

The Influence of Social Marketing Campaign on Community Decisions to Pay Zakat at BAZNAS Through the Kitabisa.com Fintech Platform

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ABSTRACT. *This study aims to: (1) test the effect of creating awareness and attraction (X1), changing attitudes and conditions (X2), motivating people to change behavior (X3), and empowering people to act (X4) to pay zakat decisions (Y). This study uses an explanatory method. Data was obtained by distributing questionnaires online to 101 respondents who had paid zakat on BAZNAS through the fintech platform Kitabisa.com. The sampling technique used in this study was purposive sampling. The research method used is quantitative associative research and the data analysis tool used is Structural Equation Modeling (SEM) with the Partial Least Square (PLS) approach. The results of this study indicate that creating awareness and attraction (X1) and empowering people to act (X4) significantly influence the decision to pay zakat (Y) while changing attitudes and conditions (X2) and motivating people to change behavior (X3) has no significant effect on the decision to pay zakat (Y). Based on the test of the coefficient of determination the value of R square is 59.2% and the remaining 40.8% is influenced by other exogenous variables outside the model studied. So, the next researcher is expected to conduct research by using exogenous variables outside the research conducted by the researcher.*

Keywords: BAZNAS; Decision to Pay Zakat; Fintech Kitabisa.com Platform Social Marketing Campaign

INTRODUCTION

Poverty is a problem that until now the government has not been able to overcome. Based on (Badan Pusat Statistik, n.d.), the number of poor people in Indonesia reached 25.95 million people (9.82 percent). Poverty is defined as the inability of people to fulfill basic needs as measured by expenditure. This means that people whose expenditure is below the average poverty line are considered poor. According to BPS data as of March 2018, the poverty line income limit is IDR 401,220 per capita. This fact proves that there are still Indonesian people living below the poverty line. On the other hand, there are many residents whose monthly income is above the poverty line income limit. Yaqin (2015) stated, "One way, Islam provides a solution through the instrument of zakat".

As is commonly understood, zakat in the framework of classical and modern literature plays a role in creating social justice and improving community welfare. According to Siddiqi (2005), "Zakat encourages the circulation of assets so that they are not idle and hoarded" (Bayinah, 2017, p. 1). Referring to Kamal (2016), Islam also orders humans to revive the economy and avoid the accumulation of wealth on the part of only certain people. Here it can be assessed that zakat can be a solution to regulate the distribution of human wealth so that there is no gap between the poor and the rich.

According to Law no. 23 of 2011 concerning Zakat, zakat is a property that must be expended by a Muslim or business entity to be given to those entitled to receive it following Islamic law. Zakat is one of the pillars of Islam and is a basic element of upholding Islamic law. According to Jadidah & Puadi (2017), zakat is obligatory for every Muslim who has fulfilled certain conditions.

In the Islamic concept, zakat has been systematically regulated in detail in the Qur'an and hadith and was developed during the time of the Rasyidin khulafaur, tabi'in, and the ulama after them (Karim, 2001, p. 191). Governments of Islamic countries are expected to pay attention to optimizing the potential of zakat as a source of growth and fair distribution of wealth. In this case, systematic steps are needed from the government and society so that the potential of zakat in Indonesia can improve community welfare and realize sustainable development.

Indonesia is a country with a majority Muslim population of 209.1 million people or a Muslim percentage of 87.2 percent of the total population (*Badan Pusat Statistik*, n.d.). This implies that zakat has great potential to develop in Indonesia and can overcome poverty. This fact is supported by data on zakat collection in Indonesia which shows growth from 2016 to 2017, from a total of 3,738,216,792,496 to 4,194,142,434,378. This shows that the level of public trust in zakat management institutions is increasing. According to the concept of Morgan & Hunt (1994) in Jamaludin, Wahab, & Hamed (2017), trust occurs when one party has confidence in the reliability and integrity of a partner.

Seeing the growth of zakat must of course be balanced with improvements in regulations, coordination, and management of the Zakat Management Organization (OPZ), but in reality, the potential for zakat in Indonesia is not yet supported by the collection of zakat funds in the field. Referring to BAZNAS research (2017) shows that there is a fairly high gap between the potential for zakat and the collection of zakat funds. This can be seen from the actual data on the total realization of zakat collection in 2016 which only reached around 1.7 percent of its potential of 217 trillion rupiah. Seeing all this, of course, there must be an improvement in OPZ's system in the Zakat fundraising method so that Muzaki is interested in paying Zakat on the assets they own (Syakir & Zulkarnain, 2019).

Menurut Gufroni, Wisandani, & Sukmawati (2014), several factors influence the gap in zakat fund collection in Indonesia, including; the level of muzaki's trust in OPZ, the muzaki's choice to distribute zakat directly to mustahik, the muzaki's lack of knowledge of the zakat mechanism, the muzaki's lack of knowledge of the existence of OPZ and the low incentives for zakat obligators to pay zakat, especially regarding zakat as a tax deduction so that zakat obligators are not burdened double.

Looking at the gap factors in zakat collection, this is a problem and challenge

that must be addressed by OPZ. OPZ is required to maximize zakat collection, including by utilizing advances in Financial Technology (Fintech). According to Zavolokina, Dolata, & Schwabe (2016), fintech is a term that is currently gaining attention in describing the digitalization of the financial sector. Fintech is used for advanced internet-based technology in the financial sector. This term describes modern technology that enables or provides financial services, such as internet-based technology; e-commerce, crowd-based financing, crowd-investing, and crowdfunding.

According to Rasyid, Setyowati, & Islamiyah (2017), a crowdfunding-based fintech platform is a form of cooperation, attention, and trust from people who are connected and collect donations in the form of money to support businesses initiated by other people or organizations.

According to research conducted by Hobbs, Grigore, & Molesworth (2016), crowdfunding-based fintech platforms are a relevant investment of large resources. This is proven by the success of almost all campaigns in fundraising activities through crowdfunding-based fintech platforms. This fund-raising effort certainly takes advantage of internet advances. Based on survey data published by the Association of Indonesian Internet Service Providers (APJII) (2017), internet users in Indonesia in 2017 were 143.26 million people out of Indonesia's total population of 262 million people (54.68% of the total population).

Seeing the increasing growth of internet users in Indonesia, of course, has an impact on several sectors, one of which is social institutions (Santi, Budiharto, & Saptono, 2017). As a social humanitarian institution, OPZ can take advantage of this to improve services that make it easier for people to pay zakat. One way is by utilizing a crowdfunding-based fintech platform.

According to Sitanggang's (2018) research "Fintech platforms as a phenomenon in the digital media era is experiencing development from year to year". The fintech platform in Indonesia that records the largest transactions and is always active in fundraising is Kitabisa.com, this platform is used to donate and raise funds online. So far the Kitabisa.com fintech platform has received appreciation from various groups because it has succeeded in becoming the largest platform that facilitates various social issues in Indonesia and is included in the top 15 of the 2016 Istanbul startup international event. Anyone, from individuals, communities, and foundations to organizations can do this. fundraising campaign on the Kitabisa.com fintech platform. Through the Kitabisa.com fintech platform, everyone can help each other and carry out cooperation.

The use of the Kitabisa.com fintech platform is an innovation that is considered to have the potential to increase the collection and distribution of zakat funds. A zakat management system based on a fintech platform has been developed and is an innovation for OPZ to take advantage of the growth of fintech as a more optimal zakat management service and fundraising activity tool. According to Abid & Shafiai (2017) stated that "fintech platform-based zakat in Malaysia is working well". Not only that, Rachman dan Salam (2018) stated that "fintech platform-based zakat management continues to grow well, so regulations, standardization, and efforts are needed to ensure zakat management uses fintech platform media".

Several OPZ in Indonesia collaborate with the fintech platform Kitabisa.com

to carry out zakat social marketing campaigns as a tool to publicize zakat programs and empower the zakat funds that have been collected. The collaboration between the two is an effort to improve the quality of service which facilitates fundraising activities and zakat payments by muzaki. This is expected to increase the effectiveness and efficiency of collecting zakat funds and be able to help the government overcome poverty in Indonesia.

According to data processed from the Kitabisa.com fintech platform on Thursday, October 11, 2018, the total temporary acquisition of zakat funds via the Kitabisa.com fintech platform was IDR 12,759,347,506 with a total of 50,917 donors.

Based on data from the fintech platform Kitabisa.com, the National Zakat Amil Agency (BAZNAS) received the highest zakat funds with the highest number of donors (muzaki). This indicates that the social marketing campaign from this institution received a positive response and perception from Muzaki. According to Pudjiastuti (2016), a social marketing campaign is a strategy that aims to overcome various social problems that are developing in society.

A social marketing campaign is a design that communicates and provides value with marketing principles and techniques that will benefit themselves and society. The BAZNAS social marketing campaign concept on the Kitabisa.com fintech platform is a social movement effort that invites people to pay zakat to support the empowerment of Mustahik through humanitarian programs initiated by BAZNAS.

The principles of the BAZNAS social marketing campaign concept on the Kitabisa.com fintech platform must be carefully planned and carried out sustainably so that it can influence people's interest in paying zakat at BAZNAS through the Kitabisa.com fintech platform. According to Indrawijaya (2017), "There is an influence between social marketing campaigns on the decision-making process to pay zakat through zakat amil institutions". This is supported by the research results of Yusrizal, Ghafur, & Sabri, (2017) that "social marketing of amil zakat makes a greater and more significant contribution to optimizing zakat fund fundraising".

Using the social marketing campaign concept, professional relationships can be established with agents. According to Andreasen & Kotler (2009), there are five stages of social marketing campaign activities, namely; First, create awareness and interest. Second, change attitudes and conditions. Third, motivate people to want to change behavior. Fourth, empower people to act. Fifth, prevent backtracking.

In this research, only 4 variables were used which are the initial stage which will be used as research material to find out the mechanism of the National Zakat Amil Agency (BAZNAS) in building a social marketing campaign on the Kitabisa.com fintech platform, so that it can attract people to pay zakat at BAZNAS via the fintech platform. Kitabisa.com. It is hoped that the results of this research can be implemented by other OPZs so that the existing zakat potential can be optimally absorbed.

LITERATURE REVIEW

Zakat

From a linguistic perspective, the word zakat is the basic word (masdar) of "zakat"

which means blessing, growth, clean and good. Zakat in terms of Islamic jurisprudence means "a certain amount of property that Allah SWT requires to be handed over to people who are entitled to it" in addition to meaning "to spend the amount yourself". The amount spent on wealth is called zakat because what is spent increases the amount, makes it more meaningful, and protects the wealth from destruction (Qardawi, 2011, p. 35).

The Urgency of Zakat Management Institutions

The implementation of zakat is based on the word of Allah SWT contained in surah at-Taubah verse 60, in which eight groups are entitled to receive zakat, one of which is amil. Amil is a person assigned by the state leader to collect zakat and then distribute it to those who are entitled to it, as ordered by Allah SWT (BI, 2016).

According to IMZ (2009, p. 14), there is a strong rationalization for why Islam encourages collective zakat management through zakat amil and not individual management.

Marketing and Social Marketing Campaigns

The American Marketing Association (AMA) defines marketing as an organizational function and a set of processes for creating, communicating, and delivering value to customers to manage customer relationships in a way that benefits the organization and its stakeholders (Kotler & Keller, 2009, p. 5).

Marketing is not only done for commercial purposes but is also used for social purposes, this concept is known as social marketing. Social marketing applies marketing concepts and techniques to obtain social benefits. According to Indrawijaya (2017), "social marketing is a way of influencing behavior change that focuses on improving health, overcoming accidents, protecting the environment, policies, educational curricula, non-governmental organizations, and business".

According to Olshefsky, Zive, Scolari, & Zuniga (2016), social marketing applies social marketing techniques and has proven successful in mass marketing and advertising to promote and increase knowledge so that it can bring about change and social behavior.

Development of a Social Marketing Campaign Strategy

The development of a comprehensive social marketing campaign strategy in non-profit organizations is considered capable of attracting the public to participate. The success of a campaign in a non-profit organization can be measured using the stages of the social marketing management process. According to Kotler & Andreasen (2009, p. 182-183), the following five elements can be used as a benchmark for the success or failure of implementing social marketing campaign activities, namely:

1. Create Awareness and Interest

This effort ensures that the public (target audience) understands the message conveyed. The messages conveyed are flexible or general so that all target audiences, whether women or men, in cities or villages, can access campaigns created by non-profit organizations. In this case, the

organization must ensure that the message conveyed is understood by the public because this is a measuring tool for the initial success of a campaign.

2. Changing attitudes and conditions

A process of building a positive attitude or frame of mind of the audience regarding the message conveyed. The message conveyed can make the recipient develop a positive attitude towards the behavior offered. With effective social marketing, recipients will think, "It might be better for me to adopt this behavior".

3. Motivate People to Want to Change Behavior

Encouraging someone to change their behavior is not just about convincing that the message conveyed is a "good idea", but social marketers must be able to encourage the target audience to think at the "I will do it" stage.

4. Empower People to Take Action

Efforts to empower someone to be able to change their intentions into real actions. Social marketers who want their target audience to do this certainly need to try to create confidence in changes in behavior caused by the campaigns they create. The target audience's belief in feeling the need to change their behavior. At a very effective level, social marketers can empower a target audience to make immediate behavioral changes.

5. Prevent backwards

Often, an action that has been taken by a target audience must be followed by reinforcement by providing some benefit for having acted together, so that the desired action will continue to be repeated.

In this research, only 4 variables were used which were the initial stage. The BAZNAS campaign on the Kitabisa.com fintech platform was designed and delivered to inspire the public (muzaki) to be willing to pay zakat regularly. BAZNAS's social marketing campaign on the Kitabisa.com fintech platform is considered profitable and helps Muzaki and Mustahik achieve their goals. This is known from the transparency of the zakat fund distribution program that was successfully collected by BAZNAS.

Decision to Pay Zakat

According to Setiadi (2003), decision-making is the process of selecting or forming preferences for the brands contained in the choice device. The muzaki's decision to pay zakat is a form of muzaki's concern and awareness. According to Menurut Rizkia, Arhan, & Shabri (2014), awareness of paying zakat is a necessity for Muslims which is realized through efforts to pay attention to the rights of the poor and other mustahik (people who are entitled to receive zakat). The applicable basis for decision making according to George R. Terry includes (Asminar, 2017, p. 266-267) :

1. Intuition, decisions taken based on intuition or feelings are more subjective, that is, they are easily susceptible to suggestion, external influences, and other psychological factors.
2. Experience, in this case, experience can indeed be used as a guide in solving problems. Decisions based on experience are very beneficial for practical knowledge.

3. Facts, and decisions based on sufficient facts, data, or information are indeed good and solid decisions, but getting sufficient information is very difficult.
4. Authority, decisions based on authority alone will give rise to a routine nature and be associated with dictatorial practices.
5. Rational, rational decisions related to usability. The problems faced are problems that require rational solutions. Decisions made based on rational considerations are more objective. In society, a rational decision can be measured if the optimal satisfaction of society can be achieved within the limits of society's values recognized at that time.

Based on the basic theory of decision-making by George R. Terry. Researchers use these five factors as basic factors for consideration that influence people's decisions to pay zakat at BAZNAS via the Kitabisa.com fintech platform because the decision to pay zakat is an attitude resulting from the community's assessment of BAZNAS' performance.

Financial Technology

According to Zavolokina, Dolata, & Schwabe (2016), fintech is a term that is currently gaining attention in describing the digitalization of the financial sector. Fintech is used for advanced internet-based technology in the financial sector. This term describes modern technology that enables or provides financial services, such as internet-based technology; e-commerce, crowd-based financing, crowd-investing, and crowdfunding.

Fintech is an innovation that successfully transforms an existing system or market, by introducing practicality, ease of access, comfort, and economical costs, this is known as disruptive innovation. Disruptive innovation usually takes certain market segments that are less popular or considered less important for market leaders, but the innovation is a breakthrough in nature and can redefine the existing system or market (Hadad, 2017).

Fintech Development in Indonesia

Fintech in Indonesia continues to develop and will support the achievement of the three targets of the master plan for the Indonesian financial services sector. Fintech players in Indonesia are still predominantly based on payment businesses (42.22%), lending (17.78%), aggregators (12.59%), personal or financial planning (8.15%), crowdfunding (8.15%) and others (11.11%) (OJK, 2017). The enormous potential that fintech has needs to be allowed to continue to grow, in this case, adequate regulations are needed considering the risks that may arise.

Talking about current fintech platforms, Kitabisa.com is a fintech platform that is often successful in funding campaigns carried out by campaigners. The crowdfunding-based fintech platform in Indonesia that records the largest transactions and is always active in fundraising is Kitabisa.com, this platform is used to donate and raise funds online. So far the Kitabisa.com fintech platform has received appreciation from various groups because it has succeeded in becoming the largest platform that facilitates various social issues in Indonesia and is included in the top 15 of the 2016 Istanbul startup international event.

Fintech platforms that have emerged since the early 2000s until now, such as GlobalGiving, ArtistShare, Prosper.com, Kiva.org, Lending Club SliceThePie,

IndieGoGo, Spot.us, Kickstarter, GoFundMe, Funding Circle, and RocketHub, have proven wisdom behind the platforms Crowdfunding-based fintech is an effective platform for actualizing ideas or projects, be they business or social ventures (Abdullah, 2016).

Fintech platforms as a phenomenon in the digital media era have had various developments from year to year. The popularity of crowdfunding-based fintech platforms abroad, such as Kickstarter, IndieGogo, and Crowdfunder UK, has stimulated the spirit of crowdfunding in Indonesia, marked by the presence of several crowdfunding-based fintech platform sites which began to grow in 2013, such as KitaBisa.com, Wujudkan.com, and GandengTangan .com which facilitates many non-profit projects such as performing arts, education, culture and health (Bhawika, 2017).

RESEARCH METHOD

This research uses a quantitative approach and survey methods. The survey method is used to describe the relationship between the causal variables studied. This research method aims to find out and analyze the relationship between the influence of social marketing campaigns on people's decisions to pay zakat at BAZNAS through the Kitabisa.com fintech platform. In this research, primary data was obtained by distributing questionnaires directly to people who had paid zakat at BAZNAS via the Kitabisa.com fintech platform.

Tabel 3.1 Operasional Variable

Variable	Indicators	Statements	References
X1	Create Awareness and Interest	<ul style="list-style-type: none">- Ability to generate awareness of paying zakat.- Ability to understand muzaki's motivation to pay zakat.- Ability to convey messages clearly and interestingly during campaigns.	Adreasen dan Kotler (2009)
X2	Changing Attitudes and Conditions	<ul style="list-style-type: none">- Social Marketing campaign ability to solve problems.- The ability of messages in social marketing campaigns to be able to develop a positive frame of mind in society towards zakat.- The ability of social marketing campaigns to increase the collection of zakat funds.	Adreasen dan Kotler (2009)
X3	Motivating People to Want	<ul style="list-style-type: none">- The ability of social marketing campaigns to	Adreasen dan Kotler (2009)

	to Change Behavior	<p>increase interest in behavior change.</p> <ul style="list-style-type: none"> - The ability of social marketing campaigns to motivate people to consistently pay zakat. 	
X4	Empowering People to Take Action	<ul style="list-style-type: none"> - The ability of social marketing campaigns to convince people to change their behavior from previously not paying zakat to consistently paying zakat. - The ability of the social marketing campaign to convince muzaki about the great influence of zakat on community welfare. 	Adreasen dan Kotler (2009)
Y	Decision to Pay Zakat	<ul style="list-style-type: none"> - The ability of the community to realize the problem of poverty in Indonesia. - Ability to search for BAZNAS social campaign information in more detail. - Interest has emerged in the BAZNAS social campaign program. - BAZNAS' social marketing campaign is able to overcome poverty. - BAZNAS' social marketing campaign provides benefits. - There is a desire and confidence to pay zakat at BAZNAS through crowdfunding Kitabisa.com. - Satisfaction arises. - Growing consistency in paying zakat. - Develop an attitude to support the social marketing campaign movement. 	Asminar (2017)

Source: Data processed using SmartPLS 3, 2019

In this research, a Likert scale was used. The Likert scale is a scale based on the summation of respondents' attitudes in responding to statements related to indicators of a concept or variable being measured. The data analysis technique in this research was carried out using the SEM (Structural Equation Modeling) model with the PLS (Partial Least Square) approach, where this model is a collection of statistical techniques that allow testing a series of relatively complex and simultaneous relationships.

In this case, SEM is a multivariate analysis technique which is a combination of factor analysis and regression analysis (correlation), which aims to test the relationship between variables in a model, be it between indicators and their constructs, or the relationship between constructs. Meanwhile, PLS is an alternative approach that shifts from a covariance-based to a variance-based SEM approach. Covariance-based SEM generally tests causality or theory while PLS is more of a predictive model.

RESULTS AND DISCUSSION

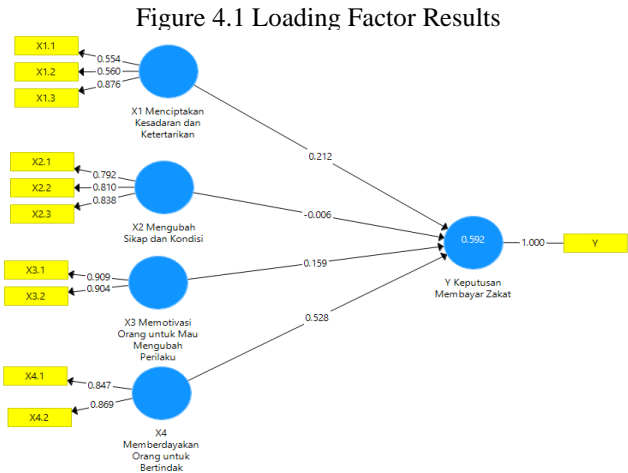
RESULT

1. Evaluation of the Measurement Model (Outer Model)

The measurement model describes the relationship between latent variables and their indicators.

a. Convergent Validity Evaluation

Convergent validity evaluation is carried out to measure the magnitude of the correlation between the construct and the latent variable so that it is known whether a variable measures what it should measure. Evaluation of convergent validity begins with checking individual item reliability which can be seen from the standard loading factor values. A loading factor value above 0.5 can be said to be ideal, which illustrates that the indicator is said to be valid as an indicator that measures the construct. Meanwhile, loading factor values below 0.5 will be removed from the model (Yamin & Kurniawan, 2011). The loading factor results can be seen in Figure 4.1 below:



Source: Data processed using SmartPLS 3, 2019

In Figure 4.1 it can be seen that the test produces loading factor values for all indicators above 0.5. That way all indicators are declared valid. Next, the test continues by looking at the internal consistency reliability of the composite reliability value. The composite reliability value is said to be reliable if the value is more than 0.5 (Yamin & Kurniawan, 2011). The results of internal consistency reliability can be seen in the following table:

Table 4.1 Internal Consistency Reliability Test Results

Konstrak	<i>Cronbach's Alpha</i>	<i>rho_A</i>	<i>Composite Reliability</i>	AVE
Create Awareness and Interest	0,443	0,548	0,710	0,462
Changing Attitudes and Conditions	0,745	0,748	0,855	0,662
Motivating People to Want to Change Behavior	0,783	0,784	0,902	0,822
Empowering People to Take Action	0,643	0,645	0,848	0,737
Decision to Pay Zakat	1,000	1,000	1,000	1,000

Source: Data processed using SmartPLS 3, 2019

The results of the test based on Table 4.1 show the composite reliability value of each construct, namely creating awareness and interest at 0.710, changing attitudes and conditions at 0.855, motivating people to want to change behavior at 0.902, empowering people to act at 0.848, and the decision to pay zakat 1.000. These results show that the value of each construct is above 0.7 so that all constructs can be declared valid.

The final check of convergent validity is to look at the AVE output. The construct has good convergent validity if the AVE value is more than 0.5 (Yamin & Kurniawan, 2011). In Table 4.1, the AVE value of the construct for the variable creating awareness and interest is 0.462, the AVE value of the construct for the variable changing attitudes and conditions is 0.662, motivating people to want to change behavior is 0.822, empowering people to act is 0.737 and the decision to pay zakat is 1.000. Thus, it can be concluded that the four variables can explain each indicator.

b. Discriminant Validity Evaluation

The discriminant validity of the reflective model was evaluated through cross-loading and squared AVE values with correlation values between constructs. The results of cross-loading, if the correlation between the indicator and its construct is higher than the correlation with other constructs, show that the construct predicts the size of their block better than other blocks (Yamin & Kurniawan, 2011). *The following are the cross-loading values produced in this research:*

Table 4.2 Results of Discriminant Validity Evaluation via Cross-Loading

	X1 Create Awareness and Interest	X2 Changing Attitudes and Conditions	X3 Motivating People to Want to Change Behavior	X4 Empoweri ng People to Take Action	Y Decision to Pay Zakat
X1.1	0,554	0,231	0,111	0,063	0,191
X1.2	0,560	0,248	0,193	0,308	0,262
X1.3	0,876	0,487	0,443	0,407	0,485
X2.1	0,460	0,792	0,581	0,662	0,434
X2.2	0,363	0,810	0,521	0,489	0,443
X2.3	0,423	0,838	0,495	0,494	0,486
X3.1	0,333	0,563	0,909	0,684	0,587
X3.2	0,435	0,619	0,904	0,673	0,573
X4.1	0,418	0,517	0,734	0,847	0,606
X4.2	0,322	0,630	0,558	0,869	0,652
Y	0,502	0,560	0,640	0,734	1,000

Source: Data processed using SmartPLS 3, 2019

Table 4.2 shows that the cross-loading value of each indicator on the construct is greater than the cross-loading value of the other indicators. This shows that the indicators correlate more highly with each construct so that they can be declared to have good discriminant validity.

The next evaluation is to compare the AVE root value with the correlation between constructs. The discriminant validity measure is declared good if the AVE root value is higher than the correlation between the construct and other constructs. The following table shows the AVE root results:

Table 4.3 AVE Root Results

Konstrak	AVE	Akar AVE
Create Awareness and Interest	0,462	0,679
Changing Attitudes and Conditions	0,662	0,813
Motivating People to Want to Change Behavior	0,822	0,906
Empowering People to Take Action	0,737	0,854
Decision to Pay Zakat	1,000	0,858

Source: Data processed using SmartPLS 3, 2019

From Table 4.3 above, it can be seen that the AVE root for the variable creating awareness and interest is 0.679, the AVE root for the variable changing attitudes and conditions is 0.813, the AVE root for the variable motivating people

to want to change behavior is 0.906, the AVE root for the variable empowering people to act of 0.854, and the AVE root for the decision variable to pay zakat is 0.858. The values of the correlation between latent variables are as follows:

Table 4.4 Latent Variable Correlations

	(X1) Create Awareness and Interest	(X2) Changing Attitudes and Conditions	(X3) Motivating People to Want to Change Behavior	(X4) Empowering People to Take Action	(Y) Decision to Pay Zakat
X1	1				
X2	0,510	1			
X3	0,423	0,651	1		
X4	0,429	0,670	0,748	1	
Y	0,502	0,560	0,640	0,734	1

Source: Data processed using SmartPLS 3, 2019

Based on Table 4.4 above, it is known that in general, the root of AVE has a higher value than the correlation between latent variables. So, it can be concluded that the model has good discriminant validity so it can be continued to the next stage, namely evaluating the structural model (inner model).

2. Evaluation of the Structural Model (Inner Model)

The inner model shows the level of significance in hypothesis testing. The path coefficient score or inner model, indicated by the T-statistic value, must be above 1.96 for the two-tailed hypothesis and above 1.64 for the one-tailed hypothesis.

a. Hypothesis Testing Results in Via Path Coefficient and T-statistic

Hypothesis testing is carried out to test the significant influence of exogenous variables on endogenous variables. A variable is said to have a significant effect if the t-statistic value is greater than the t-table, in this study the t-table was 1.9837. To see the t-statistics results in SmartPLS, you can get them through bootstrapping results. The hypothesis is accepted if the t-statistic is >1.9837 and conversely, the hypothesis is rejected if the t-statistic is <1.9837.

Table 4.5 Path Coefficient Results

	<i>Original Sample</i>	<i>Sample Mean</i>	<i>Standard Deviasi</i>	<i>T Statistics</i>	<i>P Values</i>
X1 => Y	0,212	0,216	0,076	2,780	0,006
X2 => Y	-0,006	0,005	0,083	0,073	0,942
X3 => Y	0,159	0,159	0,127	1,253	0,211

X4 => Y	0.528	0,519	0,111	4,746	0,000
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Source: Data processed using SmartPLS 3, 2019

b. Koefisien Determinasi

The coefficient of determination is measured by looking at the value of R square to see the influence of exogenous latent variables on endogenous variables that have a substantive influence. Based on the results of data processing, the R square value was obtained with the following results:

Table 4.6 Results of R Square Value

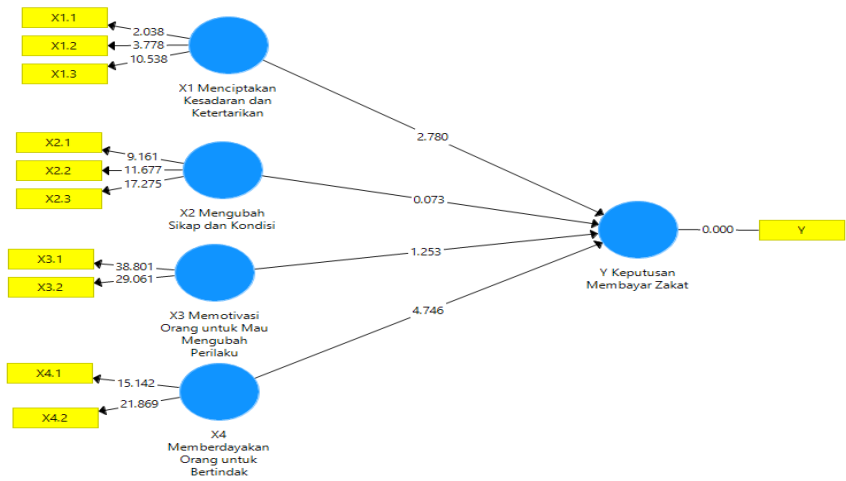
Variable	R Square
Decision to Pay Zakat	0,592

Source: Data processed using SmartPLS 3, 2019

Based on Table 4.6 above, it can be seen that the R square result is 0.592. This shows that people's decisions to pay zakat at BAZNAS via the Kitabisa.com fintech platform can be predicted by creating awareness and interest (X1), changing attitudes and conditions (X2), motivating people to want to change behavior (X3), empowering people to act (X4) of 59.2%. Meanwhile, the remaining 40.8% is explained by other exogenous variables outside the model studied.

The path diagram image showing the measurement model and overall structural model in this research is as follows:

Figure 4.2 Results of the Measurement Model and Structural



Source: Data processed using SmartPLS 3, 2019

c. Goodness of Fit (GoF)

GoF aims to validate the overall model, namely the combined performance of the measurement model (outer model) and structural model (inner model). The

GoF formula is as follows:

$$GOF = \sqrt{AVE \times R^2}$$

$$GOF = \sqrt{3,683 \times 0,592}$$

$$GOF = \sqrt{2,180336}$$

$$GOF = 1,476$$

Based on the calculation above, the GoF result is 1.476 or 147.6%. This value is included in the moderate category.

DISCUSSION

Kitabisa.com is a platform that facilitates the ease of raising funds online. Kitabisa.com's traffic continues to grow significantly to this day, making it possible for collaborating institutions to earn income from donors who pass through the Kitabisa.com platform. The BAZNAS campaign on the Kitabisa.com fintech platform was designed and delivered to create public awareness about the importance of paying zakat, inspire people to act and change behavior, and invite other people to participate by paying zakat at BAZNAS via the Kitabisa.com fintech platform.

BAZNAS collaborated with the fintech platform Kitabisa.com as a form of social marketing campaign for the Zakat empowerment program. The aim of the BAZNAS social marketing campaign on the fintech platform Kitabisa.com is to inform the wider community about the Zakat empowerment program by BAZNAS through social media. Apart from this, the BAZNAS social marketing campaign on the Kitabisa.com fintech platform is an effort to make it easier for people to pay zakat.

One of the basic considerations for BAZNAS is using the Kitabisa.com fintech platform as an online fundraising for collecting zakat funds, because this platform is popular and widely sought after and trusted by the public, this enables people to actively pay zakat at BAZNAS via the Kitabisa.com fintech platform. Utilizing the Kitabisa.com fintech platform facilities is considered easier, compared to using its platform, because achieving the donation target takes a very long time because you have to build a grand, whereas BAZNAS has a very large target and speed of achieving donations.

Through collaboration with Kitabisa.com, BAZNAS received special placement to carry out campaigns on the Kitabisa.com fintech platform. In this collaboration, specifically optimizing the collection of zakat funds (content and push advertising) is managed directly by Impact Digital Agency, a subsidiary of Kitabisa.com. Impact Digital Agency has excellent competence in designing content that can inspire, target the right targets, and convert donors within the available budget.

To optimize the achievement of zakat, the role of the BAZNAS social marketing campaign must play its role in promoting the campaign on the Kitabisa.com fintech platform. This can be done through BAZNAS social media (WA, FB, IG, Twitter, and WEB) by echoing the invitation to pay zakat online at BAZNAS via Kitabisa.com by including the campaign link that has been created, because Kitabisa.com can help with only features on the homepage, upgrading the rating so that it appears on the first page of searches, featured content on Instagram, Facebook, Twitter, featured campaign in an email blast, as well as a

donor database. The campaign continues to be carried out, especially every employee's pay date in general.

In the process of social marketing campaign activities, there are stages that BAZNAS must pay attention to so that the zakat program campaign that is initiated can make people interested so they decide to pay zakat at BAZNAS via the Kitabisa.com fintech platform. There are five stages in the social marketing campaign process which refers to the theory of Andreasen and Kotler (2009), in these five stages the researcher only uses four variables which are the initial stages, namely creating awareness and interest (X1), changing attitudes and conditions (X2), motivating people to want to change behavior (X3), empowering people to act (X4).

Knowing the cooperation mechanism between BAZNAS and Kitabisa.com, attracted researchers to find out more about the role of social marketing campaigns (X) which consists of creating awareness and interest (X1), changing attitudes and conditions (X2), motivating people to want to change behavior (X3), empowering people to act (X4) regarding the decision to pay zakat (Y).

Globally, based on the results of field research, the stages in the social marketing campaign influence people's decisions to pay zakat at BAZNAS via the Kitabisa.com fintech platform. More detailed implications of the influence of each variable are presented in the following table.

Table 4.7 Implications of the Influence of Variable X on Y

Variable	Nilai Hitung	Nilai Tabel	Information
Create Awareness and Interest (X1)	T hitung 2,780	T tabel 1,9837	Signifikan
Changing Attitudes and Conditions (X2)	T hitung 0,073	T tabel 1,9837	Tidak Signifikan
Motivating People to Want to Change Behavior (X3)	T hitung 1,253	T tabel 1,9837	Tidak Signifikan
Empowering People to Take Action (X4)	T hitung 4,746	T tabel 1,9837	Signifikan

Source: Process data, 2019

From Table 4.7, it can be seen that the research results on the influence of social marketing campaigns on people's decisions to pay zakat at BAZNAS via the Kitabisa.com fintech platform show that of the four variables used in this research, only two variables have a significant influence. Among the two significant variables, the variable empowering people to act (X4) most influences people to pay zakat at BAZNAS via the fintech platform Kitabisa.com, this is known from the highest score in the T-Test results. A more detailed explanation is as follows:

1. The Influence of Social Marketing Campaign Variables (X) on People's Decisions to Pay Zakat at BAZNAS via the Kitabisa.com Fintech Platform (Y)

The BAZNAS social marketing campaign process on the Kitabisa.com

fintech platform certainly has its mechanism to attract the public. This mechanism is a series of regulations that have been established by fintech platforms to make it easier to bring together people/organizations who fund with people/organizations who will be funded. Apart from this, to attract the attention of the public, the BAZNAS social marketing campaign on the fintech platform Kitabisa.com aligns with social/demographic and cultural conditions in Indonesia. The tendency for project content in fintech platforms based on zakat collection generally has social sensitivity, and human interest and can influence many people who read it. Some of the values adopted by the BAZNAS campaign on the Kitabisa.com fintech platform are; Cooperation and the values of cooperation, religion, kinship, friendship, and family.

The BAZNAS social marketing campaign on the Kitabisa.com fintech platform implies a relationship between the process of transforming information that has exchange value. The form that must be recognized is the commodification of content or the contents of communication media. This commodification process begins when BAZNAS changes the message through existing technology into a meaningful interpretation system so that it becomes a marketable message, and can invite the audience to participate in supporting BAZNAS' zakat empowerment programs.

The test results show that there is an influence on the Social Marketing Campaign variable (X) which consists of creating awareness and interest (X1), changing attitudes and conditions (X2), motivating people to want to change behavior (X3), empowering people to act (X4) simultaneously on the decision to pay zakat (Y). From the test results, it was found that the BAZNAS social marketing campaign on the Kitabisa.com fintech platform was able to make people change their behavior into action in the form of paying zakat at BAZNAS.

The results of this research are supported by the theoretical concept of Andreasen dan Kotler (2009, p.182) which states that "social marketing campaigns are designed and delivered to inspire the target audience to act". Meanwhile, according to Mayer & Weinreich (2017) in Purba & Mawardi (2017) said that social marketing campaigns are instrumental in building people's positive attitudes towards the messages conveyed.

This research is by research conducted by Purba & Mawardi (2017), and Indrawijaya (2017) who said that there is a relationship between the Social Marketing Campaign variable and the decision to pay Zakat. BAZNAS' social marketing campaign on the Kitabisa.com fintech platform has influenced people's decision process to pay zakat. This is because the BAZNAS social marketing campaign can translate social marketing products by linking them to the placement of social ideas or practices, complementing and strengthening placement statements, and developing and creating images consistently so that they influence social change toward a better and more useful life.

The success of the BAZNAS Social Marketing Campaign on the Kitabisa.com fintech platform is expected to be able to improve the welfare of the general public, reduce the impact of damage to the quality of the environment, and create a mechanism for distributing zakat funds that is right on target and evenly distributed.

2. Influence of Variables Creating Awareness and Interest (X1) on the Decision to Pay Zakat (Y)

Zakat is a type of philanthropy that is used as a manifestation of compassion for fellow humans. To realize the optimization of the zakat collection, BAZNAS is carrying out a social marketing campaign on the Kitabisa.com fintech platform. The initial stage in carrying out a campaign is to build awareness and knowledge for the community, in this case, a campaign must be formulated clearly and in detail. That way, determining the supporting elements to achieve these results will become easier and clearer, so that the campaign can achieve what is targeted.

The test results of creating awareness and interest (X1) in the decision process to pay zakat (Y), based on T Statistics, partially have an influence. Based on the correlation results, there is a significant influence with T Statistics 2.780. The results of this research show that the stage of creating awareness and interest (X1) in designing a social marketing campaign consists of indicators of the ability to generate awareness of paying zakat, the ability to understand muzaki's motivation in paying zakat, and the ability to convey messages clearly and interestingly when carrying out the campaign so that it can have a positive impact on the decision process to pay zakat at BAZNAS through the Kitabisa.com fintech platform.

The results of this research show that the collaborative efforts of the National Zakat Amil Agency (BAZNAS) with the Kitabisa.com fintech platform in designing the BAZNAS zakat social marketing campaign through the Kitabisa.com fintech platform, have succeeded in creating public awareness and interest in supporting the government in its efforts to overcome the gaps that still exist. occurs amid society. The creation of awareness and interest here can be seen from changes in people's behavior who care about the fate of the poor (mustahik) who still need help to live prosperously. Of course, this can be realized through direct participation by paying zakat at BAZNAS via the Kitabisa.com fintech platform.

3. Influence of Variables Changing Attitudes and Conditions (X2) on the Decision to Pay Zakat (Y)

According to Hussein (2008) to change someone's behavior, social marketing campaigns must be able to design programs that can change attitudes, and self-efficacy and create an environment that supports behavior change.

The variable changes attitudes and conditions (X2) which consists of indicators; The ability of the social marketing campaign to be able to solve problems, the ability of the message in the social marketing campaign to be able to develop a positive frame of mind in society towards zakat, and the ability of the social marketing campaign to be able to increase the collection of zakat funds, have an insignificant influence on the decision to pay zakat.

Based on T Statistics, the variable changing attitudes and conditions (X2) on the decision process to pay zakat (Y) shows that this variable only has an effect with a T Statistics of 0.073, so it can be concluded that the variable changing attitudes and conditions do not have a big influence on people's decision to pay zakat. at BAZNAS via the Kitabisa.com fintech platform.

Andreasen & Kotler (2009, p. 182) say that as the second stage of social marketing campaign design, changing attitudes and conditions is a process of

building a positive framework from the mindset of the message conveyed. Indicators in this variable include the ability of the campaign to solve problems, the ability of messages in the social campaign to be able to develop a positive frame of mind in society towards zakat, and the ability of the social campaign to be able to increase the collection of zakat funds.

In this second stage, the BAZNAS campaign on the Kitabisa.com fintech platform should be able to make people who receive the campaign develop a positive attitude. However, based on the results of the second stage of research, it did not have a significant influence in changing people's thinking and behavior regarding the BAZNAS campaign on the Kitabisa.com fintech platform. The variable that changes attitudes and conditions (X2) has no effect because there are differences in the form of informing the campaign, especially communication related to the social marketing campaign being delivered. Face-to-face (interpersonal) communication is more necessary and suitable for influencing people's behavior directly. In this case, BAZNAS must provide massive education regarding the urgency of empowering zakat to alleviate poverty, especially in Indonesia.

In providing education to the community, Amil ensures that he understands the zakat management taught by Islam. In this case, Amils should be provided with continuous training so that Amils' insight into empowerment and utilization of zakat is broad so they can provide education to the public briefly and clearly.

4. The Influence of Variables Motivating People to Want to Change Behavior (X3) on the Decision to Pay Zakat (Y)

Motivating people to want to change their behavior can be done by involving (participating) or communicating with the audience by provoking the same interest or attention in a campaign activity that aims to foster mutual understanding, respect, cooperation, and tolerance.

Based on the analysis of the data that has been tested, the results show that the variable motivates people to want to change behavior (X3) which consists of indicators, the ability of the social marketing campaign to increase interest in changing behavior, and the ability of the social marketing campaign to motivate people to consistently pay zakat, partially has the influence is not significant on the decision process to pay zakat (Y), because, in the T Statistics between the variables motivating people to want to change behavior and the decision process to pay zakat, the total influence of the T Statistics is 1.253.

According to Mayer & Weinreich (2017), (Purba & Mawardi, 2017), the third stage, motivating people to want to change their behavior in the social marketing campaign process, is instrumental in motivating people to make decisions to contribute. This campaign seeks to encourage people's desire to change their behavior. However, based on the results of field research, the third stage process of the BAZNAS social marketing campaign on the Kitabisa.com fintech platform did not have a significant influence on the community's decision to distribute Zakat to BAZNAS via the Kitabisa.com fintech platform, this was due to a lack of more personal communication for effect. expected change in attitude.

5. Influence of the Variable Empowering People to Take Action (X4) on the Decision to Pay Zakat (Y)

The fourth stage in a social marketing campaign is empowering people to act (X4). The variable empowering people to act (X4) consists of indicators of the ability of the social marketing campaign to convince people to change their behavior from previously not paying zakat to consistently paying zakat, and the ability of the social marketing campaign to convince muzaki about the big influence of zakat on the economic welfare of the community.

Based on T Statistics, the variable empowering people to act on the decision to pay zakat shows that the total influence of X4 on Y with T Statistics is 4.746. These results show that the relationship between

The variable of empowering people to act is the dominant variable because in this case the implementation of the campaign content of BAZNAS programs is realistic, and is considered capable of formulating alternative policies as a reliable solution in overcoming the problem of poverty with a process of change in such a way so that this becomes its attraction. which can encourage and direct people to consistently pay zakat.

The results of this research are by previous research, namely Purba & Mawardi (2017), and which said that empowering people to act has a significant influence on the decision process to pay zakat. According to Mayer & Weinreich (2017) in Purba & Mawardi (2017) said that after a social marketing campaign has succeeded in raising people's awareness and desires, the next step is to empower people to act. Social marketing campaigns try to change consumer intentions into real actions, namely changing their behavior in making decisions to pay zakat.

CONCLUSION

Based on the analysis and discussion of research results on the influence of social marketing campaigns on people's decisions to pay zakat at BAZNAS via the Kitabisa.com fintech platform, it can be concluded that; the independent variable, social marketing campaign (X) which consists of creating awareness and interest (X1), changing attitudes and conditions (X2), motivating people to want to change behavior (X3), empowering people to act (X4) simultaneously influencing the process decision to pay zakat (Y). On the other hand, based on T Statistics, of the four variables, only two variables have a significant effect, namely creating awareness and interest (X1) and empowering people to act (X4).

Among the significant variables, it was found that the variable empowering people to act (X4) had a dominant influence than the other variables. This can be seen from the highest value on T Statistics, namely 4.746. Apart from this, from this research, it is also known that the lowest variable value is changing attitudes and conditions (X2). This is reflected in the T Statistics with a value of 0.073.

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