THE APPLYING OF SOCIAL MARKETING PRINCIPLES IN ZAKAT CAMPAIGNS: A CONCEPTUAL MODEL FOR BEHAVIORAL CHANGE AND DONOR ENGAGEMENT

Joeaiza Juhari[a*], Norhaidah Ahmad[b]

[a] Universiti Teknologi MARA, Campus Alor Gajah, Melaka , joeaiza884@uitm.edu.my
[b] Universiti Teknologi MARA, Campus Alor Gajah, Melaka , norhaidah@uitm.edu.my
Corresponding Author

Article info	Abstract.
	This conceptual paper presents an integrated framework aimed at enhancing donor engagement and fostering consistent behavior in zakat campaigns through the application of social marketing principles, the Unified Theory of Acceptance and Use of Technology 2 (UTAUT2), and Islamic values. Despite the increasing digitalization of Islamic philanthropy, numerous zakat institutions face challenges in maintaining donor participation and ensuring long-term commitment. Building on Andreasen's (2002) social marketing mix—comprising Product, Price, Place, and Promotion—this study identifies campaign strategy as a pivotal driver of donor intention and engagement. Furthermore, the components of UTAUT2—such as performance expectancy, effort expectancy, social influence, and habit—are introduced to address the aspects of technological acceptance and user experience within digital zakat platforms. The framework also integrates key Islamic values, including trust, ihsan, and tarbiah, as moderating variables that shape donors' responses to marketing strategies and technology platforms. The proposed model offers a comprehensive approach to understanding and enhancing donor behavior by aligning contemporary marketing techniques with Islamic ethical principles. This framework has the potential to guide future empirical research and inform practical strategies for improving the effectiveness and sustainability of zakat campaigns.

INTRODUCTION

Zakat functions as an Islamic social financial institution that transcends mere worship; it is also a meticulously planned, comprehensive mechanism for wealth distribution centered on principles of social justice. The philosophical underpinnings of zakat emphasize the collective responsibility of Muslims towards societal welfare, which serves as a foundation for the establishment of economic solidarity. However, the current landscape indicates that zakat's role as a tool for social management and community development has yet to be fully realized. Despite the implementation of various reforms in zakat administration—including the digitalization of payment channels and efforts to optimize the

distribution process—there remains an inconsistency in community participation, particularly among urban professionals and the younger demographic, who often fail to engage through official institutions (Yusoff et al., 2020; Arifin & Hamat, 2022).

This shortcoming cannot solely be attributed to legal and fiqh-related aspects; rather, it is largely due to the incapacity of zakat institutions to convey the contextual and psychosocial significance of zakat. Current communication strategies are predominantly dominated by conventional narratives, such as fear-based appeals concerning the afterlife or obligatory demands, without adequately elucidating the social transformational potential inherent in zakat itself (Rahman & Alias, 2021). In the post-pandemic era and amidst the digital revolution, a consumer society—including Muslims—has increasingly become critical regarding the transparency of systems, management practices, and the authenticity and empathy embedded in messages conveyed (Zainal et al., 2021).

Furthermore, empirical studies illustrate a noticeable gap between the intentions and actual behaviours of Muslims in relation to zakat, a phenomenon referred to as the intention-behavior gap (Yusoff et al., 2020). Although a significant number of Muslims recognize the obligation to pay zakat, factors such as institutional distrust, ambiguity regarding the types of zakat, accessibility challenges, and a lack of emotional connection to the zakat message hinder proactive engagement. Research conducted by Hashim et al. (2021) among young professionals in the Klang Valley demonstrates that perceptions of zakat remain tethered to a formalistic framework, thus failing to evoke a deep resonance of values or a sense of ownership over the zakat system.

This scenario necessitates the introduction of a more humane and behaviourally oriented approach. In this context, social marketing emerges as a viable methodology capable of addressing these pressing needs. This approach involves the application of commercial marketing principles and techniques to inspire behavioral changes that promote social good, with documented success in sectors such as public health, environmental sustainability, and community safety (Lee & Kotler, 2020). Nonetheless, the systematic application of social marketing within zakat remains limited and underexplored, despite its considerable strategic potential (Rahim & Ahmad, 2023). This presents an opportunity for further research that not only links zakat with effective communication strategies but also aligns it with Islamic ethical principles including amanah, ihsan, and maqasid syariah.

In response to the identified gap between the intentions and actual behaviors of zakat donors, this concept paper proposes a technology-based social marketing model that integrates the Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) framework with the four Ps of social marketing—Product, Price, Channel, and Promotion. This model aims to address the psychological, technical, and social barriers that impede consistent donor engagement, particularly in the realm of digital zakat channels. Through this integration, the proposed model seeks to redefine zakat promotion strategies, steering them towards a user-friendly approach that is attuned to the donor experience and the lifestyles of the digital generation.

More than a mere communication strategy, this model envisions a transformative role for zakat institutions—shifting from their traditional roles as fund collectors and distributors to becoming value managers, builders of social justice narratives, and facilitators of technology-based charity initiatives. Key elements present in the UTAUT2 framework, including performance expectancy, hedonic motivation, and habitual behavior, provide a robust foundation for understanding and shaping donor behaviors, while social marketing principles supply a structured approach for crafting impactful messages and channels.

By employing an exploratory qualitative methodology, expert validation, and Islamic communication principles rooted in ihsan, amanah, and tarbiah, this framework aspires to contribute directly to the development of innovative, responsive, and community-centric zakat management policies and

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practices. This initiative also holds the potential to position zakat institutions as progressive, transparent, and relevant social entities within the contemporary digital economy and Islamic financial ecosystem.

PROBLEM STATEMENT

Despite efforts by zakat institutions in Muslim countries like Malaysia to raise awareness and improve collection methods, donor engagement remains insufficient and unsustainable. Arifin and Hamat (2022) found that many Muslims with stable incomes prefer informal payment methods or delay contributions, despite knowing their obligations. Traditional zakat campaigns—relying on one-way advertisements and messages of religious duty—are ineffective, especially for younger donors who value personalization, transparency, and digital interactions (Hashim et al., 2021). Issues persist regarding zakat payment procedures and the legitimacy of digital transactions, contributing to donor uncertainty about fund allocation (Rahman & Alias, 2021). Reports by Hashim et al. (2021) and Aziz & Yusof (2021) highlight that a lack of transparency further erodes trust in zakat institutions. Communication strategies often ignore behavioral science insights; understanding donor psychology is essential since the intention to fulfill zakat obligations does not always lead to action (Yusoff et al., 2020). While many zakat institutions have developed digital platforms, their promotional content tends to be passive and unengaging, failing to build lasting donor relationships (Mokhtar and Zulkifli, 2022). Ultimately, the core issue isn't just structural weaknesses but the inability of zakat institutions to adapt their communication to modern values, technological advancements, and insights into donor behavior, creating a gap between zakat's potential for social change and its actual impact.

LITERATURE REVIEW

Marketing Strategy Issues in Zakat Management

While much of the academic discourse surrounding zakat has traditionally focused on important areas such as fiqh, distribution, and governance (Hasan, 2007; Mahamood, 2011), these perspectives often prioritize legal and institutional frameworks. This emphasis can sometimes overshadow the critical need to understand the behaviors and motivations of modern Muslim donors. In today's digital age and experience-driven economy, the effectiveness of zakat communication increasingly relies on institutions' ability to craft messages that resonate emotionally, engage interactively, and align with donors' lifestyles (Zainal et al., 2021).

Research by Rahman and Alias (2021) highlights that many existing zakat campaigns adopt a one-way approach centered around da'wah, lacking a firm foundation in consumer behavior models. Similarly, Sulaiman et al. (2019) found that campaigns which successfully incorporate elements such as empathy and digital storytelling can stimulate donor action more effectively than those based solely on normative messages. This suggests a pressing need for a comprehensive framework that not only addresses donor reluctance but also predicts and influences zakat practices in a meaningful way.

Social Marketing as a Strategic Approach

Social marketing, which employs commercial marketing principles to promote social behavior change beneficial to society (Kotler & Zaltman, 1971; Lee & Kotler, 2020), remains a largely untapped strategy in the context of zakat and waqf, despite its successful application in fields like public health and environmental conservation. When framed within an Islamic context, social marketing can be creatively integrated with the values of maqasid syariah, ihsan, and amanah, enhancing its role in fostering donor awareness and engagement (Sulaiman et al., 2019; Rahim & Ahmad, 2023).

Research conducted outside of Malaysia indicates that social marketing strategies can significantly influence charitable behaviors on a large scale. In the context of an online giving day, social media engagement and the design of campaigns were found to be strong predictors of fundraising success across various nonprofits (Bhati & McDonnell, 2020). Additionally, a netnographic study of digital zakat campaigns during the COVID-19 pandemic in Indonesia highlights how value-driven narratives, cues of transparency, and the involvement of influencers fostered increased engagement and intent to

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donate (Hudaefi & Beik, 2021). These findings collectively reinforce the current model's focus on strategic messaging, user-friendly platforms, and alignment with Islamic values to enhance long-term donor engagement.

UTAUT2 Model in the Context of Digital Zakat

The Unified Theory of Acceptance and Use of Technology 2 (UTAUT2), developed by Venkatesh et al. (2012), provides a modern and holistic framework for understanding user behaviors towards technology systems. Unlike traditional models such as the Theory of Planned Behavior (TPB) or the Technology Acceptance Model (TAM), UTAUT2 includes relevant variables that capture contemporary user experiences, such as hedonic motivation, price value, and digital habits. This makes it particularly well-suited for examining digital zakat and the adoption of e-zakat applications. UTAUT2 encompasses seven pivotal variables that influence intentions and behaviors related to technology usage:

1. Performance Expectancy (PE) – The belief that the digital zakat platform offers spiritual benefits and practical conveniences.
2. Effort Expectancy (EE) – The perceived ease and clarity involved in using the digital zakat system.
3. Social Influence (SI) – The impact of peers, family, and religious leaders on usage decisions.
4. Facilitating Conditions (FC) – The availability of technical support and resources to assist users.
5. Hedonic Motivation (HM) – The emotional or spiritual satisfaction derived from using the zakat platform.
6. Price Value (PV) – The perceived balance between the benefits and costs associated with using the system (including time, risk, and value derived).
7. Habit (HT) – The familiarity and comfort level users have with digital transactions and online charitable activities.

Research by Aziz & Yusof (2021) and Mokhtar & Zulkifli (2022) has demonstrated that emotional motivation, social influence, and digital habits are more influential on user preferences for mobile zakat payment systems than traditional legal aspects or conventional marketing strategies.

The integration of UTAUT2 with a social marketing framework holds the potential to create a strategic, data-informed hybrid model. UTAUT2 aids in deciphering donor psychology related to digital systems, while social marketing refines messages, channels, and narratives to prompt action. This powerful combination is crucial for designing impactful zakat campaigns suited for the digital economy and social media landscape.

However, it is essential to recognize that a social marketing approach alone cannot fully address the complexities of donor behavior within a digital context. Combining it with contemporary behavioral theories like UTAUT2 is vital for developing a more nuanced understanding of these dynamics.

CONCEPTUAL FRAMEWORK

This concept paper introduces a hybrid conceptual framework that integrates social marketing strategies, a contemporary technology acceptance model (UTAUT2), and fundamental Islamic values to enhance the effectiveness of zakat campaigns. The framework is designed to elucidate and foster consistent donor engagement through more inclusive, emotional, and strategic digital channels. This integration not only acknowledges the significance of technology in the everyday lives of modern Muslim donors but also aligns it with essential spiritual and social principles in Islam.

Table 1: 4P Elements of Social Marketing in the Context of Zakat

Elements	Applications to Zakat Campaigns

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Product	Presenting zakat as a "spiritual value" that brings blessings, ummah development, and social justice.
Price	Non-monetary costs such as time, psychology, and spiritual readiness; reducing the "burden" with technological convenience.
Channel (Place)	Digital application platforms, Islamic e-wallets, online banking, zakat kiosks, official institutional social media.
Promotion	Strategies based on visual narratives (short videos, stories of recipients), hadith support, and the use of influential Islamic figures.

Table 2: UTAUT2 Components in Digital Zakat Donor Behavior

UTAUT2 component	Application to Digital Zakat Campaign Strategy
Performance Expectancy (PE)	Highlight the impact and effectiveness of digital zakat – easy, fast, safe and blessing.
Effort Expectancy (EE)	Simplify the payment process through user-friendly UX, clear instructions and a beginner-friendly system.
Social Influence (SI)	Use the influence of religious figures, Muslim celebrities, dakwah influencers and digital communities.
Facilitating Conditions (FC)	Provide technical support channels, digital inquiry counters, and banking system integration.
Hedonic Motivation (HM)	Highlight the sense of satisfaction, peace, and blessings after donating – spiritual narrative.
Price Value (PV)	Balance the "value of blessing" vs. "transaction cost" – emphasize the value of reward, social and distribution effectiveness.
Habit (HT)	Encourage payers to activate zakat auto-debit, scheduled notification system and monthly charity subscription.

Table 3: Integrated Islamic Values

| Elements	Integrated Islamic Values
Amanah	Transparency in fund management and distribution report submission.
Ihsan	Quality and sincerity of communication, as well as sincerity in intentions and promotional approaches.
Tarbiah	Continuous spiritual education elements in every communication, not just a call to duty.
Maslahah	Holistically meeting the needs of asnaf and donors for the benefit of the community.

Conceptual Framework
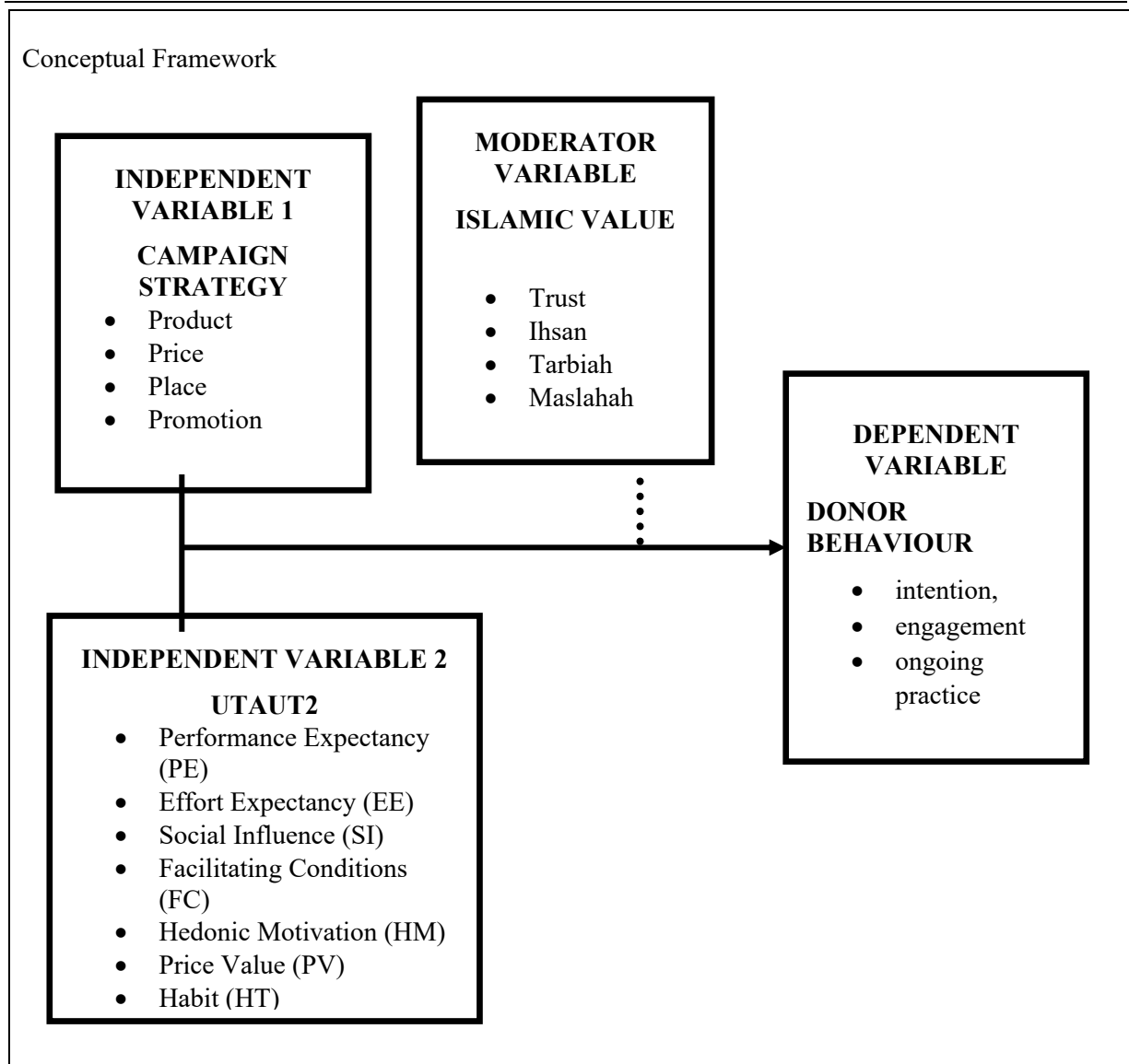
Figure 1: A proposed conceptual framework integrating Social Marketing Principles (Andreasen, 2002), the UTAUT2 Model (Venkatesh et al., 2012), and Islamic Values (Huda et al., 2018) to explain zakat donor behaviour; modified and adapted by the author for the context of digital zakat campaigns.

METHODOLOGY

To evaluate the effectiveness and appropriateness of the proposed conceptual model, an exploratory qualitative methodological approach is deemed most suitable for subsequent studies. This approach enables researchers to gain a comprehensive understanding of how Muslim individuals engage with digital zakat campaign messages and what factors influence their acceptance and practice, viewed through the lenses of behavior, emotion, and value. The employment of this qualitative methodology aligns with the necessity to develop a nuanced contextual understanding of user perceptions regarding technology and the promotional strategies employed within contemporary zakat systems.

This study advocates for the implementation of semi-structured interviews involving two primary groups: individuals who actively pay zakat through official digital platforms and those who are eligible to pay zakat but do not formally engage in this practice. These interview sessions will allow the researcher to gather personal narratives concerning donors' beliefs, hesitations, channel preferences, and experiences related to the digital zakat payment system. The interviews will focus on variables identified in the UTAUT2 framework, including performance expectancy, effort expectancy, social influence, and

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habit. Furthermore, elements of social marketing, such as perceptions of product value (zakat), psychological cost barriers, and the impact of promotional messages, will be analyzed in depth. This study proposes a series of focus group discussions with stakeholders, including zakat institution officials, Islamic marketing experts, and practitioners in Islamic fintech. The aim is to explore strategic perspectives on zakat campaigns, identify constraints in digital message dissemination, and discuss integrating strategic communication and social marketing with Islamic values. This approach will help construct a model framework incorporating views from implementers, users, and researchers. Additionally, a content analysis of zakat promotional materials from key institutions like the Selangor Zakat Board and MAIWP will be conducted. This will evaluate message content, emotional strategies, and the use of religious symbols, assessing how well social marketing principles emphasizing empathy and transparency are integrated. Following the development of the model framework, an expert validation process will involve a diverse panel of scholars and NGO representatives to ensure its relevance to maqasid al-sharia and practical application for zakat institutions. Overall, this methodology aims to establish a model with both conceptual validity and practical relevance, paving the way for further quantitative research, such as Structural Equation Modelling (SEM), to examine the impact of social marketing strategies on zakat donor behavior.

CONCLUSION

Zakat is one of the main instruments in the Islamic financial system that not only functions as an individual act of worship, but also as a strategic wealth distribution mechanism to build a just, prosperous and resilient society. However, in the current increasingly complex and technology-oriented socio-economic reality, zakat institutions face major challenges in stimulating donor engagement consistently and effectively. This challenge can no longer be solved with traditional approaches that only emphasize legal compliance or religious exhortations in a one-way manner.

On the contrary, a new approach that integrates social marketing principles, the UTAUT2 model and core Islamic values is needed to restructure zakat communication strategies to be more contextual, emotional and digital-friendly. Through this combination, the zakat message can be conveyed not only as a religious obligation, but as a meaningful social action, impacting society and bringing blessings to the giver. Elements in UTAUT2 such as performance expectancy, social influence and habit provide a more accurate picture of how modern donors interact with the digital zakat system. Meanwhile, Islamic values such as trust, *ihsan* and *tarbiah* ensure that each proposed strategy remains in line with the principles of sharia and Islamic communication ethics.

Overall, the hybrid model proposed in this paper has the potential to be the basis for transformation in zakat management and marketing approaches, especially in addressing the gap between donors' intentions and actual behaviour. This approach is not only more practical in the digital context and the younger generation, but also more inclusive, spiritual and builds long-term relationships between institutions and communities.

To strengthen the contribution of this concept to actual practice, further research is recommended to be conducted empirically, either through in-depth qualitative approaches or quantitative analyses such as Structural Equation Modelling (SEM). Research in various institutional, geographical and demographic contexts is also important to ensure the broad applicability of the model, and to support the development of a more sustainable, dynamic and data-driven national zakat strategy.

The text discusses the ethical principles of *ihsan*, *amanah*, and *tarbiah* and their relevance in the context of Islamic crowdfunding. It emphasizes the need for future empirical research to not only define these values but also develop ways to measure and incorporate them into crowdfunding campaigns.

1. *Ihsan* (excellence in conduct): This principle is evaluated based on how donors perceive the quality and sincerity of the campaign. Potential measurement scales could assess authenticity, the emotional impact of the campaign, and its alignment with Islamic teachings.

2. *Amanah* (trustworthiness): Trustworthiness can be examined through factors like transparency and accountability in how campaigns communicate with donors. Key indicators might include donor confidence regarding fund allocation, the clarity of financial reports, and perceptions of the organization's credibility.

3. *Tarbiah* (educational value): This principle can be assessed by how well campaigns educate audiences about specific social causes, Islamic values, or financial responsibility. Surveys may be designed to capture the knowledge acquired by the audience, perceived moral benefits, and the likelihood of ethical giving behavior.

By turning these principles into measurable constructs, future research can empirically explore whether campaigns that integrate these Islamic ethics yield higher levels of trust, donor participation, and commitment over the long term.

CONFLICT OF INTEREST
The author affirms that there is no conflict of interest in this article.

CO-AUTHOR CONTRIBUTION
The main author was responsible for conceptualising the research framework, conducting the literature review, and drafting the full manuscript. The co-author provided critical editorial input, improved the structure and clarity of arguments, and refined the theoretical framework to enhance scholarly coherence. The co-author also contributed to strengthening the integration of Islamic marketing ethics within the context of digital platforms, ensuring the manuscript meets academic standards and relevance.

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