



Relational marketing strategy of LAZISNU to strengthen *muzakki* trust

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Abstract

Purpose – This study aims to analyze the relational marketing strategy of the Nahdlatul Ulama Amil Zakat, Infaq, and Sadaqah Institution (Lembaga Amil Zakat, Infak, dan Sedekah Nahdlatul Ulama, LAZISNU) Institute in strengthening *muzakki* trust in Central Java. The primary focus is on how communication, service quality, transparency, and sociocultural factors contribute to the formation of trust and loyalty among *muzakki*.

Methodology – This research employs a descriptive qualitative approach and utilizes in-depth interviews, observations, and document analysis at several LAZISNU branches in Central Java. Thematic analysis techniques were used to identify the patterns of relationships and dynamics of *muzakki* beliefs.

Findings – The research results show that personal communication, responsive service, and transparent reporting are the primary pillars of strengthening *muzakki* trust. Nahdliyin's socio-cultural network's support accelerates the adoption of relational strategies and increases donation loyalty. Community-based strategies have been proven to create emotional closeness, a sense of belonging, and the sustainability of donations.

Implications – Relational strategies reduce digital trust deficits through transparent digital reporting, personalized communication, CRM-based donor tracking, and participatory program monitoring that verifies real social impact.

Originality – This research integrates a relational marketing perspective with NU's sociocultural studies to develop a new model for understanding the formation of *muzakki* trust in community-based Islamic philanthropic institutions.

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Introduction

The development of Islamic philanthropic practices in Indonesia is increasingly complex as the Muslim community becomes more aware of the importance of professionally managing zakat,

infaq, and sadaqah. Non-profit organizations, including the Amil Zakat Institute, operate in an increasingly competitive environment, where public trust is the most valuable asset (Adinugraha et al., 2025b). Increasingly stringent regulations and the growing number of similar institutions necessitate that the Nahdlatul Ulama Amil Zakat, Infaq, and Sadaqah Institution (LAZISNU) develop a marketing approach that extends beyond one-way advertising or promotion. The Relationship Marketing paradigm emerged as a highly relevant conceptual framework. This concept defines marketing as the process of building, maintaining, and improving relationships with customers and other stakeholders by continuously fulfilling promises and exchanging mutually beneficial values. The value of LAZISNU exchanged is not solely financial, but also involves spiritual values, trust, accountability, transparency, and tangible social impact (Hidayat, 2025).

Central Java is a strategic area for Nahdlatul Ulama (NU) because of its large and culturally strong mass base. This provides LAZISNU with a structural advantage; however, it also subjects it to high expectations for the effectiveness and integrity of fund management. Strengthening *muzakki* trust in Central Java is not only an operational issue but also the heart of the organization's mission sustainability. High trust will encourage a more stable frequency of donations, an increase in the volume of funds collected, and the willingness of *muzakki* to become advocates (word-of-mouth) for LAZISNU (NU Care-LAZISNU, 2025b). Relational marketing offers a series of strategies, such as intense personal communication, sophisticated donor database management, emphasis on service quality in the zakat payment process, and transparent and timely impact reporting, which collectively seek to improve the emotional and rational bonds between *muzakki* and institutions (Koesworodjati et al., 2024).

Relational marketing is evolving as a paradigm that emphasizes the importance of relationship value rather than economic exchange. This paradigm focuses the marketing process on efforts to maintain community loyalty and build strong emotional bonds through long-term interactions (Mulyana et al., 2020). Islamic philanthropic institutions, such as LAZISNU, inherently need this approach because the sustainability of the institution's operations is highly dependent on the *muzakki*'s level of trust of the muzakki. Trust is a key variable that determines whether *muzakki* are willing to pay zakat, infaq, and sadaqah regularly through certain institutions. When *muzakki* feel confident that the funds they distribute are well-managed, the institution gains social legitimacy, which strengthens the sustainability of humanitarian programs and the economic empowerment of the community (Mahamid, 2023; Dewi & Zaenurrosyid, 2023).

Currently, competition between amil zakat institutions is increasing, along with the emergence of various new philanthropic institutions at the national and regional levels (Maliha, 2024). Digital innovation accelerates changes in *muzakki* behavior, as they now have wider access to choose zakat management institutions that suit their personal values and preferences (Adinugraha et al., 2025a). LAZISNU requires a strategy that can strengthen its position as a community-based institution with a robust religious network. However, this position cannot be solely reliant on historical advantages and organizational identity. LAZISNU has built a systematic and sustainable relationship system so that *muzakki* feel connected, appreciated, and involved in the community empowerment process carried out by the institution (NU Care-LAZISNU, 2025a).

Understanding the trust of *muzakki* is not limited to perceptions of financial statements or the transparency of fund distribution. Trust is formed through a series of *muzakki* experiences in interacting with institutions, both directly and through communication media (Deni & Lili Apriliani, 2022). Each interaction forms a cognitive and emotional assessment that influences the *muzakki*'s decision to continue distributing funds through LAZISNU. Therefore, a comprehensive relational marketing strategy must be designed, encompassing aspects of communication, service, data management, and the creation of social value that donors can directly experience (Shaw, 2002; Egan, 2011). This research emphasizes the importance of understanding how long-term relationships are built, what factors affect them, and how these strategies can be operationalized in the management study of modern amil zakat institutions.

Research on relational marketing strategies in Islamic philanthropic institutions has been conducted; however, most studies focus on national-scale institutions or general theoretical aspects without examining community-based organizations such as LAZISNU. Previous research has

often placed trust as a dependent variable born from transparency or institutional performance (Santoso & Gamal, 2019; Noviana et al., 2020; Munir, 2021; Roziq et al., 2021). However, it has not examined in depth how relational marketing can serve as a strategic mechanism to foster such trust. This research fills this gap by describing in detail how LAZISNU Central Java builds a relationship strategy with *muzakki*, how *muzakki* interprets the relationship, and the extent to which this strategy contributes to strengthening donor trust.

Previous studies in the field of nonprofit marketing have often focused on conventional fundraising techniques or donor motivation analysis (Sunarsih et al., 2025); however, there have been limited studies that explicitly integrate the framework of relational marketing (Koeswordjati et al., 2024), derived from the discipline of commercial management, into the research of religious organizations with distinctive characteristics (Cokrohadisumarto et al., 2020), such as LAZISNU. LAZISNU is unique because it is supported by a network of scholars and a structured community base, which has the potential to serve as a significant moderator or mediator in the relational marketing model. Therefore, this research seeks to fill this gap by examining how the key dimensions of relational marketing (e.g., commitment, communication, empathy, and conflict resolution) directly affect perceptions of *muzakki* beliefs. Zakat compliance is influenced by economic and sociopsychological factors, such as perceptions of the fairness of the system, religiosity, trust in institutions, and demographic characteristics (Bin-Nashwan et al., 2020).

This research topic is of high urgency. The phenomenon of crowdfunding and the emergence of digital donation platforms have changed the competitive landscape. *Muzakki* now has many options and quick information about the performance of each Zakat institution (Sirisawat et al., 2022). In this situation, building brand equity based on trust is essential. LAZISNU's failure to adapt effective marketing strategies risks eroding ZIS funds' market share, ultimately hindering the organization's primary mission of poverty alleviation and community empowerment. The importance of research on LAZISNU's relational marketing strategy in Central Java is even more relevant given the region's substantial Nahdliyin base. The potential for collecting zakat, infaq, and sadaqah funds is significant, as the majority of the population is affiliated with the Nahdlatul Ulama religious tradition. However, this potential can only be maximized if the institution demonstrates high credibility through transparent services and effective communication. LAZISNU Central Java has developed various people's fund management programs; however, the success of these programs depends heavily on how the institution builds sustainable relationships with *muzakki* (LAZISNU, 2024). This research is essential because it provides a comprehensive understanding of how relational marketing strategies strengthen *muzakki* beliefs within the context of religious culture in Central Java.

The novelty of this research lies in the application of relational marketing within the unique socio-religious ecosystem of the Nahdliyin community. By analyzing initiatives such as the KOIN NU movement and ulama-based networks, this research demonstrates how cultural identity and religious social capital shape donor trust, offering a culturally grounded model of relational marketing in Islamic philanthropic institutions. The formulation of the problem in this research departs from the need to understand how LAZISNU's relational marketing strategy is applied in local studies and how the approach affects the level of *muzakki* trust. This research examines how LAZISNU develops and implements a relationship strategy with *muzakki*, prioritizing communication, providing ongoing services, and assessing the effectiveness of these strategies. Based on these questions, this research aims to identify the most relevant patterns of relational marketing strategies, analyze their relationship with *muzakki*'s trust level, and formulate recommendations to strengthen institutional governance. This research is expected to make theoretical and practical contributions. Theoretically, this research contributes to the study of relational marketing in Islamic philanthropic institutions, thereby enhancing the understanding of the role of trust in managing people's funds. In practice, this research provides strategic recommendations for LAZISNU Central Java to improve the effectiveness of its relational marketing strategies, enabling it to maintain and strengthen *muzakki* trust. These recommendations are expected to support improvements in service quality and fund management, as well as

strengthen community networks, enabling institutions to carry out their roles optimally in enhancing people's welfare.

Literature Review

Relationship marketing concept

Relational marketing was first introduced systematically by Berry in 1983 and later developed by Gronroos, Morgan, and Hunt (Malhotra & Agarwal, 2002). This concept defines marketing as the effort to build, maintain, and improve successful long-term relationships with individual customers and other stakeholders. The commitment-trust theory of relationship marketing affirms that commitment and trust are two key variables that mediate all relational strategies towards desired outcomes (loyalty and collaboration) (Morgan & Hunt, 1994). Relational marketing shifts from a transactional focus (single sale) to a relational focus (customer retention), emphasizing the building of shared value and promise fulfilment (Grönroos, 2014).

Relational marketing has a deeper meaning in the research of non-profit organizations (NPOs) and philanthropy, as customers (or donors) provide resources without expecting direct material returns. The relationship in this research is highly dependent on service quality, transparent two-way communication, and the NPO's ability to empathize with the social needs donors want to address. Global research indicates that relational marketing dimensions, such as accountability, personalized communication, and effective complaint handling, are consistently strong predictors of donor retention (Arrivé, 2022). Within this framework, LAZISNU implements a PR strategy to transform *muzakki* from a depositor to a strategic partner in the community's mission.

Muzakki's beliefs

Trust is an essential foundation in relational marketing, and in the research on Islamic philanthropy, it is the main currency. Trust is defined as one party's willingness to depend on another party, with the belief that the party will act as expected, regardless of the ability to monitor it (Usman et al., 2022). For *muzakki*, trust is not only rational (LAZISNU's reliability and competence in managing funds) but also spiritual (the *amil's* moral integrity).

Donor trust in the philanthropic management literature is generally built through the following key dimensions: (1) competency (LAZISNU's ability to achieve social goals effectively), (2) integrity (honesty and compliance with Sharia principles and law), and (3) benevolence (LAZISNU's sincere desire to act in the interests of beneficiaries/*mustabiq* and *muzakki*). The lack of trust will cause *muzakki* to switch to other institutions or choose direct fund distribution (self-distribution), thereby substantially weakening LAZISNU's institutional role. Therefore, LAZISNU's relational marketing strategy must focus on concrete efforts to strengthen these three dimensions of trust. Trust, religiosity, and brand image significantly increase consumers' intention to adopt fintech services within Islamic financial contexts (Usman et al., 2022).

Religious non-profit organizations and local strategies

As an Amil Zakat Institution affiliated with the most prominent religious mass organization in Indonesia, Nahdlatul Ulama (NU), LAZISNU has unique characteristics that distinguish it from independent or commercial LAZ. The main strength of LAZISNU lies in the social capital embedded in NU's cultural structure, namely, a network of scholars, Islamic boarding schools, and a loyal mass base. The literature on the role of religious affiliation in donation decisions suggests that institutional identity can mediate the relationship between communication and belief (Borges et al., 2021). NU *muzakki* tend to have a high level of affective commitment to LAZISNU because of the organization's identity, which has the potential to reduce their sensitivity to other relational factors or, conversely, reinforce the positive impact of relational marketing strategies (Hampel et al., 2023).

This affiliation poses a challenge. LAZISNU's relational marketing must be able to balance a professional-managerial approach that demands modern transparency with a cultural *da'wah*

approach that utilizes the moral authority of ulama (Bahri et al., 2021). LAZISNU's relational marketing strategy must be operational and strategic, combining modern digital marketing tools with a face-to-face approach that utilizes the structure of the Deputy Branch Assembly (MWC) and NU branches in Central Java. This research critically analyzes how LAZISNU in Central Java adapts global relational marketing theory into a local philanthropic ecosystem that is heavily influenced by NU's traditions and organizational structure. By analyzing the implementation of LAZISNU's service commitment, including the speed of distribution and the accuracy of the target, this research aims to provide a comprehensive understanding of the most suitable strategy for NPOs based on religious communities.

This literature review provides a framework in which the relational marketing strategy, as expressed by LAZISNU in Central Java through accountable communication, excellent service quality, and consistent integrity, is positioned as an independent variable that significantly affects the strengthening of *Muzakki* trust. This empirical testing of causal relationships will validate the theory of relational marketing in the research of Islamic-local philanthropy and make a tangible contribution to the development of LAZ management strategies.

Research Methods

This study employs a qualitative approach to gain an in-depth understanding of the implementation of LAZISNU's relational marketing strategy and how it strengthens *muzakki* trust in Central Java. The qualitative approach was chosen because it allows the exploration of experiences, perceptions, and social interactions that cannot be quantified numerically (Creswell & Poth, 2016). This study focuses on the process, meaning, and dynamics of the relationship between LAZISNU and *muzakki* as social subjects.

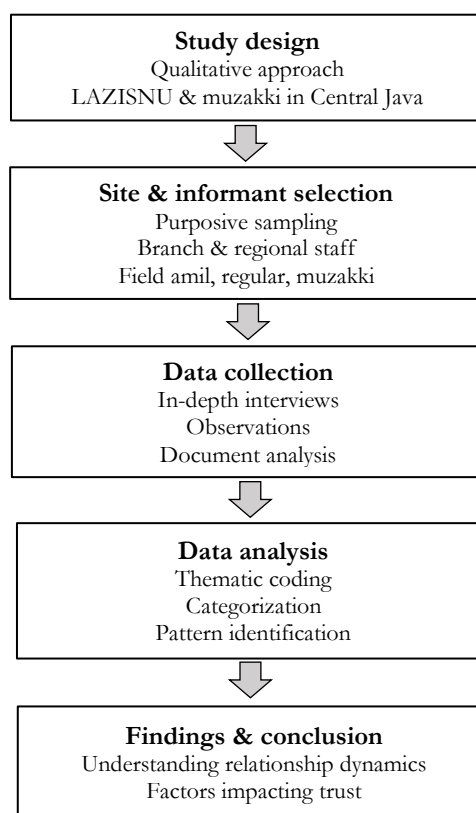


Figure 1. Research process stages
Source: Creswell and Poth (2016)

As shown in Figure 1, researchers identified research locations in several LAZISNU branches in Central Java that were involved in active fundraising and distribution activities. The selection of informants was purposive, based on their involvement in the service process and their

interactions with *muzakki*. The informants included LAZISNU administrators at the branch and regional levels, field *amil*, and *muzakki* who regularly contributed. The researcher employed semi-structured in-depth interviews, direct observation of fundraising and distribution activities, and document analysis, including distribution reports and institutional communication materials.

The selection of informants in this research used purposive sampling, focusing on individuals with direct experience of LAZISNU's relational marketing practices. The criteria included: (1) LAZISNU administrators at regional and branch levels who are responsible for fundraising and donor relations, (2) field *amil* who interact directly with *muzakki* during fundraising and distribution activities, and (3) *muzakki* who donate regularly through LAZISNU and have experience receiving institutional communication or program reports. These criteria ensured that the informants possessed relevant knowledge regarding relationship management and trust formation. This research involved 12 informants selected through purposive sampling: 5 LAZISNU officials at the regional and branch levels, 3 field officers who interact directly with donors, and 4 active donors who regularly donate through LAZISNU.

Data were collected during the research period through interview recordings, field notes, and program documentation (Creswell & Poth, 2016). The researcher analyzed the data using thematic analysis techniques, which included the processes of data reduction, categorization, pattern identification, and meaning extraction. This study employed thematic analysis to systematically interpret qualitative data from interviews, observations, and documents (Adinugraha & Rismawati, 2025). The process involved data reduction, coding, categorization, and the identification of recurring patterns related to relational marketing and *muzakki* trust. Coding and theme development were conducted manually without the use of specialized software such as NVivo, allowing the researcher to interpret contextual meanings directly from the field data. The validity of the data was maintained through the triangulation of sources and techniques. This analytical approach enables the researcher to gain a comprehensive understanding of the contribution of relational marketing strategies and describe the factors that affect *muzakki* trust in LAZISNU in Central Java.

Results and Discussion

Implementation of LAZISNU's relational marketing strategy in relationship management with *muzakki*

LAZISNU Central Java implements relational marketing through three main operational channels: personalized communication management, integrated *muzakki* database management, and a sustainable community-based service approach. In the communication aspect, LAZISNU combines face-to-face interaction at the branch level with digital engagement through periodic messages, reports, and storytelling programs. For example, the management of the LAZISNU branch said, *"We send monthly newsletters and personal WhatsApp messages to major donors; We use the communication as a forum for dialogue, not just announcements."* This statement is supported by observations from two fundraising activities in the Solo and Pekalongan areas, where officers conducted personal follow-up with the *muzakki* after the distribution program.

The management of *muzakki* data reveals a donor recording system that includes donation history, distribution preferences, and interaction records. This data is used for *muzakki* segmentation, allowing communication messages and programs to be adjusted. An LAZISNU IT staff member explained, *"We categorise muzakki according to program preferences, location, and donation rhythm; The system helps us send relevant messages and measure responses."* Observations of the operational dashboard emphasized the use of data to design Ramadhan campaigns and the micro-scale KOIN NU program. In the service aspect, LAZISNU applies a participatory model: *muzakki* are involved in monitoring the program through field visits, multimedia reports, and invitations to empowerment activities. The results of interviews with several *muzakki* revealed that involvement strengthened the sense of belonging; one *muzakki* stated, *"I feel more confident when I am invited to see firsthand how the funds are used, rather than just receiving a written report."* Quantitatively, based on internal branch data, the frequency of repeat donations increased following the implementation of the

monitoring visit program. However, the variation between branches remained significant (LAZISNU, 2024).

LAZISNU's relational marketing runs as a combination of customer relationship management (CRM) practices and the wisdom of the Nahdliyin community. The integration of personal and digital communication reflects the institution's adaptation to modern *muzakki* behavior while maintaining the value of traditional familiarity. This approach allows LAZISNU to build emotional closeness and cognitive trust simultaneously, as the *muzakki* receive both factual information (distribution reports and data) and emotional experiences (field participation and personal dialogue). The operational implication is that relational strategies are effective when two-way communication channels are consistently maintained and supported by reliable data. Data management is a catalyst for strengthening relationships because it enables the personalization of messages and programs. When *muzakki* receive information relevant to their preferences, the perceived value of the institution increases, encouraging loyalty. Nevertheless, the success of data management depends on the capacity of the branch's human resources and IT infrastructure. Field findings indicate that branches with limited resources struggle to operationalize segmentation and automate communication, leading to suboptimal long-term relationship outcomes. *Muzakki*'s participation in program monitoring is directly related to building trust through transparency. This engagement reduces the gap between institutional claims and *Muzakki*'s field experience. The participatory mechanism also strengthens LAZISNU's social reputation at the local level, thereby triggering an important word-of-mouth effect within the Nahdliyin community. However, this interpretation suggests that the participatory approach demands a significant resource cost and therefore requires strategic prioritization of *muzakki* for efficiency (Ryandono et al., 2023).

The results of this study align with the relationship marketing framework, which emphasizes the importance of long-term relationship management, commitment, and two-way communication in building customer/donor loyalty (Grönroos, 2004). CRM theory states that customer journey mapping and data management are the foundations for growing value in relationships (Irawan, 2019; Doddy et al., 2022). The implementation of LAZISNU, which integrates donor segmentation, communication personalization, and field involvement, operationalizes this theory in the research on faith-based philanthropic institutions. Trust-building theory in nonprofit organizations posits that trust is formed through three key dimensions: competence (management competence), benevolence (good intentions towards beneficiaries), and integrity (consistency of values and transparency) (Bin-Nashwan, 2022). LAZISNU's practices, such as program reporting, monitoring invitations, and storytelling, address these three dimensions. The concepts of social capital and social network theory are also relevant in explaining how the structure of the Nahdliyin community strengthens the impact of relational marketing. Religious networks provide social capital that facilitates the diffusion of beliefs through interpersonal recommendations and referrals. Organizational communication theory, which emphasizes asymmetric dialogue, can evolve into substantive dialogue when institutions provide space for feedback and participation among stakeholders (Abdullah et al., 2023). LAZISNU's practice of encouraging feedback and direct dialogue with *muzakki* facilitates a shift from one-way communication (broadcast) to relational communication, prioritizing the co-creation of value between institutions and donors.

This research supports and strengthens previous studies demonstrating that implementing CRM and relational marketing in zakat institutions increases loyalty and improves collection effectiveness. Research on the implementation of CRM in Amil Zakat institutions found that structured communication management and reporting increased the effectiveness of zakat collection (Doddy et al., 2022). Another study that examined the relationship between institutional intimacy and *muzakki* found that intimacy had a positive impact on donor trust, commitment, and loyalty (Soleh & Linggasari, 2023). The relationship between Sharia governance, CRM, and *muzakki* loyalty was also documented, indicating that aspects of transparency and relational communication collectively influence donor commitment (Fatoni & Fakhruddin, 2021). Special research on LAZISNU and fundraising programs confirms the importance of the community approach and the organization's historical dependence on the Nahdliyin network in Central Java (Ashfahany &

Lestari, 2023). These findings explain why community participation was a determining factor in this study.

Empirical support in the form of interview excerpts confirms these findings. One branch manager explains, *“Our approach is not to force the muzakki to give, but to invite them to be part of the process. As a result, our relationship is more than just a transaction.”* A muzakki who regularly donates stated, *“When I was invited to review the program and got a report of the videos, I believed my money arrived and made an impact.”* Observations during the zakat distribution activities in Village X revealed that a follow-up interaction occurred between the management and muzakki after the event. The management recorded feedback and updated the donor preference data in the system that day. Observations of LAZISNU’s digital communication materials reveal a personalization of messages and the delivery of multimedia-based reports that enhance the donor experience.

These findings indicate that LAZISNU needs to strengthen branch IT capacity, expand segmentation practices, and develop a participatory model that can scale muzakki engagement without sacrificing efficiency. Conceptually, the application of relational marketing must strike a balance between investments in relationships and long-term outcomes. The limitations of this research include the coverage of branch samples that are not representative of all Central Java variations and the reliance on qualitative data specific to the research. Follow-up research can explore the quantitative influence of each dimension of relational marketing on trust and loyalty indicators. LAZISNU’s implementation of relational marketing shows strong potential to strengthen muzakki trust through personal communication, intelligent data management, and meaningful participation in Central Java. The synergy between these practices and the social capital of the Nahdliyin community creates a strategic foundation for the sustainability of zakat, infaq, and sadaqah collection in Central Java.

Service quality and transparency of fund management as the foundation of muzakki’s trust

The quality of service and transparency of fund management are the two most dominant factors that form the muzakki’s trust in LAZISNU in Central Java (Bahri et al., 2022). The findings show that muzakki assesses the quality of service based on the responsiveness of officers, the accuracy of information, the friendliness of interactions, and the consistency of the institution in fulfilling service promises. Observations at several LAZISNU branch offices, such as those in Kudus, Semarang, and Banyumas, reveal that officers provide personal attention to muzakki through direct welcomes, detailed program information, and assistance with the donation process. During an observation session in Semarang, the officer explained the mechanism for distributing funds in detail, using the latest video recordings to demonstrate the process to the newly arrived muzakki. This practice demonstrates a commitment to service-oriented donor satisfaction.

Transparency in fund management is evident in the regular reporting pattern, which includes print reports, social media updates, and annual report presentations at community activities (Hermanto et al., 2024). One LAZISNU administrator stated, *“We document each program distribution in detail, then we send a personal report to the muzakki so that they understand where the mandate is channelled.”* Some muzakki confirmed receiving reports in the form of photos, videos, and financial summaries after the donation was made. A muzakki in Pekalongan said, *“I feel calm because I always get a detailed report every time there is a distribution. Transparency like this is what keeps me donating through LAZISNU.”*

The clarity of fund distribution increases the muzakki’s confidence in LAZISNU’s credibility. When muzakki see the real impact of programs such as education assistance, health services, or MSME empowerment, they develop higher trust. Field observations on the low-cost health service program in Pati revealed that the muzakki, who were also present during the distribution activity, responded positively and expressed hope of continuing to contribute. A muzakki said, *“Seeing this program firsthand makes me believe that the funds I have entrusted are really beneficial.”* This research also found that the impact of program implementation was significant on donor confidence. The greater the community’s social impact, the stronger the muzakki’s perception that LAZISNU manages funds in a trustworthy manner. This encourages increased repeat donations and long-term commitments.

Service quality functions as an emotional factor that fosters closeness between *muzakki* and LAZISNU. At the same time, transparency serves as a cognitive factor that enhances the perception of accountability. *muzakki*'s trust is formed through a combination of service experience and tangible evidence of fund management. Warm personal interactions, responsive services, and proactive communication make *Muzakki* feel appreciated. When *muzakki* receives clear information about the distribution of funds, their perception of the institution's integrity and competence increases. Good service is not just an administrative process but a relational experience that fosters a sense of security and comfort. The responsiveness of the officers in providing information and accompanying the donation process made *Muzakki* feel the professionalism of the institution (Ahmad Tamizi et al., 2021). LAZISNU's communication and reporting practices reflect the institution's efforts to sustain relationships rather than simply encouraging one-time donations. Transparency has proven to be an important mechanism for reducing *muzakki*'s uncertainty about the use of funds. Regular reporting, visual documentation, and open monitoring activities narrow the space for doubt. *Muzakki* demonstrates greater trust when the institution can provide tangible evidence of funds being used in relevant, measurable programs. Transparency also enhances perceptions of LAZISNU's integrity as a trustworthy and professional institution. The program's impact serves as the leading benchmark for *muzakki* in assessing the effectiveness of fund management. When programs provide direct benefits, *muzakki* develop a belief that their contributions are worthwhile. This aligns with observations across branches, where *muzakki* who are invited to attend the program tend to show a higher commitment to follow-up donations.

The research findings align with SERVQUAL, which posits that service quality is influenced by five dimensions: tangibles, reliability, responsiveness, assurance, and empathy (Ong et al., 2024). LAZISNU's service practices meet all these dimensions through well-maintained service facilities, accurate information, prompt responses, competency assurance, and personalized attention. Trust, as defined by trust theory, is formed from three key components: competence, benevolence, and integrity (Chen et al., 2023). Transparency in LAZISNU's fund management demonstrates competence through accurate reporting, benevolence through pro-community program objectives, and integrity through the consistency of its reporting. Public accountability theory is also relevant because community institutions are required to show openness in the use of public funds (Lourenço et al., 2017). Transparency in reporting ensures that the institution can be accountable to donors as the owner of the funds. The implementation of public reporting and visual documentation enhances LAZISNU's legitimacy in the eyes of the *muzakki*.

Previous research supports the finding that service quality and transparency are key factors in driving donor trust. Azzahra and Majid (2020) revealed that the quality of services provided by zakat institutions significantly impacts *muzakki* loyalty, leading to increased satisfaction and trust. Reporting transparency reduces donor uncertainty and increases the perception of accountability of philanthropic institutions (Hadi et al., 2024). Iskandar Putri (2022) research on zakat institutions in Indonesia found that clear and documented distribution reports increase repeat donations. Yeni and Mukhibad (2020) showed that perceived transparency is the main predictor of willingness to pay zakat through formal institutions. Other research also confirms that donor care service quality and financial openness are the foundations for forming donor commitment (Ahmad et al., 2022). These findings support the results of this research, which indicate that service quality and transparency are critical pillars for *muzakki* trust in Central Java.

Several *muzakki* quotes reinforce the research findings. A *muzakki* in Banyumas said, "LAZISNU officers are always quick to answer my questions. When I asked how the program was progressing, they immediately provided me with a report, including a video. This kind of service makes me feel like I did not make the wrong choice." Another *muzakki* in Kudus said, "The distribution report I received was very detailed; there were photos before and after the program. I believe my funds are being used correctly." The results of field observations have shown that whenever the distribution program is completed, the officers immediately collect documentation to compile into a report, which is then sent to the *muzakki*. This demonstrates that transparency is not merely a slogan but has been integrated into the institution's operations.

These findings show that the quality of service and transparency of fund management are the primary foundations of *muzakki*'s trust in LAZISNU in Central Java. When services are provided responsively, empathetically, and professionally, *muzakki* feel close and appreciated. When transparency is realized through accurate reports and clear documentation, *muzakki* feel safe and confident that their funds are being used in accordance with their mandate. The combination of these two aspects creates a long-term relationship that is sustainable and fosters increased loyalty among *muzakki* to the institution.

Nahdliyin socio-cultural factors and their influence on the effectiveness of LAZISNU relational marketing

Nahdliyin's socio-cultural factors significantly influence the effectiveness of LAZISNU's relational marketing strategy in Central Java. The organizational culture of Nahdlatul Ulama, characterized by moderation, strong religious traditions, and kiai-santri relationships inherent in community life, is an element that strengthens *muzakki* acceptance of long-term relationship efforts carried out by the institution. Field findings show that *muzakki* value LAZISNU not only as a philanthropic institution, but also as a representation of their traditional values. This fosters a sense of emotional closeness from the outset of the interaction (El-Rumi, 2022). Mosque-based social networks, Islamic boarding schools, *jam'iyah*, and taklim assemblies strengthen the distribution of messages of *muzakki* involvement. Observations of LAZISNU's consolidation activities in Jepara reveal that administrators leverage historical relationships with MWC NU administrators and local figures to promote the donation programme. One of the stewards said, *"We do not start from scratch; the relationship between NU administrators has been built so that when LAZISNU is present, the community immediately accepts."* This finding was strengthened by an interview with a *muzakki* in Demak who said that he donated to LAZISNU *"because my kiai said the mandate and the program were clear."*

The norms of the Nahdliyin community, which emphasize cooperation, obedience to the ulama, and a sense of belonging to the organization, also shape their philanthropic behavior. Observations on zakat distribution activities in the pesantren environment reveal that *muzakki* feel an emotional attachment when funds are distributed through familiar religious structures, such as those led by Kiai or Ustadz. A *muzakki* said, *"I believe because this program runs with the kiai. If it were not for them, maybe I would not have donated as much."* Culture-based approaches strengthen the effectiveness of relational marketing because *muzakki* are more responsive to approaches that align with their traditions. Programs such as KOIN NU, the Jam'iyah Independence Movement, and regular *marhaba*-based sadaqah have proven to be more acceptable because they align with local cultural and religious practices. LAZISNU officers stated that programs packaged in Nahdliyin cultural symbols have a higher participation rate than those packaged in a modern way without traditional content (Fitriyani & Ersya, 2024).

LAZISNU's relational marketing strategy cannot be separated from the socio-cultural dynamics of Nahdliyin, which is the primary basis of the organization. NU's moderate, egalitarian, and community-based organizational culture creates a social environment conducive to building long-term relationships. Interactions between institutions and *muzakki* do not occur only in formal spaces but also in communal spaces such as recitations, tahlilan, and routine religious activities. This makes the relational relationship more natural and deeply rooted. The relationship between Kiai and Santri is a key factor in the formation of *muzakki* beliefs (Machmudi, 2021). When religious leaders provide their blessings or support to the LAZISNU program, *muzakki* tend to place greater trust in it. This belief mechanism aligns with the character of the Nahdliyin community, which places the ulama as an authoritative reference in socio-religious decisions. LAZISNU utilizes this dynamic to strengthen persuasive, value-based relational communication. Religious social networks provide a structural foundation for disseminating information and strengthening *muzakki*'s commitment. The effectiveness of relational marketing increases when information about the program is conveyed through the NU management network at various levels, ranging from branches to regions. This organizational system accelerates the program's diffusion and organically expands *muzakki* involvement.

Community norms that uphold cooperation and social solidarity strengthen the emotional bond between the *muzakki* and the institution. The participation of *muzakki* in socio-religious activities makes them feel part of the collective movement. This sense of belonging provides a firm foundation for loyalty and ongoing engagement (Abashah et al., 2018). Field research shows that *muzakki* not only consider rational factors such as fund transparency but also affective factors such as pride in being part of NU's socio-religious movement. The culture-based approach also helps LAZISNU convey marketing messages through language and symbols closely tied to the daily lives of Nahdliyin residents. When the program is packaged using traditional values, *muzakki* feel that the philanthropic activities are part of their identity. This results in a stronger emotional response than modern marketing approaches, which can be too formal or bureaucratic.

The findings of this study align with the theory of social capital, which posits that social networks, shared values, and community norms influence the effectiveness of collective actions (Koseoglu et al., 2023). In the LAZISNU study, NU's social network serves as social capital, strengthening *muzakki* involvement. Trust formed through historical and cultural relationships accelerates the acceptance of institutional programs. Social identity theory is also relevant when *muzakki* show a preference for supporting institutions that they perceive as representations of their identity groups (Petrakis & Kanzola, 2022). Identity as a Nahdliyin citizen makes *muzakki* emotionally attached to the institution that carries NU's symbol and values. This explains why culture-driven programs are more effective at increasing loyalty and long-term commitment. Relationship marketing theory asserts that trust and commitment are two key variables in long-term marketing relationships (Morgan & Hunt, 1994). Trust is formed when institutions can provide emotional and social value to relationship partners. LAZISNU utilizes socio-cultural relations to grow these two variables through a community-based approach. Geertz's (2022) cultural anthropology of Javanese Islam also reinforces the finding that religious practices steeped in tradition possess symbolic power in shaping social behavior. LAZISNU develops a relational marketing strategy that aligns with local cultural symbols and values, making interactions with *muzakki* more meaningful.

Previous research has shown that zakat institutions rooted in local culture have higher acceptance rates than those that do not consider social factors. Studies on Islamic philanthropy in Indonesia indicate that networks of kiai, Islamic boarding schools, and religious organizations play a crucial role in fostering donor trust (Usman et al., 2022). Other research has also found that group identities within religious organizations contribute to donor loyalty and funding sustainability (Roziq et al., 2021). Although each study employs different methods, they all concur that socio-cultural values significantly influence the effectiveness of relational marketing in philanthropic institutions. Research on LAZISNU in several regions also shows that programs rooted in tradition, such as KOIN NU, are more successful because they utilize the Nahdliyin spirit of togetherness. In another study, research by Islamic religious institutions confirms that the integration of culture and identity symbols strengthens emotional bonds and increases donor loyalty (Rahmasari & Darmawanti, 2023).

An interview with the management of LAZISNU Purworejo revealed, "*The Nahdliyin community is a movement based on kiai and culture. We follow that pattern so that donations are not only formal but also a collective movement.*" A *muzakki* in Kendal said, "*I donated to LAZISNU because I felt part of NU. If it were not for the NU institution, I would not necessarily be comfortable.*" Observations on religious activities at a pesantren in Kudus revealed that the announcement of the LAZISNU program, delivered by the kiai, received a more enthusiastic response. *Muzakki* was seen recording the LAZISNU account number and taking a brochure while saying, "*If the kiai conveys it, God willing.*" Nahdliyin's socio-cultural factors have a significant contribution to the effectiveness of LAZISNU's relational marketing in Central Java. NU's organizational culture, socio-religious network, and community norms form the foundation that strengthens trust, emotional closeness, and a sense of belonging to the *muzakki*. Relational marketing strategies that align with local culture have proven more effective at increasing loyalty and long-term commitment. This culture-based approach is not only a communication strategy but an integral part of LAZISNU's identity and operations in building sustainable relationships with the community.

The contribution of relational marketing strategies in strengthening loyalty and sustainability of *muzakki* donations

The relational marketing strategy carried out by LAZISNU directly contributes to increasing the loyalty and sustainability of *muzakki* donations in Central Java. Field findings show that intensive communication systems, personal services, and the presence of administrators at community socio-religious activities increase *muzakki*'s emotional closeness to the institution. This closeness forms a commitment reflected in a consistent pattern of donations that often increases over time. *Muzakki* who was interviewed described that the interpersonal relationship with the LAZISNU management made them feel valued as part of the NU socio-religious movement. A *muzakki* in Purbalingga stated, "They often greet them, inform them about the development of the program, and come when there are activities. I feel close, so I never thought about donating." This statement shows that personal relationships directly affect loyalty.

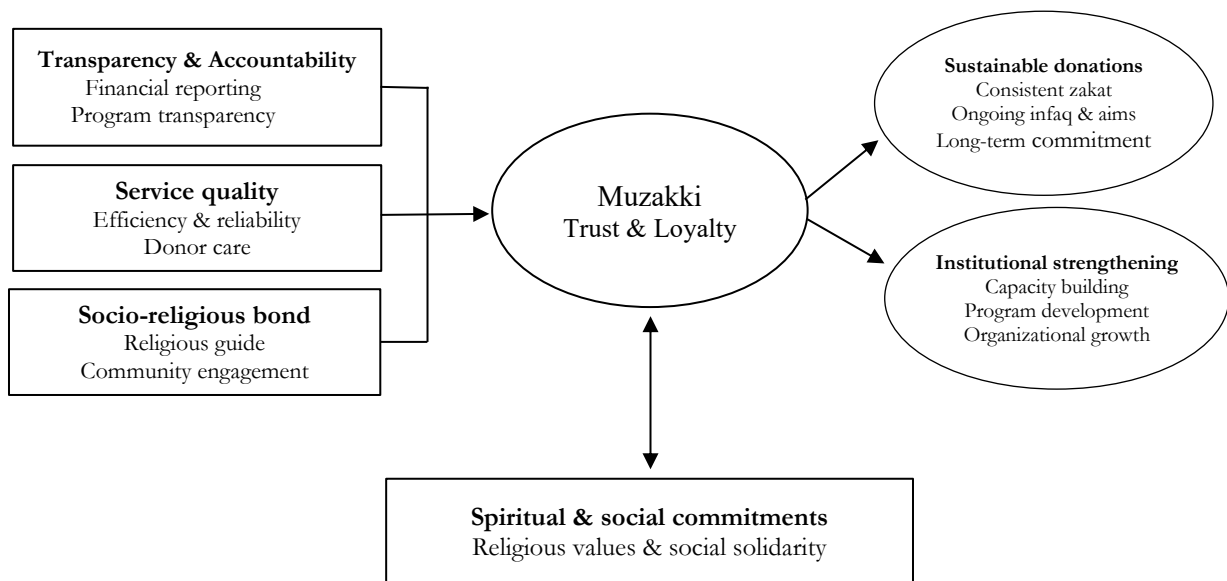


Figure 2. Relational marketing framework for LAZISNU

Source: Results of qualitative data analysis, 2026.

Figure 2 shows that the pattern of donations shifted from sporadic to regular, especially after the *muzakki* received a distribution report, participated in social activities, or received prompt responses when seeking information. The LAZISNU management in Semarang City emphasized that the increase in loyalty can be seen from the increasing number of *muzakki* who participate in the monthly routine sadaqah program and KOIN NU (Mas'ut et al., 2021). He said, "*Muzakki, who used to give only during Ramadhan, now give every month because they feel that their donations really work.*" LAZISNU's internal data indicate a stable trend of increasing fundraisers over the past three years in regions with a strong implementation of a relational strategy. In areas that have not implemented an intensive relational approach, the growth in donations is less significant. This confirms that relational strategies not only affect relationships but also the stability of institutional funding.

Relational marketing has a significant impact on strengthening the *muzakki* bond with LAZISNU. Relationships built through two-way communication, responsive service, and community closeness lead to greater trust and increased commitment to donating. Several relational practices, such as management visits, personal reporting, and community involvement, create a positive experience for *muzakki*. This experience becomes the basis of an emotional relationship that then transforms into loyalty. When an emotional connection is established, *muzakki* tend to maintain their contributions and even increase their nominal donations (Fauzy Bahitsul et al., 2021). Field observations revealed that *muzakki* with a personal connection to management were more likely to participate in long-term programs. This was evident in the distribution activities in Kudus Regency, where *muzakki* not only made donations but also volunteered. An administrator stated, "*Muzakki, whom we often communicate with, is usually present when we distribute. They feel like it is part of their*

contribution.” The service experience also enhances the sustainability of donations. When *muzakki* feel treated kindly, appreciated, and receive transparent information, they are more likely to retain their donations in the long run. This experience creates psychological attachment and fosters a sense of pride in contributing through LAZISNU. This interpretation suggests that LAZISNU’s success in maintaining funding stability is not only due to attractive programs but also to the quality of relationships consistently built and maintained.

The findings of this study are consistent with relationship marketing theory, which emphasizes that trust and commitment are the two main elements that form a long-term relationship between an organization and its customers (Morgan & Hunt, 1994). In philanthropic research, *muzakki* serves as a relationship partner who requires attention, communication, and appreciation to ensure that commitment is sustainable. LAZISNU’s strategy of providing an intensive interaction space aligns with this theory. Customer loyalty theory explains that loyalty is formed through four stages: cognitive, affective, conative, and action (Boateng, 2019). Field findings indicate that LAZISNU *muzakki* has reached the conative and action stages, as it has developed a commitment to giving regularly. Relational communication strengthens the affective stage, which is characterized by a sense of comfort, trust, and pride in being part of the institution. The findings are also in line with social exchange theory, which explains that relationships persist when both parties feel valued (Cropanzano & Mitchell, 2005). *Muzakki* assessed that the value they receive is not only in financial reports but also in emotional satisfaction, as their donations directly support activities close to their daily lives. The concept of service quality is also relevant because service quality is a crucial variable that influences satisfaction and loyalty (Nawi et al., 2023). LAZISNU’s personal, fast, and accommodating service is an important asset for strengthening relationships and extending *muzakki*’s involvement.

Previous research supports the finding that relational marketing strategies significantly influence donor loyalty. Studies on zakat institutions in Indonesia have shown that intensive communication and personal service increase donor satisfaction and commitment. Other research has revealed that donor loyalty increases when institutions can provide emotional value and convey information transparently (Iskandar Putri, 2022). Research on Islamic philanthropic institutions in Malaysia has found that good interpersonal relationships and community involvement are the primary factors encouraging donors to give sustainably (Kamaruddin et al., 2024). Another study on zakat institutions in East Java has shown that relational strategies, such as periodic reporting and social activity assistance, increase donors’ intention to give regularly (Roby Candra Yudha & Sunan Ampel Surabaya, 2019). International findings also support the notion that donor loyalty is influenced not only by the institution’s programs but also by the quality of the social relationships that the organization fosters. Donor retention increases when institutions consistently manage emotional relationships (Zogaj et al., 2021).

Interviews with *muzakki* in Banyumas reveal that they perceive a closer relationship with LAZISNU than with other zakat institutions. The *muzakki* stated, “If it is LAZISNU, I feel familiar. They come, talk casually, and the program is tailored to meet the community’s needs. This is what keeps me going.” A similar statement emerged from a *muzakki* in Rembang who said, “I do not just give money, but I feel like I am fighting.” Observations on Ramadhan distribution activities in Demak Regency show that many *muzakki* are present not as guests, but as active volunteers. They help package necessities and distribute them to recipients. This presence suggests that their loyalty has progressed to a participatory stage, which is rare among other zakat institutions. The management of LAZISNU Jepara explained, “We do not just ask for donations. We invite them to attend meetings, participate, and benefit from the program. After that, their donations are even more stable.”

The research results show that relational marketing strategies significantly contribute to the loyalty and sustainability of *muzakki* donations in Central Java. Intensive communication, personal service, and socio-religious involvement create a positive experience that strengthens the *muzakki*’s emotional bonds. These bonds form a long-term commitment that affects the consistency of donations and the growth of fundraising. Relational strategies have proven to be important in maintaining funding stability and expanding the social impact of the LAZISNU program. Relational marketing strategies significantly contribute to the loyalty and sustainability of *muzakki*

donations in Central Java. Intensive communication, personal service, and administrators' involvement in social activities increase emotional closeness and a sense of belonging to LAZISNU.

Conclusion

This research concludes that LAZISNU's relational marketing strategy in Central Java plays a central role in strengthening *muzakki* trust and building sustainable relationships. The results show that consistent personal communication, responsive service quality, and transparency of fund management form an emotional and cognitive foundation that makes *muzakki* feel safe, valued, and morally bound to the institution. Systematic management of *muzakki* data enables the personalization of services, thereby increasing the relevance of communication and the effectiveness of the relationship approach. Nahdliyin's socio-cultural factors, including proximity to religious structures and NU community networks, strengthen the acceptance of relational strategies. *Muzakki* shows greater loyalty when the institution's approach aligns with the values, norms, and religious symbols they embrace.

The practice of directly involving *muzakki* in social activities and program monitoring strengthens the sense of belonging and increases the sustainability of donations. The relational marketing strategy has been proven to contribute to the stability and growth of LAZISNU's fundraising. Interpersonal relationships, program transparency, and cultural closeness are the three main pillars that consistently underpin *muzakki* trust and loyalty. The findings of this research open up opportunities for further research to examine the quantitative model of the relationship between relational variables, trust, and *muzakki* loyalty, as well as explore the differences in the effectiveness of relational strategies between regions. The development of a more integrated digital approach is also an important area of research to increase the sustainability of donations in the era of technological transformation.

Based on the findings of the LAZISNU study, other *zakat* institutions need to strengthen data-driven CRM, real-time digital transparency, and local cultural collaboration. The research was limited to the Central Java branch and used a qualitative approach; further research is recommended to test quantitative models across regions and the effectiveness of digital platform integration on *muzakki* loyalty.

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Declaration of generative AI and AI-assisted technologies in the writing Process

ChatGPT, DeepL, and Grammarly were used to translate from Indonesian into American English and to improve the clarity and readability of the manuscript during the writing process. After using these tools, the authors reviewed and edited the content as needed and assume full responsibility for the article published in RISFE.

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