

The Effect Of Zakat Literacy, Social Marketing Campaign And Trust On Muzakki's Interests And Decisions at the National Amil Zakat Board (Baznas) in the Ajatappareng Area

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Abstract

This study aims to: (1) analyse the effect of zakat literacy on muzakki's interest in paying zakat at Baznas in the Ajatappareng area. (2) To analyse the effect of social marketing campaigns on muzakki's interest in paying zakat at Baznas in the Ajatappareng area. (3) To analyse the effect of trust on muzakki's interest in paying zakat at Baznas in the Ajatappareng area. (4) To analyse the effect of zakat literacy on muzakki's decision to pay zakat at Baznas in the Ajatappareng region. (5) To analyse the effect of social marketing campaigns on the muzakki's decision to pay zakat at Baznas in the Ajatappareng region. (6) To analyse the effect of trust on the muzakki's decision to pay zakat at Baznas in the Ajatappareng area (7) To analyse the effect of interest on the muzakki's decision to pay zakat at Baznas in the Ajatappareng area. (8) To analyse the influence of zakat literacy through an interest in the muzakki's decision to pay zakat at Baznas in the Ajatappareng region. (9) To analyse the influence of social marketing campaigns through an interest in the muzakki's decision to pay zakat at Baznas in the Ajatappareng region. (10) To analyse the influence of trust through an interest in the muzakki's decision to pay zakat at Baznas in the Ajatappareng region. The object of this research is muzakki at the National Amil Zakat Agency (Baznas) in the Ajatappareng Region, which includes Barru district, Parepare city, Pinrang district, Sidenreng Rappang district and Enrekang district. The sample of this research was 390 muzakki from a total population of 16,609 muzakki. The research sample was obtained using a proportional random sampling technique. First, the sample is grouped based on muzakki at the district/city Baznas, then divided proportionally at each Baznas. The data were analysed using the Structural Equation Modeling (SEM) program through the SmartPLS approach. The research results show that (1) Zakat literacy has a positive and significant effect on interest. (2) Social Marketing Campaigns have a positive and significant effect on interest. (3) Trust has a positive and significant effect on interest. (4) Zakat literacy has a positive and insignificant effect on decisions. (5) Social Marketing Campaigns have a positive and insignificant effect on decisions. (6) Trust has a positive and insignificant effect on decisions. (7) Interest has a positive and significant effect on decisions. (8) Zakat literacy has a positive and significant effect on decisions through interest. (9) Social Marketing Campaigns have a positive and significant effect on decisions through interest. (10) Trust has a positive and significant effect on decisions through interest.

Keywords: Zakat Literacy, Social Marketing Campaign, Trust, Interest, Decision

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I. Introduction

Zakat is an instrument of philanthropy in Islam. This instrument has an important role in the system and order of the social and economic life of Muslims. In Islamic teachings, zakat has three dimensions at once, namely the worship dimension, the economic dimension and the social dimension. In the dimension of worship, zakat is an order from Allah SWT to Rasulullah SAW and is included in the pillars of Islam. In fiqhiyah, a zakat is an act of worship obligatory for every Muslim if it meets the terms and conditions. In Islamic teachings, zakat is one of the pillars of Islam. This refers to the hadith of Rasulullah SAW as follows (Nawawi, 2006);

وَمِنْ مَضَانِ شَهَادَةِ أَنْ لَا إِلَهَ إِلَّا اللَّهُ أَنْتُمْ حَمْدُ اللَّهِ، وَإِقَامَ الصَّلَاةِ، وَإِيتَاءَ الزَّكَاةِ، وَحَجَّ الْبَيْتِ وَصَلَاةٍ: بِنِيَابِ الْإِسْلَامِ مَعْلَمٌ خَمْسٌ

The translation; Islam is built on five things, namely testifying that there is no God but Allah SWT and Muhammad Rasulullah, establishing prayer, paying zakat, performing Hajj and fasting Ramadan (H.R. Buhari and Muslim).

Apart from having the dimension of worship or obligation to Allah SWT, zakat also has a social dimension and an economic dimension which is, of course, very important in realising the welfare of the people.

In the economic dimension, zakat is a very strategic and important potential because it embodies and is in direct contact with economic activities, where there is a collection and distribution of funds from, by and for the community. Through zakat, the authority institution (amil) is ordered to take (collect) some of the wealth of the rich and give it to those entitled to receive it. From this economic point of view, the management of zakat greatly contributes to community economic empowerment (Rohim, 2019). In the social dimension, zakat is a manifestation of helping behaviour, caring, and love between humans. Zakat will act as an effective social safety net because people who issue zakat (muzakki) manifest their social responsibility, concern, empathy and sympathy to help and assist the poor in need. Zakat breeds social sensitivity and erodes stinginess, greed, arrogance, miserliness, egoism and individualism. Conversely, poor people who receive zakat assistance (muztahik) will feel happy and happy so that they can grow in themselves a sense of love, compassion, security and comfort without feelings of being left out, uncomfortable, inferior and having low self-esteem in front of rich people (Sumadi, 2017). Thus, the gap between the rich and the poor will form harmonious and peace-loving social relations in society. Conceptually, zakat is a fundraising instrument based on Islamic law. Zakat itself is a pillar of Islam which is obligatory for every Muslim. Zakat worship has special terms and conditions as stipulated in the Al-Quran and Hadith. Tahir & Triantini (2015) stated that zakat is worship related to assets or wealth that must be issued and given to people who need it. Zakat contains wisdom, benefits, or maslahat, which is very big and noble. Both for people who give zakat (muzaki), recipients of zakat (mustahik), and society as a whole. In general, Yûsuf al-Qaradawi stated that there are two purposes and teachings of zakat, namely for individual life and social life (Damayanti et al., 2018). Judging from the type of source of funds, Indonesia is a country that has the highest zakat potential in the world because its population in 2021 will reach 273,879,750 people with a Muslim population of 86.88% or 236,530,000 people (Dukcapil Ministry of Trade of the Republic of Indonesia, 2022). Indonesia's population is the fourth largest in the world after China, India and the United States, and it has the largest Muslim population in the world. In detail, the potential for zakat in Indonesia can refer to the research results of the Center for Strategic Studies of the National Amil Zakat Agency (Puskas Baznas) on Potential Zakat Mapping Indicators (IPPZ). These indicators include zakat potential in the agricultural sector, livestock sector, company zakat, deposit zakat potential, and income zakat. The research results are as follows (Puskas Baznas, 2022);

Table 1 Potential Zakat in Indonesia in 2021

Zakat Potential Indicator	Total (trillion)
Agricultural zakat	19,79
Livestock Zakat	9,51
Zakat money (deposits)	58,76
Company zakat	144,5
Zakat income and services	139,07
Total	327,6

Source: Puskas Baznas (2022).

Based on the Zakat Potential Mapping table above, Indonesia's total zakat potential is recorded at IDR 327.6 trillion, consisting of 19.79 trillion agricultural zakat, 9.51 trillion livestock zakat, 58.76 trillion zakat money, company zakat as much as 144.5 trillion and zakat income and services as much as 139.07 trillion.

Table 3 Growth of National Zakat Collection for the 2012-2021

Year	ZIS (Billion Rupiah)	Growth (%)
2012	2212	27,94
2013	2639	19,30
2014	3300	25,05
2015	3650	10,61
2016	5017,29	37,46
2017	6224,37	24,06
2018	8.117,60	30,42
2019	10.227,94	26,00
2020	12.429,25	21,52
2021	17.559,45	41,27
	Rate-rate	26,36%

Source: Baznas, 2022

Referring to the statistical data released by Baznas above, it can be seen that there is still a large gap between the potential and the realisation of zakat collection. The realisation of zakat collection in 2021 has only reached 17.559 trillion rupiah, while the potential for zakat has reached 327.6 trillion rupiah. However, the

Baznas data above shows that the growth of zakat collection has increased from year to year. Even in 2021, zakat collection has increased quite significantly. Chairman of the RI National Amil Zakat Agency (BAZNAS) Prof. Dr. KH. Noor Achmad MA, in a press conference for the 2021 End of Year Collection Report and welcoming the 2022 New Year which was broadcast live via the YouTube channel BAZNAS TV, Friday (31/12/2021) said that the collection of zakat, infaq and alms has increased 102% from the year's target 2020, which reaches Rp. 5,130.2 billion.

In Islamic teachings, zakat is the third pillar of Islam after the creed and prayer. This shows the emphasis of Islamic teachings on the obligation to pay zakat. However, in reality, the interest and decision of Muslims to carry out their obligation to pay zakat are not in line with the indoctrination of their own religious teachings. The large potential for zakat has not been accompanied by significant zakat collection. The phenomenon of low interest and the decision of Muslims to pay zakat is a fact that must be explored through various scientific approaches. Theoretically, interests and decisions are attitudes and behaviours that can be studied, studied and measured through a scientific approach. The Theory of Attitude and Behavior developed by Harry C. Triandis (Triandis, 1989) can be the main reference in studying human attitudes and behaviour. In this theory, it is stated that a person's behaviour is determined by what people want to do (attitudes), what they think they will do (social rules), what they can do (habits) and by the consequences of the behaviour they think. Attitude concerns the cognitive component related to beliefs, while the affective attitude component has a like or dislike connotation.

Slameto (2010) suggests that interest is a driving factor that arises from within a person strongly towards something or someone else. Interests provide motivation and encouragement to do what they want to do something or someone else. That is, interest will give freedom to people to choose what they want to do. So realising an interest will lead to desire or satisfaction. Human will is closely related to thoughts and feelings. Thought has a tendency to move in rational spaces. While human feelings have a tendency to be subtle or sharp and crave needs. Meanwhile, reason serves as a reminder of thoughts and feelings in harmonious coordination, so that the will can be regulated as well as possible.

In various references, a person's decision to choose or do something will be influenced by many factors. James A.F. Stoner and Charles Wankel (Utami, 2017) say that decision is a choice among alternatives. According to him, this understanding has three meanings, namely: 1) there is a choice because it is based on logic or consideration; 2) there are several alternative choices, and you have to choose the best one; and (3) there is a goal to be achieved, and the decision is getting closer to that goal. Another management expert, George R. Terry (2013) suggests that decision-making is the selection of certain behavioural alternatives from two or more existing alternatives. According to him, there are five basic considerations that are often used by someone in making decisions, namely institutions, rationale, facts, authority and experience. Meanwhile, Siagian (1997) says decision-making is a systematic approach to the nature of the alternatives faced and taking the fastest action.

Thus, the zakat literacy index becomes an important variable to determine the level of knowledge of Muslims about zakat. Does this zakat literacy have relevance to the low interest and decision of Muslims to pay zakat? Baznas (2019) articulates zakat literacy as a person's ability to read, understand, calculate and access information about zakat, which ultimately encourages them to pay their zakat. It is further stated that literacy is the knowledge, understanding, and ability of a person who can change a person's interests, behaviour or decisions about what he knows (Antara et al., 2016) and Pulungan (2017) states that the level of literacy is positively correlated with changes in attitudes, behaviour and socio-economic life of the community. The description of the three variables mentioned above, namely zakat literacy, social marketing campaigns and trust, have actually been widely discussed and researched in relation to muzakki's interest and decision to pay zakat. Istikhomah & Asrori (2019) explained the results of their research which showed that muzaki literacy had a positive effect on muzaki trust in zakat management institutions. This shows that the level of muzaki literacy is getting better, so the muzaki's trust in zakat management institutions is also getting better. Conversely, if the muzaki's literacy level is poor, then the muzaki's trust in zakat management institutions will also get worse. Mastery of literacy also has an impact on a muzakki's ability to think critically, the ability to solve problems, be able to communicate effectively and efficiently, be able to develop potential and carry out initiatives to move his heart to actively participate in literacy activities. Thus, the higher the muzaki's literacy about zakat management institutions, the more open the muzaki's insights are towards zakat management institutions. The wider muzaki insight, then a muzaki is somewhat moved to trust a zakat management institution without any coercion from any party.

(Afiful Ichwan, 2020) in his research suggests that digital literacy has important benefits for every individual and also has a significant effect on muzakki in paying zakat because it allows them to be able to search for information, study, analyse and compare it at any time, if individuals are able to make decisions to act, then, in fact, he has obtained valuable information. Research on zakat literacy was conducted by (Yusfiarto et al., 2020), (Fitri & Falikhaturun, 2021) and (Canggih & Indrarini, 2021), who generally found that zakat literacy

affects knowledge, awareness, and even muzakki's interest and decision to pay zakat. So it can be concluded that zakat literacy is important to increase because it is directly proportional to the collection of zakat. Hafidhuddin (2011), zakat socialisation and campaigns have given positive results to public awareness of zakat, which then has implications for increasing the level of zakat collection. Indrawijaya (2016) recommends the importance of zakat management institutions conducting social marketing campaigns and overcoming the low public interest in paying zakat. In his research, Indrawijaya measures the role of social marketing campaigns through four indicators, namely create Awareness and Interest, Change in Attitude and Conditions, Motivate People to Want to Change Their Behavior, dan Empowering People to Act. These indicators show a fairly strong influence on the muzakki's decision to pay zakat. Lorencia (2020) and (Andriani, 2017) found a significant effect of social campaign variables through Rachel Venny's Instagram media on interest in donating to fundraising sites Kitabisa.com. To launch social campaign activities on social media, the crowdfunding platform Kitabisa.com introduces online donations through social media to the public so that people switch from offline donations to online donations, so a social marketing campaign strategy and stages for using social media are needed.

Research by Anggita & Yuliafitri, (2020) found that the variable of trust has a very significant effect on muzakki's interest in paying zakat at amil zakat institutions. (Rahmani & Erpurini 2020) found in their research that the trust variable very dominantly influences people's interest in paying zakat in zakat management organisations. This study recommends that zakat management organisations in Indonesia provide concrete evidence to the public regarding openness (transparency), honesty, integrity, and professionalism in managing zakat. Mella Rosalinda et al. (2021) found muzakki's trust had a positive effect on the interest of MSMEs in paying zakat trade at zakat management organisations in the city of Bengkulu. (Fikri & Najib, 2021) found that there was a significant influence from the variables of trust, transparency and accountability on muzakki's interest and decision to pay zakat in Lazisnu, Banyuwangi district. (Riyaaldi & Yusra, 2020) conducted research on the level of muzakki's trust and found that the muzakki's level of trust in Baitul Mal Aceh was high enough to conclude that Baitul Mal Aceh had managed zakat quite well.

Based on Law number 23 of 2011, the government has established a zakat management institution, namely the National Zakat Amil Agency (Baznas). This institution is given the constitutional mandate and responsibility to collect, distribute and utilise zakat in Indonesia. Thus, Baznas is an institution that has the authority and responsibility for managing zakat. As a zakat manager, BAZNAS must be able to respond to the challenge of low interest and the decision of Muslims to pay zakat, which is legally obligatory for Muslims to fulfil. BAZNAS needs to take a comprehensive approach in an effort to generate interest and decisions among Muslims so that the collection of zakat can increase significantly.

BAZNAS itself has been formed at the provincial, district/city levels throughout Indonesia. A total of 34 Baznas at the provincial level and 463 Baznas at the district/city level. While there are 28 National Amil Zakat Institutions that have been officially added by 23 International Amil Zakat Institutions. In South Sulawesi Province itself, BAZNAS has been formed in 24 regencies/cities since the issuance of Law number 23 of 2011. The existence of this regional BAZNAS is very important in maximising the management of zakat in the potential regencies/cities so that its benefits to the community have a wider impact. Baznas is a forum in an area that is able to solve social and economic problems. Besides that, it is also able to minimise poverty, social inequality, unemployment, and economic income inequality. This depends on how to be optimal in collecting it so that it is able to make a significant contribution to solving economic problems and reducing social inequalities in society in a way that is rich is able to share their sustenance among the less fortunate so that social welfare is created and economic inequality decreases (Savira & Suharsono, 2013).

Referring to theoretical studies and previous research findings and the phenomena outlined in the discussion above, it shows that the variables of zakat literacy, social marketing campaigns and beliefs are interesting to study through scientific research in terms of their relevance to muzakki's interests and decisions to pay zakat. Researchers believe that the results of this study can reveal as well as provide a solutive contribution to the phenomenon of low zakat realisation in Indonesia. At the very least, this research can offer facts and ideas as a result of research to zakat management institutions regarding the urgency or not of the zakat literacy variable, social marketing campaigns and trust in increasing muzakki's interest and decision to give zakat. Thus, zakat management organisations, such as the Amil Zakat Agency (Baznas) can design literacy programs and zakat campaigns and increase trust in muzakki or Muslims in general through professional work in the future.

This study chose the National Amil Zakat Agency (Baznas) as the object of research with the research locus at Baznas, which is in the Ajatappareng region. The selection of the object of this research is based on the consideration that BAZNAS is a zakat management institution which is based on a law established by the state and is responsible to the central government. So that the success of zakat management in Indonesia is fully under the responsibility of Bazanas, even though the Amil Zakat Institutions, which are formed and managed by community organisations, also carry out constitutional mandates in the management of zakat. The Ajatappareng

region itself consists of five districts/cities, including the city of Parepare, Pinrang district, Sidenreng Rappang district, Enrekang district and Barru district.

Localizing the research locus at Baznas in the Ajatappareng region is quite representative, illustrating the general phenomenon of the muzakki's low interest and decision to pay zakat because these five Baznas have existed for a long time and are quite active in carrying out their duties as zakat management, but zakat collection has not been optimal. As is the case with national phenomena related to the gap between the potential and realisation of zakat, it is also experienced and becomes a challenge for Baznas in the five districts/cities. Even though the collection of zakat has increased from year to year, the collection of zakat has not been optimally carried out by Muslims in this region. This is an indicator of the lack of interest and decision of Muslims to pay zakat through Baznas in the Ajatappareng area.

Historically, Ajatappareng was a confederation of five local kingdoms in South Sulawesi, which was formed in the 16th century AD. These five kingdoms are Sidenreng, Sawitto, Suppa, Rappang and Allita which are located west of the lake (drive a tap ring), namely Tempe Lake, Sidenreng Lake and Crocodile Lake. These five kingdoms declared their territory *assilallengbola na lima bil'na* (one house has five rooms) (Amir, 2015). Until the 20th century, Ajatappareng was a sovereign kingdom and was never controlled by the Dutch. Even including the Dutch allied kingdom. The Ajatappareng Confederation was known as the principal producer of rice which was exported to various regions through Bandar Parepare. Currently, the former kingdom of Ajatappareng includes Pinrang, Parepare, Sidenreng Rappang, Enrekang and Barru (Ahmad Yani, 2020).

Barru district Baznas was formed by the Barru district government through the Decree of the Barru Regent number 470/KESRA/XII/2016 dated December 9 2016. The existence of Barru Baznas has received a good reception from the community. Since it was formed, the management of zakat in Barru district has been getting better and has increased both the collection of zakat funds and the distribution of zakat funds from year to year. Currently, Baznas Barru has developed various programs. For example, Barru Cares, Barru Smart, Barru Sehat, Barru Religion, and Barru Sejahtera. A program is a form of distributing zakat on various dimensions of social life in the Barru district.

The existence of Baznas in the city of Parepare has existed for a long time. Baznas of the city of Parepare itself were established in 2001 at the suggestion of the community through the Department of Religion of the city of Parepare and was ratified by the city government through Mayor Decree number 470 of 2015. The reason for the formation of Baznas of the city of Parepare is because the majority of the population of the city of Parepare are Muslim and from an economic point of view it is quite high, so an institution is needed to manage zakat effectively and efficiently. The existence of Baznas Parepare aims to collect zakat, infaq and alms from Muslims in the city of Parepare and distribute them to those who are entitled to receive them.

The management of zakat, infaq and alms in Pinrang district is recognised and has received support from the local government since the administration of H.A. Nawir Pasinringi by forming the Amil Zakat Agency (BAZ) in Pinrang district. This institution changed and followed national regulations, Law number 23 of 2011 under the name of the National Zakat Agency (Baznas) in 2013 under the government of H.A. Aslam Patonangi. In 2017, the Regent of Pinrang issued a Decree (SK) of the Regent of Pinrang number: 400/281/2017 concerning the 2017-2022 Pinrang district Baznas management. Baznas Pinrang developed a zakat management strategy by establishing a sub-district-based Zakat Collection Unit (UPZ).

The management of zakat, infaq and alms was handled by the Enrekang regency government starting in 2009 when H. La Tinro La Tunrung was the Regent of Enrekang. This was marked by the Decree of the Regent of Enrekang number 291/KEP/VIII/2009 dated 21 August 2009 concerning the establishment of the Board of Amil Zakat (BAZ) Enrekang district. The establishment of BAZ for Enrekang district was proposed by the Head of the Office of the Department of Religion for Enrekang district Number: Kd.21.20/7/BA.03/2/753/2009 dated 18 July 2009 to the Regent and approved in a meeting of religious leaders, community leaders, scholars, Ulama of Enrekang district. The BAZ of the Enrekang district changed to the Enrekang National Amil Zakat Agency (Baznas) through the Decree of the Enrekang Regent Number: 65/KEP/II/2016 concerning the management of the Enrekang Baznas with regard to the Central BAZNAS Decree Number 057/BP/BAZNAS/I/2016.

The management of zakat, infaq and alms in Sidenreng Rappang (Sidrap) district has been running since 2005 through the Amil Zakat Agency at mosques and is also managed by the Indonesian Ministry of Religion in Sidrap district. The Sidrap district Baznas itself was formed around 2016 and carried out the collection and distribution of zakat, infaq and alms. Through the Decree of the Sidrap Regent number 409/VIII/2018, the management of the Sidrap district Baznas was formed in accordance with regulations, Law number 23 of 2011 concerning the management of zakat.

II. Research Methods

Research Approach

This study uses a quantitative research methodology approach. The characteristics of this approach are more focused on more detailed research and hypothesis testing using measurable data so that conclusions can be

drawn as a result of the research. This type of research uses a survey approach that is asked and collected from the entire population. Sugiyono (2002: 9) suggests that survey research examines large and small populations by selecting and studying selected samples from that population to find the incidence, distribution and interrelation of sociological and psychological variables. Based on the form of the problem, this research includes descriptive and inferential research.

Data Types and Sources

The types and sources of data used in this study are:

1. Primary data is obtained from the first source / original from individuals or groups directly through the process of questionnaires, interviews, etc. This data is obtained directly from the person who is the object of the research.
2. Secondary data is obtained from information sources that are already available or managed by a second party, such as government agencies, Baznas, etc.

Method of collecting data

The data collection method used in this study is as follows; Sugiyono (2009)

1. The questionnaire, namely a list of written statements given to respondents to obtain information or data needed in research.
2. Interview, namely the technique of collecting or analysing data, is done by asking questions to respondents or informants
3. Documentary technique. Techniques or processes for obtaining data by collecting and recording data published by related institutions or agencies
4. Library engineering is research by studying the literature in the library that is related to problems and is used to find a theoretical basis as a reference in research.

Population and Sample

1. Population

The research population is muzakki, who pays zakat at Baznas in the Ajatappareng area. The population numbers based on the district/city Baznas in the Ajatappareng region, namely Barru district, Parepare city, Pinrang district, Sidenreng Rappang district, and Enrekang district, are as follows:

Table 6. Total population at district/city Baznas in the Ajatappareng Region

Baznas Name	Total Population
Baznas Barru district	6.025
Baznas Parepare city	955
Baznas Pinrang district	3.991
Baznas of Sidenreng Rappang district	3.358
Baznas Enrekang district	2.280
Total	16.609

Source: Data from Baznas in the Ajatappareng area, 2022

2. Samples

Given the population size in each regency/city Baznas, the researcher used the solving theory according to Umar (2011: 146). Based on the formulation of the theory above, the number of samples obtained from 16,609 populations divided into 5 district/city Baznas resulted in a sample of 390 respondents.

RESEARCH RESULTS AND DISCUSSION

1) Results Uji Path Coefficient

This test, it will show how strong the influence is from the independent variable to the dependent. The test results at Coefficient can be seen in the following table:

Table 58 Results Uji Path Coefficient

Influence between variables	Parameter Coefficient	TStatistics	P Values
Zakat Literacy (X1)→Interest (Y)	0,334	6,810	0,000
Zakat Literacy (X1)→Decisions (Z)	0,023	0,557	0,578
Social Marketing Campaign (X2) → Interest (Y)	0,306	6,530	0,000
Social Marketing Campaign (X2) → Decision (Z)	-0,027	0,614	0,539
Trust (X3) → Interest (Y)	0,146	3,047	0,002
Belief (X3) → Decision (Z)	0,040	1,243	0,214
Interest (Y) → Decision (Z)	0,645	15,000	0,000
Zakat Literacy (X1)→Interest (Y) → Decision (Z)	0,216	5,518	0,000

Social Marketing Campaign (X2)→ Interest (Y) → Decision (Z)	0.197	6.144	0.000
Belief (X3) → Interest (Y) → Decision (Z)	0.094	2.968	0.003

Source: Primary data processed in 2022

Based on test resultspath coefficient in table 58 above, it can be described as follows:

- a) Zakat literacy (X1) to interest (Y) shows a coefficient value of 0.334, table count (statistics) 6.810 and P values 0.000
- b) Zakat literacy (X1) on decision (Z) shows a coefficient value of 0.023 table count (statistics) 0.557 and P values 0.578
- c) Social marketing campaigns (X2) to interest (Y) show a coefficient value of 0.306 count table (statistics) 6.530 and P values 0.539
- d) Social marketing campaigns (X2) to decisions (Z) show a coefficient value of -0.027 table count (statistics) 0.641 and P Values 0.539
- e) Trust (X3) to interest (Y) shows a coefficient value of -0.146 table (statistics) 3.047 and P Values 0.002
- f) Trust (X3) to the decision (Z) shows a coefficient value of 0.040 table count (statistics) 1.243 and P Values 0.214
- g) Interest (Y) to the decision (Z) shows a coefficient value of 0.645 table (statistics) 15.000 and P Values 0.000
- h) Zakat literacy (X1) through interest (Y) towards decisions (Z) shows a coefficient value of 0.216 calculating table (statistics) 5.518 and P values 0.000
- i) Social marketing campaigns (X2) through interest (Y) towards decisions (Z) show a coefficient value of 0.197 count table (statistics) 6.144 and P values 0.000
- j) Trust (X3) through interest (Y) in the decision (Z) shows a coefficient value of 0.094 tables (statistics) 2.968 and P values 0.003

2) Direct effect and indirect effect(Indirect effect)

In this study, there are three types of variables, namely independent, dependent and intervening variables consisting of Zakat Literacy (X1), Social Marketing Campaigns (X2) and Trust (X3). The dependent variable consists of decisions and interests as intervening variables. The results of the path coefficient test in the table above are used to measure and analyse the direct effect(direct effect) and indirect influence(indirect effect) between independent variables, dependent variables and intervening variables. As for the direct influence(direct effect) and indirect influence(indirect effect) can be described as follows:

Table 59 Direct Effects(Direct Effect) Based on Path Coefficient Test Results

	Influence between variables	Parameter Coefficient	TStatistics	P Values	Results
H1	Zakat Literacy (X1)→Interest (Y)	0,334	6,810	0,000	Accepted
H2	Social Marketing Campaign (X2) → Interest (Y)	0,306	6,530	0,000	Accepted
H3	Trust (X3) → Interest (Y)	0,146	3,047	0,002	Accepted
H4	Zakat Literacy (X1)→Decisions (Z)	0,023	0,557	0,578	Rejected
H4	Social Marketing Campaign (X2) → Decision (Z)	-0,027	0,614	0,539	Rejected
H6	Belief (X3) → Decision (Z)	0,040	1,243	0,214	Rejected
H7	Interest (Y) → Decision (Z)	0,645	15,000	0,000	Accepted

Source: Primary data processed in 2022

The direct influence between the variables listed in table 59 above can be explained as follows:

- a) Zakat literacy has a positive and significant effect on interest. This can be seen from the value of tcount bigger than ttable, namely $6.810 > 1.98$ with a significance value of 0.000. These results indicate that hypothesis one (H1) can be accepted
- b) Social Marketing Campaigns have a positive and significant effect on interest. This can be seen from the value of tcount bigger than ttable, namely $6,530 > 1.98$ with a significance value of 0.000. This shows that hypothesis two (H2) can be accepted.
- c) Trust has a positive and significant effect on interest. This can be seen from the value of tcount bigger than ttable, namely $3,047 > 1.98$, with a significance value of 0.002. This shows that the third hypothesis (H3) can be accepted
- d) Zakat literacy has a positive and not significant effect on decisions. This can be seen from the value of tcount of $0.557 < ttable 1.98$ with a significance value of 0.578. This shows that the fourth hypothesis (H4) is not accepted (rejected).

e) Social Marketing Campaign has a positive and insignificant effect on decisions. This can be seen from the value of tcount smaller than ttable namely $0.614 < 1.98$ with a significance value of 0.539. This shows that the fifth hypothesis (H5) is not accepted (rejected).

f) Trust has a positive and insignificant effect on decisions. This can be seen from the value of tcount smaller than ttable namely $1,243 < 1.98$ with a significance value of 0,214. This shows that the sixth hypothesis (H6) is not accepted (rejected).

g) Interest has a positive and significant effect on decisions. This can be seen from the value of tcount bigger than ttable, namely $15,000 > 1.98$ with a significance value of 0.000. This shows that the sixth hypothesis (H6) can be accepted.

While the effect is not direct (indirect effect) between variables can be seen in the following table:

Table 60 Indirect Influence(Indirect Effect) Based on Path Coefficient Test Results

	Influence between variables	Parameter Coefficient	TStatistics	P Values	Results
H8	Zakat Literacy (X1)→Interest (Y) → Decision (Z)	0.216	5.518	0.000	Accepted
H9	Social Marketing Campaign (X2)→ Interest (Y) → Decision (Z)	0.197	6.144	0.000	Accepted
H10	Belief (X3) → Interest (Y) → Decision (Z)	0.094	2.968	0.003	Accepted

Source: Primary data processed in 2022

Based on the results of the indirect effect test in table 60 above, several explanations can be given, namely:

a) Zakat literacy has a positive and significant effect on decisions through interest. This can be seen from the value of tcount bigger than ttable, namely $5.518 > 1.98$ with a significance value of 0.000. These results indicate that the eighth hypothesis (H8) can be accepted

b) Social Marketing Campaigns have a positive and significant effect on decisions through interest. This can be seen from the value of tcount bigger than ttable, namely $6.144 > 1.98$, with a significance value of 0.000. These results indicate that the ninth hypothesis (H9) can be accepted.

c) Trust has a positive and significant effect on decisions through interest. This can be seen from the value of tcount bigger than ttable, namely $2.968 > 1.98$, with a significance value of 0.003. These results indicate that the tenth hypothesis (H10) can be accepted.

III. Discussion

This discussion is based on the results of the hypothesis testing carried out above which shows that there is an influence between the research variables. The results of the hypothesis test show the influence between variables consisting of two types of influence, namely direct influence, namely the influence of the independent variable (X) on the dependent variable (Z) and indirect influence, namely the influence of the independent variable (X) on the dependent variable (Z) through the intervening variable (Y). The discussion of the results of hypothesis testing is as follows:

1. The Effect of Zakat Literacy on Muzakki's Interests

The results of this study indicate that zakat literacy has a positive and significant effect on muzakki's interest in paying zakat at Baznas in the Ajatappareng region. This is based on statistical calculations through the path coefficient test, where the value of tcount bigger than ttable namely $6.810 > 1.98$ with a significance value of $0.000 < 0.5$. These statistics indicate that the muzakki's interest in paying zakat is determined by the level of literacy of the respondent's zakat. The higher their knowledge and understanding of zakat, the higher their interest in giving zakat. Based on these findings, it can be concluded that the muzakki at Baznas in the Ajatappareng region who have an interest in paying zakat is determined significantly by the level of zakat literacy owned by the muzakki.

The results of the descriptive analysis of the Zakat Literacy variable (X1) show that the level of knowledge and understanding of the respondents is quite high, which can be seen from the percentage of respondents' answers to each indicator statement about zakat. The majority of respondents know and understand that zakat is a pillar of Islam with a percentage reaching 84%. The majority of respondents, namely as many as 83% stated that they knew and understood that zakat is zakat for the soul and is obligatory for every Muslim. Likewise the level of knowledge and understanding of respondents about the purpose of zakat, in general they know that zakat aims to cleanse and purify the soul. The percentage reached 85% of respondents. This basic knowledge of zakat is important for Muslims to know in order to position zakat as a worship that is obligatory to carry out. This basic knowledge is expected to raise the motivation and awareness of Muslims to fulfill the obligation to pay zakat, both zakat assets and zakat. In addition, the existence and role of zakat management organizations is also important for the knowledge of Muslims, including the National Amil Zakat Agency

(Baznas) which is managed by the government. In general, respondents had good knowledge of the role of BAZNAS, both as a place to pay zakat and BAZNAS' duties in distributing zakat.

The findings in this study are relevant to some of the results of previous studies. Among them, research conducted by Istikhomah & Asrori (2019). This study shows that literacy has a positive and significant effect on the level of muzakki's trust in zakat management institutions. Although they differ in the dependent variable, these two studies find the urgency of literacy in mobilizing muzakki, both at the level of interest and trust in zakat management institutions.

Field observations and literature review conducted by researchers did not find any mapping of the zakat literacy index at Baznas in the Ajatappareng area. Thus, Baznas in this area does not have accurate data on the distribution of areas (villages) which have high or low levels of zakat literacy. Mapping the zakat literacy index is considered important, so that the government or Baznas can determine and formulate regulations and design zakat literacy programs that are systemic and programmed so that they are right on target, effective and efficient. The central BAZNAS itself has formulated and established the zakat literacy movement as a national strategic program. BAZNAS has formulated a zakat literacy index that can be used to measure zakat literacy levels accurately and scientifically. Practically, the central Baznas has been and is quite intense in providing zakat literacy infrastructure by providing a wide variety of reading materials on zakat, both conventionally through printed books, journals, bulletins, magazines, as well as digital media reading materials. Digital literacy through websites and social media is quite active by accessing website pages www.baznas.go.id.

2. The Effect of Social Marketing Campaigns on Muzakki's Interests

The results of this study indicate that social marketing campaigns have a positive and significant effect on muzakki's interest in paying zakat at Baznas in the Ajatappareng area. This is based on statistical calculations through the path coefficient test, where the t-value count is bigger than t-table, namely $6,530 > 1.98$ with a significance value of $0.000 < 0.5$. This statistical data indicates that the muzakki's interest in paying zakat is determined by the socialisation or zakat campaigns that he participates in, sees or listens to. This confirms that zakat socialisation or campaign activities that have been carried out by BAZNAS or other zakat management institutions have had an influence or effect on muzakki's interest in paying zakat at BAZNAS.

The findings above are in line with the theory and research results (Green et al., 2019) which confirm the effect of social marketing campaigns in changing human behaviour. Even though the object of research is different, namely nature conservation, Green and his friends managed to test and prove that social marketing campaigns have sufficiently influenced behaviour patterns in nature conservation in 18 countries around the world. Through a meta-analysis study, this study tested 84 social marketing campaigns and found significant changes in behaviour before and after the campaign.

The results of the descriptive analysis of the variable Social Marketing Campaign (X2) show that respondents understand and understand what the researcher means by the role and function of social marketing campaigns. Each indicator of the social marketing campaign received a fairly high response or statement of approval from the respondents. The majority of respondents or reaching 96% agreed that an attractive zakat campaign could create awareness about zakat. As many as 95% of respondents agreed that messages conveyed through zakat campaigns or outreach could change their mindset and attitude and as much as 97% agreed that zakat campaigns would encourage them to change their behaviour about zakat. Likewise the statement that the zakat campaign can turn their intentions into action (action), the majority of respondents or 95% expressed their approval and as many as 96% of respondents stated their agreement that the zakat campaign would provide reinforcement or remind respondents to repeat similar actions in paying zakat.

3. The Effect of Trust on Muzakki's Interests

The results of this study indicate that trust has a positive and significant effect on muzakki's interest in paying zakat at Baznas in the Ajatappareng region. This is based on statistical calculations through the path coefficient test, where the t-value count is bigger than t-table namely $3,047 > 1.98$ with a significance value of 0.002 . This statistical data indicates that muzakki's trust has a significant influence or effect on muzakki's interest in paying zakat. This informs that the beliefs believed by the muzakki play a very important role in the muzakki's interest in paying zakat. Thus, BAZNAS must build or gain the trust of muzakki as a credible and trusted zakat management organisation.

The results of this study are relevant to several previous research results, including those (Anggita & Yuliafitri, 2020), (Rahmani & Erpurini, 2020), (Rosalinda et al., 2021). This study uses the variable trust as the independent variable and interest as the dependent variable to find that trust has a positive and significant effect on one's interest. Anggita and Yuliafitria found that the variable of trust has a positive and significant effect on a person's intention to pay zakat at the Amil Zakat Institution. If the Amil Zakat Institution is able to convince the public of its performance, the public's interest in paying zakat will also increase. If this trust continues to be maintained, it will lead to strong loyalty for the community to pay zakat at the institution repeatedly. In fact,

they will refer other people, their relatives and friends to pay their zakat through Baznas, if they really believe and are satisfied with Baznas services.

The results of the descriptive analysis of the variable Trust (X3) show that respondents understand and understand what researchers mean by the importance of trust for an institution. Each indicator of trust received a fairly high response or statement of approval from the respondents. The majority of respondents believe that BAZNAS must be professional and provide the best service to muzakki, who pay zakat with a percentage of 95%. Meanwhile, statements regarding the transparent management of zakat received approval from 95% of the respondents. Likewise the statement about the importance of Baznas in managing zakat in accordance with the provisions of obtaining approval of 95%. Respondents also believed that indicators of trustworthiness, trustworthiness and achievement as well as always providing information, could shape muzakki's trust in BAZNAS as a zakat management organization. Respondents' confidence in these indicators is above the percentage of 90-98%. This indicates that the trust variable is very important because it intersects and influences the muzakki's motivation and interest in fulfilling their obligations in paying zakat.

4. The Effect of Zakat Literacy on Muzakki's Decisions

The results of this study indicate that zakat literacy has a positive but not significant effect on muzakki's interest in paying zakat at Baznas in the Ajatappareng region. This is based on statistical calculations through the path coefficient test, where the t-value count of $0.557 < t\text{-table } 1.98$ with a significance value of $0.578 > 0.5$. This statistical data indicates that zakat literacy has a positive but not significant effect on muzakki's decision to pay zakat at Baznas in the Ajatappareng region. This confirms that the decision to pay zakat made by muzakki is not directly proportional to the level of knowledge and understanding of the respondents about zakat, even though the description of the respondents' answers shows that the level of literacy of the respondents tends to be high.

The results of this study are not in line with some of the results of previous studies, such as (Yusfiarto et al., 2020), (Afiful Ichwan, 2020) and (Istikhomah & Asrori, 2019), which generally conclude that there is a positive influence on the behaviour and decisions of muzakki in Indonesia in paying zakat. Yusfiarto emphasised that the higher the knowledge about zakat, the more it influences their behaviour and decision to pay zakat. The indicators of zakat literacy that he uses are the same as those of researchers, namely basic knowledge of zakat which includes knowledge of zakat as a pillar of Islam, the obligation to pay zakat, the economic impact and distribution of zakat to the poor, Baznas as a place for paying zakat based on the law.

The findings of this study which state that zakat literacy has no significant effect on the muzakki's decision to pay zakat at Baznas in the Ajatappareng region, obtain theoretical justification. However, researchers also found different and interesting empirical facts related to the knowledge and understanding of zakat. In general, Muslims know that zakat is an obligation, but most Muslims understand zakat as limited to zakat fitrah, and some even argue that if you have donated or given to charity, you no longer need to pay zakat from your assets. The facts on the ground also show that the zakat literacy movement in the Ajatappareng area is still very minimal. In fact, BAZNAS does not yet have a planned program for the zakat literacy movement, including mapping the zakat literacy index in their respective regions.

5. The Effect of Social Marketing Campaigns on Muzakki's Decisions

The results of this study indicate that social marketing campaigns have a positive but not significant effect on the muzakki's decision to pay zakat at Baznas in the Ajatappareng area. This is based on statistical calculations through the path coefficient test, where the t-value count is smaller than ttable, namely $0.614 < 1.98$ with a significance value of 0.539. These statistical data indicate that social marketing campaigns have a positive but not significant effect on the muzakki's decision to pay zakat at Baznas in the Ajatappareng region. This confirms that it is important to carry out zakat campaign activities to invite and influence the public to pay their zakat. An interesting campaign with convincing campaign content will significantly influence a person's decision to do something that is expected of the campaign itself. And vice versa, campaigns that are less attractive and content that is less interesting also, the significance level of the influence is not so great on a person's decision.

The results of this study are not in line with previous research conducted by (Indrawijaya, 2016), which found that social marketing campaigns regarding zakat had a positive and significant effect on muzakki's decision process. This study describes the five stages of the influence process in social marketing campaigns, namely building awareness, changing behaviour, encouraging action, taking concrete actions and repeating actions. In this review, social marketing campaigns must be able to influence someone, not limited to attracting attention but must reach the influence to decide to take certain actions according to the message being campaigned. Even to the point that the person can repeat his actions or invite other people to do the same thing.

The empirical facts that the researchers found through field observations are not in line with the theoretical framework stated above. Facts on the ground show that social campaigns about zakat, especially

zakat in the Ajatappareng area, are still lacking and not optimal both in terms of quantitative and qualitative. Although invitations to tithe in the month of Ramadan are found through banners or banners at several points in the Ajatappareng area, the number is limited, not massive, and the advertising position is less strategic. Zakat advertisements only use banner media which are distributed in a limited way in mosques and are only carried out during the holy month of Ramadan. The content does not invite people to pay zakat through Baznas. In general, Baznas in the Ajatappareng region have not implemented a planned, programmed and massive zakat campaign.

6. The Effect of Trust on Muzakki's Decisions

The results of this study indicate that trust has no significant effect on muzakki's interest in paying zakat at Baznas in the Ajatappareng region. This is based on statistical calculations through the path coefficient test, where the value of t-table, namely $1.243 < 1.98$ with a significance value of 0.214. This statistical data indicates that trust has a positive but not significant effect on the muzakki's decision to pay zakat at Baznas in the Ajatappareng region. This confirms that muzakki's trust in Baznas in the Ajatappareng area as a place to pay zakat is still not optimal.

The results of this study are not in line with previous research conducted by (Satrio & Siswantoro, 2016), (Sumadi, 2017), (Pertiwi, 2020), (Febiana et al., 2022), and (Riyaaldi & Yusra, 2020). This study found a correlation of the trust variable and its significant influence on muzakki's interests or decisions. In the zakat management system, muzakki's trust is a vital aspect of zakat management institutions. Professionalism, transparency, adherence to principles, responsibility and trust, are indicators of trust that are important to be considered by BAZNAS in increasing its trust in muzakki.

Researchers deepen the findings on this variable by analysing and connecting theories and facts that occur in the field. The researcher found the fact that Baznas services in the Ajatappareng area were only concentrated in their offices located in the district/city capital. In fact, most of the Baznas in this area do not even have their own offices, some of them only live in large mosques or in government-owned offices. The total ratio of Baznas human resources is also inadequate when compared to the number of muzakki and the size of the area, which is the main obstacle in providing excellent service to muzakki. The facts above confirm that muzakki's trust in the management of zakat through Baznas in the Ajatappareng region is still weak and has not been formed optimally. Muzakki has not fully submitted his zakat payments to BAZNAS, because BAZNAS itself has not provided professional services. Indicators of trust such as the best servant, trustworthiness, transparency and reliability have not been fulfilled by BAZNAS, especially in the management of zakat. Therefore, muzakki's trust in BAZNAS in the management of zakat is still low. Thus, the effect of the influence of trust on the muzakki's decision to pay zakat at Baznas in the Ajatappareng region is not significant or has low influence as found above.

7. The Influence of Interest on Muzakki's Decisions

The results of this study indicate that the interest variable has a positive and significant effect on the muzakki's decision to pay zakat at Baznas in the Ajatappareng region. This is based on statistical calculations through testspath coefficient, where is the t-valuecount bigger than ttable namely $15.000 > 1.98$ with a significance value of 0.000. This statistical data indicates that muzakki who have interest will influence their decision to pay zakat through Baznas. Thus, efforts to increase interest will be directly proportional to the increase in muzakki's decision to pay zakat. This confirms that it is important for Baznas to encourage increased interest in muzakki through various approaches.

Magfirah (2016) stated that the tendency of respondents to take action before actually making a decision to pay zakat is called interest. Muzakki's interest in making a decision to pay zakat can arise as a result of stimulation by Baznas or other zakat management organizations. Each stimulus is designed to influence muzakki's actions and decisions. Interest is a human feeling that arises from within which becomes a reinforcing factor or motivation to choose and do something (Slameto, 2007). Interest will give birth to encouragement and motivation to someone so that he is free to choose and do something on the basis of his own will.

This research is relevant to the results of previous research conducted by (Fikri & Najib, 2021) and (Yulianti, 2016). Both of these studies examine the relationship and influence of interest on decisions which find that there is an influence of the variable interest on muzakki's decision to channel zakat through Lazisnu in Banyuwangi district (Fikri & Najib, 2021) and a positive and significant influence of interest on the Acehese people's decision to choose and use sharia banking products . Interest is a feeling of like or pleasure towards an object. To be able to attract interest, the company must know the wants and needs of a product or service so that it fits the needs offered. (Kotler and Armstrong, 1996) put forward interest as consumer behavior where consumers have a desire to buy or choose a product, based on experience in choosing, using and consuming or even wanting a product. Thus, zakat management institutions such as Baznas must be able to understand the

desires and the needs of muzakki in the management of zakat, both in the administrative process, collection and distribution of zakat.

8. The Effect of Zakat Literacy Through Interest on Muzakki's Decisions

The results of this study indicate that zakat literacy through interest has a positive and significant effect on the muzakki's decision to pay zakat at Baznas in the Ajatappareng region. This is based on statistical calculations through the test path coefficient, where is the t -value count bigger than t table, namely $5.518 > 1.98$ with a significance value of 0.000. This statistical data indicates that the increasing interest of muzakki in paying zakat, the increasing role of zakat literacy in influencing muzakki's decision to pay zakat at Baznas. These results provide information for Baznas that the strategy of raising and increasing public interest must go hand in hand with increasing public knowledge and understanding related to zakat literacy. Interest as a mental phenomenon is constructed from various stimulations that interact with an individual. Communities need to be encouraged to know and increase their knowledge about zakat with all its provisions. For this reason, the availability of reading about zakat through various media, both print and digital, needs to be presented to provide alternative reading to the public. The wider the knowledge about zakat, the higher the public's interest in paying zakat.

Building a zakat literacy culture must go through various programmed and sustainable strategies and approaches. The literacy movement through digital media has the opportunity to build a massive literacy culture. Opportunities and optimism arise from the behaviour of the Indonesian people in using the internet and digital media. The release is Social As of January 2022. There are 204.7 million internet users in Indonesia, or around 73.7% of Indonesia's total population of 277.7 million people (Annur, 2022). This relatively high internet usage needs to be utilised in encouraging zakat literacy by presenting interesting and massive reading or information about zakat on digital platforms or applications. The more zakat readings or information that can be accessed through digital media, the more enriching the choices and opportunities for the public to read and understand zakat itself with its various provisions and benefits.

It is important for Baznas to be directly involved in driving zakat literacy intensively and massively. This program must become a strategic plan, especially Baznas at the provincial, district/city levels on a muzakki grassroots basis. BAZNAS must become a locomotive for the zakat literacy movement and rally other stakeholders to help each other and collaborate in building awareness for muzakki to pay zakat. The low level of community literacy is a challenge that must be answered through the program. Islamic teachings about the importance of learning and knowledge are opportunities and strengths that need to be raised among Muslims. This literacy movement needs to be designed in the long term, comprehensive and sustainable. Its achievements cannot be measured in a short time because literacy is related to culture or habits that need to be constructed from continuous habituation and even from generation to generation.

9. The Effect of Social Marketing Campaigns Through Interest on Muzakki's Decisions

The results of this study indicate that social marketing campaigns through interest have a positive and significant effect on the muzakki's decision to pay zakat at Baznas in the Ajatappareng area. This is based on statistical calculations through the test path coefficient, where is the t -value table, namely $6.144 > 1.98$ with a significance value of 0.000. This statistical data indicates that with the increasing interest of muzakki to pay zakat through Baznas, the role of social marketing campaigns will also increase in influencing muzakki's decision to pay zakat at Baznas. Therefore, efforts to increase interest must go hand in hand with the zakat campaign program so that the muzakki's decision to pay zakat increases significantly.

The results of this study show the urgency and importance of social marketing campaigns carried out in a programmed and planned manner by zakat management institutions such as Baznas. In Islamic teachings, zakat is a pillar of Islam, and the law is obligatory for Muslims but its implementation still requires socialisation and even a strategic approach through marketing campaigns like business organisations in general. The use of effective social marketing campaign strategies can help BAZNAS change the behaviour, attitudes and decisions of muzakki in paying zakat. Several large organisations have proven the significance of the influence of social marketing campaigns on changing people's mindsets and behaviour. For example, Pertamina, which is campaigning about "spreading kindness", a YouTube account with the #DiRumahAja campaign, or the Javan Slow Loris conservation campaign by the Little Fireface Project, etc.

In the era of information disruption, the use of digital media such as websites and social media is very effective and efficient as a centre for information management and promotion. Many business organisations and non-business organisations have utilised this digital product to increase organisational performance and performance. Zakat campaigns through digital media can increase the reach, accessibility and dissemination of information quickly and widely to the public. Through digital media such as websites and YouTube, zakat campaigns can be designed attractively in various forms of presentation, such as news scripts, infographics, photography, video graphics, short films or even in interactive forms through podcasts and live streaming. In the

aspect of publication, social media such as Facebook, Instagram, Twitter, TikTok, and WhatsApp have targeted various user segments. However, the use of digital media in zakat campaigns requires adequate HR support and information technology infrastructure.

10. The Effect of Trust Through Interest on Muzakki's Decisions

The results of this study indicate that trust through interest has a positive and significant effect on muzakki's decision to pay zakat at Baznas in the Ajatappareng region. This is based on statistical calculations through the test path coefficient, where is the t-value count bigger than ttable, namely $2.968 > 1.98$ with a significance value of 0.003. This statistical data indicates that interest has a positive and significant effect in mediating (intermediary) the contribution of trust to the decision to pay zakat. The more muzakki's interest in paying zakat through Baznas, the greater the contribution of trust in influencing muzakki's decision to pay zakat at Baznas.

Based on descriptive statistical analysis related to respondents' choice of muzakki's interest variable, it can be seen that indicators of muzakki's interest in wanting to pay zakat through Baznas because it is easier (Y3), namely as many as 112 people or 29% who stated strongly agreed, 215 people or 55% who agreed and as many as 54 people or 14% stated that they did not agree. While those who disagreed were only 9 people or 2%, and no one stated strongly disagreed. Likewise, indicator Y4 or muzakki who want to pay zakat through Baznas because of reputation, namely as many as 165 people or 42% who, strongly agree 169 people or 43% who, agree, and as many as 51 people or 13% disagree. While those who disagreed were 5 people or 1%, and no one chose the "strongly disagree" option.

The key factor in building muzakki's trust lies in the amil zakat human resources. Human resources and the zakat profession need to be positioned and professionally formulated based on competency standardization. Amil zakat works in accordance with the standards set by BAZNAS, so that the performance and achievement of amil zakat work can be measured objectively. In this effort, Baznas has planned to establish an institution center of excellence, which is the Baznas Institute. This institution is oriented as a center of knowledge in strengthening the capacity of amil zakat human resources within Baznas and strengthening the national zakat management ecosystem in facing increasingly complex challenges in the future. The presence of standardized amil zakat is a guarantee for Baznas to work professionally, trustworthily, responsibly with a high level of transparency and accountability in zakat management. Thus, the trust, image, reputation and credibility of Baznas will increase.

IV. Research Findings

After carrying out statistical tests using the SMART PLS method on the variables studied and objective conditions in the field, several research findings can be stated as follows:

1. Literacy level has a positive and significant effect on the muzakki's interest, but has a non-significant effect on the muzakki's decision to pay zakat at Baznas in the Ajatappareng region. Meanwhile, the interest variable is able to mediate the level of zakat literacy so that it has a positive and significant effect on the muzakki's decision to pay zakat at Baznas in the Ajatappareng region. This finding indicates the fact that although the level of knowledge and understanding of muzakki about zakat is quite good, it is not always directly proportional to the muzakki's decision to pay zakat. It even requires interest as an intermediary variable to positively and significantly influence muzakki's decisions. Thus, the level of zakat literacy must be increased in line with efforts to increase muzakki's interest in paying zakat at Baznas in the Ajatappareng region.

2. Social marketing campaigns have a positive and significant effect on muzakki's interest but do not significantly influence muzakki's decision to pay zakat at Baznas in the Ajatappareng region. Meanwhile, the interest variable is able to mediate the social marketing campaign variable so that it has a positive and significant effect on the muzakki's decision to pay zakat at Baznas in the Ajatappareng region. These findings indicate the fact that zakat campaigns, especially zakat, are still not optimally implemented by Baznas in the Ajatappareng area. Thus, the zakat campaign must be increased along and in line with efforts to increase muzakki's interest in paying zakat at Baznas in the Ajatappareng region.

3. Trust has a positive and significant effect on muzakki's interest, but has no significant effect on muzakki's decision to pay zakat at Baznas in the Ajatappareng region. Meanwhile, the interest variable is able to mediate the trust variable so that it has a positive and significant effect on the muzakki's decision to pay zakat at Baznas in the Ajatappareng area. This finding indicates the fact that the muzakki's trust in BAZNAS in the Ajatappareng region in the management of zakat has not been formed optimally. Thus, muzakki's trust must be increased in line with efforts to increase muzakki's interest in paying zakat at Baznas in the Ajatappareng region.

V. Research Limitations

Researchers realise that in this dissertation research, research faces several limitations, including

1. The research location is quite extensive which includes five districts/cities, namely Barru district, Parepare city, Pinrang district, Sidenreng Rappang district and Enrekang district, which is a separate obstacle in data collection, both through field observations, distributing questionnaires, and studying documents so that it requires time and effort. Which is quite a lot.
2. Data collection techniques through questionnaires were unable to explore in depth the opinions or data from the respondents. Due to limited interaction and limited by the statement items contained in the questionnaire itself.
3. Limited access to official documents at Baznas in the Ajatappareng area is due to the lack of availability of documents and public information, both through conventional documents and electronic documents via the website.
4. The variables of this study only use three independent variables, namely zakat literacy, social marketing campaigns and trust in muzakki's interests and decisions. Even though theoretically, individual interests and decisions are very complex and influenced by many factors, the results of this study are partial and not comprehensive.
5. The researcher himself, as a research subject, has limitations, not only in terms of theoretical knowledge but also research experience and very limited time, so the results of this study are certainly far from perfect.

VI. Conclusions And Suggestions

Conclusions

Based on the results of the research and discussion in the previous section, several conclusions can be drawn, which are the main findings of the hypotheses proposed in this study as follows:

1. Zakat literacy has a positive and significant effect on muzakki's interest in paying zakat at Baznas in the Ajatappareng area. These findings indicate that the higher the zakat literacy level, the higher the muzakki's interest in paying zakat at Baznas in the Ajatappareng area.
2. Social marketing campaigns positively and significantly affect muzakki's interest in paying zakat at Baznas in the Ajatappareng area. These findings indicate that the more intensive the zakat campaign is carried out, it will be directly proportional to the increase in the muzakki's interest in paying zakat at Baznas in the Ajatappareng area.
3. Trust has a positive and significant effect on muzakki's interest in paying zakat at Baznas in the Ajatappareng region. These findings indicate that the higher the level of muzakki's trust, the higher the muzakki's interest in paying zakat at Baznas in the Ajatappareng region.
4. Zakat literacy has no positive and insignificant effect on the muzakki's decision to pay zakat at Baznas in the Ajatappareng region. This finding indicates that although muzakki's literacy regarding zakat knowledge is quite good, this does not have a positive and insignificant effect on muzakki's decisions. KAP theory (Knowledge, Attitude, and Practice) justifies that there is often a gap between knowledge and one's attitudes and decisions.
5. Social marketing campaigns have a positive but not significant effect on the muzakki's decision to pay zakat at Baznas in the Ajatappareng area. These findings indicate that Baznas in the Ajatappareng region have not conducted an optimal zakat campaign, so the muzakki's decision to pay zakat at Baznas is also still low.
6. Trust has a positive but insignificant effect on the decision to pay zakat at Baznas in the Ajatappareng region. This finding shows that the level of muzakki's trust is still low so the muzakki's decision to entrust zakat payments to Baznas in the Ajatappareng region is also still low.
7. Interest has a positive and significant effect on the muzakki's decision to pay zakat at Baznas in the Ajatappareng region. This finding shows that the higher the muzakki's interest, the higher it also influences the muzakki's decision to pay zakat at Baznas in the Ajatappareng region.
8. Zakat literacy has a positive and significant effect on decisions through interest. These findings indicate that an increase in zakat literacy must go hand in hand with an increase in interest in order to influence the muzakki's decision to pay zakat at Baznas in the Ajatappareng region.
9. Social marketing campaigns have a positive and significant effect on decisions through interest. These findings indicate that an increase in zakat campaigns must go hand in hand with an increase in interest in order to influence the muzakki's decision to pay zakat at Baznas in the Ajatappareng region.
10. Trust has a positive and significant effect on decisions through interest. These findings indicate that an increase in trust must go hand in hand with an increase in interest in order to influence the muzakki's decision to pay zakat at Baznas in the Ajatappareng region.

Suggestion

Based on the findings of this study, we put forward several suggestions to various parties as follows:

1. It is important for Baznas to promote zakat literacy, both zakat fitrah assets and zakat mall (property) massively and intensively to increase muzakki's interest and decision to pay zakat through Baznas, especially Baznas in the Ajatappareng region. To promote zakat literacy in this area, Baznas needs to map the level of zakat literacy, to facilitate the goals in the zakat literacy program.
2. It is important for BAZNAS to increase social marketing campaigns on zakat, both zakat fitrah and zakat mall (property), massively and intensively to increase muzakki's interest and decision to pay zakat through Baznas, especially Baznas in the Ajatappareng region. This zakat campaign program needs to be improved by utilising the media, both conventional media and digital media.
3. It is essential for BAZNAS to build muzakki's trust through increasing professionalism, transparency, responsibility, trustworthiness, and honesty in the zakat management system because it can increase muzakki's interest and decision to pay zakat through BAZNAS, especially BAZNAS in the Ajatappareng area.
4. From a scientific perspective, researchers, academics and students are expected to carry out similar developments and research because the research variables in this dissertation, namely zakat literacy, social marketing campaigns, beliefs, interests and decisions, are quite important objects of study and have a strong relationship in improving performance zakat management organisations, especially Baznas. The object of research also needs to be developed, not only for Baznas but also for other Amil Zakat Institutions, including the location, not just the Ajatappareng area. The more research and academic studies that are similar, the more it adds to the body of knowledge in that field.

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