Received: 24 October 2022; Revised: 02 December 2022; Accepted: 09 December 2022

WHAT DRIVES THE ZAKAT PAYMENT DECISION AT THE BAZNAS OF SOUTH SUMATRA?

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ABSTRACT – Promotional strategies have a significant impact on decisions to pay zakat at a zakat institution in the era of digital advancement. This study intends to investigate the determinants of zakat payment at the National Zakat Agency *(Badan Amil Zakat Nasional - BAZNAS)* of South Sumatra Province, Indonesia, using influencer endorsement and electronic word of mouth as independent variables. A total of 250 people, which were selected using the purposive sampling method, participated in this study. The data was processed and analyzed using Structural Equation Modeling (SEM). The findings indicate that electronic word of mouth strengthens the beneficial relationship between influencer endorsement and the decision to pay zakat at the BAZNAS. The impact of influencer endorsement on zakat payment decisions was shown to be substantially stronger when electronic word of mouth was included as a moderator variable. The finding suggests that the BAZNAS of South Sumatra must play an optimal role in utilizing public figures to promote the BAZNAS' features, as well as increasing information about BAZNAS on social media, so that muzzaki are interested in paying zakat through BAZNAS.
Keywords: Influencer endorsement, Electronic word of mouth, decision to pay zakat.

ABSTRAK *– **Apa yang Mendorong Keputusan untuk Membayar Zakat pada BAZNAS Sumatera Selatan?** Strategi promosi berpengaruh signifikan terhadap keputusan membayar zakat pada lembaga zakat di era kemajuan digital. Penelitian ini bertujuan untuk mengkaji determinan pembayaran zakat di Badan Amil Zakat Nasional (BAZNAS) Provinsi Sumatera Selatan, Indonesia, menggunakan* influencer endorsement *dan* electronic word of mouth *sebagai variabel independen. Sebanyak 250 orang, yang dipilih dengan menggunakan metode purposive sampling, berpartisipasi dalam studi ini. Data diolah dan dianalisis menggunakan Structural Equation Modeling (SEM). Hasil kajian menunjukkan bahwa* electronic word of mouth *memperkuat hubungan antara* endorsement influencer *dengan keputusan membayar zakat di BAZNAS Sumatera Selatan. Dampak* influencer endorsement *terhadap keputusan membayar zakat terbukti jauh lebih kuat ketika* electronic word of mouth *dijadikan sebagai variabel moderator. Hasil ini berimplikasi terhadap kebijakan BAZNAS Sumsel dalam mengoptimalkan tokoh-tokoh publik dalam mempromosikan fitur-fitur BAZNAS dan mendiseminasikan lebih banyak informasi mengenai BAZNAS di media sosial, agar muzzaki tertarik membayar zakat melalui BAZNAS.*
Kata Kunci: *Influencer endorsement, Electronic word of mouth, and Keputusan membayar zakat*.

INTRODUCTION

Poverty remains one of the most serious issues confronting most developing countries, including Indonesia (Beik & Arsyianti, 2016). The development of the Indonesian economy is inextricably linked to the development of the sharia economy, which includes the financial sector, in which zakat plays a critical role. Throughout history, zakat has demonstrated its ability to close social gaps, increase economic democracy, improve community welfare, and serve as models for poverty alleviation (Puskas BAZNAS, 2021).

Indonesia has the world's largest Muslim population, accounting for 13.1 percent of the global population, with Muslims constituting at least 87.2 percent of the Indonesian population (Mubarok & Imam, 2020). According to Puskas BAZNAS (2021), the total zakat potential as of 2021 was IDR327.6 Trillion, which can be allocated specifically to the vulnerable group in the eight mustahik ashnaf (categories). It has the potential to aid government initiatives to combat poverty if it can be optimized (Ibrahim, 2011; Wahid et. al., 2014). However, the amount realized has only reached IDR71,4 trillion, or approximately 21.7%. Of this amount, IDR61,2 trillion did not pass through the official OPZ, and only IDR10.2 trillion passed through the official OPZ specifically for the vulnerable group in eight categories (Puskas BAZNAS, 2021). The 2021 report concluded that the total amount of infaq and zakat funds collected by BAZNAS was IDR4,128,105,215

According to the BAZNAS 2020 report, zakat payments are made through a variety of channels. Digital payments occupy a relatively prominent position, with 24.7% occupying the third tier after Retail at 39.4% and UPZ at 31.0%. This information is available because smartphones allow for instant access to everything digitally. The use of digital in marketing, or what is commonly referred to as digital marketing, involves utilizing social media as a marketing medium that can improve marketing and does not require expensive marketing costs. Consumers can use social media to share text, images, audio, and video content with businesses, and vice versa (Santoso & Dewi, 2018).

In Indonesia, internet users account for 51.5% of the total population of 246.16 million people, with 32.9% communicating via text messages. With such a large number, it may be possible for zakat institutions to recruit potential zakat collectors payers (muzakki). Social media provides a platform where current and potential customers can interact and share feedback about their experiences

with a company's product or service (Latief & Sandimula, 2019). The marketing world is increasingly moving toward online social communication, and comments or reviews about products are becoming references for other customers before they make a purchase. Given the pervasiveness of social media as a means of communication (Leong et al., 2021), the Electronic Word of Mouth (E-WOM) was developed as a supporting variable. E-WOM refers to the recommendations and reviews that potential muzaki find on the BAZNAS website and Instagram. Customers often rely on word-of-mouth (WOM) recommendations as their primary source of product information. Word-of-mouth assists consumers in learning about the various market-available products.

WOM refers to the positive or negative statements made by prospective or actual customers about a product or company brand, as defined by Lamba and Aggarwal (2014). The primary characteristic of e-WOM is the independence of its information sources. This finding indicates that the information spread via e-WOM does not represent a specific company (Sen & Leman, 2007).

More information about products is found through online communication than through traditional communication. The information available due to word-of-mouth is more trusted by customers because it presents information that results from users' experience of the product or service. The explosion of e-WOM is based on the personal origin of the information senders (Mukhibad, Fachrurrozie, & Nurkhin, 2019). One of the reasons for the occurrence of e-WOM is Concern for Other Consumers, which means that consumers who have experienced using products/services have concern for others and share these experiences so that others can make them happen. as a consideration before making a purchase decision. Positive experiences (Positive Self-Enhancement) with products can also influence consumers to do e-WOM on social media platforms. These experiences will help marketers map the impact of online social communication penetration. In addition, it will help them understand public perceptions of the products or services offered (Amilahaq & Ghoniyah, 2019).

The emergence of social media also spawned a new trend in digital marketing through influencers. The term "influencer" originates from the English word "influence," which means "the ability to affect the behavior of another person, group, or organization." The goal of influencer marketing is to expand a brand's customer base via social media and other digital channels. There are two types

of influencer marketing: earned influencer marketing and paid influencer marketing. When influencers endorse external content for their own social promotion, they are engaging in a form of earned influencer marketing. While paid influencer marketing are involving sponsorship or testimonial messages that can appear at any point in a piece of content.

Local officials in South Sumatra Province are particularly well-known among the general populace. They exist on social media, as demonstrated by the numerous accounts of South Sumatran provincial officials with numerous followers. Mr. Herman Deru, who is the Governor of South Sumatra, also has a sizable fan base. He is named a Supporting Regional Government for the Indonesian Zakat Movement at the 2022 BAZNAS Award ceremony. With the support of the Governor as one of the endorsement influencers, BAZNAS South Sumatra introduced the innovation that using influencers as broadcast media for reaching millennials. Other zakat institutions have also begun to use influencers as a marketing medium, owing to the fact that influencers are very influential in the world of advertising (Acikgoz & Burnaz, 2021). This is shown by the abundance of posts on the zakat institution's Instagram page and advertisements on highway billboards featuring influential people who can persuade the general public to pay zakat, infaq, and shadaqah.

This study intends to evaluate the following hypothesis in light of the preceding context: 1) Influencer Endorsements Have a Significant Influence on Electronic Word Of Mouth in South Sumatra National BAZNAS; 2) Influencer Endorsements Have a Significant Influence on Decisions to Pay Zakat; 3) Electronic Word Of Mouth Has A Significant Influence On The Decision To Pay Zakat; and 4) Influencer Endorsements Have a Significant Influence on Decisions to Pay Zakat. This study is expected to add to our understanding of the current zakat research trend. The end result is hoped to provide the original value to assist related parties in making policy on this subject. To the best of our knowledge, no other studies have been conducted in South Sumatra Province using this variable, particularly in relation to the subjects of zakat, infaq, and shadaqah.

LITERATURE REVIEW

Electronic Word of Mouth

The widespread availability of information on the internet enables many people and organizations to actively seek out and share opinions and recommendations

about products, services, brands, and companies. Consumers are more accepting of cutting-edge technologies such as these because they have the potential to shape the customer experience and provide a central platform for discussing and comparing the benefits and drawbacks of various goods and services. The hypotheses in question are about buyer interpersonal interactions. Any assertions made by potential, actual, or former consumers about a product, service, brand, or company that are made available to many people and institutions via the internet of things, such as websites, social networks, messengers, instant messaging, news feeds, and so on (Ngarmwongnoi et al., 2020; Nuseir, 2019, Thi et al., 2020, Xu et al., 2021).

Influencer Endorsement

The term "influencer endorsement" refers to the practice of employing a well-known individual as a product's "brand ambassador." Public officials in the province of South Sumatra adapt new media as a means to build direct interaction with the community, just as happened in the BAZNAS of South Sumatra province (Amanda et al., 2021; Appel et al., 2020; Bakker, 2018; Dwivedi et al., 2021; Han & Chen 2021; Jun & Yi, 2020; Nafees et al., 2021)

Purchase Decision-making

Purchase decision-making is the desire to buy that arises after consumers are interested in and want to use the products they see. According to Mehra and Singh (2016), the buying process (buying intention) will go through five stages, namely:

1. Fulfillment of needs (needs)
2. Understanding needs (recognition)
3. the process of searching for goods (search)
4. Evaluation process
5. Purchase decision-making (decision)

The foundation of the purchasing process, which increases demand, is product information. In this section, consumers will assess and comprehend their needs. Let's say it's clear how the product is evaluated, for instance. In such a case, consumers will search for the desired product and then continue evaluating the product. Finally, consumers will decide whether or not to purchase the product because it is unsuitable, and they will consider or postpone future purchases (Di Crosta et al., 2021; Sulistyo et al., 2021; Vasic et al., 2019; Kamri et al., 2014)

METHODOLOGY

The study was conducted in the BAZNAS province of South Sumatra. The research was carried out from August 1, 2022, to September 1, 2022, beginning with the preparation of the proposal and ending with data collection via questionnaire distribution. Samples for the study were drawn from 250 randomly selected muzakkis who paid zakat at the BAZNAS. Questionnaires were distributed via WhatsApp by providing a Google Form link and papers on which they could be directly answered (Taherdoost, 2019). The instrument was created using the theorized variables Electronic Word of Mouth scale, Influencer Endorsing, and payment decisions. Secondary data was gathered through library research from various articles, such as books, journals, and research findings, that were relevant to the problems and objectives of this study. The data were analyzed by employing the SEM (Structural Equation Modeling) method with the SmartPLS 3.0 software. The measurement model and the structural model are used as test models.

RESULT AND DISCUSSION

Description of Respondents Characteristics

The respondents in this study were muzakki who paid zakat at the BAZNAS of South Sumatra province from 17 districts/cities, namely Palembang City, Prabumulih City, Pagar Alam City, Lubuk Linggau City, Lahat Regency, Empat Lawang regency, Ogan Ilir Regency, Ogan Komering Ilir Regency, Ogan Komering Ulu Regency, Ogan Komering Ulu Regency, South Ogan Komering Ulu Regency, Muara Enim Regency, Pali Regency, Banyuasin Regency, Musi Regency, Musi Rawas Regency, and North Musi Rawas Regency.

Table 1. Respondent Characteristics

No.	Characteristics	Total	Percentage (%)
1	Gender		
	Male	83	32.2
	Female	167	66.8
2	Age		
	15 -24 years	171	68.4
	25-34 years	45	18
	35- 45 years	22	8.8
	46-55 years	7	2.8

No.	Characteristics	Total	Percentage (%)
	>55 years	5	2
3	Occupation		
	Students	78	31.2
	PNS	32	12.8
	TNI/POLRI	7	2.8
	Private Employee	66	26.4
	Others	67	26.8
4	Frequent payments in BAZNAS		
	Zakat on Salary	76	
	Zakat maal	61	
	Sedekah	123	
	Infaq	157	
	Fidyah	16	
4	Income		
	Rp. < 3.000.000	141	56.4
	Rp. 3.000.000 - Rp. 6.000.000	61	24.4
	Rp. 6.000.001 - Rp. 9.000.000	25	10
	Rp. 9.000.001 - Rp. 12.000.000	11	4.4
	>Rp. 12.000.000	12	4.8
5	Regency/City		
	Kab. Ogan Komering Ulu	7	2.8
	Kab. Ogan Komering Ulu Timur	8	3.2
	Kab. Ogan Komering Ulu Selatan	9	3.6
	Kab. Ogan Komering Ilir	6	2.4
	Kab. Muara Enim	7	2.8
	Kab. Lahat	11	4.4
	Kab. Musi Rawas	4	1.6
	Kab. Musi Banyuasin	18	7.2
	Kab. Banyuasin	10	4
	Kab. Empat Lawang	7	2.8
	Kab. Ogan Ilir	34	13.6
	Kota Palembang	93	37.2
	Kota Pagar Alam	8	3.2
	Kota Lubuk Linggau	8	3.2
	Kota Prabumulih	10	4
	Kabupaten Panukal Abab lematang Ilir	5	2
	Kabuapten Musi Rawas Utara	5	2

As displayed in Table 1, a total of 167 (66.8%) respondents who pay zakat through the BAZNAS are female, while 83 (32.2%) others are male. The data also reveals that the majority of the population (68.4%) is comprised of young adults (15–24 years old), with students making up 31.2% of the workforce. The infaq category dominates the payment section.

The table also reveals that over half (56.4%) of respondents have annual incomes of less than IDR3,000,000. This finding is reasonable given that the majority of respondents are students who do not have a fixed income and must rely on their parents, scholarships, and other sources.

Structural Equation Modeling Analysis

The data was analyzed in three stages: evaluation of the measurement model or outer model, structural or inner model analysis, and hypothesis testing. The model evaluation through measurement is carried out in three stages: convergent validity, discriminant validity, and composite reliability. In contrast, structural analysis is performed by focusing on the R-square and T-statistical values of the path coefficients derived from the bootstrapping process.

Measurement Model Evaluation Analysis (Outer Model)

As stated previously, the evaluation analysis of the measurement model consisted of three distinct phases: convergent validity, discriminant validity, and composite reliability. The convergent validity check is performed by examining the loading factor value derived from the convergent validity test, which describes the strength of the correlation between each indicator and its construct.

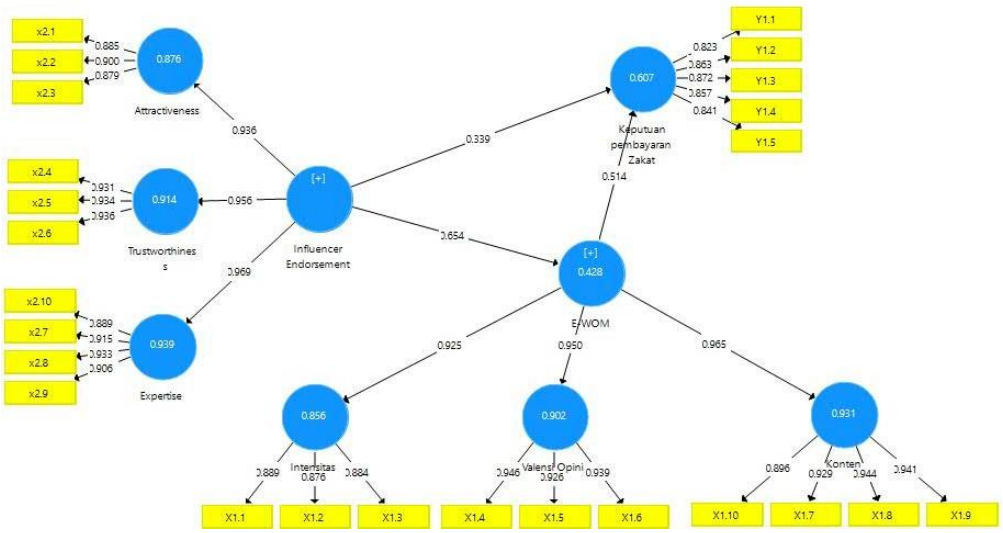

Figure 1. Fit Loading Factor Model

If the loading factor value is greater than 0.7, it is considered valid. This finding indicates that more than 50% of the variance in the indicators can be explained by the construction, so the indicators are valid and acceptable. Figure 1 depicts the loading factor value of the convergent validity test. It can be seen from these results that all indicators have a loading factor value greater than 0.7.

Fit Loading Factor Model

This section demonstrates that all scales have satisfied the factor loading requirements and are declared valid. The total factor loading value is shown in the table 2, 3, and 4.

Table 2. The Value of the Loading Factor Indicator on the Influencer Endorsement Variable

Dimension	Indicator	*Loading Factor*
Attractiveness	X2.1	0.885
	X2.2	0.900
	X2.3	0.879
Trustworthiness	X2.4	0.931
	X2.5	0.934
	X2.6	0.936
Expertise	X2.7	0.915
	X2.8	0.933
	X2.9	0.906
	X2.10	0.889

Tabel 3. The Value of the Loading Factor Indicator on the Electronic-Word of Mouth Variable

Dimension	Indicator	*Loading Factor*
Intensity	X1.1	0.889
	X1.2	0.876
	X1.3	0.884
Opinion Valence	X1.4	0.946
	X1.5	0.926
	X1.6	0.939
Content	X1.7	0.929
	X1.8	0.944
	X1.9	0.941
	X1.10	0.896

Tabel 4. The Value of the Loading Factor Indicator on the Zakat Payment Decision Variable

Indicator	Loading Factor
Y1.1	0.823
Y1.2	0.863
Y1.3	0.872
Y1.4	0.857
Y1.5	0.841

The average variance extracted (AVE) value should also be considered, as it describes the amount of variance or diversity of manifest variables that the latent construct can possess. The recommended AVE value is greater than 0.5, indicating that the latent variable can explain more than half of the variance in the indicators. Based on the estimation results of the data, all variables already have an AVE value greater than 0.5. As a result, the validity has been met at the convergent stage. Table 5 displays the results.

Table 5. Average Variance Extacted (AVE)

	Average Variance Extracted (AVE)
Influencer Endorsements	0,758
Attractiveness	0,788
Trustworthiness	0,872
Expertise	0,830
Electronic Word of Mouth	0,758
Intensity	0,780
Opinion Valence	0,878
Content	0,860
Zakat Payment Decision	0,725

The next step is to examine the value of the correlation between the variable and the variable itself, or the correlation of a variable with other variables, to determine discriminant validity. In Fronell-Larcker, the correlation of variables with other variables must be greater than the correlation of variables with themselves. Table 6 shows the estimation results.

Table 6. Fronell-Larcker Score

Variable	Electronic Word of Mouth	Influencer Endorsement	Zakat Payment Decision
Electronic Word of Mouth	0,870		
Influencer Endorsement	0,654	0,870	
Zakat Payment Decision	0,736	0,675	0,851

According to the results of Table 6, the correlation between variables with the variable itself is greater than the correlation between variables with other variables. The knowledge management infrastructure variable has a correlation coefficient of 0.870 with the variable itself. This value is greater than the correlation of variables with other variables. For example, the Influencer Endorsement variable's correlation coefficient value with the variable itself is 0.870, which is greater than the variable's correlation coefficient value with other variables. Similarly, the correlation coefficient value of the Zakat Payment Decision variable is 0.851, which is greater than the variable's coefficient value with other variables. Based on these findings, it is possible to conclude that they met the Fronell-Larcker Criterion value rule of thumb.

Tabel 7. The Value of *Cross Loading*

Indicator	Electronic Word of Mouth	Influencer Endorsement	Zakat Payment Decision
X1.1	**0.817**	0.636	0.636
X1.2	**0.767**	0.543	0.543
X1.3	**0.862**	0.607	0.607
X1.4	**0.897**	0.641	0.641
X1.5	**0.869**	0.655	0.655
X1.6	**0.902**	0.656	0.656
X1.7	**0.905**	0.671	0.671
X1.8	**0.904**	0.676	0.676
X1.9	**0.891**	0.663	0.663
X1.10	**0.880**	0.651	0.651
Y1.1	0.599	**0.823**	**0.823**

Indicator	Electronic Word of Mouth	Influencer Endorsement	Zakat Payment Decision
Y1.2	0.668	**0.863**	**0.863**
Y1.3	0.586	**0.872**	**0.872**
Y1.4	0.663	**0.857**	**0.857**
Y1.5	0.610	**0.841**	**0.841**
X2.1	0.508	0.535	0.535
X2.10	0.580	0.616	0.616
X2.2	0.536	0.569	0.569
X2.3	0.587	0.578	0.578
X2.4	0.592	0.604	0.604
X2.5	0.575	0.577	0.577
X2.6	0.596	0.601	0.601
X2.7	0.565	0.587	0.587
X2.8	0.602	0.622	0.622
X2.9	0.549	0.587	0.587

According to the table, the correlation coefficient value of the construct indicator with the indicator itself is greater than the correlation coefficient value of the indicator with other construct indicators. This finding suggests that the construct in this study already has appropriate discriminant validity.

The construct reliability test comes next. Uni construct reliability can be calculated in two ways: by looking at the value of Cronbach alpha and the value of composite reliability (CR). When the recommended Cronbach alpha and composite reliability (CR) values are > 0.7, the indicator is considered reliable. Table 8 contains more information.

Table 8. Cronbach's Alpha and Composite Reliability

	Cronbach's Alpha	Composite Reliability
Attractiveness	0.866	0.918
E-WOM	0.964	0.969

	Cronbach's Alpha	Composite Reliability
Expertise	0.931	0.951
Influencer Endorsements	0.964	0.969
Intensity	0.859	0.914
Zakat Payment Decision	0.905	0.929
Content	0.946	0.961
Trustworthiness	0.926	0.953
Opinion Valence	0.930	0.956

The overall CR results obtained are more significant than 0.7, as shown in the table. The latent variable can be interpreted as reliable because it meets the requirements with a composite reliability coefficient value > 0.7.

Structural Model Evaluation (Inner Model)

The value of R Square on the endogenous construct is one of the structural model's test stages (Sekaran & Bougie, 2016). The value of R Square is the endogenous construct's coefficient of determination and is used to assess the predictive power of the inner model. The R square value criteria are 0.67 (strong), 0.33 (moderate), and 0.19. (weak). Table 9 shows the R-Square values obtained in this study.

Table 9. R-Square Values

Endogeneous Latent Variable	R-*Square*
Electronic Word of Mouth	0,428
Zakat Payment Decision	0,607

The next test validates the model by calculating the value of Q2 to analyze predictive relevance, known as Stone-Geisser's. If the model's Q2 value is greater than 0, the model can be interpreted as having predictive relevance. The following is the calculation formula:

$$Q^2 = 1 - (1 - R^2)(1 - R^2) \ldots . (1 - R^2)$$
$$1 \quad 2 \quad n$$

In this study, the calculated Q2 value is 0.775, which means Q2 > 0, implying that the exogenous variables in the model have predictive relevance to the affected endogenous variables. To determine whether a research hypothesis is accepted or rejected, examine the significant relationship between constructs, t-statistics, and p-values. The bootstrapping method can be used to achieve this result.

The bootstrapping technique recalculates random sample data to obtain t-statistics and p-values using path coefficient tests. The direction of influence between latent variables is calculated using the path coefficient. If the path analysis value or path coefficient is > 0.1, the hypothesis can be accepted. The parameter coefficient or origin value can also be seen through the path coefficients. Positive parameter coefficient values for variables can be interpreted as having a positive influence on these variables.

A negative path coefficient, on the other hand, can be interpreted as having a negative influence. The T-value determines whether the hypothesis proposed in the initial model is accepted or rejected. The t-value used in this study is 1.96 with a significance value of 0.05, so the research hypothesis will be accepted if the path analysis value is > 0.1, the t-statistic is > 1.96, and the p-value is < 0.05. Table 10 shows the results of the bootstrapping process for this research data.

Table 10. Results of the Bootstrapping Process

Path	Path Coefficient	T-Statistic	P-Value	Significance
Direct Effect				
Influencer Endorsement → Electronic Word of Mouth	0.654	11.446	0.000	Significant
Influencer Endorsement →Zakat Payment Decision	0.339	4.032	0.000	Significant
Electronic Word of Mouth → Zakat Payment Decision	0.514	6.243	0.000	Significant
Indirect Effect				
Influencer endorsement -> Electronic Word of Mouth -> Zakat payment decision	0.336	5.312	0.000	Significant

According to the table, all path coefficients have a value > 0.1. This finding indicates that the hypothesis testing requirements for all paths have been met. Furthermore, the path coefficient shows that the original sample is positive in all paths, indicating that the influence of exogenous variables on endogenous variables is positive. Table 10 also displays the value of the t-statistic. The t-statistics value for all paths is > 1.96, indicating that all paths met the requirements of hypothesis testing. Similarly, a p-value < 0.05 on all paths indicates that other hypothesis testing conditions have been met. The following details of variable influence can be explained:

1. The effect of the influencer endorsement variable on the electronic word of mouth

   The effect of the Influencer endorsement variable on Electronic Word of Mouth in BAZNAS, South Sumatra Province, has an original sample value of 0.654 and a t-statistic value of 11.438. Hypothesis 1 is accepted because the t-statistic value is > 1.96. The Influencer endorsement variable has a direct and significant effect on Electronic Word of Mouth in BAZNAS, South Sumatra Province. The findings of this study show that the presence of influencers, in this case, regional officials in South Sumatra, has a significant impact on their followers.

   The advancement of digital technology and the internet provides users with convenience. Because of the support of technology, this finding has an impact on the development of communication patterns in society. Instagram is a new platform for the exchange of messages and experiences via photos and captions (Electronic Word of Mouth) designed to attract the attention of others. An influencer is also an activist, well-connected, influential, active, and a trendsetter for his followers (Gultom et al., 2021; Rochmana et al., 2022; Szymkowiak et al., 2021).

2. Effect of influencer endorsement on zakat payment decisions

   The influence of the Influencer endorsement variable on the decision to pay Zakat in the BAZNAS of South Sumatra Province has an original sample value of 0.339 and a t-statistic value of 3.967. Hypothesis 2 is accepted because the value of the t-statistic is > 1.96. The Influencer endorsement variable has a direct and significant influence on the decision to pay Zakat in the National BAZNAS of South Sumatra Province.

The numerous decisions made by regional officials in South Sumatra also have an impact on this situation. In this study, influencer endorsements have an effect on increasing the number of zakat payers or muzzaki in BAZNAS, South Sumatra Province (Sukrianto et al., 2021).

3. Effect of electronic word of mouth on zakat payment decisions

   The original sample value of the Electronic Word of Mouth variable on the decision to pay zakat at the BAZNAS of South Sumatra Province is 0.514, and the t-statistic value is 6.004. The third hypothesis is accepted since the t-statistic value is > 1.96. It can be explained that the Electronic Word of Mouth variable has a direct and significant effect on the decision to pay zakat in the National BAZNAS of South Sumatra Province (Agustiningsih et al., 2021). The Electronic Word of Mouth variable is deemed significant in influencing the decision to pay zakat in the BAZNAS of South Sumatra Province.

4. The effect of influencer endorsement on the decision to pay zakat through the variable electronic word of mouth

   The influence of the Influencer endorsement variable on the decision to pay Zakat in BAZNAS, South Sumatra Province, using the Electronic Word of Mouth variable, has an original sample value of 0.336 and a t-statistic value of 5.080. Because the t-statistic is > 1.96, hypothesis 4 is accepted. It can be explained that there is a significant direct effect of the Influencer endorsement variable on the decision to pay Zakat via the Electronic Word of Mouth variable in the BAZNAS of South Sumatra Province (Ramadhanti & Usman, 2021). The electronic word-of-mouth endorsement of influential individuals plays a significant role in the decision to pay Zakat at the BAZNAS of South Sumatra Province.

Managerial Implication

According to the findings, the majority of the 250 respondents of this study were women. It demonstrates that women are more likely than men to conduct Zakat, Infaq, and Shadaqah Payment transactions through the BAZNAS. In addition, the most of respondents reside in Palembang due to its location as the provincial capital of South Sumatra and the city's convenient access to obtained information. Young adults made up the majority of those who responded to this survey (15–24 years old). Nonetheless, all of those who filled out the survey

are current or former students. Indeed, the average income has yet to reach the minimum standard (*nisab*) of zakat, namely for 85 grams of gold in one year. As shown in the table that the average income response IDR3000,000 and only conduct infaq and shadaqah transactions at the BAZNAS of South Sumatra, but this respondent will be very potential to be the future zakat payers for the BAZNAS of South Sumatra.

This study recommends that BAZNAS of South Sumatra prioritize ease of transactions and information on Zakat, Infaq, and Shadaqah payments, as all variables significantly influence the decision to pay Zakat, Infaq, and Shadaqah. It also proposes that the BAZNAS should utilize a more influencer endorsers and look for figures that are very quickly known to the public, and have a good image. People are more likely to pay Zakat and Infaq when they are reminded of the expertise of those in authority over them.

CONCLUSIONS

The hypothesis test shows that there is a positive relationship between the influencer endorsement variable and the decision to pay zakat at the BAZNAS of South Sumatra, and that this relationship is strengthened by the presence of electronic word of mouth. An additional significant impact was found when testing the impact of influencer endorsement on zakat payment decisions using electronic word of mouth as an intervening variable.

The conclusions were reached out on the basis on the following conditions: The majority of community respondents who conduct zakat payment transactions through the BAZNAS of South Sumatra Province reside in Palembang. The resondents were dominated by women aged 15 to 24 and mostly of them were university students. Their average monthly income was less than 3,000,000 Indonesian Rupiah. Most of the transactions conducted in the BAZNAS were *infaq* followed by *shadaqah*.

Therefore, future research should broaden their scope to include different places with diverse demographic, psychological, and sociocultural factors in order to acquire a more complete understanding and more reliable findings. This study has implications for BAZNAS's promotional policy in order to increase zakat payers.

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