

# THE ROLE OF ISLAMIC SOCIAL MARKETING AS A MEDIATION VARIABLE ON THE IMPLEMENTATION OF MAQASHID SYARIAH ON DECISIONS TO PAY ZIS THROUGH ZAKAT MANAGERS

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## *Abstract*

*This study aimed to analyze the effect of application of Maqashid Syariah on the decision of Muzaki in paying ZIS, to analyze the effect of the application of Maqashid Syariah on social marketing carried out by zakat managers, and to analyze the effect of social marketing on Muzaki decision in paying ZIS. Finally, to analyze whether social marketing is able to mediate between maqashid syariah towards Muzaki decision in paying ZIS to zakat managers. This study used the Structural Equation Model (SEM) method with quantitative descriptive analysis by using software tools, Lisrel and SPSS. In this study used a sample of 360 respondents who became muzaki (zakat payers) in Jambi province. The results of the SEM method concluded that the Maqashid Syariah variable directly affected social marketing, while not directly towards the decision to pay ZIS. Direct social marketing also influences the decision to pay ZIS. Finally, in this study, social marketing as an intervening variable provided mediation effect (direct mediation) indirect only between maqashid syariah and the decision to pay ZIS.*

*Keywords: Infaq and Sodaqoh, Islamic Social Marketing, Maqashid Syariah*

## **INTRODUCTION**

The management of *zakat* in Southeast Asia is divided into three, the management of *zakat* by the government, non-government, and organizations (NGOs). The management of *zakat* in Malaysia and Brunei Darussalam which has a Muslim majority population is carried out by the government. Although Islam is a minority religion

in Singapore, the management of *zakat* in Singapore is also carried out by the government. As in Thailand, *zakat* is managed by NGOs and is added with *zakat* payments on unofficial lines, including directly to *Mustahik*. Among these countries are Saudi Arabia (Aldeiban, 2008), several states in Malaysia (Ghazali, 1988) and

Pakistan (Kahf, 2000).

While in Indonesia, the collection of *zakat* funds is inseparable from the role of *zakat* management. Related to *zakat* management, legislation number 38 in 1999 concerning *Zakat Management*, Law number 23 in 2011 concerning *zakat* management and governmental regulation number 14 in 2014 as its implementation rules. Divide the two types of *zakat* managers where both have the same position, the Amil *Zakat* Agency (BAZ) and the Amil *Zakat* Institution (LAZ). BAZ is a *zakat* manager formed by the government, while LAZ is a *zakat* manager fully formed by the community and confirmed by the government.

The development and performance of *zakat* institutions is relatively slow. Some studies reported that the collection of *zakat* in Muslim countries is on average very low, less than 1% of GDP (Kahf, 1999) even though at the level of the collection countries may range from 0-8% of GDP (Ahmed, 2004). This is different from Islamic banks which have shown consistent double digit growth in the last decade (Financial Times (2011, cited in (Kasri, 2016).

A number of studies have discussed the potential of *zakat* in Indonesia. The survey study of the Public Interest Research and Advocacy Center (PIRAC) showed that the potential of *zakat* in Indonesia has a tendency to increase

every year. Based on a survey of 10 major cities in Indonesia, PIRAC showed that the average *zakat* potential per muzaki reached 684.550 rupiahs in 2007, an increase from the previous 416.000 rupiahs in 2004. Moreover, PEBS FEUI uses the muzaki number approach of the Indonesian Muslim population assuming 95 percent of muzaki pay *zakat*, it can be projected that the potential of *zakat* funding in 2009 will reach 12.7 trillion rupiahs (Indonesia Syariah Economic Outlook, 2010). Then, a study conducted by Islamic State University of Jakarta Syarif Hidayatullah showed that the potential of national *zakat* could reach Rp. 19.3 trillion. Furthermore, the study carried out by Firdaus, et. al., (2012) stated that the potential of national *zakat* in 2011 reached 3.4 percent of total GDP, or in other words the potential of *zakat* in Indonesia is estimated at 217 trillion rupiahs. This amount includes the potential for *zakat* receipts from various areas, such as *zakat* in households, private companies, SOEs as well as deposits and savings. The latest study conducted by BAZNAS, reported that the potential of national *zakat* in 2015 had reached 286 trillion rupiahs.

This fact implies that *zakat* has great potential and can contribute to reduce income inequality and poverty. The increase in ZIS revenue from year to year is a good indication. If it is seen and compared between the expected potential

and the population of the majority Muslim, it is still very far from what is expected. Regardless of the potential that can be estimated and predicted, it turns out that the reality of *zakat* receipts is still far from expectations.

As the case, problems with *zakat* inequality at the national level also occur in Jambi province. Based on research conducted by (LIPI, 2010) by using *zakat* levels, at least 2.5% from each sector of GRDP, it is estimated that the potential of *zakat* in Jambi province in 2016 reached IDR 3.2 trillion and increased to IDR 3.4 trillion in 2017.

From the results of a simple calculation of the estimated potential of *zakat* mentioned above, it turns out that the potential of *zakat* in Jambi province is quite large. Based on the report of the Jambi provincial DPRD Budget Board (Banggar), the income of Jambi province in 2017 is targeted at 4.127 trillion rupiahs or an increase of 15.75 percent from the 2016 Regional Budget (APBD) which is only 3.442 trillion rupiahs. The targeted income consists of Regional Original Revenue of 1.393 trillion rupiahs and balance funds of 2.730 trillion rupiahs. When compared to the Regional Original Income (ROI) of 1,393 trillion rupiahs, the potential for *zakat* is almost three times the ROI obtained by the local government. This can be interpreted, if the potential of *zakat* can be explored optimally, then a new source

of development funds used to alleviate Muslims from poverty is quite large, if they are seen from the realization of *Zakat, Infaq* and *Sedekah* (ZIS) and other revenues collected by Jambi provincial Baznas only reached 10 billion rupiahs in 2016. When compared with the estimated potential of *zakat* in Jambi province in 2017 reached 3.4 trillion rupiahs, the ratio of realizations to potential was still very small at 0.03%.

Not optimal collection of *zakat* in *zakat* collection institutions among others was caused by; first, public knowledge of sources of assets as objects of *zakat* is still limited to conventional sources as stated in the Qur'an and hadith. Second, failure in *Zakat* management in the past still leaves public distrust of *zakat* collection institutions. Many people still maintain traditional *zakat* distribution patterns, such direct distribution of *zakat* by Muzakki to individuals who are deemed entitled to receive it. This pattern of *zakat* distribution does not provide a large contribution to the economy (LIPI, 2010). Several studies were conducted by (Uzaifah, 200), (PIRAC, 2008), Wira (2005), and Ekawaty (2014) noted that the behavior of Muzakki in some regions in terms of paying ZIS, many of them channeled directly to Mustahik and through mosques, only a small portion channeled through *zakat* management organizations.

Thus, the professionalism of the *amil zakat*

institution also contributes to the optimization of *zakat* receipts. One of the things needed to support the upholding of professionalism is social marketing. It is a branch of marketing and shows a specific area of marketing reflected in the area of its application, religion-based for instance, social marketing is more than just the application of marketing to social problems. Key points of difference compared to other marketing branches, such the goals of social marketing actors related to community welfare. In addition, social marketing is a market player and social change practitioner who begins to apply marketing techniques to achieve desired social goals. The point that community well-being is not the goal, so it is not social marketing (Donovan & Henley, 2010).

The religious marketing technique commonly known as the science or method of *da'wah* has long been introduced by the Prophet Muhammad. *Da'wah* method is divided into three, *bil-lisan*, *bil-kalam*, *bil-hal*. Studies on religion marketing have been used for a long time even adopted by religion outside Islam, (Einstein, 2008). Meanwhile Kertajaya (2006) focuses on syariah marketing. Another study conducted by (Sahlaoui & Bouslama, 2016), Hejase and Orfali (2012), and Wilson (2012) is more directed at the marketing of goods (products), while a study conducted by Afifah (2017) examines five stages in the

social marketing management process. The results of the study state that the social marketing management process of DPU East Kalimantan can increase Muzakki's trust in the institution. In short, this study illustrated how the effect of the application of Maqashid Syariah on the decision to pay *zakat* to *zakat* managers through social marketing variables.

## LITERATURE REVIEWS

### Maqashid Syariah

Maqashid syari'ah consists of two words, *maqashid* and *syari'ah*. *Maqashid* means intentionality or purpose, *maqashid* is the jamaic form of *maqsud* derived from the *Qashada* syllable which means to desire or mean. *Maqashid* means things that are desired and intended. Whereas, *Syari'ah* in a language means *المواضع تدر اليا الماء*, it means the road to water source, it is be interpreted as walking towards the source of life (Munawwir, 1997).

According to Azis (2018), the terminology of *maqashid syariah* emerged in the era of Islamic scientists identifies natural phenomena based on the dominance of thinking methodology compared to underlying the methodology of the Qur'an. The human thinking methodology tends to be empirical and institutional because of the limitations of the approach only to the outward and affordable aspects of the senses. Whereas, the Qur'an approach will cover everything,

empirical and metaphysical.

The purpose of establishing the law or often known as *maqashid al-syari'ah* is one of the important concepts in the study of Islamic law. Due to the importance of the *maqashid al-syari'ah*, legal theorists make *maqashid al-syari'ah* as something that should be understood by the *mujtahid* who do *ijtihad*, the core of the theory of *maqashid al-shari'ah* is to create goodness while avoiding evil, or withdraw benefits and reject *madharat*. The term that is commensurate

with the core of the *maqashid al-syari'ah* is *maslahat*, because the stipulation of law in Islam should lead to the problem (Shidiq, 2009).

The change in the old *maqashid* paradigm and theory to the new *maqashid* theory lies at the press point of both. The old *Maqashid* press point is more about protection and preservation, while the new *Maqashid* theory emphasizes development and rights. The proposal of (Auda, 2007) as written by Abdullah (2008) is shown as follows.

**Table 1. Shifting the Classical Maqashid Theory Paradigm towards Contemporary**

Classical Maqashid Theory	Contemporary Maqashid Theory
Keeping Descendants (al-Nasl)	Theory oriented to family protection; more concern for family institutions
Keeping Intellect (al-Aql)	Double mindset and scientific research; prioritizing travel to seek knowledge; suppress the mindset that prioritizes the mobility of the crowd; avoid attempts to underestimate the work of the brain; maintain and protect human dignity; safeguard and protect human rights.
Maintaining honor; keeping the soul (al-'Irdh)	Maintain, protect and respect religious freedom or belief.
Keeping religion (al-Diin)	Prioritizing social care, paying attention to economic development; encouraging human well-being, and eliminating the gap between poor and rich

Source: (Abdullah, 2008)

### Scope of Zakat, Infaq and Shodaqah

*Zakat* is one of the important pillars in Islamic teachings, that is the third pillar in the pillars of Islam. Etymologically, *zakat* has the meaning of developing words (*an-namaa*), purifying (*at-thaharatu*) and blessing (*al-barakatu*). While in terms of terminology, *zakat* has the meaning of issuing some assets with certain

requirements to be given to certain groups (*mustahik*) with certain requirements (Hafidhuddin, 2007).

In language, *zakat* has the root word *zakat*. This word is interpreted by many scholars with different interpretations among others (Ministry of Religion, 2013) as follows.

a) First, *zakat* means *at-thahuru* (cleansing or

purifying)

- b) Second, *zakat* means al-Barakatu (blessing)
- c) Third, *zakat* means An-Numuw, which means growing and developing
- d) Fourth, *zakat* means as-Sholahu (correct or good)

### **Zakah Payer (Muzaki)**

People who pay *zakat* (muzaki) are persons who are obliged to issue *zakat*. According to Law number 38 in 1999 concerning the management of *zakat* article 1, muzaki is a person or entity owned by a Muslim person who is obliged to fulfill *zakat*. In the practical guidebook (Kemenag, 2013), it is explained that *zakat* is only required for people who have fulfilled the condition of Islam, freedom, baligh and berakal (Ministry of Religion, 2013).

### **Zakat Recipients (Mustahik)**

Eight groups (asnaf) are entitled to receive and become the main target of the allocation of *zakat*. First, fakir, a person who is miserable in his life, does not have the property and energy to fulfill his livelihood. Second, poor people, people who are not sufficiently alive and in shortage. Third, the management of *zakat* (amil), the person whose job is to collect, manage and distribute *zakat*. Fourth, converts to the term in Arabic that have been absorbed into Indonesian become converts, are infidels who have hopes of entering Islam or people

who embrace Islam and their faith is still weak. Fifth, liberating slaves (riqab), includes efforts to release Muslims from captives of infidels. Sixth, people who are in debt (gharimin), which is owed for the benefit of Muslims. Seventh, on the path of Allah SWT (sabilillah) that includes efforts to defend Islam and Muslims, in addition to the development of physical facilities for health, education, and other public interests. Eighth, people on the journey (Ibn Sabil), for those who experienced misery during the trip, and some scholars argued and allowed financial assistance such as scholarships to enter Ibn Sabil (Rahman, 1995).

### **Zakat Distributor (Amil)**

*Zakat*, infaq and shodaqoh will be more meaningful or beneficial if they are managed by an institution called amil. There are two legal grounds that ZIS should be collected and managed by the institution (amil). First, Qur'an (9:103) signals that *zakat* should be collected and managed by an amil institution which is given full authority. Second, Qur'an (9:60) explicitly states that among the groups that are entitled to receive *zakat* is amil (Indahsari, 2013).

Management of *zakat* in Indonesia has the legal basis of Law No. 38/1999 concerning Management of *Zakat*; Decree of the Minister of Religion Number 373 in 2003 concerning Implementation of Law Number 38/1999; and

Decree of the Director General of Islamic Community Guidance and Hajj Affairs No. D/291 in 2000 concerning Technical Guidelines for Management of *Zakat*. Based on Law Number 38/1999, OPZ is an institution engaged in the management of *zakat*, infaq and shodaqoh funds. The management of *zakat* includes the activities of planning, organizing, implementing, and supervising the collection, distributing and utilizing of *zakat* funds. Related to OPZ, the legal basis divides the two types of OPZ, Amil *Zakat* Agency (BAZ) and the Amil *Zakat* Institution (LAZ).

Working relations between these levels are coordinative, consultative, and informative. Whereas LAZ is an OPZ formed by the community confirmed, fostered and protected by the government. The OPZ has the main task of collecting, distributing and utilizing *zakat* in accordance with religious provisions. OPZ is responsible to the government according to its level.

### **Social Marketing**

The term social marketing was first introduced by Philip Kotler and Gerald Zaltman in 1971. They realized that the same marketing principles currently being used to sell products to consumers could be used to sell ideas, attitudes, and behavior. Kotler and Andreasen (2002) explain the differences in social marketing with other marketing areas by saying that social market actors try to influence social behavior not for

the benefit of market participants, but for the benefit of target audience and society in general. Marketing has succeeded in encouraging people to buy products and use services. Besides, case marketing can also encourage people to choose behaviors that will improve their own lives and those of others. Many problems related to social and health have causes related to behavior.

Furthermore, Kotler and Lee (2008) state that social marketing is the process that applies marketing principles and techniques to create, communicate, and deliver value in order to influence the target audience that benefits society's behavior (public health, safety, the environment and communities) as well as the target audience.

Based on the definition, it is found that the purpose of social marketing is social welfare. While the target audience can be individuals, groups, or society as a whole. The principles that follow social marketing are the same as commercial marketing. Social welfare goals are achieved through voluntary behavior change (Nanda, 2013). Furthermore, social marketing includes the application of traditional marketing principles to influence target audiences to voluntarily change their behavior in a way that benefits both individuals and society as a whole.

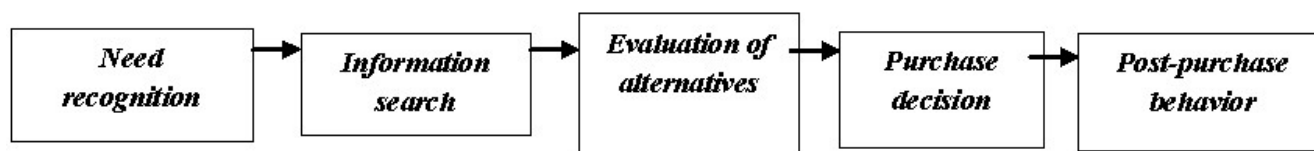
Mixed marketing of commercial marketing is the essence of social marketing to make a

social campaign to be success (Grier & Bryant, 2005). Other key elements of social marketing are marketing research (Walsh et. al., 1993), audience segmentation (Grier & Bryant, 2005), and branding (Keller, 1998). Social marketing matures as well as an independent order with the application of a wide range of social goals. This requires a new and better approach to the mix of social marketing.

### Decision of Purchasing

Decision is defined as choosing options from several or many available. Decision making is the process of choosing between two or more alternatives, or the selection of alternatives from

several/many choices available (Prasad & Jha, 2014). According to Kotler and Armstrong (2012), consumer buyer behavior refers to the buying behavior of final consumers – individuals and households that buy goods and services for personal consumption. This can be interpreted that purchasing behavior refers to the final buying behavior of consumers, both individuals and households that buy goods and services for personal consumption. According to Kotler and Armstrong (2012), consumers will pass 5 (five) stages of the purchasing decision process. These steps are illustrated in the following figure 1 as follows.



Source: Kotler and Armstrong (2012)

**Figure 1: Purchasing Decision Process**

### Decision Making in Islam

Decision making is a process of selecting the best alternative as a solution to every problem we face. We can make decisions using any approach. It is not wrong if we use human judgment in the decision-making process because there is knowledge that governs it, while the important thing is that we should always involve God in every effort to find our solution. As Muslims, we believe that every problem comes from Allah SWT, and it must be for Him

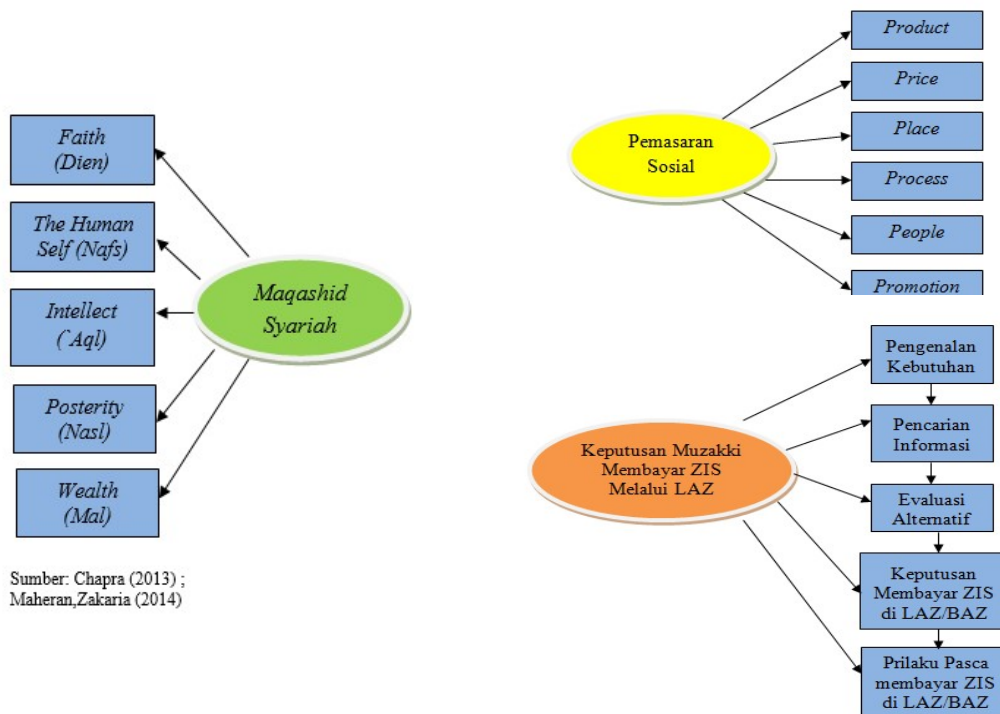
that we return all decisions. As best as the method we use, as good as the data analysis we do, it is certain that Allah SWT knows more about what is best for us (Khasanah, 2018).

There are five internal factors that are relevant to the individual decision making process. First, motivation, an impulse that exists in humans to achieve certain goals. Second, perception, the result of the meaning of someone to the stimulus or event that is received based on information and experience of these stimuli.



Third, attitude formation, an assessment that is in someone who reflects the attitude of likes/dislikes something. Fourth, integration is a unity between attitude and action. Integration is a response to the attitude taken. Feelings of love will encourage someone to pay *zakat* to an institution of *zakat* and feelings of dislike will make a person determined not to pay *zakat*

at the institution. Fifth, learning, a learning process carried out by someone after taking a previous decision will later be used to make decisions (Novianto & Nafik, 2014). Based on the background of the problem and the theory used in this study, the mindset can be summarized in the following scheme model.



Source: Kotler & Armstrong (2012); Abuznaid (2012); Sahloui (2016)

Figure 2. Conceptual Framework

## METHODS

The research design used in this study was explanatory with a quantitative approach. Explanatory research according to Sugiyono (2006) is a study that explains the causal relationship between variables that influence the hypothesis. The main reason for choosing

this type of explanatory research is to test the hypothesis proposed in order to explain the influence of independent variables (Maqashid Syariah Variable) on the dependent variable (social marketing and *zakat* decision) through *zakat* managers both partially and simultaneously in the hypothesis.

In this study, the population in question was based on data obtained from the 2017 National Baznas outlook. The number of muzaki in each province, for Jambi province in 2016 were 3533 people. Sample size determination in this study was carried out using the Slovin formula and obtained a sample size of 360 respondents.

The type of data used in this study is primary data. Data sourced from respondents directly in this case is the charity giver (muzaki) who paid his ZIS through OPZ. In addition, this study also used secondary data sources to add information and complete data sourced from BPS, Central and Regional BAZNAS, Opsezi LAZ, RSZ LAZ, textbooks, articles, journals and previous research related to this research.

Data analysis in this study was conducted

through analysis of quantitative descriptive data. Descriptive analysis for the latent variables of the study using Statistical Package for the Social Sciences (SPSS) analysis while the quantitative analysis carried out using the Structural Equation Modeling (SEM) method with the software to be used is Lisrel 8.80.

## RESULTS AND DISCUSSIONS

### Overall SEM Model Testing

Based on the results of Lisrel Output, the following table presents the output of Lisrel for measures of absolute fit measures, incremental fit measures and parsimony fit measures. These measures function for testing the SEM model as a whole. The Lisrel output in the attachment is summarized in table 2 to test the SEM model as a whole.

**Table 2. CFA test Results for Goodness of Fit (GOF)**

Model Match Test Size	Benchmark Values for Model Match	Model Match to Data
$X^2$ chi square (df=94 ; $\alpha = 0,005$ ) =301.07	$\leq 133,06$	No
Probabilitas dari $\chi^2_{hitung} = 0,00$	$\geq 0,05$	No
RMSEA = 0,078	$\leq 0,08$	Yes
NFI = 0,96	$\geq 0,9$	Yes
NNFI = 0,97	$\geq 0,9$	Yes
CFI = 0,97	$\geq 0,9$	Yes
IFI = 0,97	$\geq 0,9$	Yes
RFI = 0,95	$\geq 0,9$	Yes
RMR = 0,018	$\leq 0,05$	Yes
GFI = 0,91	$\geq 0,9$	Yes
AGFI = 0,86	$0,8 \leq AGFI < 0,9$	Yes (Marginal Fit)

Sources: Hulland (1996), Byrne (1988), Diamontopaulus (2000), Browne (1993), Hair (1998), Bentler (1992), Arbuckle (1997) James (1992).

Based on table 2, it is known that 9 out of 11 fit indices state that the model was fit. The results of the SEM model as a whole have good ability in terms of matching the sample data (good fit). In other words, the estimated covariance matrix of the SEM model was not statistically different from the sample data covariance matrix.

**Testing the Measurement Model with Confirmatory Factor Analysis (CFA)**

**Convergent Validity**

**Standardized Loading Factor (SLF) Size**

Good convergent validity was indicated by a high standardized loading factor (SLF). Hair (2010) suggests  $SLF \geq 0.5$  indicated good convergent validity has been achieved or more expected  $SLF \geq 0.7$ . The following output results were Lisrel outputs that present the SLF value for each indicator variable or manifest.

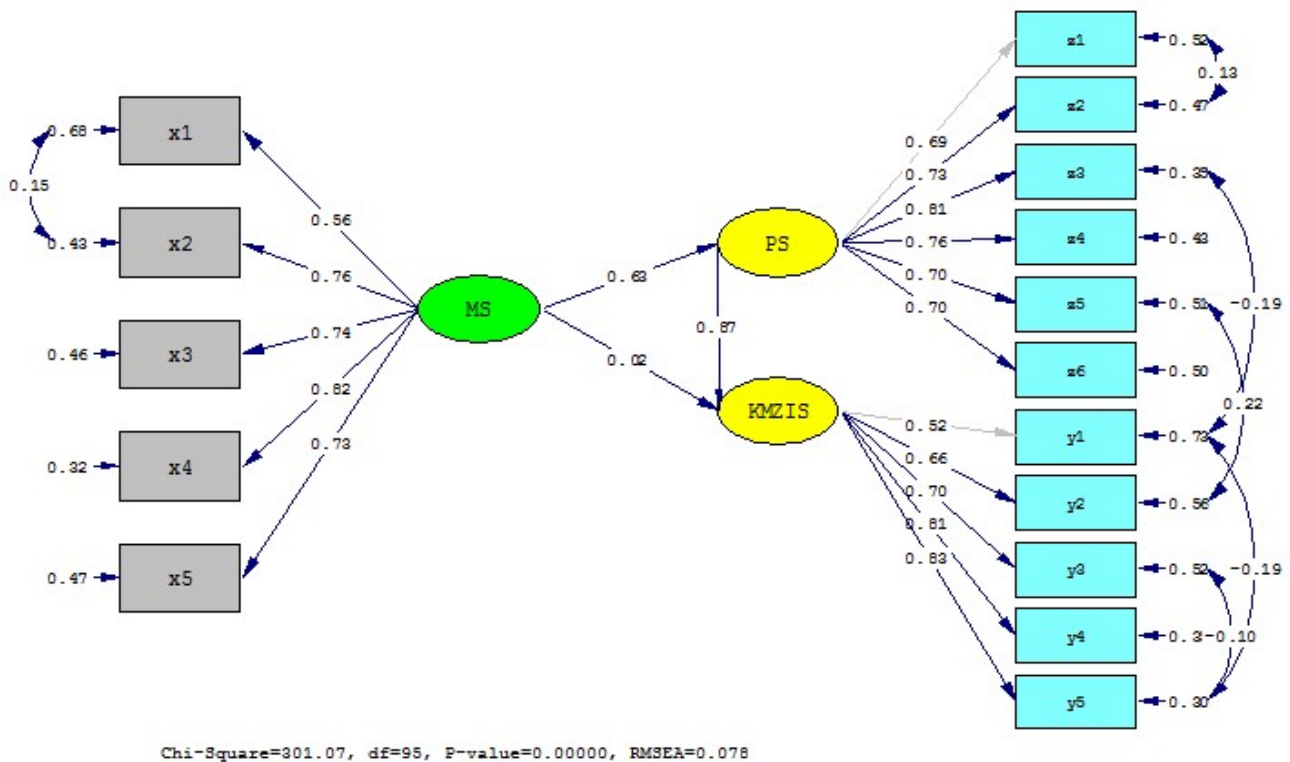


Figure 3. Results of Research Output Loading Value Factors

Based on the Lisrel output above, it can be seen that the entire SLF value is  $\geq 0.5$ . This shows that good convergent validity has been achieved in terms of the size of the SLF

**Construct Reliability (CR) Size**

$SLF_i$  denoted the SLF value  $-i$  and  $e_i$  declared the error value of the  $i$  measurement equation. Hair (2010) stated that the value of CR  $\geq 0.7$  included good reliability, while the CR value between 0.6 and 0.7 was acceptable, with noted

that the indicator variables showed good validity.

### Average Variance Extracted (AVE) Size

$SLF_i$  denoted the SLF value  $-i$  and  $n$  stated the number of latent variables or constructs used to measure the latent variable. (Hair, 2010) stated that the AVE value  $\geq 0.5$  indicates adequate convergence. The CR value for each latent variable  $\geq 0.7$ , those were for the MS variable = 0.8467, KMZIS = 0.8343 and PS = 0.8739 (Hair, 2010) states that the value of CR  $\geq 0.7$  included good reliability. Noted that the AVE value for each latent variable was  $\geq 0.5$ . that was for MS variable = 0.5288, KMZIS = 0.5082 and PS = 0.5371. Hair (2010) also stated that the AVE value  $\geq 0.5$  indicated adequate convergence. Because the three measures, SLF, CR, and AVE met the good rule of thumb, the nature of convergent validity can be said to have been achieved well.

### Structural Model Testing

#### Structural Equations

Social Marketing =  $0.60 * MS$ . It is known that the path coefficient of the MS latent variable was 0.60. Positive path coefficient values indicated that MS latent variables had positive effect on social marketing. In other words, better understanding of maqashid syariah by the amil *zakat* institution, the amil *zakat* institution will be able to provide the best social marketing.

To find out whether the effect was significant

or not, a statistical test was performed. The statistical value of the t test for the path coefficient of the service latent variable was  $t = 9.75$ . The value of t table was based on the distribution table t with 98 free degrees and the significance level  $\alpha = 5\%$  is  $t_{table} = 1.96$ .

Because the value of t count =  $9.75 > t_{table} = 1.96$ , it was concluded that the effect that occurs between service latent variables and satisfaction latent variables was statistically significant at the 5% significance level. Determined coefficient of determination ( $R^2$ ) based on Lisrel output was 0.39. This value can be interpreted as 39% of total variation of the social marketing latent variable explained by the structural equation. In other words, the latent social marketing variable was able to explain (fluctuate) the latent social marketing variable by 39%, and the remaining 71% was explained by other variables.

#### Structural Equations

$KMZIS = 1.03 * PS + 0.023 * MS$ . The path coefficient of the MS latent variable was 0.023. Positive path coefficient values indicated that MS latent variables had positive effect on KMZIS. In other words, better understanding of maqashid syariah owned by muzaki, then muzaki will tend to be loyal to the amil *zakat* agency/institution.

To find out whether the effect was significant

or not, a statistical test was performed. The t-test statistic value for the MS latent variable path coefficient was  $t = 0.37$ . The value of t table was based on the distribution table t with free degrees df 97 and the significance level  $\alpha = 5\%$  was  $t_{table} = 1.98$ . Because the value of  $t_{count} = 0.37 < t_{table} = 1.98$ , it was concluded that the effect occurred between the latent variable MS and the latent variable KMZIS was not significant at the 5% significance level.

The path coefficient of the social marketing latent variable was 1.03. Positive path coefficient values indicated that the social marketing latent variable had positive effect on the KMZIS latent variable. In other words, muzaki who were satisfied with social marketing carried out by the *amil zakat* agency/institution tended to be loyal to the *amil zakat* body/institution.

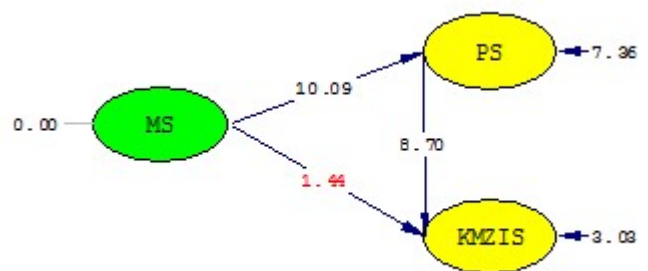
To find out whether the effect was significant or not, a statistical test was performed. The value of the t test statistic for the path coefficient of the satisfaction latent variable was  $t = 8.15$ . The value of t table was based on the distribution table t with free degrees (df) 94 and the significance level  $\alpha = 5\%$  is  $t_{table} = 1.98$ . Noted that because the value of  $t_{count} = 8.15 > t_{table} = 1.98$ , it was concluded that the effect occurred between the social marketing latent variable and the KMZIS latent variable was statistically significant at the 5% significance level. It can be seen in

structural equations as follows.

$KMZIS = 1.03 * PS + 0.023 * MS$ , The value of the satisfaction latent variable path coefficient (1.03) was greater than the value of the service latent variable path coefficient (0.023). This showed that the social marketing latent variable gave a greater contribution in terms of its effect on the KMZIS latent variable, compared to the *maqashid syariah* latent variable.

It is known that the coefficient of determination ( $R^2$ ) for the structural equation was 0.78. This value can be interpreted 78% of total variation of the KMZIS latent variable explained by the structural equation. In other words, the latent social marketing and *maqashid syariah* variables were simultaneously able to explain (fluctuate) the latent variable KMZIS by 87%, the remaining 22% was explained by other variables.

**Discussion of Results on Structural Equation Modeling (SEM)**



**Figure 4. Structural Equation Modeling (SEM)**

**The First Hypothesis: The effect of *Maqashid Syariah* on the Decision to Pay ZIS to Zakat Manager**

H1: Maqashid Syariah (X) significantly affected the decision to pay *zakat* (Y)

Tests were conducted to see whether maqashid syariah (X) had a significant effect on the decision to pay *zakat* (Y). According to the figure above, the value of t-value was 0.37 which indicated that it was smaller than the t-table value of 1.98. The value of the t-value indicated that maqashid syariah (X) had no significant effect on the decision to pay *zakat* (Y) with a significance level of 5%. Based on the results of this test, it can be concluded that the first hypothesis was rejected. In this study proved that maqashid syariah had no significant effect on the decision of muzaki to pay ZIS to the *zakat* manager.

The results of the study corroborated the inconsistency between the high level of understanding of the muzaki and the act of deciding to pay *zakat* on the chosen *zakat* manager. This was due to the low level of information obtained by muzaki both from muzaki who once paid in the *zakat* manager and by the officer (amil) who was in the *zakat* manager. In addition, promotional materials are things that should be a concern and still need to be improved. Here is the important role of social marketing in order to reach and attract the interest of muzaki and muzaki candidates in Jambi Province.

**The Second Hypothesis: The Effects of Maqashid Syariah on Social Marketing**

H2: Maqashid Syariah (X) significantly affected social marketing

The second test was conducted to see whether maqashid syariah (X) had a significant effect on social marketing (Z). From the figure above, the t-value of 9.75 showed that it was greater than the t-table value of 1.98. A positive value indicated that maqashid syariah (X) had a positive and significant effect on social marketing (Z) with a significance of 5%. Based on the results of this test, it can be concluded that the second hypothesis was accepted. In this study proved that Maqashid syariah has a significant effect on social marketing.

In Islam, marketing is a business discipline strategy that directs the process of creating, offering and changing values from one initiator to its stakeholders. According to syariah principles, marketing activities should be based on the spirit of worshipping God the Supreme Creator, doing everything possible for the common good, not for the benefit of the group or even its own interests. Islamic religion is able to balance the world and the hereafter, between *hablum minallah* (relationship with God) and *hablum minannas* (human relations) (Muhammad, 2012).

**The Third Hypothesis: The Effect of Social Marketing on the Decision to Pay ZIS on zakat Manager**

H3: Social Marketing (Z) significantly effected on the decision to pay ZIS to the *zakat* manager

The third test was conducted to see whether social marketing (Z) has a positive and significant effect on the decision to pay *zakat* (Y). Based on figure above, the t-value of 8.15 indicated greater than the t-table value of 1.98. Positive values indicated that social marketing (Z) had a positive and significant effect on the decision to pay *zakat* (Y) with a significance of 5%. Based on the results of this test, it can be concluded that the third hypothesis was accepted. It was proven in this study that social marketing had a positive and significant effect on the decision to pay ZIS.

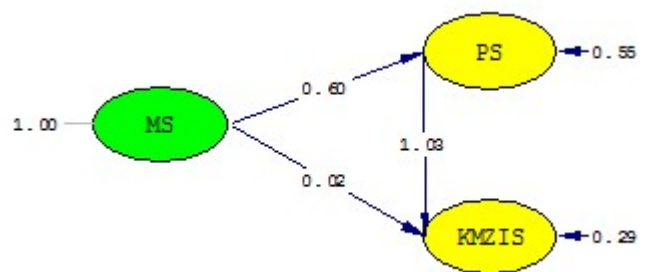
Some studies try to explain the factors that are considered by muzaki in distributing *zakat* in an *amil zakat* institution. A study conducted by Jaelani (2008) concluded that the quality of *zakat* services and social marketing together had a significant effect on the decision to *zakat* muzaki. Additionally, a study carried out by (Ayuniyyah, 2011) found six important factors and gave satisfaction to muzaki included spending the same *zakat*, good information from employees, professional employees, easy *zakat* collection

process, *zakat* distribution, and government certificates.

**The Fourth Hypothesis: The Effect of Maqashid Syariah on the Decision to Pay ZIS on Zakat Managers Through Social Marketing**

H4: Maqashid Syariah (X) has a positive effect on the decision to pay *zakat* (Y) through social marketing (Z).

The fourth hypothesis testing was intended to see the effect of maqashid syariah (X) on the decision to pay *zakat* (Y) through social marketing (Z). In this case, it meant there was a mediating variable, social marketing (Z). To test for indirect effects as well as being asked in the formulation of the fourth problem, further testing was needed to test the indirect effect carried out by using a theory formulated by Kenny and Baron (1986). According to them, in examining the indirect effects, there are three types of variables. The three variables are predictors, criters and mediators. Testing the indirect effects can be through four stages.



**Figure 5. Direct Effect, Indirect Effect and Total Effect**

Based on the results of data processing, the latent social marketing variable contributed a

greater direct influence (1.03) to the KMZIS latent variable, than the MS latent variable (0.02). The indirect effect of the exogenous latent MS (KSI) variable on the endogenous latent variable KMZIS (ETA) was 0.62. In the Total Effects of KSI on ETA section, the effect of the total maqashid syariah exogenous (KSI) latent variable on the endogenous latent variable (ETA) KMZIS was 0.64.

By following steps in Kenny and Baron (1986), it can be seen that social marketing mediated the effect of maqashid syariah on the decision to pay *zakat*. Then, it can be inferred that the social marketing latent variable fully mediated between maqashid syariah towards the decision to pay ZIS (Indirect Only , Full Mediation).

The implications generated in this study try to reveal social problems that increasingly appear in the community caused by individual or group behavior. To solve these problems, a strategy is needed to change the behavior of individuals and groups. With the development of science, many theories can be used in tackling social problems. One of them is a theory about social marketing that can be used as an alternative in changing individual behavior.

Even though social marketing theory has evolved and has been widely applied, social marketing programs often go as expected. Many

factors cause success and failure of social marketing. Lefebvre and Flora (1988) explains that there are eight basic elements that should be considered by social marketing practitioners in carrying out their programs. The eight elements are; (1) social marketing programs should be oriented to the target audience, (2) new behaviors sold by social marketers can be adopted for a long time, so the nature must be voluntary without coercion, (3) programs social marketing should be based on prior research and adapted to its target market, (4) conduct formative research in order to design intervention programs, (5) conduct an analysis of the most beneficial distribution channels in delivering interventions made, (6) implement a comprehensive mixed marketing, (7) prepare the evaluation and monitoring process, and (8) carry out comprehensive and integrated management of the programs made. Based on the eight elements, it can not work alone to achieve social marketing success. Completing a comprehensive (holistic) study related to social marketing in addition to the ilahiyyah approach (maqashid syariah) and the Tawhiidi String Relation (TSR) approach in order to complement social marketing, a related theory is needed, such Islamic marketing.

Islamic marketing is the study of marketing phenomena in relation to Islamic principles and practices or within the context of Muslim



societies (Jafari, 2012). Here, Islamic marketing could be religion-based marketing (Alserhan, 2011) in which marketing activities are guided within the framework of Islamic Syariah, or could also have meanings carried out by companies, Muslims or otherwise, to Muslim consumers (Alserhan, 2011).

This study presented a new scientific study by combining several theories related to social problems in society such social marketing theory, maqashid syariah, Tawhiidi string Relation and Islamic Marketing, then a new theory is formed which is believed to be a solution and problem solving with a new theory called Islamic Social Marketing, "Application of marketing technology for the analysis, planning, implementation, and evaluation of programs designed to influence the acceptance of social ideas to voluntarily accept, reject, modify, and change behavior to improve personal, community welfare and provide value in order to achieve certain behavioral goals in creating a well being society within the framework of Islamic Sharia" (Isnaeni, 2018).



Figure 6. Framework for Islamic Social Marketing Concepts

## CONCLUSIONS

This study was conducted in order to answer the research questions around the implementation of maqashid syariah which has been carried out by ZIS payers (muzaki) and *zakat* managers on decisions made by muzaki in paying ZIS in selecting *zakat* managers. The conclusions of the findings in this study are as follows.

First, the maqashid syariah value towards the decision to pay ZIS in the *zakat* manager directly did not have a significant effect on the perspective of tawhidi in the epistemology approach. The understanding of maqashid syariah regarding *zakat* quite well owned by muzaki was apparently not satisfactory because it was not supported by a real act of muzaki in paying ZIS. The belief that by paying ZIS can provide benefits not only for him personally, but also for the family and the community, it was still not accompanied by the behavior of paying ZIS.

Second, social marketing carried out by *zakat* managers affected by maqashid syariah directly and significantly affected the Tawhidi perspective of the epistemology approach. Maqashid syariah is a reference for *zakat* managers in conducting social marketing. Everything related to products, prices, locations, promotions, processes and personnel is based on Maqashid Syariah. This gave a motivation for *zakat* managers to improve the quality of social marketing. It can further

increase ZIS fundraising which in the end can provide many benefits for the Ummah in the future.

Third, the decision of muzaki to pay ZIS to select *zakat* managers was affected by social marketing carried out by *zakat* managers. Muzaki's assessment of the *zakat* management of Jambi Province was quite good. This can be inferred from the mean value of the social marketing variable, which showed a mean greater than three of the scale of five. This was quite a reason for muzaki to pay *zakat* on the *zakat* manager. The attitude and nature of trustworthiness, professionalism, openness/transparency and good service from the *zakat* manager were important judgments for muzaki.

Fourth, by following the steps in Kenny and Baron (1986), the maqashid syariah variable did not significantly affect the direct decision of muzaki in paying ZIS with a value ( $t = 1.44 < 1.98$ ). The second stage showed that maqashid syariah had an effect on social marketing mediators with t-statistical values  $> t$ -table ( $10.09 > 1.98$ ). The third stage showed that the mediator had an effect on the decision to pay ZIS with t-statistics  $> t$ -table ( $8.70 > 1.98$ ). Based on the data, it can be seen that the social marketing latent variable fully mediated between maqashid syariah towards the decision to pay ZIS (Indirect Only , Full Mediation).

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