Influence of Education, Religiosity and Believe in Zakat Literature And Distribution of Zakat to BAZNAS Jepara District

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ABSTRACT

The potential of zakat can be a solution for improving the Indonesian economy. This study aims to determine education, religiosity, and trust in zakat literacy and to determine zakat literacy on zakat distribution. This study uses descriptive quantitative methods, with multivariate analysis test equipment. The data was obtained through a questionnaire from the people of Jepara who had distributed zakat in BAZNAS, Jepara Regency. The variables studied include; education, religion, belief, literacy of zakat, and distribution of zakat. The results of this study indicate that education and trust have a positive and significant effect on zakat literacy. Religiosity has a positive and insignificant effect on zakat literacy. Zakat literacy has a positive and significant effect on the distribution of zakat.

Keywords: *Education, Religion, Belief, Literacy of Zakat, And Distribution of Zakat.*

INTRODUCTION

Indonesia is a country with the largest Muslim population in the world. Referring to data processed through the Boston Consulting Group (BCG) in 2020 Indonesia is inhabited by a population of 267 million people with the middle class amounting to 62.8 percent or 147 million people (Fauzia et al., 2019). Furthermore, the Muslim middle class besides them has a contribution to the economy because their income creates a demand for consumer goods, but the Muslim middle class tends to seek spiritual value in every activity. Currently, we can see the trend among the Indonesian Muslim population to carry out their daily activities by religious guidance has increased (Darojatun, 2018).

The pillars of Islam are the main teachings in Islam, in which there are five commands including the creed, prayer, fasting, zakat, and hajj. In essence, zakat is not only the fourth pillar of Islam, but zakat acts as economic empowerment and distribution. Zakat is a property that must be issued by a Muslim or business entity to be given to those entitled to receive it following Islamic law. The potential of zakat can be a solution for improving the Indonesian economy. Ideally, if all

Muslims have carried out their obligations to pay zakat, it can be used as a solution to alleviate poverty. In reality, the potential for zakat in Indonesia is still minimal even though the majority of them are Muslim. Therefore, it is necessary to improve and increase public awareness of increasing zakat.

The potential of national zakat itself is very large. Based on the Zakat Potential Mapping Indicator (IPPZ), as of 2019, Indonesia's zakat potential is worth IDR 233.8 trillion or equivalent to 1.72% of GDP in 2018 which is IDR 13,588.8 trillion (PUSKAS, 2019). In 2019, corporate zakat has a potential of IDR 6.71 trillion. Then in 2020, the potential for corporate zakat reaches Rp. 144.5 trillion. In other words, the total potential for zakat in Indonesia in 2020 is IDR 327.6 trillion (PUSKAS, 2020). As the amount of zakat collection increases from year to year, the amount of zakat distribution allocation in 2020 will also increase. BAZNAS managed to collect zakat funds in 2020 reaching Rp. 385,000,000,000 which has been distributed to 1.5 million mustahik. The zakat funds collected increased by 29.5 percent compared to the previous

year's period (Firmansyah, 2020). Zakat has succeeded in alleviating 35 percent of mustahik and transforming 1,576 mustahik into income above the zakat nishab of IDR 4,600,000/month, this shows the effectiveness of the zakat distribution (PUSKAS, 2020). Meanwhile, the realization of zakat distribution in Central Java Province is Rp. 254.336.407.086 (BAZNAS, 2020).

Table 1. Potential Zakat in Indonesia

No	Zakat Object	Potential zakat (trillion rupiah)
1.	Agricultural Zakat	19.79
2.	Zakat Farm	9.51
3.	Zakat Money	58.76
4.	Zakat Income and Services	139.07
5.	Zakat Company	144.5
	Total Potential of Zakat	**327.6**

Sources: Zakat Potential Mapping Indicators (IPPZ), 2019 and BAZNAS Puskas, 2020

There is no philosophical basis for the social reality that underlies the practice of zakat implementation. Zakat through its utilization has not been able to be grounded in a fundamental way to the root of the problems faced by society, as a result the unequal structure has never changed. To realize all of that, it must be supported by careful, careful planning, reliable organization, coaching and sharp analysis. In order to aim at the target of efficient and effective utilization, appropriate and fast, productive, educative, and economical, it is also necessary to provide direction and guidance to mustahik, both individual mustahik and legal entities (Abdad, 2003). Nationally, the gap between the potential of zakat and the reality of zakat actually occurs, one of the problems is the low literacy of zakat. The Zakat Literacy Index value in Central Java Province has a moderate zakat literacy level category or is in the range of 60-80 (PUSKAS, 2020). The reality in the field shows that the people of Dukuh Krajan, Mayonglor Village about understanding zakat only know in general or are familiar, meaning that zakat is familiar to the people of Dukuh Krajan, but people do not understand what the purpose and benefits of zakat are for people who need it. pay zakat, and those who receive zakat (Hasanah et al., 2021).

Awareness and compliance in tithing are influenced by external factors and internal factors. External factors are the environment, the zakat organization in this case the Amil Zakat Agency or the Amil Zakat Institution, and regulations and laws. While internal factors, one of which is influenced by religiosity factors, religious understanding factors, and worship (Ivalaili, 2019).

Jepara is one of the districts in the province of Central Java that has several Islamic boarding schools and the birth of a great kyai. Jepara has 182 Islamic boarding schools, 1,985 kyai, and 25,987 santri spread across several villages (BPS, 2021). Islamic boarding schools are considered as the right environment for educating children to learn Religious Science as the successor of the nation's generation to be useful to others. The learning system of the kyai who cares for the pesantren is the main point in the background of someone who wants to study in a pesantren.

Islamic Boarding Schools in Jepara Regency still use the Salaf Islamic Boarding School system. In an increasingly modern and advanced era, Islamic boarding schools continue to carry out the old pattern in carrying out the educational process, both the curriculum used and the learning system, namely the yellow book as a

curriculum in carrying out learning, sorogan and rote methods as a means of transferring knowledge to their students (Mukaromah & Anwar, 2021). Islamic boarding schools in Jepara gave birth to great kyai such as K.H. Mahfudz Asmawi, founder of the Mathla'un Nasyiin Islamic Boarding School Pecangaan, K.H. Taufiqul Hakim, the caretaker of the Darul Falah Islamic Boarding School Amtsilati Bangsri, and KH. M. Ma'mun Abdulloh Hadziq, founder of the Roudlotul Mubtadiin Islamic Boarding School in Balekambang. The existence of theoretical studies and the concept of the Zakat Literacy Index is very important for BAZNAS Jepara to have a measuring tool in evaluating the level of understanding of zakat among the people of Jepara. In the end, if the measurement stage using the zakat literacy index has been completed, the Government, BAZNAS, and LAZ can be assisted in identifying areas that have low levels of zakat literacy and which areas have high levels of zakat literacy. In addition, the results of this study can also be used as feedback for zakat authorities to identify and evaluate the effectiveness of zakat education and socialization programs so that zakat authorities can issue appropriate regulatory instruments (PUSKAS, 2019).

Education and awareness of the Indonesian people towards the obligation to pay zakat are very important. So, as a first step, a mapping or mapping of the level of understanding and literacy of the people throughout Indonesia. Currently, no measuring instrument has been found to determine the level of distribution. To respond to this condition, a measuring instrument was built, which was the Zakat Literacy Index (PUSKAS, 2020). The Zakat Literacy Index value in Central Java Province has a moderate zakat literacy level category or is in the range of 60-80 (PUSKAS, 2020). The reality in the field shows that the people of Dukuh Krajan, Mayonglor Village about understanding zakat only know in general or are familiar, meaning that zakat is familiar to the people of Dukuh Krajan, but people do not understand what the purpose and benefits of zakat are for people who need it. Pay zakat, and those who receive zakat (Hasanah et al., 2021). Jepara is one of the districts in the province of Central Java that has several Islamic boarding schools and the birth of a great kyai. Jepara has 182 Islamic boarding schools, 1,985 kyai, and 25,987 santri spread across several villages (BPS, 2021).

LITERATURE REVIEW

Education

According to the SISDIKNAS Law No. 20 (2003) Precisely Chapter I Article (1), where education is a structured effort in creating an atmosphere and learning process with the objectives to be achieved. Another understanding, namely various kinds of efforts and efforts that have been made to influence other people collectively (society) so that they carry out what is expected by the perpetrators of the world of education (Notoatmodjo, 2003). Cognitive aspects in zakat knowledge refer to the ability of the material that has been studied from simple to difficult theory. Comprehension refers to the ability to understand the meaning of the material. Application refers to the ability to use or apply the material that has been learned in new situations and involves the use of rules and principles. Application is a higher level of thinking ability than understanding. Analysis refers to the ability to describe the material into its components or causal factors and to be able to understand the relationship between one part and another so that its structure and rules can be better understood. The analysis is a higher level of thinking ability than the aspect of understanding and application. Synthesis refers to the ability to combine concepts or components to form a new structural pattern or form. This aspect requires creative behaviour. Synthesis is the ability to think at a higher level than the previous ability. Evaluation refers to the ability to consider material values for certain

purposes. Evaluation is the highest level of ability (Fitri & Idris, 2019).

The zakat learning materials given to students with madrasah ibtidaiyah education levels are the definition of zakat fitrah, the meaning of zakat mal, the time of zakat fitrah, the amount of zakat fitrah, zakat fitrah objects, zakat fitrah asnaf, zakat fitrah intentions and zakat fitrah practices. The zakat learning materials given to students with madrasah tsanawiyah education levels are the meaning of zakat, the conditions for zakat fitrah, the amount of zakat fitrah, the time of zakat fitrah, people who are not obliged to pay zakat fitrah, mustahik zakat fitrah, groups who should not receive zakat fitrah, wisdom Zakat al-Fitr is prescribed, the meaning of zakat mal, conditions for wealth that must be paid for zakat, assets that must be paid for zakat and their nishab, mustahik zakat mal, due to people who do not pay zakat mal and wisdom of zakat mal (Adiyana, 2021).

Zakat learning material given to students with madrasah aliyah education level is to understand Islamic law about zakat and its wisdom, such as explaining Islamic provisions regarding zakat and its wisdom, explaining statutory provisions on zakat, demonstrating the application of zakat provisions, applying ways of implementing zakat by statutory provisions. invitation. The affective aspect is divided into five levels, namely (Sudijono, 2007): a) Receiving or attending (receiving or paying attention); namely the sensitivity of a person in receiving a design (stimulus) from the outside that comes to him in the form of problems, situations, symptoms, and others. 97% of the people of Jepara are Muslim if they pay zakat then ideally it can reduce poverty; b) Responding (responding); implies active participation. So, the ability to respond is the ability possessed by a person to actively involve himself in certain phenomena and react to them. This level is higher than the level of receiving. In this case, muzaki can socialize with the public so that they can pay zakat to BAZNAS, Jepara Regency; c) Valuing (judging or appreciating); means giving value or giving appreciation to an activity or object, so that if the activity is not carried out, it is felt that it will bring loss or regret. This is higher than the previous level. As a Muslim community, we should pay zakat to be distributed to eight asnaf because our assets must be distributed to them when it reaches 1 haul; d) Organization (organizing or organizing); it means bringing together different values so that new universal values are formed that lead to general improvement. Innovation to pay zakat is now easier, it is enough by using the application we can on play store application we can easily pay zakat. In addition, innovation in paying zakat can also be done through the crowdfunding platform; e) Characterization by a value complex or value complex, namely the integration of all value systems that have been owned by a person that influences his personality and behaviour patterns. Here the value internalization process has occupied the highest place in a value hierarchy. Those values have been consistently embedded in his system and have affected his emotions. In this case, muzaki who have high incomes no longer have a sense of hesitation to fulfill part of their wealth because they believe that everything, they do is solely because of Allah SWT.

Psychometric aspects in zakat, the success of the development of the cognitive domain will also have a positive impact on the development of the psychomotor domain. The expertise of students in the psychomotor domain is a form of understanding from the cognitive domain, or it can be interpreted as the quality result of learning the cognitive domain, because of its open nature. Psychomotor skills are a manifestation of insight into knowledge and awareness as well as mental attitudes. Dave (1970) the classification of the psychomotor domain is divided into five

levels, namely: imitation, manipulation, determination, articulation, and experience.

Religiosity

Religiosity comes from the Latin Religio, which comes from the word Religare which means binding (Kahmad, 2009). Substantially religious refers to something that is felt very deeply that is in touch with one's desires in a society. Religion comes from the Latin Religio which means common bond. Religion is shaped by a series of actions and concepts.

According to Durkheim, beliefs are individual and influence ways of thinking and behaving. The term religion is often equated with other terms such as religion (religion: English) and (ad-diin: Arabic) all of these terms have the same meaning in terms of terminology and technicality (Kahmad, 2009). Meanwhile, according to Mayer, religion is a definite set of rules and beliefs to guide humans in their actions towards God, others, and themselves (Turner, 2006). The religious ideology adopted eventually encourages daily behaviour, both in worship and social morality (Qodir, 2002).

In the dimension of religiosity, as in the book on the sociology of religion, it is stated that there are five dimensions of religion (Kahmad, 2009) that is: ed that there are five dimensions of religion Kahmad (2009) that is: a) confidence, the dimension contains expectations that hold fast to certain theology. This dimension reveals the human relationship with belief in the pillars of faith, religious truth, and unseen problems taught by religion. In this case, muzaki should distribute zakat, such as zakat fitrah, which is issued in the amount of 2.5 kg during the month of Ramadan; b) experience or Practice, this dimension relates to the extent to which a person's level of obedience in carrying out ritual activities ordered by his religion. In this case, muzaki are obliged to distribute zakat to eight asnaf; c) appreciation, this dimension includes experiences and feelings about God's presence in life,

serenity in life, fear of violating God's prohibitions, belief in receiving retribution and punishment, and feelings of gratitude for the blessings that God has given in living life. In this case, muzaki believes that the zakat that has been issued to those who are entitled to receive it is solely because of Allah SWT; d) knowledge, relating to a person's knowledge and understanding of religious teachings and scriptures. In this case, muzaki know the type of zakat, the amount of zakat issued and the time of zakat; e) consequence, in connection with a person's obligation as a follower of religion to carry out the teachings of the religion he adheres to in everyday life as evidence of his attitudes and actions that are based on religious spiritual ethics. In this case, muzaki knows that if he does not distribute zakat from part of his wealth when his assets have reached the haul and nishab, then he is sinning because zakat is a pillar of Islam that must be done.

Trust

Trust can be general or specific. According to Rokeach, trust is a very large amount of understanding up to hundreds of thousands that a person can create for himself and his environment. A belief can be arranged in a system according to the magnitude or weight of its importance to the ego. The core of a belief system is the centre of that belief, several beliefs are mostly established and difficult to change. The belief system will not change if the trust gets bigger, but if the belief changes, the impact will be even greater. Trust is the desire of people to hope in others because they already have faith in them. Trust arises from a stage that slowly accumulates to become a form of trust and seriousness for a particular product. This belief is born from learning and experiences that have been passed. In this study, trust in zakat institutions is intended so that muzaki's trust in zakat management institutions is to distribute zakat through these institutions because they are trusted, trustworthy,

honest, transparent, and professional. So that the muzaki who will pay tithe will choose it as their main choice in distributing their zakat at the zakat management institution.

The zakat funds that will be collected are more numerous and optimal in distribution if the trust in the institution is higher. According to Flavian (2007) indicators of trust are formed from three things, namely: a) honesty is trusting the words of others, trusting that they will keep their promises, and being sincere with us. In this case, the muzaki must be honest about the level of zakat distributed from their assets; b) virtue, namely actions that put the public interest above personal interests. In this case the muzaki set aside part of his wealth to be given to those who are entitled to receive it; c) Competence, namely the perception of knowledge, the ability to solve problems, and the ability to meet the needs of other parties owned by a party. In this case, muzaki knows that if zakat is paid, it can improve people's welfare and can alleviate poverty.

Zakat Literacy

Zakat literacy is an ability, knowledge, and understanding of something that will change a person's behaviour and decisions about it (Antara et al., 2016). This is also further corroborated by the findings of Pulungan (2017). That the literacy level of zakat has a linear relationship with changes in people's behaviour and also their socio-economic life. So, at the initial stage it can be concluded that the high and low levels of zakat literacy of a person will have an impact on the high and low socio-economic life of that person. In the millennial generation, it was found that related to basic knowledge of zakat, 44.6% had a low level of understanding while for advanced knowledge about zakat 57% had a low level of zakat literacy (Herlin, 2020).
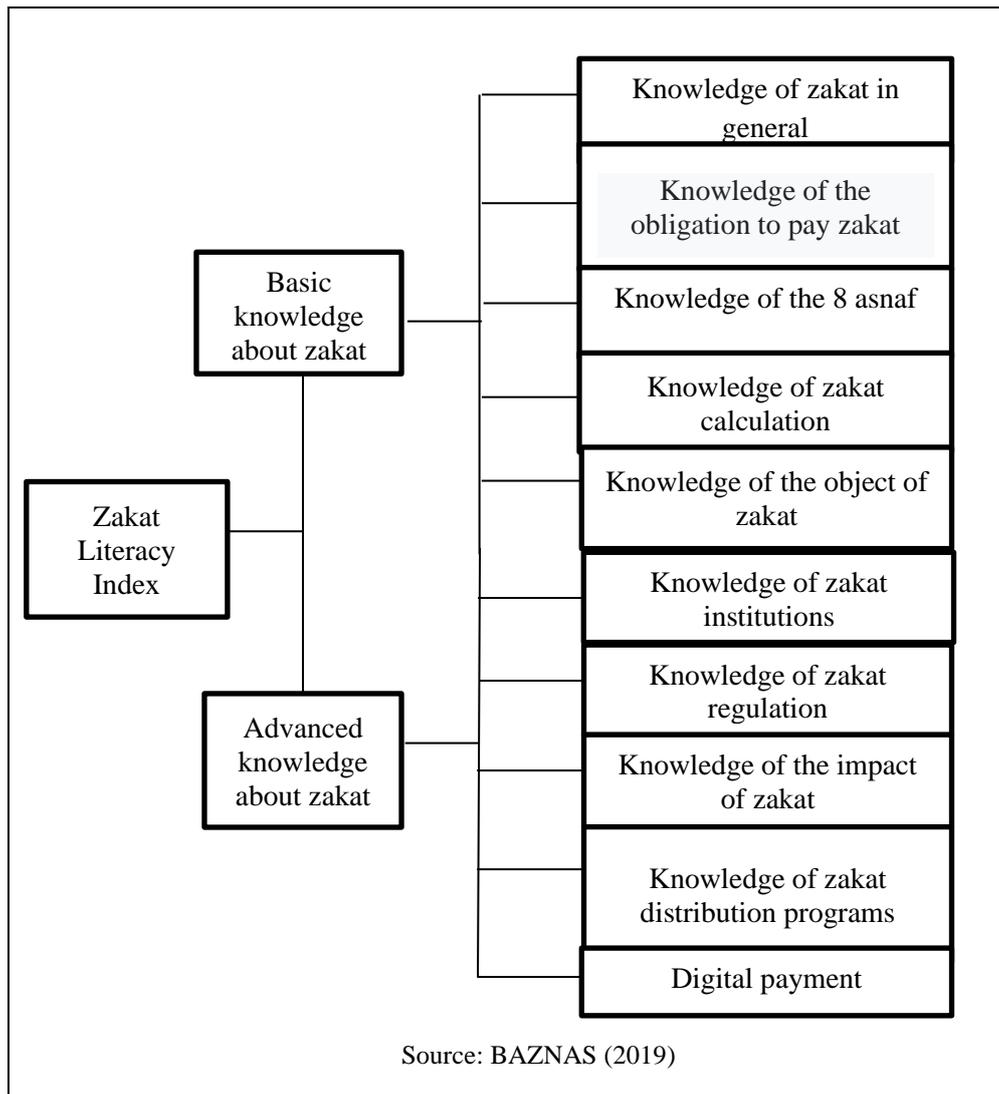
Source: BAZNAS (2019)

Figure. 1. Components of the Zakat Literacy Index

Distribution of Zakat

Distribution of funds can be interpreted as an activity to distribute funds and other resources to the community (both individuals, groups of organizations, companies and governments) which are used to finance the operational activity programs of existing institutions in the end to achieve the vision and mission of the institution. Fundraising is an activity to collect funds from the community and other resources for the implementation of the vision and mission of an institution. The process of collecting zakat follows the concept of funding, which is an activity that has the goal of raising funds for a specific purpose. Fundraising zakat means

an effort to collect zakat from individuals or business entities to achieve the goal of zakat.

The main source of financing zakat is muzaki. So, considering that the process of fundraising zakat is fundamental to the efforts of zakat managers, those who have been given the authority to manage zakat must be able to convince them about the importance of zakat. Therefore, the National Amil Zakat Agency (BAZNAS) should have the capacity to carry out the Fundraising process such as:

Influencing can be interpreted to inform the public about the ins and outs of the existence of a non-profit organization or the National Amil Zakat Agency

(BAZNAS) because the zakat management organization works on a religious and social basis, does not focus on profit and profit, the National Amil Zakat Agency (BAZNAS) becomes part of a non-profit organization. The decision-making process by mustahik normally goes through several stages before the formation of a decision that is influenced by consumer behaviour which is reflected in its activities. According to Handoko, consumer behaviour is the direct activity of individuals to obtain and use goods and services, in which there is decision-making in the preparation and determination of these activities. Decisions can be an alternative solution to a problem. According to Muhdi, decision-making will affect the problem-solving potential of a person and organization, because decisions can be reflected as a form of evaluation of individual and group goals. Another opinion was also expressed by Armstrong that consumer behaviour is influenced by four main factors, namely: Cultural Factors: Culture, Sub-culture, social class, Social Factors: Groups and work networks, family, roles and status, Personal or Personal Factors: Age, occupation, personality, economic situation, and lifestyle, psychological factors: Motivation, perception, learning, beliefs and attitudes.

METHODOLOGY

This research is research that uses quantitative descriptive research methods. In this study, using the method of distributing questionnaires to the people of Jepara Regency who had distributed zakat at BAZNAS, Jepara Regency by asking several questions about the theme of the research discussion. The type of primary data used is sourced from a questionnaire with respondents, namely the people of Jepara Regency who have distributed zakat at BAZNAS, Jepara Regency. The secondary data used in this study were obtained from books, the internet, journals, and other literature related to this research.

Methods of data processing after the data has been collected, the next step is to process the data with the following stages: a) editing b) coding c) scoring d) tabulation. In analysing the data, the researcher used the following steps:1) Outer Model, 2) Inner Model & 3) T. Test.

RESULT

Data from respondents were collected in this study 115, but for research purposes, researchers only took 100 respondents who had distributed zakat. The data generated through questionnaires filled out by respondents showed that respondents with female sex were larger, namely 87 respondents or 85.1%, while respondents with male sex were 12 respondents 14.9%. The data above shows that the majority of the respondents in this study were female with a percentage of 85.1%. Data generated through questionnaires filled out by respondents showed that respondents aged 20 years were 19 people or 14%, aged 21 years were 43 people or 37.7% and aged 22 were 16 people or 14%. The data above shows that the majority of respondents in this study were 21 years old with a percentage of 37.7%.

The data generated through the questionnaires filled out by the respondents showed that the respondents attended junior high school level as many as 1 person or 3.74%, high school as many as 94 people or 74%, undergraduate level as many as 5 people or 18.7%. The data above shows that the majority of respondents in this study have a high school education level with a percentage of 74%. Data generated through questionnaires filled out by respondents showed that 68 students or 50% had not worked, 9 people worked privately, or 7.9% and in entrepreneurial jobs 10 people, or 9.6%.

Equation function:

$$LZ = \beta_0 + \beta_1 Ed + \beta_2 R + \beta_3 T \ldots \ldots 1)$$

$$DZ = \beta_0 + \beta_1 Ed + \beta_2 R + \beta_3 T + \beta_4 LZ \ldots \ldots 2)$$

Description:
DZ = Distribution of zakat   R = Religiosity
LZ = Literacy zakat   T = Trust
Ed = Education

The analytical method used in this study is to use a multivariate analysis model with Smart PLS software. Based on the outer loading value between the indicator and the variables above, which has a value of more than 0.60, then there is no indicator that must be deleted. The AVE value can also be used to measure the level of validity of data, here are the AVE values of the variables in this study: a) evaluation of outer model (Measure) with convergent validity in table 2 and composite reliability. Based on the results in table 3 of the AVE value of Ed of 0.709, R has an AVE value of 0.712, T has an AVE value of 0.605, LZ has an AVE value of 0.719 and DZ has an AVE value of 0.833. Based on the analysis using the AVE value, it shows that the AVE value in this study has a value > 0.50 which means that the data in this study is valid.

The test results of this study indicate that all of the Cronbach Alpha values have a variable value > 0.6, so it is said to be reliable (Table 4).

Table 5 the model of the influence of education, religiosity, and belief on zakat literacy gives an R-square value of zakat literacy of 0.712 which can be interpreted that the variability of the zakat literacy constructs which can be explained by the exogenous variability of education, religiosity and trust is 71% while 29% is explained by other variables outside researched. According to Ghozali & Latan (2015) a model with an R-square value of 0.712 can be concluded that the model is strong. The zakat literacy model on zakat distribution provides an R-square value for zakat distribution of 0.311 which can be interpreted that the variability of the zakat literacy construct which can be explained by the endogenous variability of zakat distribution is 31% while 69% is explained by other variables outside the study. According to Ghozali & Latan (2015), a model with an R-square value of 0.311 can be concluded that the model is moderate.

From the test results in table 6, if the value of t statistics > 1.65, it can be concluded that the relationship between variables has a significant influence. Ghazali & Laten., (2015). The highest Original Sample (OS) value found in the zakat literacy variable which affects the distribution of zakat is 0.558 and the highest t statistic is 4.203. Meanwhile, the lowest Original Sample (OS) value found in the religiosity variable that affects zakat literacy is 0.097 and the lowest t statistic is 0.443.
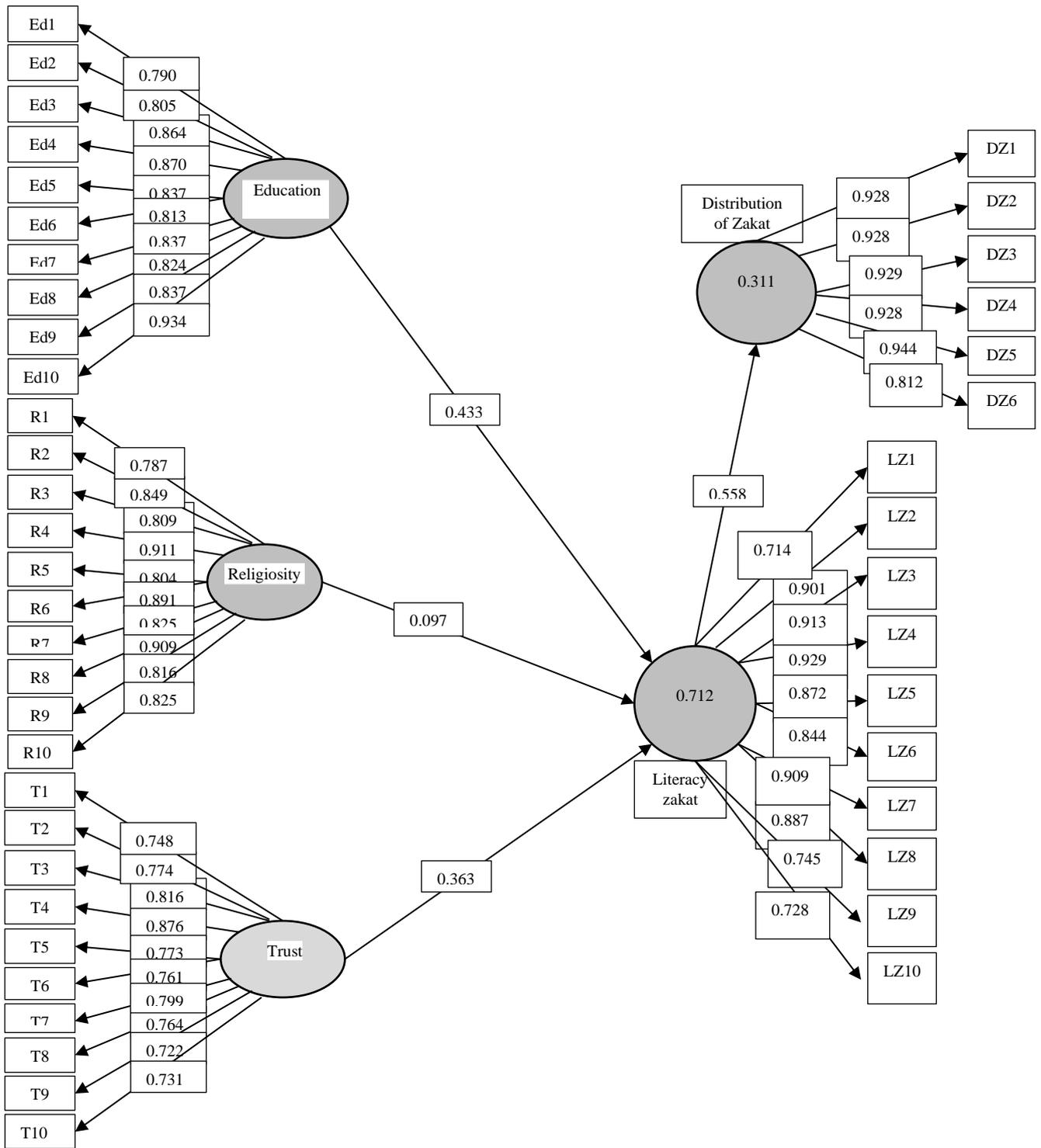
Figure. 2. Equation of Outer Model

Table 2. Validity Test Results

	Ed	R	T	LZ	DZ
Ed1	0.790				
Ed 2	0.805				
Ed 3	0.864				
Ed 4	0.870				
Ed 5	0.837				
Ed 6	0.813				
Ed 7	0.837				
Ed 8	0.824				
Ed 9	0.837				
Ed 10	0.934				
R1		0.787			
R2		0.849			
R3		0.809			
R4		0.911			
R5		0.804			
R6		0.891			
R7		0.825			
R8		0.909			
R9		0.816			
R10		0.825			
T1			0.748		
T 2			0.774		
T 3			0.816		
T 4			0.876		
T 5			0.773		
T 6			0.761		
T 7			0.799		
T 8			0.764		
T 9			0.722		
T 10			0.731		
LZ1				0.714	
LZ2				0.901	
LZ3				0.913	
LZ4				0.929	
LZ5				0.872	
LZ6				0.844	
LZ7				0.909	
LZ8				0.887	
LZ9				0.745	
LZ10				0.728	
DZ1					0.928
DZ 2					0.928
DZ 3					0.929
DZ 4					0.928
DZ 5					0.944
DZ 6					0.812

Table 3. Average Variance Extracted

	Average Variance Extracted (AVE)
Ed	**0.709**
R	**0.712**
T	**0.605**
LZ	**0.719**
DZ	**0.833**

Table 4. Reliability Test Results

	Cronbach's Alpha	**Result**
Ed	0.954	Reliable
R	0.955	Reliable
T	0.927	Reliable
LZ	0.955	Reliable
DZ	0.959	Reliable

Table 5. R Square

	R Square	**R Square Adjusted**
LZ	0.712	0.703
DZ	0.311	0.304

Table 6. Bootstrapping

	Original Sample (OS)	**Sample Mean (M)**	**Standard Deviation (STDEV)**	**T Statistics (|O/STDEV|)**	**P Values**
Ed -> LZ	0.433	0.462	0.181	2.396	**0.024**
R -> LZ	0.097	0.119	0.218	0.443	**0.676**
T -> LZ	0.363	0.329	0.145	2.508	**0.015**
LZ -> DZ	0.558	0.583	0.133	4.203	**0.000**

DISCUSSION

The Effect of Knowledge on Zakat Literacy

Based on the results of the partial test (t) table described previously, it is known that knowledge has a positive and significant effect on zakat literacy. The command to pay zakat is required by Islam for every Muslim (muzaki) who can carry out the zakat according to the economic size of the muzaki itself. For Muslims who are in the opposite situation (cannot afford) for their economic size, for example, there are still limitations in meeting their daily needs and or their family's daily needs, then for groups like this, the law has changed, namely it is not obligatory to pay zakat (Tho'in & Marimin, 2019). The results of this study are in line with research conducted by those who say that

knowledge has a positive effect on zakat literacy (Mukaromah & Anwar, 2021).

The Effect of Faith on Zakat Literacy

Based on the results of the partial test (t) table described previously, it is known that faith has a positive and insignificant effect on zakat literacy. This is because Faith is the embodiment of obedience in religion, especially paying zakat is an obligation for Muslims. Meanwhile, the values contained in the command to carry out zakat, donate and give charity do not only intersect with spiritual values (Habluminallah) but also human values (Habluminannas) which are to foster a sense of helping fellow human beings. There is a binding and interrelated relationship between a person and their God, between humans or humans with one another, and with the natural surroundings (Tho'in & Marimin, 2019). The results of this study are in line with research conducted by those who say that Faith has a positive effect on zakat literacy (Ivalaili, 2019).

The Effect of Trust on Zakat Literacy

Based on the results of the partial test (t) table described previously, it is known that trust has a positive and significant effect on zakat literacy. Muzzaki's willingness to rely on zakat institutions to distribute zakat to zakat mustahik is because muzzaki believes that the institution is professional, trustworthy, and transparent. In addition to fostering a high sense of public trust in zakat institutions, the collected zakat funds will also be more optimal in terms of utilization. Thus, the community will be more committed to the BAZNAS institution and make it the main choice in tithing. If every Muslim has believed in and realized the obligation of tithing and knew how many benefits of zakat, it is certain that the potential for zakat will be achieved (Istikhomah & Asrori, 2019). The results of this study are in line with research conducted by those who say that trust has a positive effect on

literacy in the zakat (Istikhomah & Asrori, 2019).

The Effect of Zakat Literacy on Paying Zakat

Based on the results of the partial test (t) table described previously, it is known that zakat literacy has a positive and significant effect on paying zakat. This is because every human being on this earth is given the mandate to manage their assets following the principles and provisions of religion. Therefore, they are prohibited from wasting and wasting their wealth because in their wealth there are social rights. Where what is meant by social rights is the right for other people (especially the poor) to have excess assets, such as paying zakat (Tho'in & Marimin, 2019). The results of this study are in line with research conducted by those who say that zakat literacy has a positive effect on paying zakat (Clarashinta & Indrarini, 2021)

CONCLUSION

Based on the results of research and discussions that have been carried out regarding the influence of education, religiosity, belief in zakat literacy, and zakat distribution, the following conclusions can be drawn, education affects zakat literacy. The command to pay zakat is required by Islam for every Muslim (muzaki) who can carry out the zakat according to the economic size of the muzaki itself. For Muslims who are in the opposite situation (cannot afford) for their economic size, for example, there are still limitations in meeting various daily needs for themselves and or their families, then for groups like this, the law has changed, namely it is not obligatory to pay tithe.

Religiosity affects zakat literacy. This is because carrying out zakat is an instrument that has extraordinary benefits, the values contained in the order to carry out zakat are not only binding obligations, where it must always be obeyed by its

adherents. In it, there is a binding and interrelated relationship between a person and their God, between humans or humans with one another, and with the natural surroundings.

Trust affects zakat literacy. This is due to the willingness of muzzaki to rely on zakat institutions to distribute their zakat-to-zakat mustahik because muzzaki believes that these institutions are professional, trustworthy, and transparent. In addition to fostering a high sense of public trust in zakat institutions, the collected zakat funds will also be more optimal in terms of utilization. Thus, the community will be more committed to the BAZNAS institution and make it the main choice in tithing.

Zakat literacy affects the distribution of zakat. This is because in the property there are social rights. Where what is meant by social rights is the existence of rights for other people (especially the poor) over their excess assets. This study still has limitations so suggestions are given for further research, including: a) future researchers are expected to be able to conduct more in-depth research to determine the literacy level of community zakat; b) for further researchers, it is hoped that they can add other variables, such as income levels, transparency, and others.

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