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**Analysis of Digital Marketing, Service Quality, Donation Interest,  
and Trust on Zakat, Infaq, and Sedekah Payments  
at BAZNAS Pohuwato Regency**

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**ABSTRACT**

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This study analyzes the influence of digital marketing, service quality, donation interest, and trust on zakat, infaq, and sedekah payments at BAZNAS Pohuwato Regency. The population for this research consists of 68 active zakat obligors and zakat, infaq, and sedekah donors registered at BAZNAS Pohuwato. The research method used is multiple linear regression analysis. The results of the study conclude that digital marketing, service quality, donation interest, and trust all have a positive and significant impact on the decisions to pay zakat, infaq, and sedekah at BAZNAS Pohuwato Regency. Each of these factors plays an essential role in encouraging the community to participate in zakat payments in a more accessible and effective manner.

*Digital Marketing, Service Quality, Donation Interest, Trust, Zakat, Infaq, Sedekah, Payment Decisions.*

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**INTRODUCTION**

The development of digital technology has made the internet an essential instrument in human social life. The internet not only plays a role in disseminating information and communication but has also transformed various sectors, including the economy and business. The digital transformation in marketing is a growing phenomenon, where conventional marketing methods are gradually shifting to digital marketing. Digital marketing is defined as the promotion of products and services utilizing digital technology (Rachmadi, 2020). Various platforms such as websites, social media, email marketing, video marketing, digital advertising, and search engine optimization (SEO) serve as the primary media in digital marketing strategies.

According to Rachmadi (2020), digital marketing provides significant benefits for both consumers and marketers, particularly in building closer relationships with customers. Digital marketing enables sellers to reach a broader target audience, reduce operational costs, and offer flexibility in

continuously adjusting marketing strategies (Khoziyah & Lubis, 2021). Thus, digitalization becomes an opportunity, especially in marketing micro, small, and medium enterprises (Putra, et al. 2024), and the presence of digital marketing serves as an effective solution for business actors to enhance competitiveness and accessibility of products and services.

In Indonesia, digital marketing implementation is growing rapidly. Besides easy access, digital marketing allows for wider and more effective market penetration. Currently, the use of the internet in economic transactions includes various activities such as buying and selling, publication, and product or service promotion through social media. This phenomenon has significantly changed consumer behavior, where the accuracy and speed of information provided by sellers, along with engaging and informative content, become key factors in purchasing decisions (Wardani & Daniar, 2021).

According to a report by We Are Social, the number of internet users in Indonesia reached 213 million as of January 2023, equivalent to 77% of the total population (Annur, 2023). Social media users in Indonesia have also recorded significant numbers, with Facebook reaching 136.35 million users, TikTok 106.5 million, Instagram 104.8 million, YouTube 139 million, and Twitter 27.5 million users. These figures indicate that social media is a highly potential platform for digital marketing.

The increasing number of internet users has encouraged various sectors, including Micro, Small, and Medium Enterprises (MSMEs), corporations, and government institutions, to utilize digital marketing in reaching a wider market. One of the institutions that has embraced digital transformation is the National Zakat Agency (BAZNAS). In the digital marketing 4.0 era, the use of the internet has created significant opportunities for businesses and philanthropic organizations to enhance the effectiveness of their marketing strategies and fundraising (Pranawa & Abiyasa, 2019).

BAZNAS is a government institution with a specific mandate to manage zakat funds to improve community welfare, as regulated in Law No. 23 of 2011 on Zakat Management. Currently, BAZNAS is actively promoting zakat, infaq, and sadaqah (ZIS) services digitally to increase public participation in zakat contributions (Khairunnisa et al., 2020). In practice, BAZNAS' digital marketing strategy includes utilizing various social media platforms such as Facebook, Instagram, TikTok, and YouTube, which are scheduled according to market segmentation and operational budget (P. M. Putri & Marlien, 2022).

Data from the Strategic Studies Center of BAZNAS (PuskasBaznas, 2023) shows that the distribution and utilization of ZIS-DSKL (Zakat, Infaq, Sadaqah, and Other Religious Social Funds) across various sectors, such as humanitarian

aid, health, education, economy, and religious outreach, reached a total of IDR 2,691,276,326. Meanwhile, the fundraising performance report of ZIS-DSKL BAZNAS Pohuwato Regency in 2022 recorded zakat maal at IDR 1,729,145,082, infaq/sadaqah at IDR 441,891,137, with a total growth of -3.7% compared to the previous year.

In the digital era, non-cash zakat payments are becoming increasingly popular. Tantriana and Rachmawati noted that 70% of donors currently prefer non-cash transactions for zakat payments (Meirani & Pratiwi, 2023). Therefore, digital marketing strategies are highly relevant in improving accessibility, transparency, and efficiency in zakat management. The innovations implemented by BAZNAS Pohuwato Regency aim to facilitate public access to information and enable online zakat payments, in line with government efforts to optimize zakat fund collection.

Based on BAZNAS' zakat outlook data, the number of mustahik (zakat recipients) in Pohuwato Regency in 2022 reached 10,930 people, an increase of 0.3% compared to the previous year (PuskasBaznas, 2023). This indicates that zakat distribution effectiveness is improving, although challenges remain in optimizing zakat fund collection.

Considering the background and phenomena described, this study aims to analyze the influence of digital marketing, service quality, donation interest, and trust in zakat, infaq, and sadaqah payments at BAZNAS Pohuwato Regency. This research is expected to contribute to the development of more effective digital marketing strategies in increasing public awareness and participation in zakat payments through digital platforms.

## RESEARCH METHOD

The population in this study consists of the residents of Pohuwato Regency, totaling 68 individuals who are registered as active zakat payers and donors of Zakat, Infaq, and Sadaqah at BAZNAS Pohuwato. The analytical method used is multiple linear regression. The equation model for multiple linear regression is as follows:

$$Y = \alpha + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \beta_4X_4 + \epsilon_i$$

Where:

Y = Purchase/Donation Decision

$\alpha$  = Constant Value

$\beta_1 - \beta_4$  = Regression coefficients of independent variables

X1 = Digital Marketing

X2 = Service Quality

X3 = Donation Interest

$X_4$  = Trust

$\varepsilon$  = Standard error

## RESULT AND DISCUSSION

### Hypothesis Testing

#### Results of Simultaneous Hypothesis Testing

**Table 1.**

**Results of First Hypothesis Testing Simultaneously  
ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	404.073	4	101.018	61.699	.000 <sup>b</sup>
	Residual	103.148	63	1.637		
	Total	507.221	67			

a. Dependent Variable: Payment Decision

b. Predictors: (Constant), Trust, Service Quality, Digital Marketing, Donation Interest

Source: Processed Data, 2024

The results of the first simultaneous hypothesis test are displayed in Table 1. The F-calculated value obtained from the test is 61.699. With a 95% confidence level ( $\alpha = 0.05$ ), the F-table value from the F-distribution table is 2.748. By comparing these two values, it can be concluded that F-calculated ( $61.699 > F\text{-table } (2.748)$ ).

Based on this result, the decision is to reject  $H_0$  and accept  $H_a$ , which means that simultaneously, the variables of digital marketing ( $X_1$ ), service quality ( $X_2$ ), donation interest ( $X_3$ ), and trust ( $X_4$ ) have a positive and significant influence on the payment decision of zakat, infaq, and sedekah (Y) in BAZNAS of Pohuwato Regency. Next, the magnitude of the influence of digital marketing ( $X_1$ ), service quality ( $X_2$ ), donation interest ( $X_3$ ), and trust ( $X_4$ ) on the payment decision of zakat, infaq, and sedekah (Y) in BAZNAS of Pohuwato Regency is shown in Table 2 below.

**Table 2.**

**Coefficient of Determination ( $R^2$ ) Value  
Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin - Watson
					R Square Change	F Change	df1	df2	Sig. F Change	

1	.893 a	.797	.784	1.280	.797	61.69 9	4	63	.000	1.883
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a. Predictors: (Constant), Trust, Service Quality, Digital Marketing, Donation Interest

b. Dependent Variable: Payment Decision

Source: Processed Data, 2024

The coefficient of determination ( $R^2$ ) shown in Table 2 is 0.797 or 79.7%. This value indicates that the independent variables, namely digital marketing ( $X_1$ ), service quality ( $X_2$ ), donation interest ( $X_3$ ), and trust ( $X_4$ ), can explain their influence on the payment decision of zakat, infaq, and sedekah (Y) in BAZNAS of Pohuwato Regency by 79.7%. The remaining 20.3% is influenced by other variables not included in this study.

### Partial Hypothesis Testing Results

**Table 3.**  
**Results of Partial Hypothesis Testing**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1.037	1.608		-.645	.521
	Digital Marketing	.239	.067	.236	3.572	.001
	Kualitas Layanan	.477	.096	.410	4.992	.000
	Minat Donasi	.465	.081	.451	5.770	.000
	Kepercayaan	.132	.068	.117	1.942	.057

Source: Processed Data, 2024

Based on Table 2, the multiple linear regression equation in this study is formulated as follows:

$$Y = -1.037 + 0.239X_1 + 0.477X_2 + 0.465X_3 + 0.132X_4 + e$$

The results of partial hypothesis testing displayed in Table 5.16 show the t-values for each independent variable. These values are compared to the t-table at a 95% confidence level ( $\alpha = 0.05$ ), where the t-table value is 1.997.

The constant value of -1.037 indicates that if the digital marketing ( $X_1$ ), service quality ( $X_2$ ), donation interest ( $X_3$ ), and trust ( $X_4$ ) variables are zero, the payment decision for zakat, infaq, and sedekah in BAZNAS of Pohuwato Regency will decrease by 1.037 units.

The regression coefficient for digital marketing ( $X_1$ ) is 0.239 with a t-value of 3.572, greater than the t-table value of 1.997, and a significance level of 0.001

$< 0.05$ . This indicates that digital marketing has a positive and significant influence on the payment decision. Every increase in digital marketing by one unit will increase the payment decision by 0.239 units, assuming other variables remain constant.

The regression coefficient for service quality ( $X_2$ ) is 0.477 with a t-value of 4.992, greater than the t-table value of 1.997, and a significance level of  $0.000 < 0.05$ . This means service quality has a positive and significant influence on the payment decision. A one-unit increase in service quality will increase the payment decision by 0.477 units, assuming other variables remain constant.

The regression coefficient for donation interest ( $X_3$ ) is 0.465 with a t-value of 5.770, greater than the t-table value of 1.997, and a significance level of  $0.000 < 0.05$ . This shows that donation interest has a positive and significant influence on the payment decision. Every increase in donation interest by one unit will increase the payment decision by 0.465 units, assuming other variables remain constant.

The regression coefficient for trust ( $X_4$ ) is 0.132 with a t-value of 1.942, smaller than the t-table value of 1.997, and a significance level of  $0.057 > 0.05$ . This shows that the trust variable does not have a significant influence on the payment decision, although it has a positive relationship.

From the analysis, it can be concluded that donation interest has the most dominant influence on the payment decision for zakat, infaq, and sedekah in BAZNAS of Pohuwato Regency. This indicates that the intention and awareness of zakat payers in fulfilling their zakat obligations is the main factor influencing their decision, generally driven by faith and religious values.

## **Discussion**

### **The Influence of Digital Marketing on Zakat Payment Decisions at BAZNAS of Pohuwato Regency**

The research results indicate that digital marketing has a positive and significant impact on the payment decisions of zakat, infak, and sedekah at Baznas Pohuwato Regency. Through digital marketing, Baznas can reach more people by delivering information about the importance of zakat more effectively via social media, websites, and email marketing.

The digital marketing strategy allows Baznas to provide educational content in various formats such as articles, videos, infographics, and webinars to enhance public understanding of zakat and its positive impacts. Additionally, the use of digital platforms makes it easier for people to make zakat payments through an online payment system integrated with websites or mobile applications, making transactions faster and more secure.

Baznas Pohuwato Regency can also leverage user data from digital platforms to target campaigns more effectively based on the preferences and habits of the community. Digital campaigns that involve public participation, such as the use of specific hashtags, social challenges, and viral campaigns, can increase awareness and engagement in zakat payments.

Optimizing digital marketing strategies can raise public awareness and make it easier for people to contribute to zakat payments. The results of this study align with research by Muhammad Fathoni Yasin & Saputra (2023) in the *Jurnal Ilmiah Prodi Muamalah*, which shows that the effective implementation of digital marketing in the Zakat Sukses Amil Zakat Institution (LAZ) successfully increased zakat collection. This success is also supported by the volunteer organization strategy "Sahabat Zakat," which plays a role in digital marketing implementation and managing relationships with the public (Customer Relationship Management/CRM).

#### **The Influence of Digital Marketing on Zakat, Infaq, and Sedekah Payment Decisions at Baznas Pohuwato Regency.**

The research results show that service quality has a positive and significant impact on the payment decisions of zakat, infaq, and sedekah at Baznas Pohuwato Regency. Public satisfaction with the services provided encourages them to be more active in paying zakat. Friendly, responsive, and efficient services enhance trust and strengthen the public's commitment to paying zakat regularly.

Ease of access is also an important factor in service quality. Baznas Pohuwato Regency must ensure that the zakat payment process is easy to understand and can be done both directly at the office and through online platforms. Aspects such as service hours, office location, and the availability of digital services also affect the ease of access.

Furthermore, service quality is reflected in Baznas' efforts to provide education and guidance related to zakat. Trained teams are able to deliver accurate information, help the public understand zakat obligations, and its benefits for social welfare. Post-transaction services, such as payment confirmation, transaction receipts, and consultation services, also play a key role in increasing donor satisfaction. By maintaining and improving service quality, Baznas Pohuwato Regency can strengthen trust and public involvement in zakat payments, leading to a greater impact on general welfare.

The results of this study are consistent with the research conducted by Nasution & Hamzah (2021), which found that good service quality significantly contributes to increasing trust and loyalty in the community for paying zakat. The study showed that aspects such as friendliness, responsiveness, and

transparency in zakat management enhance donor satisfaction and encourage them to continue giving zakat.

### **The Influence of Donation Interest on Zakat, Infaq, and Sedekah Payment Decisions at Baznas Pohuwato Regency**

The research results show that donation interest has a positive and significant impact on the payment decisions of zakat, infaq, and sedekah at Baznas Pohuwato Regency. Donation interest is a dominant factor influencing these decisions, driven by individual awareness of social responsibility and concern for others. Empathy for the condition of those in need also motivates individuals to donate or pay zakat.

Additionally, belief and religious values are key factors in zakat payments. In Islam, zakat is an obligation for Muslims who are capable, and it is part of the pillars of Islam. This obligation is not only normative but also has legal aspects that must be adhered to. Individuals with high donation interest tend to be more active in seeking information about zakat and how to distribute it properly and effectively. Therefore, increased donation interest can encourage greater participation in zakat, infaq, and sedekah payments.

The results of this study are consistent with the research conducted by Santoso & Huda (2021), which found that donation interest significantly influences an individual's decision to pay zakat, infaq, and sedekah. The study showed that individuals with a high level of social concern are more likely to contribute to Islamic philanthropic activities, including zakat.

### **The Influence of Trust on Zakat, Infaq, and Sedekah Payment Decisions at Baznas Pohuwato Regency**

The research results show that trust has a positive but not significant impact on the payment decisions of zakat, infaq, and sedekah at Baznas Pohuwato Regency. Although trust is important, its influence is not always direct, as each individual has different considerations when paying zakat. Other factors, such as financial condition, environmental influence, and emotional factors, often play a more decisive role in an individual's decision.

Additionally, culture and social habits also influence zakat payment decisions more than just the level of trust. An individual's understanding of the concept and benefits of zakat also plays a significant role – if this understanding is lacking, trust alone is not enough to encourage zakat payments. Personal experience with Baznas services can also affect the public's decision. Good service and transparency in zakat fund management can strengthen trust, which, although not always directly influential, remains an important factor in building a long-term relationship between the public and Baznas Pohuwato Regency.



Prasetyo & Nugroho (2022), emphasize that an individual's personal experience with zakat institutions, including ease of access and service quality, has a greater impact than trust alone. Trust built through transparency and good service plays a more significant role in the long term than as the primary factor in zakat payment decisions.

### **The Influence of Digital Marketing, Service Quality, Donation Interest, and Trust on Zakat, Infaq, and Sedekah Payment Decisions at Baznas Pohuwato Regency**

Digital marketing, service quality, donation interest, and trust simultaneously have a positive and significant impact on zakat payment decisions at Baznas Pohuwato Regency. By optimizing digital marketing strategies, providing quality services, encouraging donation interest, and building trust, Baznas can create an environment that supports the community in fulfilling zakat as a form of religious and social responsibility.

Digital marketing helps raise public awareness about zakat, provides education on its importance, and facilitates payment access. Effective digital campaigns allow Baznas to reach relevant audiences with motivational messages. Additionally, good service quality, such as ease of access, responsiveness, transparency, and education about zakat, can increase public satisfaction and trust, thereby strengthening their commitment to paying zakat regularly.

High donation interest also plays a crucial role in zakat payment decisions. When individuals have strong social concern and wish to help others, they are more motivated to pay zakat as part of their religious obligation and social contribution. Furthermore, trust in Baznas, especially regarding transparency and the competence of zakat fund management, becomes a key factor influencing public decisions. The greater the trust in the responsible and targeted management of zakat, the higher the likelihood of the public voluntarily and consistently fulfilling their zakat obligations.

The results of this study align with research conducted by Nur (2020), which indicates that promotion and service quality simultaneously have a significant influence on the public's interest in paying zakat through BAZNAS in Indragiri Hilir Regency. These findings highlight the importance of effective promotional strategies and improved service quality to encourage public participation in zakat payments.

### **CONCLUSION**

Based on the research results, it can be concluded that digital marketing, service quality, donation interest, and trust, as a whole, have a positive and

significant impact on zakat, infaq, and sedekah payment decisions at Baznas Pohuwato Regency. Each of these factors plays an important role in encouraging the community to participate in zakat payments in a more accessible and effective way.

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