Effect of zakat (almsgiving) literacy level on muzakki’s decision to pay zakat in registered zakat institutions

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Abstract

Purpose — This study aims to determine the effect of the zakat (almsgiving) literacy level and several other factors on the decision of muzakki to pay zakat at the registered zakat institutions in Situbondo Regency.

Method — This study uses a quantitative approach with logistic regression analysis.

Result — The zakat literacy level, education, and trust have a positive and significant effect on the decision of muzakki to pay zakat at registered zakat institutions. The income variable in this study has no significant effect on the decision of muzakki to pay zakat at the registered zakat institutions in Situbondo Regency.

Implication — This study gives insight about the role of zakat literacy in increasing zakat payment. This study could assist government to increase zakat payment.

Originality — The use of the Simple Weighted Index (SAWI) method to find the value of the Zakat Literacy Index.

Keywords: zakat literacy level, income, education, trust, almsgiving
Introduction

*Zakat* is the third pillar of Islam. Therefore, it is obligatory for a Muslim who can afford to pay *zakat*. The *zakat* collected will be managed by the registered *zakat* institutions then distributed to those who are entitled to receive it or are called *mustahik* (Nurhasanah, 2018). The Muslim population in Indonesia, which reaches around 87%, is a great opportunity for *zakat* receipts as well as improving the community's economy (Istikhomah and Asrori, 2019). *Zakat* is one of the instruments of income distribution in the Islamic economy. Good and professional management of *zakat* funds will make *zakat* funds more potential that can be utilized for the welfare of the community.

The results of research from Salahuddin, et al (2018), state that the great potential of *zakat* in Indonesia can overcome the problem of poverty and inequality by including *zakat* instruments in Indonesia's economic policies. Effectiveness in managing *zakat* is the main reason in supporting the economy in a country. In practice, the Government of Indonesia has provided facilities to make it easier for the community to manage their *zakat*. The registered institution has been given the authority to manage *zakat* from *muzakki* to *mustahik*. The government issued Laws of the Republic Indonesia number 23 of 2011 concerning the management of *zakat*. The government not only provides legal protection for the official *zakat* institution, but also provides guidance or training and supervision of “Badan Amil Zakat” (BAZ) and “Lembaga Amil Zakat” (LAZ) (Istikhomah and Asrori, 2019). Therefore, the Government has the authority to carry out review of each institution or revocation of permits if an institution is doing things that are outside the Shari’a on the management of *zakat, infaq*, alms and waqf funds.

According to Bank Indonesia and the Islamic University of Indonesia (2016), their study lists six advantages of paying *zakat* on registered *zakat* institutions. First, it’s more in accordance with the instructions of the Qur’an and Sunnah. Second, it ensures certainty and discipline of *zakat* payers. Third, it builds character, namely paying *zakat* through the registered *zakat* institutions can avoid the nature of *riya*’ and arrogant *muzakki* because between *muzakki* and *mustahik* do not meet directly. Fourth, it maintains the feeling of inferiority of *mustahik* when meeting directly with *muzakki* to receive *zakat*. Fifth, it achieves effectiveness and efficiency in managing
Effect of zakat literacy level on muzakki’s decision to pay zakat...

zakat funds, as well as being on target in utilizing zakat funds in accordance with the priorities of each region. Sixth, proof of payment can be used to reduce taxable income.

In a study conducted by Asfarina, et al., 2019 stated that Indonesia as a Muslim-majority country allows the potency of zakat collection has large prospects. It is proven that in 2017 the potency for zakat collection reached 217 trillion, but the realization of the total collection recorded in BAZNAS and LAZ was only 6.2 trillion. This indicates that only 2.8% of funds were collected. Ascarya and Yumanita (2018), in their study also states that the increase in zakat realization every year is not commensurate with the existing zakat potential.

Like what happened in Situbondo Regency, the zakat funds that were collected at registered zakat institutions in 2019 amounted to Rp. 76.275350. However, this figure is still far from the projected zakat funds that must be collected at the registered zakat institutions receipts of Situbondo Regency. In 2019, Situbondo Regency projects that the zakat funds that must be collected will be Rp. 250.000.000. This condition indicates that in 2019 around 30% of the projected calculation of zakat funds collected at the registered zakat institutions of Situbondo Regency (Fajar, 2020). The collection of zakat funds at the registered zakat institutions of Situbondo Regency from 2018 to 2019 experienced a significant increase, namely from Rp. 29.429.200 to Rp. 79.275.350. However, this increase is not proportional to the existing potential. This phenomenon is also proven in research conducted by BAZNAS (2019) which states that the increase in zakat collection at registered zakat institutions has not been proportional to the existing potential level.

Many factors influence people not to submit their zakat to the registered zakat institutions and choose to submit it directly to mustahik. Among them are the lack of public trust in the registered zakat institutions and the low literacy on zakat. This is evidenced by research conducted by Ascarya and Yumanita (2018) and research from Canggih, et al (2018) which states that this condition where zakat collection in registered zakat institutions is low can occur due to low literacy levels or public knowledge about zakat, both basic knowledge and knowledge of the importance of paying zakat through registered zakat institutions, and low public trust in registered zakat institutions to manage their zakat funds.
The level of literacy on zakat in Indonesia is not entirely evenly distributed due to several limitations, such as information being accessed in hard-to-reach areas. According to research conducted by PUSKAS BAZNAS (2020), the community zakat literacy index score from the basic understanding of zakat and advanced understanding of zakat is 66.78. This score is in the middle category because it is more than 60. Scores for basic understanding of zakat and advanced understanding of zakat still have a large gap. The public only knows the basic understanding of zakat but still not many know the advanced understanding of zakat. Whereas the points contained in the advanced understanding of zakat are no less important, namely the understanding of zakat institutions, understanding of the impact of zakat, understanding of existing zakat programs, understanding of the object of zakat, and understanding of zakat regulation (BAZNAS, 2020).

This study does not only look at the level of zakat literacy factors but also looks at several other factors, namely income, education, and trust in registered zakat institutions. The income variable in this study has a relationship whether the property has reached the nishab and haul, and the income variable has an influence on the amount of zakat that must be paid. The education variable in this study is the awareness that arises from oneself which has been equipped with spiritual education and social norms. In research conducted by Nasution (2017) concluded that education has an influence on the decision of muzakki to pay zakat at registered zakat institutions. Besides, education and public awareness are also required. The registered and trusted zakat institution collect and manage zakat funds effectively. In this study, the trust variable is the willingness of the muzakki to distribute their zakat funds to the registered zakat institutions. Judging from several phenomena that the collection of zakat funds in registered zakat institutions is still not comparable to the existing potential make researchers to take the variable of public trust in registered zakat institutions, to see its effect on the decision of muzakki to pay zakat on registered zakat institutions.
Effect of zakat literacy level on muzakki’s decision to pay zakat...

Literature review

Concept of zakat

According to a special term, zakat comes from the Arabic language, namely "zakaa" which means to increase or develop, while according to the Shari’a term, zakat is an obligation ordered by Allah to issue certain assets to certain parties (Bank Indonesia, 2016). Zakat mal or property is zakat that is imposed on certain assets after fulfilling certain requirements, namely, among other things, the property has reached the haul and has reached the nishab. The types of assets that must be paid for zakat include gold and silver in the form of jewelry, commodities, plants and fruits, income from trade and business, professional zakat, zakat on livestock, and anything taken from under the earth.

Decision theory

Decisions are the result of problem solving which in the process is carried out based on logic and consideration in determining the best alternative choices and approaching the goals that have been made (Soenhadji, 2013). This theory is also supported by preference theory. Consumer preference for something is formed from the perception of the product (Munandar, et al, 2012). The theory of preference in the Islamic perspective is also studied where an individual or consumer in using wealth or shopping with the principle of prudence. This preference theory can also be used by muzakki to choose a place to distribute their zakat funds. There are generally two preferences for the distribution of zakat. First, the community distributes their zakat to mustahik directly without intermediaries or informally. Second, the community distributes their zakat through an official zakat management organization as an intermediary or formal.

Concept of zakat literacy

Literacy is usually related to knowledge and this shows that knowledge is one of the elements that lead to a person's behavior (Antara, et al, 2016). A person's literacy level has a linear effect on changes in a person's life behavior. It can be said that the level of one's literacy level will affect one's socio-economic life. To find out the extent of public literacy about zakat, research conducted by BAZNAS describes that zakat literacy is divided into two, namely basic knowledge about zakat and advanced knowledge about zakat and has determined several variables used to determine the level of community zakat literacy.
H1: Zakat literacy positively affect decision of muzakki to pay zakat at the registered zakat institutions.

**Income**

Income is a reward for services or wages given to workers for individual participation in producing products or services (Yuningsih, et al, 2015). One's income will affect one's intention and decision to pay zakat because income has a relationship whether the property has reached the nishab or not and income also has an influence on the amount of zakat that will be issued by each individual. The greater income of the community, the higher the community considers the size of the income they receive as a reference for paying zakat on or not at the registered zakat institutions.

H2: Income positively affect decision of muzakki to pay zakat at the registered zakat institutions.

**Education**

Education leads a person to know the potency in him and know what to do to get happiness in the world and the hereafter. The knowledge possessed by a person will affect a person's behavior, for example in making decisions. The chosen decision will take everything into account. Therefore, the higher the level of one's education, the higher the level of one's knowledge.

H3: Education positively affect decision of muzakki to pay zakat at the registered zakat institutions.

**Trust**

Trust in registered zakat institutions in this study is the desire of muzakki to rely on and choose zakat institutions to manage their zakat funds (Satrio and Siswantoro, 2016). If the public's sense of trust is high in the registered zakat institutions, the zakat funds collected will also be more and optimal in terms of utilization. In measuring the level of public trust in the registered zakat institutions, this study uses the level of transparency, the level of accountability and the ability of amil.

H4: Trust positively affect decision of muzakki to pay zakat at registered zakat institutions.
Methodology

The type of approach used in this research is a quantitative approach. According to Sugiyono (2017) a quantitative approach can be interpreted as a method based on the philosophy of positivism, used to examine certain populations or samples, data collection using research instruments, quantitative or statistical data analysis with the aim of testing predetermined hypotheses.

The location of this research is in Situbondo Regency. The location selection was based on the researcher's consideration that there is still a very large gap between the potential of zakat and the realization of zakat fund collection in Situbondo Regency. This research was conducted in January 2021.

The population in this study was all people belonging to muzakki in Situbondo Regency. The muzakki whose wealth has reached the nishab and haul. Determination of the number of samples in this study uses the theory of Roscoe (1975) in which one of the points states that the number of sample members is at least 10 times the number of variables studied. The number of variables in this study is 5, so the minimum number of samples is $10 \times 5 = 50$. Therefore, the sampling of this research is 73 respondents so that it has exceeded the minimum limit specified. The sampling technique in this study uses a non-probability sampling technique by means of convenience sampling. The sampling technique in this way is based on convenience, namely the sample can be selected because it is in the right situation, time, and place (Priyono, 2008).

The type of data in this study uses primary data and secondary data such as journals, articles, literature, and the official website of BAZNAS. In this study, the primary data intended is a questionnaire. Meanwhile, secondary data is as supporting data.

In this study, the instruments used are the Likert scale and the Guttman scale. The Likert scale is used to measure a person's attitudes, opinions, and perceptions about social phenomena. The Likert scale in this study is used to answer the trust variable in the registered zakat institutions. The Likert scale model in this study is presented in Table 1.

Meanwhile, the Guttman scale is the type of scale used for clear (firm) or consistent answers. For example, yes - no, sure - not sure, never - never, true - false, can - cannot, or with a checklist, in this case,
Table 1. Likert scale model

<table>
<thead>
<tr>
<th>Symbol</th>
<th>Meaning</th>
<th>Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>SS</td>
<td>If the respondent strongly agrees with the statement</td>
<td>4</td>
</tr>
<tr>
<td>S</td>
<td>If the respondent agrees with the existing statement</td>
<td>3</td>
</tr>
<tr>
<td>TS</td>
<td>If the respondent does not agree with the existing statement</td>
<td>2</td>
</tr>
<tr>
<td>STS</td>
<td>If the respondent strongly disagrees with the statement</td>
<td>1</td>
</tr>
</tbody>
</table>

Source: Sugiyono, 2016

if the answer is correct, the point is 1 and if the answer is wrong, then the point is 0 (Sugiyono, 2016). The Guttman scale in this study is used to measure the level of zakat literacy variables. Because the questionnaire model for the level of zakat literacy is in the form of multiple choice questions, it is easier to determine the score and results of zakat literacy.

Data analysis method

In this study, researchers use the IBM SPSS Statistics 25 data processing program. Below is the data processing carried out, as follows:

1. Validity and Reliability Test

The validity test is an instrument test that emphasizes the accuracy of measurement (Silalahi, 2012). A study is said to have high validity if the test is carried out in accordance with its measurement function or the research provides measurement results that are in accordance with the research objectives and objectives. One of the methods used in the validity test such as correlation is the Pearson Product Moment Correlation. If \( r_{\text{count}} > r_{\text{table}} \), the question item has a valid category.

On the other hand, if \( r_{\text{count}} < r_{\text{table}} \), the question item is categorized as invalid. Furthermore, the reliability test is a test used to determine the consistency of a measuring instrument that usually uses a questionnaire. That is, whether the measuring instrument used will get a measurement that remains consistent if the measurement is repeated. In this study, to see whether the data is reliable enough or not, look at the Cronbach's Alpha value. If the value of Cronbach's Alpha 0.6 then the results of a questionnaire are reliable (consistent). If the value of Cronbach's Alpha <0.6 then the results of a questionnaire are not reliable (inconsistent). Then if Cronbach's Alpha > 0.8 then the results of a questionnaire are declared very reliable (very consistent).
2. Multicollinearity Test

The regression model is said to be good if the regression model whose variables do not have a high correlation or multicollinearity does not occur. Knowing the existence of multicollinearity can be done by looking at the Pearson correlation value. If the correlation value is greater than 0.8, it can be concluded that there is a multicollinearity problem and vice versa if the correlation between variables is less than 0.8, it can be ascertained that there is no multicollinearity problem.

3. Logistics Regression Analysis

Logistic regression is a statistical technique where the dependent variable is a categorical variable and the independent variable is metric or nonmetric.

\[
\ln \frac{\rho}{1-\rho} = \alpha_0 + \beta_1X_1(\text{ILZ}) + \beta_2X_2(\text{PENDP}) + \beta_3X_3(\text{PENDK}) + \beta_4X_4(\text{KPC}) + \varepsilon
\]

Information:

- \(\ln\) : Natural log
- \(\frac{\rho}{1-\rho}\) : Opportunity for the decision to pay zakat at the registered zakat institutions
- \(\alpha\) : Constant
- \(\beta_1, \beta_2, \beta_3, \beta_4\) : Coefficient
- \(\text{ILZ}\) : Zakat literacy index
- \(\text{PENDP}\) : Income
- \(\text{PENDK}\) : Education
- \(\text{KPC}\) : Trust

**Simple weighted index (SWI) method**

This method is used to determine the value of the Muzakki Zakat Literacy Index in Situbondo Regency. In this method, each indicator is given the same weight value. The formula for the Simple Weighted Index (SWI) method is as follows:

\[
\text{ILZ} = \left( \frac{\sum \text{Score}_{ibsc} \times \text{Smp bsc} W_i \times 100}{\sum \text{Score}_{ibsc}} + \frac{\sum \text{Score}_{iadv} \times \text{Smp Adv} W_i \times 100}{\sum \text{Score}_{iadv}} \right) \times W_{ibsc} + \frac{\sum \text{Score}_{ia}}{\sum \text{Score}_{ia}} \times W_{Adv}
\]
Information

**ILZ : Zakat literacy index**

\[ Score_{ibsc} \]: The score obtained on indicator \( i \) in the basic dimension

\[ Smp\ bsc\ W_i \]: The weighting value of indicator \( i \) on the basic knowledge dimension of the Zakat Literacy Index

\[ Score_{iadv} \]: The score obtained on indicator \( i \) in the advanced dimension

\[ Smp\ Adv\ W_i \]: The weighting value of indicator \( i \) on the dimension of advanced knowledge Zakat Literacy Index

\[ W_{viibsc} \]: The weighted value of variable \( i \) in the basic knowledge dimension

\[ W_{viAdv} \]: The weighted value of variable \( i \) in the advanced knowledge dimension

Results and discussion

Validity and reliability test

Based on the validity test, the variables of zakat literacy level and trust in registered zakat institutions have a significance value of \( r \) count of question items greater than \( r \) table so that each variable item is valid. It can be concluded that these items can be used to measure research variables. Then for the reliability test, the variable literacy level of zakat and trust in the registered zakat institutions has a Cronbach's alpha value greater than 0.8. So, it can be concluded that the variables of literacy level of zakat and trust in this study are reliable. This shows that each statement item used will get an answer that is relatively the same as the previous answer or is consistent.

Multicollinearity test

The results of the multicollinearity test in this study are all correlation values among independent variables below 0.8. So, it can be concluded that there is no multicollinearity problem in the regression model so that this model can be used in research.

Goodness of fit test

The test results using Hosmer and Lemeshow's Goodness of Fit Test are shown Table 2. Based on the results in Table 2, the test shows a chi-square value of 5.712 with a significance of 0.679. Based on these
Effect of zakat literacy level on muzakki’s decision to pay zakat...

Table 2. Hosmer and Lemeshow’s Goodness of Fit Test and comparison between initial -2LL and Late -2LL

<table>
<thead>
<tr>
<th>Step</th>
<th>Chi-square</th>
<th>df</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>5,712</td>
<td>8</td>
<td>.679</td>
</tr>
</tbody>
</table>

Hosmer and Lemeshow Test

<table>
<thead>
<tr>
<th>-2LL</th>
<th>Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>Initial block (0)</td>
<td>99,536</td>
</tr>
<tr>
<td>Late block (1)</td>
<td>49,374</td>
</tr>
</tbody>
</table>

Overall model fit

The following is a test of the entire model by showing the results of the comparison of the initial -2LL value with the final -2LL value (Table 2). The initial -2LL value was 99.536 then, after entering four independent variables, the -2LL value decreased to 49.374. The decrease in the value of -2LL indicates that the regression model is good and indicates that the hypothesized model fits the data. This difference or decrease in value can be interpreted that by increasing the independent variables in the model, it will show a better regression model due to an improvement in model fit.

Goodness of fit test (R²)

The coefficient of determination aims to see how much the independent variable explains the dependent variable by looking at the value of Nagelkerke R Square (Table 3). The results of the logistic regression test obtained a Nagelkerke R Square value of 0.668 which means the variability of muzakki’s decision to pay zakat on registered zakat institutions which can be explained by independent variables, namely zakat literacy index, income, education, and trust in registered zakat institutions of 66.8%, while the remaining 33.2% is explained by other variables outside this study or term error. This result is reinforced by the high accuracy of the model prediction, by looking at the classification table value of 80.8 (Table 4).

Table 3. Nagelkerke R square

<table>
<thead>
<tr>
<th>Step</th>
<th>-2 Log likelihood</th>
<th>Cox &amp; Snell R Square</th>
<th>Nagelkerke R Square</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>49,374*</td>
<td>.497</td>
<td>.668</td>
</tr>
</tbody>
</table>
Table 4. Results classification table

<table>
<thead>
<tr>
<th>Observed</th>
<th>Predicted</th>
<th>Percentage Correct</th>
</tr>
</thead>
<tbody>
<tr>
<td>Y1_Muzakki’s decision to pay zakat to the registered zakat institutions</td>
<td>Y1</td>
<td>0 (No)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>1 (Yes)</td>
</tr>
<tr>
<td>Overall Percentage</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Simultaneous significance test**

The results of this test by comparing the Chi-square value with an alpha value of 5% (0.05), if the Chi-square significant value is less than 0.05 or 5%, it can be said that the independent variable can simultaneously predict the dependent variable. In Table 5, the chi-square probability value is 0.000 where this value is less than 0.05. So, it can be said that this calculation shows that the independent variables of zakat literacy index, income, education, and trust in registered zakat institutions have a significant simultaneous effect on muzakki’s decision to pay zakat at registered zakat institutions or it can be said that the hypothesis proposed in this study is accepted.

**Partial significance test**

This partial significance test was carried out by comparing the calculated Wald significance value for each independent variable with the significance level used. Table 6 shows the results of the logistic regression coefficient test.

**Simple weighted index (SWI)**

The zakat literacy index looks at how well the muzakki in Situbondo Regency understand the basis of zakat and its continuation. With the range of zakat literacy index values, it can be seen that the literacy level of muzakki is in the low, medium, or high categories. The following formula is used to calculate the Zakat Literacy Index.

$$ILZ = (\bar{X} \cdot \sum (Score_{ibsc} \times Smp_{bsc} \cdot W_{i} \times 100)) \times W_{ivibsc} + (\bar{X} \cdot \sum (Score_{iadv} \times Smp_{Adv} \cdot W_{i} \times 100)) \times W_{ivadv}$$

Table 5. Omnibus test of model coefficients

<table>
<thead>
<tr>
<th>Step 1</th>
<th>Step</th>
<th>Chi-square</th>
<th>df</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Block</td>
<td>50,161</td>
<td>4</td>
<td>.000</td>
</tr>
<tr>
<td></td>
<td>Model</td>
<td>50,161</td>
<td>4</td>
<td>.000</td>
</tr>
</tbody>
</table>

Source: Primary data, processed, 2021
Effect of zakat literacy level on muzakki’s decision to pay zakat...

Table 6. Logistics Regression Coefficient Test Results

| Source: Primary data, processed, 2021 |

<table>
<thead>
<tr>
<th>Variable</th>
<th>B</th>
<th>S.E.</th>
<th>Wald</th>
<th>Df</th>
<th>Sig.</th>
<th>Exp(B)</th>
</tr>
</thead>
<tbody>
<tr>
<td>X1_ILZ</td>
<td>,076</td>
<td>,029</td>
<td>6,790</td>
<td>1</td>
<td>,009</td>
<td>1,079</td>
</tr>
<tr>
<td>X2_PEND</td>
<td>,000</td>
<td>,000</td>
<td>,664</td>
<td>1</td>
<td>,415</td>
<td>1,000</td>
</tr>
<tr>
<td>X3_PENDK</td>
<td>,296</td>
<td>,146</td>
<td>4,102</td>
<td>1</td>
<td>,043</td>
<td>1,345</td>
</tr>
<tr>
<td>X4_KPC</td>
<td>3,554</td>
<td>1,186</td>
<td>8,975</td>
<td>1</td>
<td>,003</td>
<td>34,949</td>
</tr>
<tr>
<td>Constant</td>
<td>-21,466</td>
<td>5,216</td>
<td>16,938</td>
<td>1</td>
<td>,000</td>
<td>,000</td>
</tr>
</tbody>
</table>

Table 7 presents the results of the calculation of the zakat muzakki literacy index in Situbondo Regency. In this study, the calculations that have been carried out by the researcher resulted in the literacy index value of zakat muzakki in Situbondo Regency for the basic dimension of zakat knowledge of 91.5 where this value is included in the high category because it is more than 80. Then, the dimension of advanced knowledge about zakat obtained an index value zakat literacy is 70.93, where this value is included in the middle category because it is in the range >60 – 80.

Based on the data processing of the zakat muzakki literacy index score in Situbondo Regency, a value of 84.31 was obtained. This value is obtained by calculating the Zakat Literacy Index at the dimensional level by multiplying the total zakat literacy index in each dimension by each dimension weight, then the results of the

Table 8. Dimensional weighting results and the total zakat literacy index at the dimensional level in Situbondo Regency

<table>
<thead>
<tr>
<th>Dimension</th>
<th>Variable</th>
<th>Average number of indicators</th>
<th>Zakat literacy index at the variable level</th>
<th>Total zakat literacy index for each dimension</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic Dimension</td>
<td>Variable 1</td>
<td>95,89</td>
<td>22,05</td>
<td>91,5</td>
</tr>
<tr>
<td></td>
<td>Variable 2</td>
<td>96,23</td>
<td>19,24</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Variable 3</td>
<td>87,67</td>
<td>15,78</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Variable 4</td>
<td>91,78</td>
<td>21,11</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Variable 5</td>
<td>73,97</td>
<td>13,32</td>
<td></td>
</tr>
<tr>
<td>Advanced Dimension</td>
<td>Variable 1</td>
<td>71,23</td>
<td>16,38</td>
<td>70,93</td>
</tr>
<tr>
<td></td>
<td>Variable 2</td>
<td>51,14</td>
<td>10,74</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Variable 3</td>
<td>89,86</td>
<td>21,57</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Variable 4</td>
<td>79,45</td>
<td>12,71</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Variable 5</td>
<td>59,59</td>
<td>9,53</td>
<td></td>
</tr>
</tbody>
</table>

Source: Primary data, processed, 2021
Table 9. Results of the muzakki zakat literacy index in Situbondo Regency

<table>
<thead>
<tr>
<th>Dimension</th>
<th>Total zakat literacy index for each dimension</th>
<th>Zakat literacy index at the Dimensional Level</th>
<th>Total zakat literacy index</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic Dimension</td>
<td>91.5</td>
<td>59.47</td>
<td>84.31</td>
</tr>
<tr>
<td>Advanced Dimension</td>
<td>70.93</td>
<td>24.82</td>
<td></td>
</tr>
</tbody>
</table>

Source: Primary data, processed, 2021

multiplication is in total, and to produce the result of the zakat muzakki literacy index value in Situbondo Regency. The final value of the Zakat Literacy Index is 84.31 where the results are included in the middle or moderate category.

Zakat literacy index results

The results of the measurement of the zakat literacy index not only can be an initial reference for zakat stakeholders in determining which areas will be the targets of efficient and effective zakat education programs but also can be a reference for the government and zakat authorities in determining appropriate regulations to increase public understanding or literacy about zakat. The results of the calculation of the Zakat Literacy Index are input for zakat stakeholders to make appropriate policies which later these policies can support zakat collection programs carried out by institutions so that the collected zakat funds reach the optimal point or in accordance with the zakat targets that should be collected.

The results of the calculation of the Zakat Literacy Index can be seen that the Muzakki Zakat Literacy Index score in Situbondo Regency is 84.30, the score is in the high category. The score for zakat knowledge in general with zakat knowledge continues to experience inequality where the score on the basic dimension is 91.5 while the score on advanced knowledge is only 70.93. Although the two scores are included in the high and medium categories, there is a very high disparity between the dimensions of basic knowledge of zakat and advanced knowledge of zakat.

In Situbondo Regency, there is still a score gap between the dimensions of basic zakat knowledge and the advanced zakat knowledge dimensions. This is due to the lack of socialization carried out by zakat institutions regarding advanced knowledge of zakat. In fact, the dimension of advanced knowledge of zakat is no less important than the dimension of basic knowledge of zakat that must be known. In the dimension of advanced knowledge of zakat, there are several important points that must be known such as
various zakat institutions, zakat regulations, the effects of zakat, and zakat payment tools such as digital payments which are felt to make it easier to pay zakat in this modern era.

**Effect of zakat literacy level on muzakki’s decision to pay zakat on registered zakat institutions**

The level of zakat literacy has a positive and significant effect on the decision of muzakki to pay zakat at the registered zakat institutions in Situbondo Regency. The regression results show a significance level (p-value) of 0.009 and a positive coefficient of 0.076. This shows that the higher the literacy level of muzakki’s zakat, the better the understanding and knowledge of zakat, so that the chances of muzakki paying their zakat to the registered zakat institutions will also be higher.

The level of zakat literacy has a significant effect on the decision of muzakki to pay zakat at the registered zakat institutions according to the theory proposed by Crow and Crow (1989) which states that a person's interest is influenced by three factors, one of which is the encouragement factor of the individual. The motivating factor in this case is the knowledge of zakat. The high level of literacy of muzakki zakat makes the muzakki aware of his obligations as a Muslim to carry out Allah’s commands, one of which is tithing if the assets owned have reached the haul and nishab. Understanding of zakat on a basic and advanced basis is an internal factor of muzakki that will affect the attitude and motivation of muzakki to pay zakat (Nurkholis and Jayanto, 2020). The results of this study contradict the research conducted by Intan Suri M (2020). This study shows that zakat literacy has no effect on people's interest in paying zakat at BAZNAS.

**Effect of income on muzakki’s decision to pay zakat on registered zakat institutions**

Income has a positive and insignificant effect on the decision of muzakki to pay zakat on registered zakat institutions. This shows that the size of the income does not affect the decision of muzakki to pay zakat to the official OPZ. The results of this study contradict the research of Nugroho and Nurkhin (2013). The study states that the higher the income, the higher the public's interest in paying professional zakat through BAZNAS.

According to Mus'ab (2011) people do not pay zakat to amil zakat institutions because people still consider zakat as a double
obligation in addition to income tax so that it is difficult for them to bear the proportion of zakat. Therefore, some people prefer to hand over their zakat funds directly because the benefits obtained, namely the tax deduction itself is considered insignificant. For respondents, they think that the most important thing is to pay zakat and have performed their religious obligations as Muslims. They do not think about where the zakat funds should be distributed. To distribute their zakat funds, most respondents directly give them to mustahik who are around them on the grounds that they already know the condition of the mustahik.

**Effect of education on muzakki’s decision to pay zakat on registered zakat institutions**

Education has a positive and significant effect on the decision of muzakki to pay zakat on registered zakat institutions. This is proved by the result of a significance value (p-value) of 0.043 where the result of this significance value is less than 0.05 (5%) and the coefficient value is 0.296. That is, the higher the level of education, the greater the opportunity for muzakki to pay their zakat to the registered zakat institutions.

The results of this study are in accordance with research conducted by Nasution (2017) which states that a person’s education level affects people's interest in paying zakat on BAZNAS. Education can lead a person to find out which things are good for himself and his environment and which are not, which things are beneficial for him and not. The higher a person's education level, the wider the person's mindset to think logically. That way, they will more easily accept the information submitted by the registered zakat institutions. In this study, it is stated that the higher the education level of the muzakki, the higher the chance of the muzakki to distribute zakat funds to registered zakat institutions.

**Effect of trust on muzakki’s decision to pay zakat on registered zakat institutions**

Trust has a positive and significant effect on the decision of muzakki to distribute their zakat to registered zakat institutions. The regression results show a significance value (p-value) of 0.003 where the number is smaller than 5% or 0.05. This means that Ho is rejected and H1 is accepted. The regression results also show a positive coefficient value of 3.554. This shows that the higher the value of muzakki’s trust in the registered zakat institutions, the
greater the chance of the muzakki paying zakat to the registered zaka
t institutions.

The results of this study are in line with the results of research conducted by Pertiwi (2020). The results in this study indicate that the trust variable has a significant effect. The variable of trust in the registered zakat institutions is very crucial which will later influence the muzakki's decision to distribute their zakat. The existence of accountability, transparency, and the ability of amil that can be known by the public directly will make people aware to channel their zakat funds to official zakat management organizations. Complete information about official zakat management organizations will increasingly affect the awareness they get so that from this knowledge it will shape people's attitudes and behaviour (Ridlwan and Sukmana, 2017).

**Conclusion**

This study discusses the effect of zakat literacy level, income, education, and trust on muzakki's decision to pay zakat at the registered zakat institutions in Situbondo Regency. The level of zakat literacy uses the Zakat Literacy Index with the Simple Weighted Index method. The Muzakki Zakat Literacy Index in Situbondo Regency is high with a score of 84.30. In the Zakat Literacy Index, the highest literacy level of muzakki in Situbondo Regency is the basic zakat knowledge dimension but is still weak in the advanced zakat knowledge dimension.

Based on the results of the logistic regression, it shows that the level of zakat literacy, education and trust has a positive and significant effect on the decision of muzakki to pay their zakat at the registered zakat institutions in Situbondo Regency. Meanwhile, income has a positive but not significant effect on the decision of muzakki to pay their zakat to the registered zakat institutions in Situbondo Regency.

**References**


Atiqa Syaksena & Marlina Ekawaty


Effect of zakat literacy level on muzakki’s decision to pay zakat...


