

Sharia Marketing Mix: A Model of Digital Marketing Management Strategy of Zakat

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Abstract

Zakat institutions make a variety of new innovations and accelerations in terms of management strategies to improve zakat management. Getting support from Government Regulations and DSN MUI Fatwa regarding the use of IT is certainly a motivation for zakat institutions to increasingly actively develop technology-based services. IT is one of the main focuses of the marketing strategy to increase muzaki's interest in distributing zakat through online zakat services. But in the middle of the community it seems that the presence of digital zakat services still requires a long process of obtaining 'positioning'. In addition, the use of technology must also be more careful, especially because of the negative impact it has. Sharia marketing mix offers strategy management based on sharia principles which in its development is dominated by contemporary fiqh studies. The research aims to provide a literature review on the collaboration of sharia marketing mix and digital marketing zakat. An interesting study considering there are still few studies that reveal a combination of both. Sharia marketing mix present offers management strategies that conventional marketing mix lacks. The results of the literature review state that sharia marketing mix has a special advantage in filtering the negative impact of the use of technology compared to the marketing mix which has been widely used by companies, financial institutions and non-banks.

Keywords: sharia marketing mix; strategy management; digital marketing; zakat

INTRODUCTION

Zakat institutions use IT to make it easier for people to fulfill their obligations and obtain information regarding zakat management. People can easily do ZIS (zakat, donation and alms). However, it seems that, despite the success of utilizing IT, most zakat institutions still experience various obstacles related to increasing the receipt of zakat in Indonesia. The potential for receiving zakat is very large, but its acceptance is not in accordance with the expected projections (Utami et al., 2020; Lutfiyanto, 2020).

Literature studies reveal that basically, the nature of digital technology can encourage efficiency, transparency, and expansion of access in line with the objectives of zakat management. Namely increasing the impact of zakat on poverty alleviation and social inequality (Rachman & Salam, 2018). However, the lack of progress in the use of digital

technology can be a factor in the failure of the adoption of digital technology. It is very important to adopt the right and effective technology (Beik, Swandaru, & Rizkiningsih, 2021). Other studies have shown that performance, expectations of facilitation conditions, and zakat literacy have a significant effect on the intention of muzaki to use an online platform to pay zakat. Unfortunately, the social influence is not found to be significant (Kasri & Yuniar, 2021).

Digitizing Zakat makes zakat management more practical, inexpensive, efficient, transparent and massive and can reach the community nationally (Syuryana & Murdaningsih, 2019; Wulan, Khairunnisa & Bahri, 2018). IT Era of Technology transformation 4.0, is expected to provide fresh air to improve the welfare of mustahik through zakat institutions the efficiency and effectiveness (Monjelat & Jamila, 2015; Santoso, 2019).

So far, The development of digital zakat experiences various obstacles because based on previous research the majority of muzaki obtain information on zakat services not from online media but from people or the surrounding environment Othman, Marzuki, & Salleh, 2015). Even today, although zakat services have transformed, some muzaki prefer to channel their zakat directly while through zakat institutions are only alternative options (Kashif & Jamal, 2016).

The concern that arises from experts, especially stakeholders, about the adverse effects of using digitalisation technology is that technology can exploit human weaknesses. For example, "bad forecasting, intermittent variable rewards, loss-aversion, and fast vs slow thinking (Zaenuddin, 2019)."

Sharia marketing mix offers a spiritual and ethical rule in a management strategy in the marketing system, the Islamic market. When an organization is able to play according to the correct rules and ethics, it can be ensured that despite challenges and obstacles they face, the organization will be able to survive in a game situation that is as difficult and as complex as any. Sharia marketing mix can be used as a solution to improve the performance of the zakat digital services. Several studies have revealed that the Islamic marketing mix has an influence on consumer decisions (Zamroni & Rokman, 2016; Rahmawaty & Rokhman, 2018). Therefore, the speaker wants to reveal a literature review regarding the sharia marketing mix and development model that can be used for zakat digital marketing.

The phenomenon of linkages with technological developments in digital zakat services is an interesting research and needs to be studied more deeply. Because research on sharia marketing mix on digital marketing is still very little. Sharia marketing mix research is dominated by bank and non-bank financial institutions. Likewise, the Sharia Marketing Mix theory and its practice, how are the steps in applying the combination of sharia marketing mix and technology and the transformation of digital marketing to be able to answer and be an alternative in resolving the phenomenon of technological implications and the people who pay zakat traditionally in Indonesia.

Based on the data presented and the important role of sharia marketing mix in digital zakat services, this study seeks to examine more deeply about shariah marketing mix as a development model for the strategic management of zakat digital marketing. The research problem formulation consists of 2 (two), namely; Why is sharia marketing mix needed in zakat digital marketing?; and What are the steps that must be developed to implement the sharia marketing mix in zakat digital marketing?. As an explanation of the background of the problem raised, then this paper aims to find out; First, explore the theoretical study of sharia marketing mix and digitization of zakat. And the second is to build a sharia marketing mix development model on zakat digital marketing.

LITERATURE REVIEW

1. Sharia Economics and Zakat Distribution

Before entering into understanding about sharia marketing mix, sharia economic theory first becomes the basic foundation as a concept in the practice of sharia marketing mix. Islamic economics as a concept of governance and activities to meet human needs in practice both production, distribution and consumption are based on the basic values of a system that is the Islamic economic system which consists of; 1) the value of fairness in realizing and reconstructing the socio-economic dimension, reducing wealth, and making management strategies (Ghofur, 2019); 2) responsibility for the universe; and 3) takaful and ta'awun as a form of human relations.

The ability of Islamic economics to reconstruct various dimensions of life is based on 4 (four) philosophical basic understandings namely; 1) the logic of human thinking (Rapar, 1996); 2) Aesthetics in learning the values of sentiment and taste (Zangwill, 2019); 3) metaphysics as an analytical process regarding the reality of life (Inwagen & Sullivan, 2017); and 4) epistemology to study the nature of science and the rationality of belief in human beings (Zalta, 2004). In the history of the economy in Indonesia, the Shariah capital market is able to provide exceptional solutions and the ability to withstand the economic crisis, especially the practice of prohibiting maysir and usury (Pasaribu & Ridwan, 2015).

Economic activities in the sharia corridor instill a sense of justice that includes 5 (lima) fundamental matters; 1) the right to make decisions; 2) confidence in Allah SWT for all actions taken on earth; 3) give rights according to the correct provisions; 4) maintaining fairness limits; and 5) stipulating the law properly (Shihab, 2007).

Zakat is an inseparable part of sharia economy. Zakat can support various dimensions of life in society, especially for those who need it as 8 (eight) asnaf (needy, poor, converts, riqab, gharimin, fi sabilillah, Ibnu Sabil, and Amil Zakat). With zakat, a fair distribution of wealth will be able to sustain the pace of the economy so that it has the ability to withstand obstacles and challenges (Wahid, Ahmad, & Kader, 2010; Muhamat et al., 2013; Ghofur, 2016; Rosli, Salamon, & Huda, 2018).

2. Sharia Marketing Mix

Marketing activities both services and production of goods are combined and coordinated so that the organization can carry out its marketing tasks on target. Sharia marketing mix refers to the basic concept of the principles of jurisprudence namely "*Al-ashlu fil-muamalah al-ibahah illa ayyadulla dalilun 'ala tahrimiha*" (basically all forms of muamalah are permissible unless there is an argument which forbids it) (Kartajaya & Sula, 2006). Marketing mix of 4P in sharia perspective based on ontological analysis is explained as in the following table;

Table 1. Sharia Marketing Mix in Ontological Analysis

Subject	Product	Price	Promotion	Place
Provisions	halal services/goods (do not contain elements of Maysir, gharar, and usury) and thoyib (quality, sacred, and beautiful)	Based on the principle of justice and benefit of the people	Marketing is interpreted as propaganda and must be in accordance with the values of the Shari'a	using a variety of modes of transportation legal
Legal Basis	Al-Qur'an, including sura An-Nahl (16) verse 114; <i>"Then eat the lawful again from the good fortune that God has given you; and give thanks to Allah's favor, if you only worship Him."</i>	The Word of God Almighty Surat Asy Syurra (26) verse 183; <i>"And do not cause harm to men for their rights, and do not run rampant on the face of the earth by making damage."</i>	The Word of Allah SWT in Surah al-Shura (26) verse 181; <i>"Complete the measure and don't include those who harm;"</i>	His word surah an-nahl (16) verses 7-8; <i>and he bears your burdens in a land which you are unable to reach, but with difficulties (who are destined). Verily, your Lord is truly loving, most merciful, 8. and (he has created) horses, mules and donkeys, so that you ride him and (make him) jewelry. and Allah</i>

Subject	Product	Price	Promotion	Place
				<i>creates what you don't know. (Q.S An Nabl: 7-8)</i>
Practice	Transactions in the form of service products/goods must be halal and thoyib.	Every decision taken by a Muslim marketer must be based on economic justice and benefit. All forms of matters that are detrimental and take something that is not his right are not justified.	Promoting service products/goods may not use penjury, containing elements of fraud, and other despicable acts	Transportation can affect the price of service products / goods

Source: (Rivai, 2012: Kartajaya & Sula, 2006)

Sharia marketing mix activities are based on 2 (two) main principles, namely the prohibition of usury and gharar, and the second is the issue of justice in distribution. Usury in question is related to bank interest including savings in it (Nawab, 1994). While gharar is not allowed because it contains elements of fraud that can harm one of the parties to the transaction (Misananm, 2007). Equity distribution refers to the behavior of attitudes and actions in acting without one side, one of which is by holding to the values of truth in Islamic law (Ghofur, 2007).

3. Digital Technology Theory

Technology can form a media or a tool that has the power to influence the way of thinking, how to communicate, feel, and behave individually. With digital characteristics that are representative numerical, modularity (principles of assembly of units larger than smaller), automation of a media so that it is easily used individually, variability, and can also be a form of a relationship between computing and everyday culture) (Manivich, 2002).

The findings reveal that digital technology has been widely adopted in many scientific fields. For example, entrepreneurship. Digital technology can change the nature of the uncertainty inherent in entrepreneurial processes and outcomes and deal with this uncertainty (Giones & Brem, 2017). The emergence of digital technology has also become an opportunity adopted by various companies because of its positive impact on company performance (Lee, Lim, & Song, 2005). Another study states that there are two main components of digital technology: information quality and service convenience. The relationship between digital technology, tangible and intangible assets, and

marketing capabilities play an important role as a growth facilitator for the company (Foroudi, et al., 2017).

Digital technology innovation that is widely used is the Digitalization of Information and Communication which aims to obtain efficiency and optimization in terms of security and storage (Flew, 2008). In the following table some new media theories in information and communication technology include:

Table 2. Types of Digitalization Theory

Digitalization Theory	Criteria	The Benefit
<i>Medium Teory</i>	Explain how a media can influence the dissemination of public information both physically and psychologically	To help understand various media and its benefits in channeling or providing information
<i>Uses and gratifications model</i>	Studying the origin of human needs psychologically and eco-socially capable of giving certain expectations to the media	Media is considered as something that can lead to fulfillment of needs
<i>Diffusion theory of innovation</i>	Describes how, what, and at what rating new technologies will develop and then be innovated in various contexts	As a material consideration of how information can be through the network and form public opinion in making decisions to use the media
<i>Participatory media culture</i>	Creating a new commodity in deciphering and finding meaning through the media	Society / individual can provide response and contribution through the media
<i>Social Contruction of technology</i>	This theory explains that it is human beings who form theories in the social technological context	Help shape new technologies by way of community social interaction

Sumber: (Ambar, 2019; Lister, 2009; Katz, et. al, 1974; Rogers, 2003; Jenkins, 2006)

RESEARCH METHOD

This study aims to provide an overview of the collaboration of the sharia marketing mix and digital zakat marketing. This research is based on a literature study. The majority of the

study was carried out by looking for as many references and relevant and scientific literature as possible related to the values and norms developed in the social situation studied (Sugiyono, 2016). At this stage of the study, it is intended to limit the perspective and process of the Islamic economic perspective on management philosophy. marketing mix. This study does not include empirical testing, only carries out conceptual arguments. Focusing on a review of previous research that focuses on digital technology, digital zakat, and sharia marketing mix.

RESULTS AND DISCUSSION

The first step in sharia marketing strategy is to explore the market using creation tactics. Organizations/companies must be able to project the size of the market size, market growth, competitive advantages and competitive situation. After developing a strategy, the next step is to develop a tactic to win market shares called Sharia Marketing Tactic. The second step, after having a clear position in the minds of the community, the organization must have certain characteristics from other competitors of its kind. For this reason differentiation is needed as core tactic in terms of content (what is offered in the form of products/services), context (how to offer it) and infrastructure (which includes employees, facilities and technology). And finally, apply creative differentiation to the 4P marketing mix (product, price, place, promotion). For the record, selling plays an important role as capture tactic that must be considered because it is an important aspect related to product transaction activities and can directly obtain the expected results. For easier understanding, schemes can be made as follows;

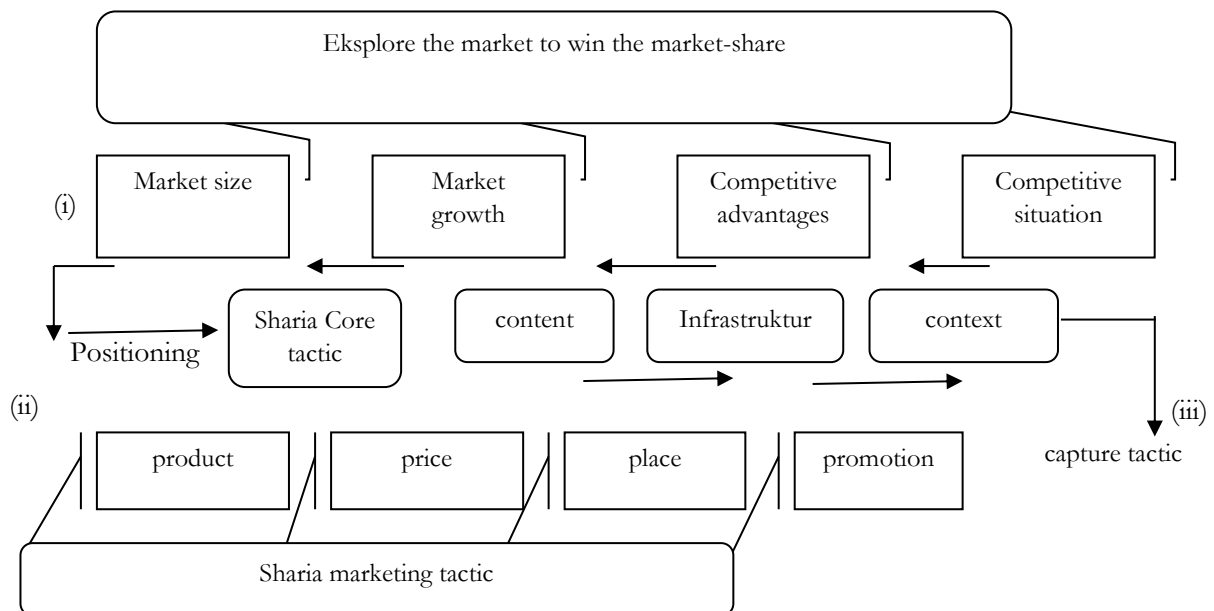


Figure 1. Sharia Marketing

Source: Data processed, 2019

In addition, zakat digital marketing must refer to the objectives of sharia principles and must not be separated from the sharia corridor. As the negative side of the use of digitization,

it can be minimized by staying guided by the objectives of the sharia contained in the sharia marketing mix which is not only pursuing the target of organizational acceptance alone. Previous studies have stated that zakat collection can be optimized through digital technology (Utami, et al., 2020; Basrowi & Utami, 2020). The effectiveness of digital marketing strategies during Covid 19 with the BAZNAS case theoretically explains that the inclusiveness of digital content is practically important as a religious obligation that provides social and financial benefits (Hudaefi & Beik, 2021; Ninglasari & Muhammad, 2021).

More in the literature reveals that digital platforms can be a medium to increase social, financial literacy, and inclusion. The main reason is that millennial Muslims understand zakat digital; they know about the existence of a digital zakat platform that can certainly improve the behavior of zakat payments. (Amilahaq et al., 2020; Jamaludin & aminah, 2021).

Therefore it is important to apply the sharia marketing mix in zakat digital marketing. The purpose of the sharia marketing mix is as follows:

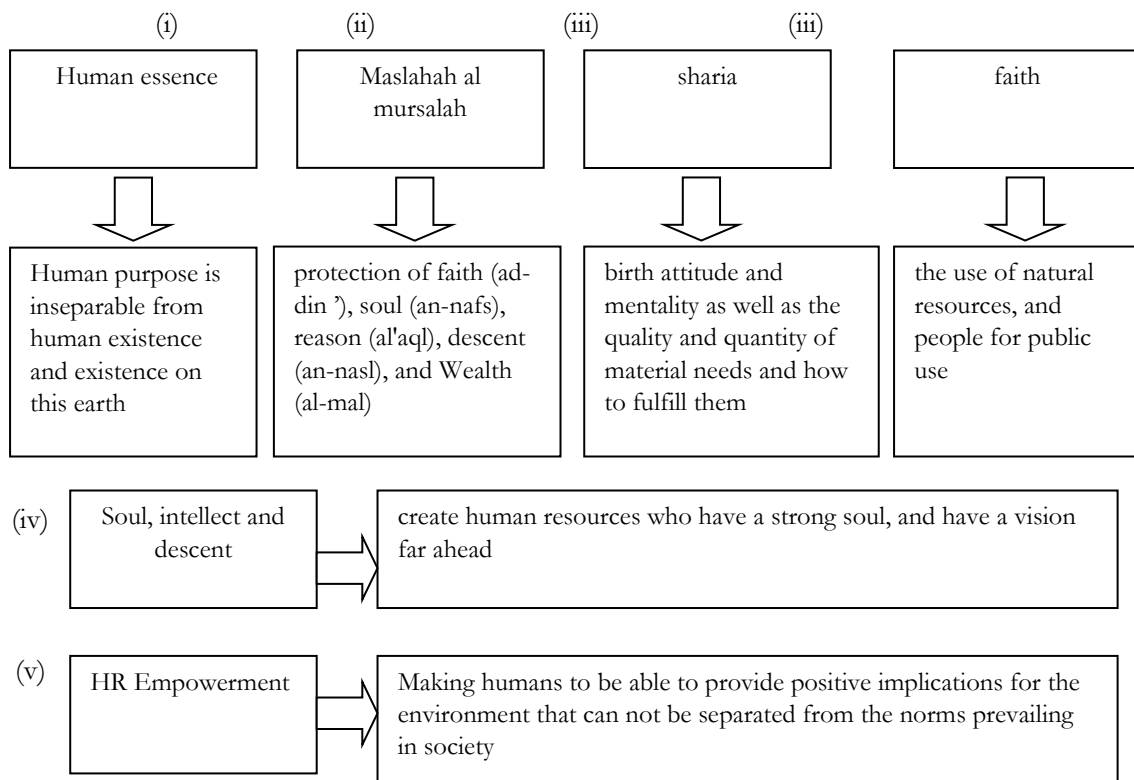


Figure 2. The Purpose of Sharia Marketing

Source: (Chapra, 2001; Ghofur, 2013; Syukur & Syahbudin, 2017; Mursid, 2018)

Data processed, 2019

In the Islamic marketing mix there are 4 (four) axioms about human relations with themselves and the surrounding environment. Here are four ethical axioms about human relations and the environment.

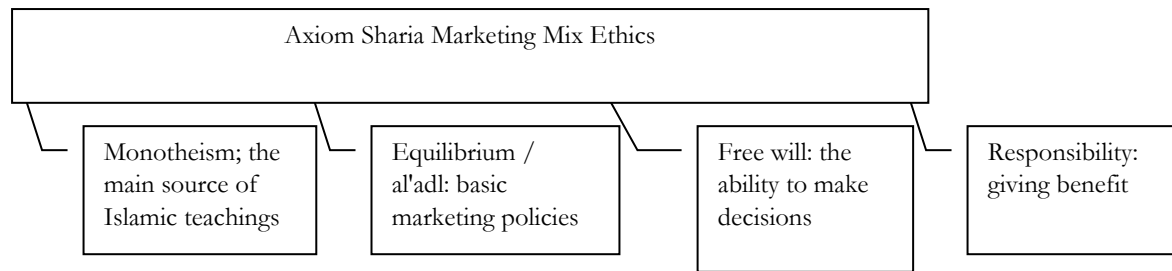


Figure 3. The Four Axioms of Sharia Marketing Mix

Source: (Naqvi, 1994)

Data diolah, 2019

Furthermore, the sharia marketing mix development model on zakat digital marketing can be presented in the form of the following diagram;

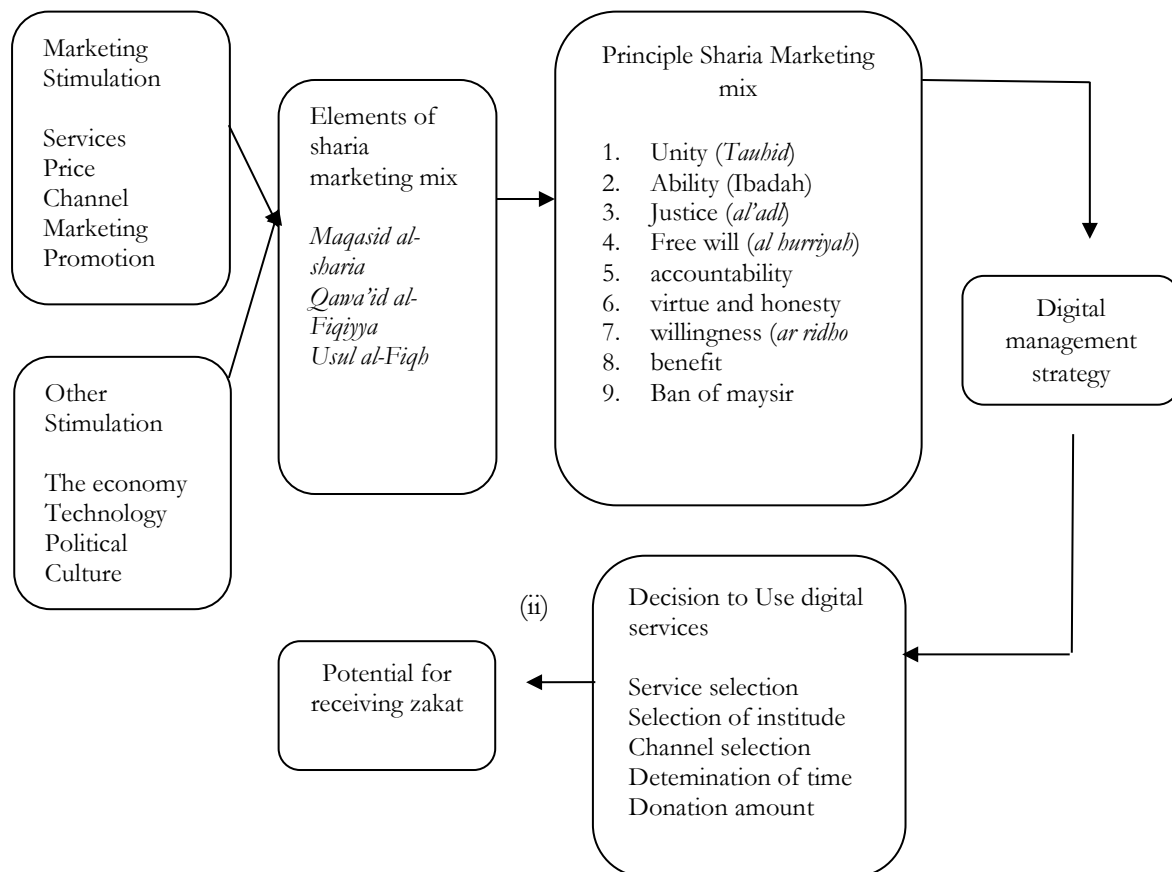


Figure 4. Sharia Marketing Model on Zakat Digital Services

Source: (Mohammed, Robbana, & Bedoui, 2021; Haque, et. al, 2017; Kotler, 2008; Misanan, et. al, 2007)

Data processed, 2019

(i) The stimulation of zakat digital enlargement is influenced by specific elements of sharia marketing mix based on 3 (three) approaches, namely 1) maqasid al-sharia which is

based on sharia objectives; 2) qawa'id al-Fiqhiyya as based on the principles of jurisprudential law; and 3) the proposal of al-fiqh which is based on the principles of the Islamic legal system. The aim is to help find the rights of muzaki through the practice of zakat digital marketing (Shafiq & Maulan, 2017).

(ii) Based on both, the management of zakat digital strategy with IT innovation is made so that it will influence the decision to use digital services. As in Figure 1 explore the market to win the existing market share. The literature states that digital ecosystems provide new ways for consumers to engage with marketing materials through content clicks, sharing, and other digital behaviors than traditional media (Thompson & Brouthers, 2021). The choice of technology and digital innovation has changed the consumer decision process, where consumers become smarter in making purchasing decisions or using goods and services. Consequently, the market choice should now be seen as a shared function of consumer preferences and the environmental characteristics of the technology adopted.

(iii) Muzaki's decision will affect the potential for receiving zakat so that it is expected to create satisfaction to continue to use digital zakat services in distributing zakat (Melumad, et al., 2021).

As an agency providing services in the form of services to manage zakat, the price in question is related to calculating additional costs when using digital services such as the use of data quota or admin burden. Digital channels and marketing to the corners of the country are also needed, especially digital promotion. Because until now, some people still tend to use traditional methods to pay zakat directly and obtain information traditionally, that is through word of mouth. In fact, digital payment systems can make zakat payments easier. Previous studies have explained that digital payment systems are up-and-coming and provide convenience for their users. Factors such as perceptions and beliefs in digital payments and experiences influence consumer payment behavior. Although external factors such as demographics and income are relevant factors that determine this choice, the use of digital payment methods is influenced by perceptions of trust in general (Shree et al., 2021).

Marketing stimuli contained in the sharia marketing mix based on sharia principles are then implemented in zakat digital marketing with the aim of increasing the interest of prospective muzaki to use zakat digital services as a media for zakat payment transactions. Sharia marketing mix can be a basic concept in developing digital marketing of zakat so that in practice it continues to uphold Islamic sharia values. Several previous studies revealed that the sharia marketing mix strategy had an impact on the development of Islamic bank and non-bank financial institutions. These empirical findings support the sharia marketing mix practices of zakat institutions. For example, the sharia marketing mix has a positive effect on the decision to become a customer of an Islamic bank (Husaeni, 2017). Sharia marketing mix has a significant effect on increasing muzaki (Yulyana, Hidayat, & Tresnati, 2016; Eka Wahyu, 2018). The Islamic marketing mix also impacts the situation of the takaful insurance market (Nugraha, Iskandar, & Bayuni, 2016).

In practice, the digital marketing department must be able to convince prospective muzaki that digital services can provide convenience, security and trustworthiness. Digital promotion remains a mainstay in providing information to the public. Therefore, digital promotion is carried out as attractive as possible so prospective muzaki make the decision to give zakat through digital services. Previous studies have suggested that changing consumer behavior requires organizations to rethink their marketing strategies digitally (Villanova et al., 2021). The involvement of digital marketing in terms of promotion can minimize internal and external pressure. What is clear, promotions carried out must focus on relationship-based interactions with their customers (Tiago & Verissimo, 2014).

It should be noted that there are also studies that state that the characteristics of sharia marketing consisting of theistic, ethical, realistic, and humanistic do not always affect customer satisfaction (Ssmuni & Hasibuan, 2017). In this case, even though the management of the sharia marketing mix strategy has been implemented it cannot guarantee 100% that the potential for receiving digital zakat through digital services will increase dramatically. Because basically there are many other factors that cause muzaki's decision and satisfaction, so they decide not to use digital services a second time.

CONCLUSION

The results of the literature review show that the use of digital technology can have an impact on zakat institutions. The most important thing is adaptability which can influence consumer decisions in consuming the goods and services offered. The basic concepts of the Islamic marketing mix and new marketing, in general, are not that different. It's just that the purpose of the sharia marketing mix is not only worldly but also ukhrawi (hereafter). Whereas conventional emphasizes more on profit. The sharia marketing mix has sharia principles that have comprehensive benefits, namely the achievement of welfare and community equity through fair distribution.

Seeing the development of zakat institutions that adopt digital technology is getting better, especially during Covid 19. It would be better if the management strategy used was an Islamic marketing mix. This means that there are certain limitations and Islamic ethics that are used in it. It can be concluded that the sharia marketing mix is an inseparable part of zakat digital marketing. The expected implication of this research is that stakeholders, especially the government, are increasingly supporting the sustainability of national zakat management through the role of digital technology and the sharia marketing mix. Zakat institutions need to consider a marketing strategy that is fully in line with Islamic sharia values. Subsequent research suggests that empirical studies should be carried out by adding other factors that support the mixed study of Islamic marketing and digital technology.

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