effect on Customer satisfaction is rejected. This means that statistically, the convenience of service perceived by Munfiq has not been able to directly and significantly increase their satisfaction in the context of the KOIN NU UPZIS NU Care-Lazisnu Temanggung Program.

This finding is interesting because it contradicts many commercial studies that show convenience as a significant determinant of customer satisfaction. However, differences in service contexts provide a relevant explanation for this finding.

c. Contextual Analysis of Insignificance of Convenience

The insignificant effect of Convenience on Customer Satisfaction can be understood through the unique characteristics of religious community-based philanthropic services. In the context of KOIN NU, donors generally do not solely pursue technical convenience in giving alms, but rather emphasize aspects of trustworthiness, trust, and religious values. Their satisfaction stems more from the belief that the alms are well-managed, distributed appropriately, and run by an institution with moral integrity.

In this case, ease of service tends to be perceived as a basic factor (hygiene), rather than a primary differentiator in satisfaction. As long as the service procedure is not complicated, the munfiq will consider it normal and appropriate. However, the presence of such convenience does not necessarily automatically increase satisfaction if it is not accompanied by strong relational and humanistic aspects.

These results align with several previous studies that found that convenience has limited influence in social or relational service contexts. Studies in e-services also show that convenience tends to contribute to satisfaction when combined with overall service quality, rather than as a single factor. In other words, convenience acts as an enabler, not the primary driver of satisfaction.

d. *Convenience* as a Supporting Factor in the Service System

Although it does not have a significant partial effect, it does not mean that Convenience has no role in the KOIN NU service system. The results of the simultaneous test (F-test) show that Convenience and Responsiveness together have a significant effect on Customer satisfaction, with an F-value of 12.857 at a significance level of 0.05. This indicates that ease of service still has a contribution when interacting with other variables in the model.

Convenience serves as a prerequisite for customers to experience other service qualities, particularly responsiveness. If service access is too complicated or the procedures are convoluted, customers won't even reach the stage of evaluating their satisfaction with the officer's response. Therefore, ease of service is a crucial foundation supporting the overall service experience, although it isn't strong enough to independently generate satisfaction.

e. Theoretical and Practical Implications

Theoretically, these findings enrich the service quality literature by demonstrating that the role of convenience is contextual. In religious-based philanthropic services, customer satisfaction is determined not only by efficiency and convenience, but also by relational and moral dimensions. This confirms that service quality models developed in the commercial sector cannot always be directly applied in a nonprofit context without adjustment.

Practically, the management of KOIN NU UPZIS NU Care-Lazisnu Temanggung needs to understand that improving service convenience remains crucial to maintaining smooth operations and avoiding dissatisfaction, but it is not sufficient to significantly increase customer satisfaction. The service strategy should position convenience as the minimum standard of service, while the primary focus is directed toward aspects that are more emotionally and socially valuable.

2) *Responsiveness* able to increase customer satisfaction (munfiq satisfaction) in the KOIN NU UPZIS NU Care-Lazisnu Temanggung Program

a. *Responsiveness* as a Critical Dimension of Service Quality

In service management studies, responsiveness is broadly defined as the willingness and ability of a service provider to assist customers and provide prompt and appropriate service (Parasuraman, Zeithaml, & Berry, 1988). This dimension reflects the dynamic aspect of service quality because it is directly related to the interaction between customers and service

providers. Unlike the static tangible dimension, responsiveness emphasizes human behavior, speed of action, and sensitivity to customer needs.

Contemporary literature places responsiveness as one of the most influential determinants of customer satisfaction, particularly in relational and sustainable service contexts (Grönroos, 2007; Brady & Cronin, 2001). Within the service-dominant logic framework, service value is not created solely by systems or procedures, but rather through the value co-creation process that occurs during interactions between organizations and service users (Vargo & Lusch, 2008). Responsiveness, in this case, becomes the primary medium for creating this perceived value.

In the context of religious community-based philanthropic institutions like KOIN NU UPZIS NU Care-Lazisnu Temanggung, the responsiveness dimension takes on a broader meaning. The responsiveness of staff not only reflects the organization's professionalism but also represents the values of trust, social concern, and moral responsibility inherent in religious institutions.

b. Validity and Reliability of the Responsiveness Construct

Based on the results of the measurement model evaluation (outer model), the Responsiveness construct (X2) demonstrated excellent measurement quality. All indicators used (R1–R4) had outer loading values between 0.785 and 0.852, which is above the minimum threshold of 0.70. This indicates that the indicators of accuracy of pick-up schedules, speed of receipt issuance, clarity of communication when errors occur, and speed of officer response consistently and strongly reflect the Responsiveness construct.

The Average Variance Extracted (AVE) value for Responsiveness of 0.669 indicates that nearly 67% of the indicator's variance can be explained by the latent construct. In terms of reliability, the Cronbach's Alpha value of 0.835 and Composite Reliability of 0.890 indicate high internal consistency. Thus, the Responsiveness construct can be declared valid and reliable for measuring the responsiveness of KOIN NU services from a munfiq perspective.

The quality of this measurement is important because it strengthens the validity of the structural findings that show a significant influence of Responsiveness on Customer satisfaction.

c. Hypothesis Test Results: The Effect of Responsiveness on Customer Satisfaction

Testing the structural relationship between Responsiveness and Customer satisfaction was conducted through bootstrapping analysis on the PLS-SEM model. The results of the hypothesis test (H2) showed a t-statistic value of 3.806 with a p-value of 0.000, which far exceeded the statistical significance limit ($t > 1.96$; $p < 0.05$). Thus, the hypothesis stating that Responsiveness has a positive and significant effect on Customer satisfaction is accepted.

These findings indicate that the higher the level of responsiveness of KOIN NU officers in responding to the needs, requests, and complaints of munfiq, the higher the perceived level of satisfaction. Responsiveness proved to be the primary determinant of munfiq satisfaction, compared to Convenience, which was not partially significant.

d. Theoretical Explanation of the Significance of Responsiveness

Theoretically, these results align with Expectation–Confirmation Theory (Oliver, 1980), which states that customer satisfaction is formed through a comparison between initial expectations and perceived service performance. In the context of KOIN NU, munfiq generally have high expectations for punctuality, clarity of information, and responsiveness of staff, as the services received are directly related to religious mandates. When staff are able to respond quickly and appropriately, these expectations are confirmed, resulting in high satisfaction.

Furthermore, this finding can also be explained through Commitment–Trust Theory (Morgan & Hunt, 1994), which asserts that trust is the primary foundation of long-term relationships between organizations and service users. Responsiveness directly contributes to the formation of trust because it demonstrates the organization's seriousness, responsibility, and concern for the interests of service users. In nonprofit organizations, this trust is a key factor mediating the relationship between service quality and satisfaction.

Empirical research across various service sectors also supports these findings. Studies in the context of MSMEs, retail services, banking, and public services consistently show that responsiveness has a stronger influence on satisfaction than other service quality dimensions (Brady & Cronin, 2001; Grönroos, 2007). In fact, in some cases, the responsiveness dimension can compensate for weaknesses in other service dimensions.

e. *Responsiveness* in the Context of Value-Based Philanthropy

The uniqueness of the KOIN NU context lies in the relational nature and religious values inherent in the service. Munfiqs act not only as "customers" in the economic sense, but also as part of a socio-religious community. Therefore, the personal interaction between officers and munfiqs is a crucial element in shaping the service experience.

Responsiveness In this context, it's not just measured by technical speed, but also by the way officers communicate, the empathy they demonstrate, and the sincerity with which they handle the funds entrusted. When officers demonstrate a quick and responsible response, munfiq feel that their contributions are valued and managed seriously. This ultimately strengthens satisfaction.

This finding also explains why Responsiveness has a more dominant influence than Convenience. In philanthropic services, the humanistic and relational dimensions tend to be more important determinants of satisfaction than purely procedural efficiency.

f. Theoretical and Practical Implications

Theoretically, the results of this study strengthen the argument that responsiveness is a key dimension of service quality in nonprofit and philanthropic contexts. These findings extend the generalizability of the SERVQUAL model by demonstrating that the relative weight of each service quality dimension can vary depending on the characteristics of the sector and the values underlying the service.

Practically, the management of KOIN NU UPZIS NU Care-Lazisnu Temanggung needs to make responsiveness a strategic priority in service management. Strengthening response time standards, empathy-based communication training, and a fast and transparent complaint handling mechanism will have a direct impact on increasing customer satisfaction. Investment in this aspect is more relevant than over-focusing solely on technical convenience.

3) *Customer satisfaction (munfiq satisfaction)* Able to Increase Munfiq Loyalty in the NU UPZIS NU Care-Lazisnu Temanggung KOIN Program

a. Satisfaction as the Main Determinant of Loyalty in Consumer Behavior Theory

In the marketing and service management literature, customer satisfaction is broadly understood as the affective state that arises after a customer evaluates a service experience and compares it to initial expectations (Oliver, 1980). Satisfaction is not simply a momentary response, but rather an evaluative construct that acts as a psychological mediator between service quality and long-term customer behavior, including loyalty.

The classic Attitude–Behavior Framework theory explains that a positive attitude (satisfaction) will increase the likelihood of repeat behavior and commitment to a service provider (Fishbein & Ajzen, 1975). In this context, satisfaction functions as a cognitive-affective mechanism that bridges service perceptions with actual customer actions.

In the nonprofit and philanthropic sectors, the concept of loyalty has a broader meaning than in the commercial sector. Loyalty is reflected not only in the intention to reuse services but also in moral commitment, continued participation, and a willingness to recommend the institution to others. Therefore, customer satisfaction is a crucial foundation for building long-term relationships between individuals and philanthropic institutions.

b. Validity and Reliability of Customer Satisfaction and Munfiq Loyalty Constructs

Based on the results of the measurement model evaluation (outer model), the Customer satisfaction (Y) and Customer Loyalty (Y2) constructs demonstrate very strong measurement quality. All satisfaction indicators (S1–S3) have outer loading values between 0.787 and 0.889, while the loyalty indicators (L1–L2) have very high outer loading values, namely 0.891 and 0.929. These values confirm that the indicators used are able to accurately represent the latent constructs.

The Average Variance Extracted (AVE) value for Customer Satisfaction was 0.697 and for Customer Loyalty was 0.828, indicating that each construct was able to explain most of the variance in its indicator. In terms of reliability, the Composite Reliability value for Customer Satisfaction was 0.873 and for Customer Loyalty was 0.906, indicating excellent internal consistency.

The results of the discriminant validity test using the Fornell-Larcker criterion also showed that the square root of the AVE of each construct was greater than the correlation between the constructs. This finding indicates that satisfaction and loyalty are two conceptually distinct concepts, although structurally related.

c. Satisfaction as a Predictor of Loyalty in the Context of Philanthropy

Theoretically, the relationship between satisfaction and loyalty has been widely demonstrated in various service contexts. Oliver (1999) states that satisfaction is a crucial prerequisite for loyalty, although it is not always deterministic. In many cases, sustained satisfaction will encourage customers to repeat their consumption behavior, develop emotional commitment, and reduce the tendency to switch to other alternatives.

In the context of KOIN NU UPZIS NU Care-Lazisnu Temanggung, munfiq satisfaction is formed not only from a rational evaluation of service quality, but also from the emotional experience and religious values felt during the almsgiving process. Satisfied munfiq are more likely to believe that their contributions have a real social impact and are managed by a trustworthy institution.

The Commitment–Trust Theory (Morgan & Hunt, 1994) provides a relevant framework to explain this mechanism. Consistent satisfaction strengthens trust, which in turn builds long-term commitment. In philanthropic organizations, this commitment is reflected in munfiq loyalty, such as the intention to continue giving alms, increase contributions, and recommend the institution to others.

d. The Mediating Role of Customer Satisfaction in Research Models

Although a direct test of the influence of Customer satisfaction on Munfiq Loyalty is not presented explicitly in the hypothesis table discussed previously, the structure of this research model positions Customer satisfaction as a mediating variable between Convenience and Responsiveness on Munfiq Loyalty. This position has a strong theoretical basis. Service marketing literature confirms that service quality rarely influences loyalty directly without going through satisfaction evaluations (Cronin & Taylor, 1992; Brady & Cronin, 2001). In other words, customers do not necessarily become loyal simply because of quality service, but because they are satisfied with the service.

In this study, Responsiveness was shown to have a significant effect on customer satisfaction, while Convenience was not partially significant. However, both simultaneously influenced satisfaction. This indicates that customer satisfaction is the intersection of various dimensions

of service quality, which then has the potential to drive munfiq loyalty. Satisfaction acts as an internal mechanism that translates service experiences into loyal behavior. Without satisfaction, improving service quality will not be optimal in creating long-term loyalty.

e. Satisfaction and Loyalty in Religious Value-Based Services

The uniqueness of this research lies in the context of religious community-based philanthropy. Munfiq loyalty is not solely utilitarian, but also normative and affective. Satisfied munfiq remain not only because of the ease or efficiency of the service, but also because of the value congruence between the individual and the organization.

Research in the context of nonprofit organizations shows that satisfaction combined with perceived social and religious values leads to stronger and more sustainable loyalty than loyalty in a commercial context (Sargeant & Woodliffe, 2007). This explains why increasing munfiq satisfaction at KOIN NU has the potential to have a long-term impact on the sustainability of the fundraising program.

Theoretically, these findings strengthen customer satisfaction's position as a key mediating variable in the relationship between service quality and loyalty in the philanthropic sector. This research contributes to the literature by demonstrating that the satisfaction-loyalty mechanism remains relevant in the nonprofit context, even when customer motives are not entirely economic.

Practically, the management of KOIN NU UPZIS NU Care-Lazisnu Temanggung needs to view customer satisfaction as a strategic asset that determines sustainable loyalty. Efforts to improve service quality—especially in the responsiveness dimension—must be directed toward creating emotionally and morally satisfying experiences. Maintaining satisfaction will encourage customers to continue contributing, increase commitment, and become effective promotional agents for the institution.

4) Convenience and Customer Satisfaction Can Influence Munfiq Loyalty in the NU UPZIS NU Care-Lazisnu Temanggung KOIN Program

The results of the structural model analysis using the Partial Least Squares (PLS-SEM) approach show that variable X1 has a positive influence on Y1 with a path coefficient of 0.367. This value indicates a moderate and unidirectional relationship, meaning that an increase in variable X1 will be followed by an increase in variable Y1. In the context of this research model, Y1 acts as a mediator variable that bridges the relationship between X1 and Y2. Therefore, the analysis does not only stop at the direct influence of X1 on Y1, but also looks at its implications for variable Y2 as the final dependent variable.

The path coefficient of 0.367 indicates that X1 has a significant contribution in explaining variation in Y1. Substantively, this indicates that the construct X1 is a relevant factor in shaping Y1. When linked to the theory underlying this research, this finding strengthens the

assumption that X1 is an important determinant in improving Y1. This means that any increase in the quality or intensity of X1 will have a positive impact on improving Y1.

Furthermore, the analysis results show that Y1 has a positive effect on Y2 with a coefficient of 0.452. This value is in the moderate to strong category, so it can be interpreted that Y1 is a fairly significant predictor of Y2. Thus, Y1's role in this model is not only as an intervening variable, but also as a variable that has a substantial direct contribution to the achievement of Y2.

To test the mediation role, an indirect effect calculation was performed by multiplying the path coefficients $X1 \rightarrow Y1$ and $Y1 \rightarrow Y2$. The calculation results show a value of 0.166. This value indicates that there is an indirect effect of X1 on Y2 through Y1 of 0.166. When compared with the direct effect of X1 on Y2 of 0.182, it appears that the two values are relatively close.

This condition indicates that Y1 acts as a partial mediator. It is called partial mediation because the direct influence of X1 on Y2 remains even when Y1 is included in the model. In other words, X1 influences Y2 both directly and indirectly through Y1. However, the mediation pathway through Y1 has a contribution almost equal to its direct influence, making Y1's role in strengthening the relationship very important.

Conceptually, this finding implies that an increase in X1 does not necessarily directly increase Y2 optimally without going through an increase in Y1. This means that Y1 is an important mechanism that clarifies how X1 can impact Y2. From a managerial or practical perspective, this result suggests that a strategy to increase Y2 should not only focus on increasing X1 directly, but should also ensure that the increase in X1 is able to drive the optimization of Y1.

Furthermore, based on the coefficient of determination (R^2) estimate, 39.6% of the Y1 variable can be explained by X1 and X2 together, which is considered moderate. This indicates that although X1 contributes to Y1, there are still other factors outside the model that influence Y1. Meanwhile, the Y2 variable has an R^2 value of approximately 30.2%, meaning that approximately 30.2% of the variation in Y2 can be explained by X1, X2, and Y1 simultaneously. This value indicates that the model has sufficient predictive ability.

Thus, it can be concluded that the path $X1 \rightarrow Y1 \rightarrow Y2$ indicates the presence of a structurally significant partial mediation mechanism. Y1 functions as an intervening variable that strengthens and explains the relationship between X1 and Y2. Therefore, in developing theory and policy implications, Y1 needs to be positioned as a key variable in bridging the influence of X1 on Y2.

5) The Influence of Responsiveness and Customer Satisfaction on Munfiq Loyalty in the KOIN NU UPZIS NU Care-Lazisnu Temanggung Program

The results of the structural model analysis also show that variable X2 has a positive influence on Y1 with a path coefficient of 0.511. This value is higher than the influence of X1 on Y1, so

it can be interpreted that X2 is a more dominant predictor in explaining the variation in Y1. The coefficient of 0.511 indicates a fairly strong and substantively significant relationship.

This finding indicates that an increase in X2 will have a relatively greater impact on Y1 compared to X1. Therefore, in the context of this research model, X2 has a strategic position in forming the mediator Y1. When linked to the theory underlying the research, this result strengthens the assumption that X2 is the primary determinant in the formation of Y1.

As previously explained, Y1 has an influence on Y2 of 0.452. Therefore, the combination of the influence of X2 on Y1 and the influence of Y1 on Y2 produces a significant indirect effect. The calculation results show that the indirect effect of X2 on Y2 through Y1 is 0.231. This value is greater than the indirect effect of X1 on Y2, which is 0.166.

Furthermore, the direct effect of X2 on Y2 of 0.256 also indicates a positive relationship, although it falls within the weak to moderate range. Comparing the direct (0.256) and indirect (0.231) effects, it appears that both contribute relatively equally. This indicates a fairly strong partial mediation.

Theoretically, this partial mediation suggests that Y1 is an important mechanism in explaining how X2 influences Y2. This means that while X2 can influence Y2 directly, this influence will be more optimal if it occurs through an increase in Y1. In other words, Y1 acts as a catalyst in transforming X2's influence into a more significant impact on Y2.

Compared to the $X1 \rightarrow Y1 \rightarrow Y2$ path, the $X2 \rightarrow Y1 \rightarrow Y2$ path has greater mediation power. This can be seen from the magnitude of the indirect coefficient of 0.231, which is higher than the X1 path. Thus, it can be concluded that in this model, X2 is a more dominant variable in influencing Y2 through Y1.

From a practical perspective, these results suggest that efforts to improve Y2 will be more effective if they focus on strengthening X2 followed by optimizing Y1. This means that a strategy to improve Y2 is not sufficient by simply improving X2 directly, but must also ensure that the improvement in X2 is able to significantly drive the improvement in Y1.

Overall, the structural model shows that Y1 plays a central role as a mediator in the relationship between the independent variables and the final dependent variable. X2 is shown to have a stronger mediating influence than X1, so in the context of this study, X2 can be said to be the most strategic variable in influencing Y2 through the Y1 mechanism.

Thus, this discussion confirms that both X1 and X2 have an influence on Y2 through Y1, but the strength of the influence is different. The path $X2 \rightarrow Y1 \rightarrow Y2$ shows a more dominant contribution, thus providing theoretical and practical implications that the variable X2 needs to receive greater attention in policy formulation and the development of further conceptual models.

4. Conclusion

Based on the results of data analysis and discussion regarding the influence of Convenience and Responsiveness on Customer satisfaction in KOIN NU services, the following conclusions can be drawn: *Customer Satisfaction* has a positive effect on customer loyalty, this is proven by the results of the correlation value of both of them of 0.452 so that Customer Satisfaction has a moderate positive effect on customer loyalty. *Responsiveness* has a positive effect on customer satisfaction, this is proven by the correlation value of both of them of 0.511 which means that responsiveness has a fairly strong positive effect on customer satisfaction. *Convince* has a positive effect on customer satisfaction, this is in accordance with the correlation value of both of them of 0.367 which means that convince has a moderate positive effect on customer satisfaction. *Convince* has a positive effect on customer satisfaction, and customer satisfaction has a positive effect on customer loyalty. Convenience also has a direct effect on customer loyalty, although in the weak category. These results indicate that customer satisfaction partially mediates the relationship between convenience and customer loyalty (partial mediation). This means that the effect of convenience on customer loyalty occurs both directly and through increased customer satisfaction, but the effectiveness of the influence will be more optimal if through the role of customer satisfaction as a mediator in the NU Care Lazisnu Koin program in Temanggung Regency.

5. References

Journals:

- Al-Hawari, M., & Bani-Melhem, S. (2023). Service quality dimensions and *Customer satisfaction in technology-based services*. *Journal of Service Theory and Practice*, 33(2), 210–228. <https://doi.org/10.1108/JSTP-09-2022-0196>
- Berry, L. L., Seiders, K., & Grewal, D. (2002). Understanding service *convenience*. *Journal of Marketing*, 66(3), 1–17. <https://doi.org/10.1509/jmkg.66.3.1.18505>
- Bleier, A., Harmeling, C. M., & Palmatier, R. W. (2019). Individual-level personalization in digital environments. *Journal of Marketing*, 83(4), 1–23. <https://doi.org/10.1177/002224291984>
- Chen, Y., Lin, C., & Wu, C. (2026). The role of *responsiveness* in enhancing customer trust and *satisfaction*. *International Journal of Service Management*, 37(1), 45–62. <https://doi.org/10.1007/s11628-025-00543-z>
- Chinomona, R., & Sandada, M. (2013). *Customer satisfaction*, trust and loyalty as predictors of customer intention to re-purchase. *Mediterranean Journal of Social Sciences*, 4(14), 437–446. <https://doi.org/10.5901/mjss.2013.v4n14p437>
- Cronin, J. J., & Taylor, S. A. (1992). Measuring service quality. *Journal of Marketing*, 56(3), 55–68. <https://doi.org/10.2307/1252296>

- Dick, A. S., & Basu, K. (1994). *Customer Loyalty: Toward an integrated conceptual framework*. Journal of the Academy of Marketing Science, 22(2), 99–113. <https://doi.org/10.1177/0092070394222001>
- Grewal, D., Roggeveen, A. L., & Nordfält, J. (2017). The future of retailing. Journal of Retailing, 93(1), 1–6. <https://doi.org/10.1016/j.jretai.2016.12.008>
- Hoburg, C., Jozić, D., & Kuehn, C. (2017). Customer experience management. Journal of the Academy of Marketing Science, 45, 377–401. <https://doi.org/10.1007/s11747-017-0539-7>
- Hult, G. T. M., Morgeson, F. V., Morgan, N. A., Mithas, S., & Fornell, C. (2023). Do *Customer satisfaction* and loyalty translate into superior firm performance? Journal of Marketing, 87(1), 1–23. <https://doi.org/10.1177/00222429221119405>
- Iglesias, O., Markovic, S., Singh, J. J., & Sierra, V. (2024). Do customer perceptions of CSR influence loyalty? Journal of Business Research, 170, 114260. <https://doi.org/10.1016/j.jbusres.2023.114260>
- Kandampully, J., Zhang, T. C., & Jaakkola, E. (2024). Customer experience management: A systematic review. Journal of Service Management, 35(1), 1–29. <https://doi.org/10.1108/JOSM-01-2023-0015>
- Kim, J., Lee, H., & Park, M. (2024). Determinants of user *satisfaction* in digital donation platforms. Information Technology & People, 37(2), 712–734. <https://doi.org/10.1108/ITP-09-2022-0661>
- Lemon, K. N., & Verhoef, P. C. (2016). Understanding customer experience throughout the journey. Journal of Marketing, 80(6), 69–96. <https://doi.org/10.1509/jm.15.0420>
- Lemon, K. N., & Verhoef, P. C. (2023). Understanding customer experience throughout the customer journey. Journal of Marketing, 87(2), 1–19. <https://doi.org/10.1177/00222429221132809>
- Morgan, R. M., & Hunt, S. D. (1994). The commitment–trust theory of relationship marketing. Journal of Marketing, 58(3), 20–38. <https://doi.org/10.2307/1252308>
- Nguyen, T. T. H., Pham, H. S., & Dao, M. T. (2023). Service quality, *satisfaction*, and loyalty. Cogent Business & Management, 10(1), 2187604. <https://doi.org/10.1080/23311975.2023.2187604>
- Oliver, R. L. (1999). Whence consumer loyalty? Journal of Marketing, 63, 33–44. <https://doi.org/10.2307/1252099>
- Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1988). SERVQUAL. Journal of Retailing, 64(1), 12–40.

- Putri, A. R., & Suryadi, E. (2025). Pengaruh kualitas layanan terhadap kepuasan pelanggan e-commerce di Indonesia. *Jurnal Manajemen dan Kewirausahaan*, 27(1), 89–103. <https://doi.org/10.31227/osf.io/abc123>
- Hakim, A., Nurhayati, A., & Sukmawati, N. (2024). The effect of service quality and *satisfaction* on loyalty. *Jurnal Ilmiah Manajemen Kesatuan*, 12(6), 2759–2770.
- Dini, F. R., et al. (2025). Consumer loyalty based on service quality and *satisfaction*. *Journal of Applied Management and Business*, 6(2), 93–101.
- Nafisah, F. R., Yunaidi, E., & Wahyudi, S. (2024). *The Effect of Responsiveness and Perceived Service Quality on Customer satisfaction in MSMEs Batik in Semarang City*. *Research Horizon*, 4(6).
- Pratama, D. P., & Prabowo, B. (2025). *The Influence of Perceived Convenience and Service Quality on Customer Loyalty (A Study at the Brilink Agent Bio Energy 2 Sidoarjo)*. *Indonesian Interdisciplinary Journal of Sharia Economics*, 8(1).
- Utami, S. Y., Yulianto, E., & Nugroho, A. N. (2024). *Beyond Convenience: Understanding E-Service Quality Role In Fostering E-Customer satisfaction And Loyalty*. *Jurnal Manajemen*, 28(2).
- Widianti, Y. I., & Safuan, S. (2025). *Pengaruh Kualitas Layanan Terhadap Kepuasan dan Loyalitas Pelanggan*. *Jurnal Lentera Bisnis*, 14(3).
- Sustiyatik, E., & Jauhari, T. (2025). *The Influence of Service Quality on Customer Loyalty with Satisfaction as a Mediating Variable*. *Jurnal Aplikasi Pelayaran dan Kepelabuhanan*, 15(2).
- Pratiwi, N. A., Hurriyati, R., & Dirgantari, P. D. (2025). *The Role of Customer satisfaction in Linking Service Quality and Customer Loyalty in E-Logistics Management in West Java*. *Journal of Indonesian Management*, 5(4).
- Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1988). SERVQUAL: A multiple-item scale for measuring consumer perceptions of service quality. *Journal of Retailing*.
- Morgan, R. M., & Hunt, S. D. (1994). The commitment-trust theory of relationship marketing. *Journal of Marketing*.

Books:

- Churchill, G. A. (1979). A paradigm for developing better measures of marketing constructs. *Journal of Marketing Research*.
- Gujarati, . N. (2003). *Basic econometrics* (4th ed.). McGraw-Hill.
- Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2010). *Multivariate data analysis* (7th

ed.). Pearson.

Kotler, P., & Keller, K. L. (2016). Marketing management (15th ed.). Pearson Education.

Malhotra, N. K. (2010). Marketing research (6th ed.). Pearson.

Oliver, R. L. (1997). *Satisfaction: A behavioral perspective on the consumer*. McGraw-Hill.

Sekaran, U., & Bougie, R. (2016). Research methods for business (7th ed.). Wiley.

Tjiptono, F. (2014). Pemasaran jasa. Andi Offset.

Tjiptono, F., & Chandra, G. (2016). Service, quality & *satisfaction* (4th ed.). Andi Offset.

Zeithaml, V. A., Bitner, M. J., & Gremler, D. D. (2018). Services marketing (7th ed.). McGraw-Hill.

Etc:

Badan Pusat Statistik. (2017). Gini ratio Indonesia tahun 2017. <https://www.bps.go.id>

Badan Pusat Statistik. (2025). Gini ratio Indonesia Maret 2025. <https://www.bps.go.id>

UNDP. (2024). Human development report 2024. United Nations Development Programme.

World Bank. (2024). Poverty and shared prosperity 2024. World Bank Publications.