

Enhancing ZIS Literacy for Optimizing Muzaki Decision to Pay ZIS: Study of Social Media Effect using AISAS Model Approach

Fitriyani Lathifah¹, Alma Hilmatunnisa¹

¹Institut Ilmu Al-Qur'an (IIQ) Jakarta

ABSTRACT

According to changes customer behavior including zakat giver (muzaki), social media management plays an important role in increasing the literacy and action of prospective muzaki regarding to ZIS engagement wherever. Start from social media, the opportunity to optimizing ZIS collection is greater and more flexible. This research aims to analyze the optimizing muzaki decision to pay zakat using the AISAS model approach. The AISAS model provides an illustration that social media be able to increase muzaki literacy and muzaki decision to pay zakat and share their experiences of ZIS action to the other community. The results show that social media has an influence on increasing ZIS literacy through AIS (attention, interest, search) as mediating variables. Furthermore, zakat literacy has an influence on increasing desire to pay zakat, action, and sharing experience using social media. However, the influence of social media is still not optimal. The action and share (AS) variables in the AISAS model are considered to have an important role in influencing society to pay zakat.

Keywords: AISAS Model, Social Media, ZIS Literacy, Muzaki Decision, ZIS Engagement

INTRODUCTION

Zakat becomes an intriguing issue on Islamic social finance studies. There is always the question of how to maximize the potential of zakat and how to make significant impact on its beneficiaries (Wahyudi, Ahmi, Herianingrum, 2022). According to technological advancements and changes of behavior customers (we called *muzaki*), zakat campaigns have been carried out to bridge the fundraising gap between current potential and reality, both through social media and other platforms. One of the goals is to promote literacy and to raise public awareness about the importance of paying zakat and its impact.

Puskas Baznas (2023) indicates that the level of zakat for Indonesian society is at medium level. However, to achieve widespread welfare across Indonesia, a more extensive strategy is needed, particularly in terms of fundraising. Baznas, as a philanthropic

institution, needs to develop a comprehensive social marketing strategy to advance its organization. The messages conveyed through Baznas' social media campaigns communicate its ideas, vision, and mission, serving as one way to raise awareness and encourage individuals to become *muzaki* or *mufliq* (zakat beneficiaries). Social marketing campaigns focus on voluntarily influencing behavior and ensuring targeted benefits reach the intended audience (Indrawijaya, 2016).

As consumer behavior changes in this digital era, Baznas, as a philanthropic organization, needs to develop a comprehensive social marketing strategy to enhance its operations. This includes using messaging in campaigns to convey the organization's ideas and vision through digital channels. Social marketing campaigns focus on promoting voluntary behavior, including providing benefits to the target audience

(Indrawijaya, 2016). Furthermore, social media plays a crucial role in zakat institutions today, becoming an integral part of the marketing process, which includes creating awareness and interest, changing habits and conditions, motivating people to change, and reinforcing individuals' awareness to action (Indrawijaya, 2016). In the era of the Internet of Things (IoT), zakat management presents opportunities for a more diverse market channel with a broader reach to engage *muzaki*. In this context, Baznas requires various digital developments to maximize its potential. A study by Nasution, Nurhayati, and Marliyah (2016) indicates that the key to increasing zakat funds lies in the messaging strategy conveyed through social media.

At the 2023 National Zakat Coordination Meeting, the Minister of Religious Affairs stated that digital literacy is key to successfully collecting zakat funds. A survey by the Indonesian Internet Service Providers Association (APJII) indicated a rise in internet users in Indonesia, with an increase from 210 million people in 2022 to 215 million in 2023, reflecting a penetration rate of 78.19% as of March 2023. The largest contributor is in the age range of 19-54 years, which, according to generational theory, includes Generations X, Y, and Z, making up 65.76% of users. The most visited content, at 55.06%, consists of videos and social media, with YouTube leading compared to other social media platforms (APJII, 2023).

Social media has specific algorithms that encourage its followers towards certain awareness based on the content they frequently

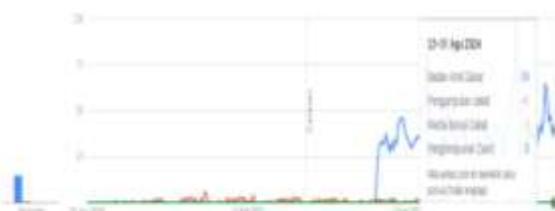


Figure 1. Google Trend (2024)

watch, like, and share. According to Google Trend (2024), shows that the search trend for keywords related to zakat is the least for last 5 years.

The Charities Aid Foundation (2024) show that various social media platforms, such as Facebook, Instagram, TikTok, Twitter, and LinkedIn, can influence users' decisions to donate based on their average target age. The Global Trends in Giving Report (2020) states that social media inspired on individuals' giving behavior.



Figure 2. The Impact of Social Media on Donation Decisions Worldwide (Global Trend in Giving, 2020)

Social media serves as a communication platform that effectively raises awareness and inspires users to make donations or set up recurring donations. Additionally, the Global Trends in Giving Report (2020) indicates that an average of 48.5% of social media users' donation decisions stem from platforms such as WhatsApp, Instagram, Twitter, Facebook, LinkedIn, and YouTube.

However, Facebook showed that it has the most impact than the other social media in the world.

Currently, Baznas utilizes six social media channels for branding and promoting zakat literacy to the public, namely YouTube, Instagram, Facebook, Twitter, LinkedIn, and TikTok. Each of these social media platforms has different algorithms and target audiences. In terms of follower trends, Baznas has the largest following on YouTube with 29.3 thousand followers, and TikTok has the lowest with 4.7 thousand followers.

The zakat literacy index published by Puskas Baznas also indicates that YouTube and Instagram are the most frequently used social media platforms by respondents for accessing zakat literacy information (Puskas, 2023). Therefore, the AISAS model is expected to anticipate changes in modern customer behavior, including how individuals engage in philanthropic activities through awareness of paying *zakat, infaq, and sadaqah* (ZIS).

The AISAS process (Attention, Interest, Search, Action, Share) begins when a consumer—referred to in this context as *muzakki, mulfiq, or mustashoddiq*—pays attention to a service or advertisement and expresses interest. They then gather information about the item in question. This search can take place on search engines like Google, more specialized sites such as company websites, or by asking close contacts (family, teachers, friends, etc.) who have used the product. The consumer subsequently makes an overall assessment based on the collected information and the details presented by the company, taking into account the experiences of others who have already used the product. If successful, the consumer becomes an information transmitter, engaging in word of mouth with other potential consumers.

The official of zakat management (we called BAZ or Badan Amil Zakat) and the zakat management institution (we called LAZ or

Lembaga Amil Zakat), as Islamic philanthropic organizations and non-profit entities, which need to identify potential sources of zakat funds to help reduce poverty, particularly in Indonesia. In report of year 2023, the zakat potential in Indonesia could reach IDR 5.8 trillion, stemming solely from income zakat (Puskas, 2023). However, the target for fund collection is still far from achieving to this potential. According to data from strategic research reports, the ratio of people donating zakat through official institutions has not yet been fully realized.

To achieve main Baznas vision as the officially institution center for the welfare of the community, Baznas also needs to develop its second mission: to maximize national zakat literacy and increase the collection of ZIS and DSKL (we called Dana Sosial Keagamaan Lainnya), which is expected to positively impact its first mission of optimizing the distribution and utilization of ZIS and DSKL. The research aims to identify the use of social media as a comprehensive tool for raising awareness and zakat literacy to action and share their experiences in paying ZIS. Hopefully, if the awareness and literacy are be better, so the amount of ZIS collected will increase naturally.

Social Media and Online Campaign Strategy

According to Kotler and Keller (2012), social media is a platform that allows consumers to share text, images, audio, and information with other users or companies. Social media has changed how people discover, read, and share news, information, and content with others. Based on research data from a UK-based media company, *We Are Social* in collaboration with *Hootsuite* showed the average time Indonesians spend on social media is 3 hours and 23 minutes. The long usage time demonstrates the rapid development of technology and information today. The growth of social media also opens new

channels for marketers to advertise. Various methods can be used to start advertising on social media, such as hiring buzzers or creating digital platforms or accounts for the products themselves. Social media is closely related to the current marketing model that uses the AISAS approach, which influences consumer awareness levels in line with company needs.

The Mulyono, Syamsun, and Najib (2016) research shows that social media significantly affects word of mouth and brand awareness for Rumah Zakat. Furthermore, word of mouth significantly influences someone's decision to donate. This indicates that, indirectly, social media has an effect on someone's decision to make payments. Social media can reach a broader audience with diverse demographic characteristics.

Social media marketing is a form of internet campaign that aims to achieve marketing communication goals through participation in various social media platforms. From an online marketing perspective, social media allows users to upload content directly (Baker, 2013). According to Dixon (2012), social media has transformed marketing communication from a one-way interaction to an interactive dialogue between marketers and consumers, enabling the exchange of content or information. As noted by Mayfield in Olmsted *et al.* (2013), social media can be characterized by five main features:

1. *Participation*: Social media encourages feedback and contributions from everyone interested in using it. This participation is action-oriented and can be measured through user engagement on social media.
2. *Openness*: This refers to the platform's receptiveness to feedback and user participation, facilitated by social media's network-based and easily accessible mechanisms for content creation and sharing.

3. *Conversation*: Social media enables conversations that spread quickly and broadly, fostering interactive exchanges.
4. *Community*: Social media provides a mechanism for individuals and organizations to quickly form communities and effectively build relationships with others who share similar interests.
5. *Connectedness*: Social media allows users to move seamlessly from one point to another in the virtual world, creating interconnections.

There are two indicators that characterize social media marketing according to Kotler and Keller (2016), namely rich and up to date. Rich indicates that a company is capable to provide comprehensive and in-depth information that meets consumer needs and preferences. Then, up to date show that company strives to deliver current messages and information that align with ongoing trends and phenomena.

Literacy in Zakat, Infaq, and Sedekah

To support optimization for zakat collection, zakat literacy is the key in achieving the target realization of zakat collection based on existing potential. A survey conducted by the Strategic Research Center of Baznas (Puskas) of Baznas in 2022 shows that the national zakat literacy index reached 75.26 percent, which is categorized as medium, both at the regional and provincial levels.

In consumer behavior theory, literacy plays a crucial role in the decision-making process. Therefore, understanding the literacy landscape of the community is very important for zakat institutions to achieve their potential targets. The literacy index measured by Baznas consists of ten variables divided into two dimensions of knowledge: basic knowledge and advanced knowledge. This knowledge encompasses an understanding of zakat, from

its concepts to professional management processes.

The survey results indicate that respondents' decisions to give zakat are primarily influenced by religious values compared to other factors. Additionally, factors such as credibility, transparency, and accountability emerge as the most significant reasons for choosing a zakat payment location. Sources of zakat literacy include word of mouth, short videos, or attractive posters on social media platforms like YouTube and Instagram. Even though, the survey also reveals that official zakat institutions are preferred for making payment decisions over to unofficial zakat organizations. This suggests that zakat literacy is sufficiently developed to support the achievement of zakat collection potential.

According to Baznas (Puskas, 2022), the measurement of zakat literacy is assessed based on basic knowledge and advanced understanding. The components of this literacy measurement include:

- 1) Understanding the obligation to pay zakat.
- 2) Knowledge of ZIS) calculation.
- 3) Awareness of ZIS objects.
- 4) Understanding the timing for ZIS payments.
- 5) Knowledge of the ZIS beneficiaries.
- 6) Familiarity with Baznas as the official managing institution for ZIS.
- 7) Knowledge of ZIS regulations.
- 8) Awareness of the impact of ZIS.
- 9) Knowledge of Baznas programs.
- 10) Understanding the channels for zakat payment (both digital and non-digital).

AISAS Model for Philanthropy Management

Around the 1920s, AIDMA model was introduced in United States for known consumer behavior process. AIDMA is short term from Attention, Interest, Demand, Memory, and Action. AIDMA is a process where customers start to notice a product or

service until were interest in making a purchase arises (Sugiyama & Andree, 2010). AIDMA is a simple yet effective model for traditional advertising with relatively straightforward products, aiming to enable consumers to choose a brand among many options. This model can work for companies where consumers have few reasons to learn more about a product through advertising before making a purchase.

However, in today's era, where various types of information are easily accessible, AIDMA seems less relevant for customers making online purchases. Consumers require fast information and transactions. Based on this observation, Dentsu (2004) introduced a new purchasing process called AISAS (Attention, Interest, Search, Action, Share). Dentsu (in Sugiyama & Andree, 2010) explains how consumers receive notifications and attention to social media content, which subsequently leads to interest and the search for information (comparing aspects such as price, quality, benefits, and various other content). This process ultimately forms the decision to make a purchase, after which consumers will share and provide their recommendations after using the product.

Nowadays, social media is widely used by internet users. It has become a strategy for marketers to expand their consumer reach by transitioning from conventional marketing to digital marketing, utilizing social media as a promotional tool. The AISAS components consist of Attention, Interest, Search, Action, and Share. AISAS is a model characterized by a non-linear relationship, allowing each step to be skipped or repeated (Sugiyama, 2011). A consumer will enhance their attention to a product if something can provide an interesting aspect.

The AISAS model is closely related to social media. One of the characteristics of social media is its broader consumer reach. According to We Are Social (2023), several

characteristics of social media platforms such as TikTok, Instagram, YouTube, and Facebook are quite similar. These characteristics include interaction with users, the use of keywords and hashtags, posting frequency, timeliness (duration), followers, usage principles, photos, and video quality, comments, likes, and shares. Among social media platforms, Facebook continues to lead with 2.25 billion users worldwide as of April 2023, with 135.05 million users or approximately 6% of them being in Indonesia.

The AISAS model is considered effective in identifying the target audience for a product or service in today's technology and internet-driven era. The non-linear relationship in AISAS can be illustrated as follows:

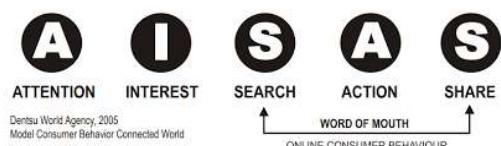


Figure 3. AISAS Model (Sugiyama, 2011)

1. Attention

The goal of this phase is to increase consumer attention to a product. A product must be introduced to its target market. With the advent of the internet era, there are various relatively inexpensive ways to introduce a product, such as through email, mailing lists, and online social media.

2. Interest

Interest is the process when potential customers become intrigued by our product. This interest can arise from effective communication directed at consumers. In the internet era, this interest can also occur when consumers find the information presented on the online media they use appealing.

3. Search

Search is the process in which consumers strive to gather as much information as possible through search engines before

making a decision. Product reviews can be easily found on the internet in various forms, such as on Twitter, Facebook, Instagram, YouTube, and others.

4. Action

Action is the stage where consumers take the step of making a purchase. This is where a real experience is created, as consumers get to experience the product or service. At this stage, there is also a direct interaction between the consumer and the seller. The goal of this phase is to provide consumers with the opportunity to purchase the product.

5. Share

Share is the outcome that consumers will obtain after experiencing their entire interaction with the product or brand. They will share their experiences with others through online media. The goal of this phase is to encourage consumers to send quality information about the products they have consumed.

Previous researchers have identified factors influencing awareness and a person's willingness to pay zakat. Zulfikri (2022) stated that zakat management shows effective performance. As consumer lifestyles shift in the digital era, the value of zakat collection has also increased by 30%. However, despite this increase, Baznas, in this case as an Amil Zakat Institution (OPZ), has not yet optimized its zakat management through this digital system. This study suggests that the AISAS model be applied to build awareness and enhance the OPZ experience in influencing brand ownership. Research by Octarina, Hartoyo, and Beik (2019) indicates that the level of religiosity is a factor influencing an individual's attitude through habitual factors and subjective norms in deciding to purchase sharia products.

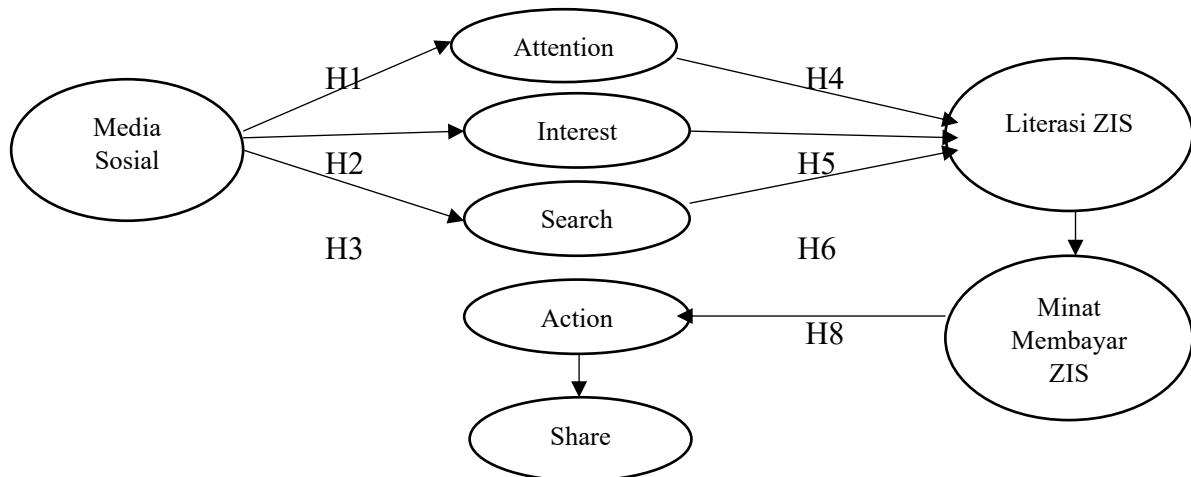


Figure 4. Conceptual Framework of the AISAS Model in ZIS Literacy and Interest in Paying ZIS
(Fannani, 2020, modified)

Based on the literature review results in this analysis model, the conceptual framework and hypotheses can be formulated as follows:

H₁. Social media has a significant positive impact on *attention*

H₂. Social media has a significant positive impact on *interest*

H₃. Social media has a significant positive impact on *search*

H₄. *Attention* social media has a significant impact on Zakat, Infaq, and Sadaqah (ZIS) literacy.

H₅. *Interest* social media has a significant impact on Zakat, Infaq, and Sadaqah (ZIS) literacy.

H₆. *Search* social media has a significant impact on Zakat, Infaq, and Sadaqah (ZIS) literacy.

H₇. ZIS literacy has a significant impact on the interest in paying ZIS through official institutions.

H₈. Interest in paying ZIS through official institutions has a significant impact on the action (decision to pay).

H₉. *Action*, it has a significant impact on the willingness to share information or experiences.

METHODOLOGY

This study will be conducted from October 2023 to June 2024. Data collection will involve an online questionnaire distributed using purposive sampling. The sample will be selected based on the following criteria: 1) aged 19-80 years; 2) have a regular gross income; 3) actively use social media such as YouTube, Instagram, Facebook, Twitter, LinkedIn, TikTok, or other platforms; 4) have an interest in philanthropic activities. The measurements used in the questionnaire are as follows:

Table 1. Research Measurement

| No. | Variable | | Indicator |
|-----|--------------|---|------------|
| 1. | Social media | 1 | Rich |
| | | 2 | Up to date |

| No. | Variable | Indicator |
|-----|--------------------------|---|
| | | 3 Influence to participate |
| | | 4 Effect to crate community |
| | | 5 Connectiveness user everywhere |
| | | 6 Awareness to same desire |
| 2. | Literacy | 7 Understanding the obligation to pay zakat |
| | | 8 Understanding ZIS calculations |
| | | 9 Understanding ZIS objects |
| | | 10 Understanding ZIS payment times |
| | | 11 Understanding the beneficiaries of ZIS |
| | | 12 Knowledge about the Baznas institution as an official ZIS management institution |
| | | 13 Knowledge of ZIS regulations |
| | | 14 Knowledge about the impact of ZIS |
| | | 15 Knowledge about Baznas program |
| | | 16 Knowledge of zakat payment channels (digital and non-digital) |
| 3. | Interest in paying zakat | 17 Transactional |
| | | 18 Referential |
| | | 19 Preferential |
| | | 20 Explorative |
| 4. | Attention | 21 Messages seen by mulfiq/muzakki |
| | | 22 Muzakki/Mushoddiq/Mulfiq pay attention to the Baznas ZIS and DSKL programs |
| | | 23 Interesting evidence (message/video) |
| | | 24 Consistent posting rate |
| 5. | Interest | 25 Interest in the program |
| | | 26 Like the message/copy writing delivered |
| | | 27 Interest in environmental influences |
| | | 28 Interest in video/image content |
| 6. | Search | 29 Conducting further information searches by considering the interest in messages, testimonials, images, or videos from people who are consider to be able to provide information. |
| | | 30 Search and ask the available contact links |
| | | 31 Visit the website to explore information |
| 7. | Action | 32 Make ZIS payments after getting complete information |
| | | 33 Making ZIS payments even with limited information |
| | | 34 Make ZIS payments when there is a specific program |
| 8. | Share | 35 Willingness to share experiences of making ZIS payments to others |
| | | 36 Willing to promote paying Zakat at Baznas based on perceived experience |
| | | 37 Willingness to provide testimony |

Source: Author from Secondary Data Compilation, 2024

This study will be analyzed using a quantitative approach with the Partial Least Squares Structural Equation Modeling (PLS-SEM) method.

According to Hair Jr et al. (2016), the practical rules for using SEM PLS include the aim to predict the main target or identify

research constructs. Formatively measured constructs are part of the structural model, which can be complex (involving many variables and indicators). The sample size can be small and does not have to be normally distributed, and the latent variable scores should be used in subsequent analyses.

Table 2. Criteria for SEM PLS Model Fit

| Indicator | Rules of thumb | Source |
|---|--|---|
| Outer Model | | |
| Internal Consistency | | |
| Cronbach Alpha | <ul style="list-style-type: none"> • 0.6 is acceptable (<i>explanation</i>) • 0.70 is acceptable • ≥ 0.80 Good | Garson, 2011; Hair et al., 2016 |
| Composite reliability | <ul style="list-style-type: none"> • < 0.6, less reliable • 0.6 -0.7 is acceptable (<i>explanation</i>) • 0.70-0.90, <i>satisfactory</i> (<i>confirmation</i>) • > 0.90 not expected | |
| Convergent and Discriminant Validity | | |
| Loading Factor | <ul style="list-style-type: none"> • < 0.4 removed • $0.4 > OL < 0.7$ is considered • > 0.7 maintained | Garson, 2011, Hair et al., 2016; Chin, 1988 |
| AVE | <ul style="list-style-type: none"> • > 0.5 valid | |
| Cross Loading | CL > other construction | Garson, 2011; Hair et al., 2016; Henseler et al. (2015) |
| Fornell's Locker | AVE > r ² from other constructions | |
| HTML | HTML < 1.0 | |
| Inner Model | | |
| R ² | <ul style="list-style-type: none"> • 0.67 or 0.75 is substantial • 0.33 or 0.50 is moderate • 0.19 or 0.25 is weak | Chin, 1988; Hair et al., 2016 |
| f ² (effect size) | <ul style="list-style-type: none"> • 0.02 weak • 0.15 moderate • 0.35 strong | Hair et al., 2016 |
| Q ² | <ul style="list-style-type: none"> • < 0 no predictive relevance • > 0 predictive relevance | Chin, 1988; Hair et al., 2016 |
| Size and significance of path coefficients* | <ul style="list-style-type: none"> • Two Way : 1.65 (10%); 1.96 (5%); 2.57 (1%) • One Direction 1,28 (10%); 1, 65 (5%); 2.33 (1%) | Hair et al., 2016 |

SEM PLS consists of two measurements: the outer model test and the inner model test. The outer model test includes formative and reflective tests. The focus of the outer model test is on the reflective model, representing the path from factors to indicator variables. The most important measurements for SEM PLS are internal consistency, convergent validity, and discriminant validity. For the structural model, the most important evaluation metrics are R² (coefficient of determination), f² (effect size), Q² (predictive relevance), and the statistical significance of the structural path coefficients. Hair et al. (2016) recommended to use a significance level at 5%

or a confidence level at 95% for marketing studies. Acceptable criteria can be found in Table 2.

RESULTS AND DISCUSSION

Respondent Characteristic

This research show that 69.5% of respondents are identified as active social media users, while 28.8% have moderate intensity in using social media. The seven most frequently used social media platforms among respondents are Instagram (91.5%), WhatsApp (91.5%), YouTube (50.8%), TikTok (28.8%), Facebook (22%), Twitter (16.9%), and LinkedIn (3.4%). Furthermore, the social

media platforms commonly used to view content related to *zakat*, *infaq*, or *sadaqah*



Figure 5. Most Frequently Used Social Media Platforms

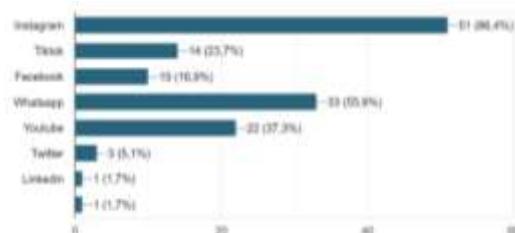


Figure 6. Social Media Platforms Used for Searching ZIS Content

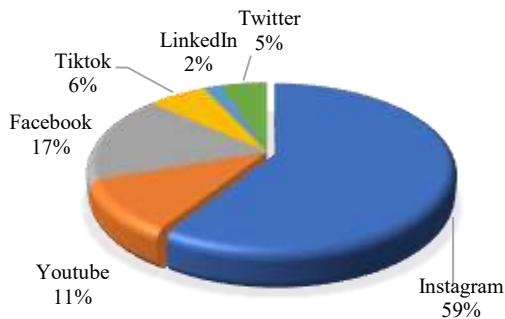


Figure 7 Followers of Baznas Social Media (August, 2024)

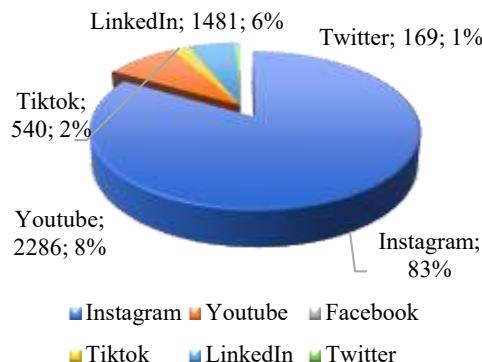


Figure 8. Engagement of Baznas Social Media (socialinsider.oi, August 2024)

The frequency of use of social media platforms and searches for content and information about ZIS on social media show the same direction. This means that whichever platform is frequently used by respondents is the information they are looking for at the same time. The results of the identification of each Baznas social media account according to data on socialinsider.oi (2024) show that Baznas Instagram followers also show the highest percentage of followers compared to other

social media. The highest engagement in managing Baznas social media is also shown by the Instagram platform. This means that currently the Instagram platform is considered the most effective by social media users as a source of information about zakat management. The other two social media, namely Facebook and YouTube, are alternative information media after the Instagram platform to get more detailed information.

Table 3. Respondent Characteristics

| Category | Description | Frequency | Proportion |
|----------|-------------|-----------|------------|
| Gender | Woman | 42 | 0.712 |
| | Man | 17 | 0.288 |
| Age | < 25 years | 17 | 0.288 |
| | 25-34 years | 32 | 0.542 |
| | 35-44 years | 5 | 0.085 |

| | | | |
|----------------|----------------------------------|----|-------|
| | 45-54 years | 4 | 0.068 |
| | 55-64 years | 1 | 0.017 |
| Last education | High School/Equivalent | 9 | 0.153 |
| | Diploma/Bachelor's Degree S1 | 30 | 0.508 |
| | Postgraduate (S2/S3) | 20 | 0.339 |
| Work | Private sector employee | 9 | 0.153 |
| | Government Employees/ASN/Non ASN | 5 | 0.085 |
| | Teacher/Instructor | 2 | 0.034 |
| | Students | 8 | 0.136 |
| | Self-Employed/Entrepreneur | 7 | 0.119 |
| | Lecturer/Teacher/Instructor | 18 | 0.305 |
| | Professional | 2 | 0.034 |
| Income | Other | 8 | 0.136 |
| | < 6.8 million | 45 | 0.763 |
| | 6.8 - 15 million | 7 | 0.119 |
| | > 25 million | 2 | 0.034 |
| | 15.1 - 25 million | 2 | 0.034 |
| Expenditure | Other | 3 | 0.051 |
| | < 6.8 million | 51 | 0.864 |
| | 6.8 - 15 million | 6 | 0.102 |
| | 15.1 - 25 million | 1 | 0.017 |
| | Other | 1 | 0.017 |

Source: Primer Data, *processed by Authors*, (2024)

Social media users in this study indicate that 71.2% are female and 28.8% are male, with the majority aged between 25 and 34 years, representing Generation Y and Z or millennials. The majority of respondent have a well-educated background, meaning they have completed higher education, with the dominant profession being educators, such as teachers or lecturers. Most respondents' income falls within the category of less than 6.8 million rupiah, with expenditures in the same category.

1. Outer Model of Social Media in the AISAS Model

The model developed based on the theoretical review indicates that three indicators must be removed because they do not meet the initial rule of thumb in SEM data processing, which states that the loading factor must be less than 0.60 (<0.60). The indicators

that were not significant and had to be removed are the respondents' understanding of the impact of ZIS (DESIRE 3), the intention to engage in ZIS as a religious obligation (DESIRE 7), and the action of ZIS when receiving complete information (ACT 2).

Furthermore, Table 4 shows the internal validity and reliability values (Cronbach's Alpha and Composite Reliability), which meet the rule of thumb except for the action variable. The discriminant validity values (external) indicate compliance with the rule of thumb, except for the desire variable (intention to give Zakat). The three values in the two variables that did not meet the criteria in this initial testing still could not remove their measurement indicators after further examination, as other factors already satisfied the testing requirements.

Table 4. Summary of the Outer Model

| Latent Variables | Indicator | Convergent Validity | | Internal Consistency | | Discriminant Validity | |
|------------------|-----------|---------------------|-------|----------------------|----------|-----------------------|-------------|
| | | Loading Factor | AVE | Cronbach Alpha | CR | Cross Loading | HTML |
| | | > 0.6 | > 0.5 | 0.6-0.90 | 0.6-0.90 | CL > Other Constructs | < 0.1 |
| SOCIAL MEDIA | SM1 | 0.753 | 0.522 | 0.816 | 0.867 | Yes | Yes |
| | SM2 | 0.620 | | | | | |
| | SM3 | 0.717 | | | | | |
| | SM4 | 0.753 | | | | | |
| | SM5 | 0.703 | | | | | |
| | SM6 | 0.777 | | | | | |
| ATTENTION | ATT1 | 0.818 | 0.685 | 0.847 | 0.897 | Yes | Yes |
| | ATT2 | 0.845 | | | | | |
| | ATT3 | 0.829 | | | | | |
| | ATT4 | 0.817 | | | | | |
| INTEREST | INTR1 | 0.726 | 0.662 | 0.872 | 0.907 | Yes | Yes |
| | INTR2 | 0.800 | | | | | |
| | INTR3 | 0.808 | | | | | |
| | INTR4 | 0.893 | | | | | |
| | INTR5 | 0.832 | | | | | |
| SEARCH | SRC1 | 0.931 | 0.805 | 0.879 | 0.925 | Yes | Yes |
| | SRC2 | 0.840 | | | | | |
| | SRC3 | 0.917 | | | | | |
| LITERARY | LTR1 | 0.798 | 0.701 | 0.925 | 0.959 | Yes | Yes |
| | LTR2 | 0.831 | | | | | |
| | LTR3 | 0.794 | | | | | |
| | LTR4 | 0.918 | | | | | |
| | LTR5 | 0.879 | | | | | |
| | LTR6 | 0.825 | | | | | |
| | LTR7 | 0.754 | | | | | |
| | LTR8 | 0.809 | | | | | |
| | LTR9 | 0.868 | | | | | |
| | LTR10 | 0.882 | | | | | |
| DESIRERS | DES1 | 0.614 | 0.498 | 0.798 | 0.855 | Yes | Not support |
| | DES2 | 0.762 | | | | | |
| | DES4 | 0.689 | | | | | |
| | DES5 | 0.678 | | | | | |
| | DES6 | 0.723 | | | | | |
| | DEC8 | 0.755 | | | | | |
| ACTION | ACT1 | 0.805 | 0.661 | 0.486 | 0.796 | Yes | Yes |
| | ACT3 | 0.821 | | | | | |
| SHARE | SHR1 | 0.914 | 0.864 | 0.922 | 0.950 | Yes | Not support |
| | SHR2 | 0.918 | | | | | |
| | SHR3 | 0.956 | | | | | |

Source: Primary Data, processed by Authors, (2024)

2. Model Testing: AISAS Model for Optimizing ZIS Awareness in Social Media

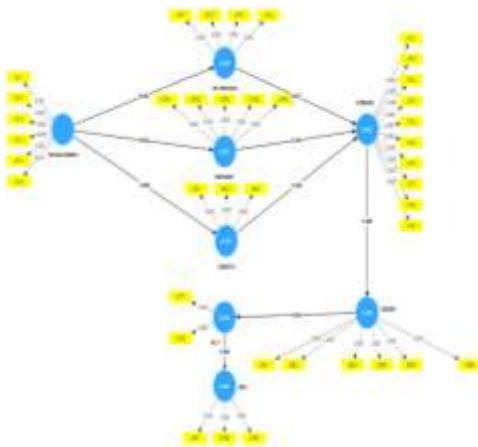


Figure 9. Bootstrapping SEM – PLS

The AISAS model contributes to analyze the role of social media in enhancing literacy and generating interest in paying ZIS. The variables Attention, Interest, and Search (AIS) demonstrate the ability to mediate the impact of social media on increasing public ZIS literacy by 46.7%. The most frequently accessed and used social media platform is Instagram. This indicates that social media, characterized by its rich, up-to-date content, influence to participate, effect to create community, connectiveness, and making awareness for person or community are undeniably play a significant role in this study.

Utilizing social media in campaigns and education about ZIS has become a key entry point for promoting the achievement of zakat management targets in Indonesia. Social media has a broad and unlimited reach, capable of influencing individuals in social activities and rapidly forming communities, thereby helping to enhance ZIS literacy regarding fundamental concepts, such as normative rules about zakat, basic calculations for zakat, payment timing, zakat objects, eligible beneficiaries, zakat institutions, zakat regulations, the impact of zakat, zakat programs, and how to access zakat services.

Furthermore, the study results indicate that social media contributes to an individual's

interest in giving zakat by 31.4%. Although this contribution is still relatively small, ZIS literacy gained through the AIS model process has become an essential aspect of zakat development in the era of the Internet of Things (IoT). In other words, social media is not yet considered a primary source of inspiration for whether someone decides to zakat desire or due to high literacy of the people, it is not key to desire people for paying ZIS. However, this 31.4% represents the contribution of individuals engaging in ZIS that begins with an interest in content on social media. Consequently, the action of individuals participating in ZIS stands at 36.2%, while the rate of sharing experiences related to zakat is 46.1%.

Table 5 shows the direction and direct effects from testing the AISAS model in the study of social media. Social media, through the AISAS model, effectively mediates the effects on literacy and the interest of *muzaki* in giving zakat, with all variables in this study demonstrating significant positive directions.

First, the content related to zakat management published on social media in this study has shown a significant effect (H1 is accepted). This means that social media managers of ZIS can capture the attention of followers on their social media accounts through messages conveyed via visuals, copywriting, videos, and other tangible evidence. The availability of information regarding offices, programs, and other content on social media also contributes to attracting followers to learn more about how zakat can be managed effectively. The largest contribution of the mediating variable to a person's literacy is the full attention given to the curiosity of *muzaki* about how zakat is managed in an institution. Thus, with the attention drawn from social media, it will further increase the interest and search activity of individuals regarding ZIS.

Second, the content on social media from zakat institutions has positively and significantly generated interest among *muzaki* as their followers to like, comment on, or subscribe to the program content and copywriting presented by the zakat institutions' social media (H2 is accepted). If the followers

of this social media appreciate the messages and information conveyed, it is likely to enhance their deeper search for the services offered in each piece of content, creating curiosity among followers regarding the intentions communicated through that social media

Table 5. Path Coefficients from Bootstrapping Direct Effects

| | Original Sample (O) | Sample Mean (M) | Standard deviation (STDEV) | T statistics (O/STDEV) | P values |
|---------------------------|---------------------|-----------------|----------------------------|--------------------------|----------|
| SOSIAL MEDIA -> ATTENTION | 0,499 | 0,520 | 0,095 | 5,273 | 0,000** |
| SOSIAL MEDIA -> INTEREST | 0,472 | 0,503 | 0,091 | 5,190 | 0,000** |
| SOSIAL MEDIA -> SEARCH | 0,368 | 0,384 | 0,140 | 2,636 | 0,004** |
| ATTENTION -> LITERASI | 0,418 | 0,424 | 0,133 | 3,137 | 0,001** |
| INTEREST -> LITERASI | 0,124 | 0,141 | 0,180 | 0,691 | 0,245 |
| SEARCH -> LITERASI | 0,256 | 0,246 | 0,140 | 1,825 | 0,034* |
| LITERASI -> DESIRE | 0,560 | 0,583 | 0,108 | 5,180 | 0,000** |
| DESIRE -> ACT | 0,602 | 0,637 | 0,083 | 7,257 | 0,000** |
| ACT -> SHR | 0,679 | 0,684 | 0,073 | 9,269 | 0,000** |

**sig. (< 0,05)

Source: *Primary data, processed (2024)*

Fourth, the three initial variables, namely attention and search (AIS), significantly and positively influence the followers' understanding or literacy regarding zakat, including its rules under both normative and positive law, how to calculate it, when it should be given, how to make payments, what the zakat objects are, who the beneficiaries are, which zakat institutions are well-managed, the available programs, the potential impacts of these programs, and how to access zakat services (H4 is accepted and H6 is accepted).

The variable of an individual's interest has not shown a significant effect on increasing zakat literacy among its followers. This finding suggests that a person's interest may not be based on high levels of attention, meaning that interest in the zakat management social media is merely superficial and has not progressed to further action. Thus, if interest is the

only factor, it is unlikely to enhance followers' understanding of the comprehensive information regarding zakat management (H5 is rejected).

Sixth, if the understanding of zakat literacy among followers of zakat institutions' social media increases, it is expected to positively and significantly influence their interest in giving *zakat, infaq, or sadaqah* to those institutions (H7 is accepted). The estimated trend of increasing or decreasing interest among followers in performing ZIS is significantly positive, suggesting it can estimate the fluctuations in the number of *muzaki, mulfiq, and mutashoddiq*, as well as the fluctuations in the amount of ZIS funds that can be managed by zakat institutions.

Seventh, the interest in paying ZIS has a positive and significant effect on followers' actions in engaging in ZIS activities (H8 is accepted). The public's

interest in performing ZIS, based on the literacy gained from social media, is supported by several factors: 1) the expectation of receiving rewards from Allah SWT; 2) a desire to understand the impact of ZIS in the community; 3) personal satisfaction; 4) recommendations; 5) attractive programs; and 6) the reputation of the managers. As an individual's literacy about ZIS increases, it enhances their interest in paying zakat and leads to tangible actions in giving zakat and sharing their experiences. The estimated tendency between interest and real action is quite high, at 0.602. Therefore, it can be estimated that the better and higher the quality of ZIS content on social media, the more likely followers will progress from interest to action in performing ZIS.

Finally, an individual who is active on social media, has a large following, and can influence others (an influencer) will have their shared experiences impact the perception of the products or services they use. The results of this study indicate that action has a positive and significant effect on sharing information based on their experiences (H9 is accepted). This individual will serve as word-of-mouth, potentially affecting the fluctuations in the amount of zakat funds collected by zakat institutions (Hendriyani et al., 2013). Sharing experiences on social media becomes a crucial factor in attracting new followers and potential *muzaki* for the zakat institutions.

Table 6. Path Coefficients from Bootstrapping Indirect Effects

| | Original Sample (O) | Sample Mean (M) | Standard deviation (STDEV) | T statistics (O/STDEV) | P values |
|-------------------------|---------------------|-----------------|----------------------------|--------------------------|----------|
| SOCIAL MEDIA->ACT | 0,122 | 0,148 | 0,061 | 2,003 | 0,023** |
| SOCIAL MEDIA-> DESIRE | 0,203 | 0,228 | 0,079 | 2,565 | 0,005** |
| SOCIAL MEDIA-> LITERASI | 0,362 | 0,348 | 0,087 | 4,166 | 0,000** |
| SOCIAL MEDIA->SHR | 0,083 | 0,102 | 0,046 | 1,808 | 0,035** |
| ATTENTION -> ACT | 0,141 | 0,160 | 0,068 | 2,079 | 0,019** |
| ATTENTION -> DESIRE | 0,234 | 0,249 | 0,096 | 2,447 | 0,007** |
| ATTENTION -> SHR | 0,096 | 0,111 | 0,052 | 1,844 | 0,033** |
| INTEREST -> ACT | 0,042 | 0,056 | 0,073 | 0,572 | 0,284 |
| INTEREST -> DESIRE | 0,070 | 0,086 | 0,111 | 0,629 | 0,265 |
| INTEREST -> SHR | 0,028 | 0,038 | 0,050 | 0,565 | 0,286 |
| SEARCH -> ACT | 0,086 | 0,091 | 0,057 | 1,514 | 0,065 |
| SEARCH -> DESIRE | 0,143 | 0,143 | 0,085 | 1,683 | 0,045** |
| SEARCH -> SHR | 0,059 | 0,062 | 0,040 | 1,482 | 0,069 |
| LITERASI -> ACT | 0,337 | 0,374 | 0,097 | 3,485 | 0,000** |
| LITERASI -> SHR | 0,229 | 0,257 | 0,076 | 3,026 | 0,001** |
| DESIRE -> SHR | 0,408 | 0,436 | 0,077 | 5,305 | 0,000** |

**significant (< 0.05)

Source: *Primary data, processed (2024)*

Overall, the AISAS components that significantly contribute to and are deemed effective in influencing an individual's decision

to perform ZIS are the high level of attention from followers regarding comprehensive zakat management. Attention is characterized by the

followers' curiosity and interest in what they are seeking. Furthermore, Table 6 presents the path coefficients for the indirect effects of social media on other variables. The results indicate that social media and the AIS components indirectly have a positive and significant

influence on followers, leading to increases in literacy, interest, action, and sharing of experiences. Literacy also has an indirect effect on both action and sharing. Finally, the interest in paying ZIS has an indirect influence on sharing experiences on social media.

Table 7. Coefficient of Determination

| Variable | R-square | R-square adjusted | f-square | | | | | | Q ² |
|--------------|----------|-------------------|-----------|----------|--------|----------|--------|-------|----------------|
| | | | ATTENTION | INTEREST | SEARCH | LITERASI | DESIRE | ACT | |
| ATTENTION | 0,249 | 0,236 | | | | 0,190 | | | 0,543 |
| INTEREST | 0,223 | 0,209 | | | | 0,013 | | | |
| SEARCH | 0,135 | 0,120 | | | | 0,071 | | | |
| LITERASI | 0,467 | 0,437 | | | | | | 0,458 | |
| DESIRE | 0,314 | 0,302 | | | | | | | 0,567 |
| ACT | 0,362 | 0,351 | | | | | | | |
| SHR | 0,461 | 0,451 | | | | | | | 0,855 |
| SOCIAL MEDIA | | | 0,332 | 0,287 | 0,156 | | | | |

Source: Primary data, processed (2024)

Table 7 shows that social media can simultaneously contribute to the fluctuations in zakat fund collection based on the series of effects of literacy through social media. The contributions are as follows: attention on social media accounts for 23.6% of the variance, classified as having a strong effect size; interest in ZIS content on social media contributes 20.9%, with a moderate effect size; and the process of searching for information about ZIS on social media accounts for 12.0%, also with a moderate effect size. Furthermore, social media literacy can estimate the fluctuations in the amount of zakat collected by 43.7%, with a strong effect size; it explains changes in the interest to perform ZIS by 30.2%, with a strong effect size; it contributes to actions taken to give zakat by 35.1%, classified as having a very strong effect size; and social media accounts for 45.1% of the variance in sharing experiences.

With the evolution of the times, the AISAS model suggests that organizations should not rely solely on campaign but should foster relationships, collaborative between *muzaki*, beneficiaries and the official zakat organization for reach the high

engagement. The official zakat organization should focus on maintaining positive *muzaki* experiences because satisfied *muzaki* are likely to share their experiences personally through social media. This phenomenon for now is word of mouth shape and the experiences showed in social media platform (Hendriyani et al., 2013).

CONCLUSION

An individual's decision to give *zakat*, *infaq*, and *sadaqah* is influenced by social media usage by 46.7%. Social media effectively provides concise and clear information regarding the management of ZIS funds, including both the collection and distribution processes. Furthermore, the literacy gained from social media contributes simultaneously to a 31.4% increase in an individual's interest in performing ZIS. The analysis of the AISAS model components indicates that the factor of attention has a significant influence on the effects of social media on the decision to perform ZIS.

The results of this study indicate that social media is still categorized as an alternative platform

for sharing experiences and information about zakat management in Indonesia. The substance of the content, the design of clear and concise posts, and the continuity of posting are essential factors in maintaining and enhancing followers' awareness of social financial activities such as zakat, infaq, and sadaqah. Social media is not the primary source for individuals seeking literacy about zakat or the determining factor in making decisions regarding ZIS. Instead, social media serves as a supportive system in building awareness and knowledge about ZIS and its effects on decisions to perform ZIS, as well as sharing experiences regarding satisfaction or dissatisfaction with ZIS services.

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