



### THE INFLUENCE OF ZAKAT LITERACY AND TRUST ON DECISIONS AND AWARENESS OF PAYING ZAKAT THROUGH AMIL ZAKAT INSTITUTIONS USING THE SEM-PLS METHOD

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**Abstract:** This research aims to determine the influence of Zakat literacy and trust in its influence on decisions and awareness in paying zakat through zakat amil institutions. The type of research is quantitative. The data collection uses survey methods, and data analysis is based on primary data obtained from the questionnaires distributed regarding the influence of Zakat literacy and trust on people's decisions in paying zakat through zakat amil institutions mediated by awareness and techniques. The sampling uses purposive sampling. The sample in this study consisted of 141 district residents of Sukoharjo who have made or are currently paying zakat through amil zakat institutions and must be at least 25 years old. The data analysis technique uses SEM PLS analysis and is analyzed using SmartPLS software, and descriptive analysis is carried out on the test result data. The results of hypothesis testing show that zakat literacy significantly affects decisions with a p-value of 0.034, trust significantly affects decisions with a p-value of 0.011, and awareness significantly affects decisions with a p-value of 0.035. Then, zakat literacy obtained a p-value of 0.000, and a p-value of trust obtained 0.000, where these two variables significantly influence awareness. Zakat literacy and trust do not significantly influence the decision to pay zakat through awareness, with a p-value for zakat literacy of 0.064 and 0.080 for trust.

**Keywords:** Zakat literacy, Trust, Awareness, and decisions

#### A. Introduction

Indonesia adopts Partial Typology in regulating zakat. It indicates that the government does not require Muslims to pay zakat, although there are regulations related to zakat. In other words, the collection of zakat, one of the pillars of Islam and an obligation for those who are able, can only be done if there is awareness and willingness from the muzaki (Baznas, 2021). The low collection of zakat in Indonesia is partly due to the low level of literacy among the public regarding professional zakat management. It is supported by a study conducted by Puskas BAZNAS in 2020, which showed that there are still people who do not understand and comprehend the importance of making zakat payments to official institutions where there is a circulation of zakat funds amounting to more than 30 trillion Indonesian rupiahs outside of zakat institutions (Baznas, 2021). The



success of collecting zakat funds that are professionally managed can increase people's expectations and quality of life (Rizki, 2021).

Based on the statement delivered by Vice President Ma'ruf Amin during a gathering with the leaders and executives of BAZNAS (National Board of Zakat) in Central Java on November 21, 2022, it was mentioned that the potential zakat collected at the moment is still very low, only reaching 10 percent. So, the realization of zakat is only 10 percent, which means there is still a 90 percent shortfall from the total potential zakat available. The obstacle faced is the ineffective management and distribution of zakat funds (Darlin Rizki, 2019). One of the obstacles is the lack of literacy or understanding of zakat, infaq, and sedekah among the public. Therefore, BAZNAS needs to work harder to address this issue (Natalia, 2022).

In the National Survey conducted by BAZNAS (National Board of Zakat) and Muzakki (those who pay zakat) to assist BAZNAS in evaluating the services and challenges faced by BAZNAS in provinces and cities, one of the National Survey conducted by BAZNAS revealed that the main obstacle in obtaining muzakki (those who pay zakat) in Java, Kalimantan, Sumatra, and Sulawesi is that many muzakki still prefer to directly pay zakat to the mustahik (those eligible to receive zakat). Meanwhile, the main obstacle in the Nusa Tenggara Islands and Eastern Indonesia is relatively low zakat literacy (Baznas, 2021).

With several explanations above, we can see that the collection of zakat funds in Indonesia is still less than what is targeted, so there is a need to increase zakat literacy. Increasing zakat literacy in society will grow trust, and people will consciously decide to pay zakat to zakat amil institutions in their respective regions.

Zakat literacy, according to Bukhori (2009), namely public knowledge about zakat, the purpose and benefits of zakat, and the impact that will be obtained from paying zakat, which will give birth to a culture of giving zakat to the community as an obligation that must be fulfilled. Zakat literacy refers to knowledge and understanding of zakat as one of the important pillars of Islam and ways to calculate and manage it correctly. The need to increase zakat literacy in the community can raise awareness so that they can decide to pay zakat to zakat amil institutions.

Awareness is a perception and thought that an individual is vaguely aware of until it finally becomes focused attention. A person's aims and objectives are influenced by his awareness of the moral laws that govern nature and humanity. Awareness is a state of being sensitive or aware of a topic or subject (Nasution, 2017). Community awareness can also be concluded as a condition where someone understands and knows what they have and do to improve a better life in society.

Trust is the willingness of each individual to rely on others where we have confidence in that person. In other words, trust is our belief in a particular product or attribute, and this belief arises from perceptions from learning and experience. Trust is a multidimensional concept that includes various dimensions, such as economic, social, and behavioral (Driks, 2001). With good zakat literacy in the community, they can decide to trust zakat amil institutions, and with awareness, they will decide to pay zakat to zakat amil institutions.

Research conducted by Arifin et al., the analysis and hypothesis testing results show that zakat literacy positively affects the decision to pay agricultural zakat (Arifin et al., 2022). Based on the data analyzed, both t and F showed that knowledge about zakat and trust in BAZNAS significantly affect the muzakki interest in paying zakat simultaneously and partially (Hamzah & Kurniawan, 2020). Meanwhile, research conducted by Aisyah

and Sutejo stated that the knowledge variable did not significantly affect the decision to pay Zakat (Aisyah & Sutejo, 2020). Then, research that states that trust does not significantly affect interest in paying zakat can be found in research conducted by (Safitri & Suryaningsih, 2022).

With the findings of this research, strategies are needed to increase public awareness of zakat collection through existing zakat management institutions. Zakat management organizations can employ strategies such as raising awareness, providing education, and conducting zakat advocacy initiatives. These efforts aim to cultivate a favorable perception of zakat and enhance its visibility, ultimately motivating individuals to choose Zakat Management Organizations as their preferred avenue for zakat contributions.

This research aims to analyze whether there is an influence of zakat literacy on awareness, analyze whether there is an influence of trust on awareness, examine the potential impact of awareness on the decision-making process, assess whether zakat literacy influences decision-making, examine whether trust influences decision-making, and investigates whether awareness acts as an intermediary in shaping the impact of zakat literacy and public trust—determination of paying zakat through the Zakat Management Institution.

## **B. Method**

The design of this research is explanatory research, which, according to Sugiyono (2018), is research that explains the causal relationship (cause-effect) between the influencing variables (Ayun & Suryoko, 2020).

Because the sample in this study is uncertain, sampling used the Cochran formula to draw research samples (Osman, 2002). Using the Cochran formula, calculate the standard value from the normal distribution table Z with a deviation of 5%, with a value of 1.96. The probability of being correct and the probability of being incorrect is 50% (0.5), then divided by the sample error rate of 10% (0.1), from the confidence level is 90%, so the results obtained are 96.4 which is then rounded to 100, and this is the minimum number for sampling in this study. The number of collected respondents in this research was 141. The data collection method used in this study is a survey method. Data analysis is based on primary data from questionnaires distributed regarding the influence of zakat literacy and trust on decision-making, mediated by awareness. The unit of analysis in this study is the individual. Data is collected by distributing questionnaires to conveniently accessible respondents (convenience sampling).

The data analysis tool used by the author is Partial Least Square (PLS) using SmartPLS 3 software. PLS-SEM is a second-generation statistical method that is in great demand; the reason researchers use data analysis with PLS-SEM is because PLS (Partial Least Square) can be used to analyze theories that are still said to be weak, then PLS (Partial Least Square) can be used for predictions, in the PLS approach it is assumed that all variance measured is useable to explain. PLS does not require normally distributed data and has recently become the key method used in research (Hair et al., 2014).

### C. Results and Discussion

#### Outer Model Testing

#### Convergent Validity

**Table 1.** Output Result of Outer Loading

	Trust	Decision	Awareness	Zakat Literacy
<b>Awareness 1</b>			0.828	
<b>Awareness 2</b>			0.775	
<b>Awareness 3</b>			0.819	
<b>Awareness 4</b>			0.750	
<b>Awareness 5</b>			0.856	
<b>Awareness 6</b>			0.756	
<b>Literacy 1.2</b>				0.846
<b>Literacy 1.3</b>				0.839
<b>Literacy 1.4</b>				<b>0.676</b>
<b>Literacy 1.5</b>				0.860
<b>Literacy 1.6</b>				0.836
<b>Literacy 1.7</b>				0.803
<b>Literacy 1.8</b>				0.802
<b>Trust 2.1</b>	<b>0.692</b>			
<b>Trust 2.2</b>	0.769			
<b>Trust 2.3</b>	0.701			
<b>Trust 2.4</b>	0.743			
<b>Trust 2.5</b>	0.757			
<b>Trust 2.6</b>	<b>0.683</b>			
<b>Trust 2.7</b>	0.768			
<b>Decision 1</b>		0.757		
<b>Decision 2</b>		0.854		
<b>Decision 3</b>		0.847		
<b>Decision 4</b>		0.712		
<b>Decision 5</b>		0.856		
<b>Decision 6</b>		0.816		
<b>Decision 7</b>		0.789		
<b>Decision 8</b>		0.803		
<b>Literacy 1.1</b>				0.831

Source: 2023 Questionnaire Data

The processing results using SmartPLS can be seen in the table. The score for each construct indicator has met the required reliability indicators, namely higher than 0.7. It remains valid if the outer loading value is between 0.40 and 0.70 but meets the specified Average Variance Extracted (AVE) value (Hair et al., 2014). This way, indicators adequately describe each construct or variable to be measured.

## Average Variance Extracted (AVE)

**Table 2.** Validity Testing Results

Average Variance Extracted (AVE)	
<b>Trust</b>	0.535
<b>Decision</b>	0.649
<b>Awareness</b>	0.637
<b>Zakat Literacy</b>	0.662

Source: 2023 Questionnaire Data

The information provided in the table reveals that all the research variable indicators possess an Average Variance Extracted (AVE) value exceeding 0.50. This data demonstrates the absence of indicators with an AVE value lower than 0.50. As a result, it can be inferred that each variable demonstrates strong convergent validity. It implies that all the indicators are appropriate and reliable for inclusion in the research, making them viable for further examination.

## Discriminant Validity

**Table 3.** Cross Factor Loading

	<b>Trust</b>	<b>Decision</b>	<b>Awareness</b>	<b>Zakat Literacy</b>
<b>Awareness 1</b>	0.298	0.222	<b>0.828</b>	0.408
<b>Awareness 2</b>	0.240	0.360	<b>0.775</b>	0.333
<b>Awareness 3</b>	0.368	0.289	<b>0.819</b>	0.307
<b>Awareness 4</b>	0.332	0.275	<b>0.750</b>	0.246
<b>Awareness 5</b>	0.394	0.321	<b>0.856</b>	0.287
<b>Awareness 6</b>	0.298	0.335	<b>0.756</b>	0.297
<b>Literacy 1.2</b>	0.319	0.298	0.388	<b>0.846</b>
<b>Literacy 1.3</b>	0.189	0.202	0.381	<b>0.839</b>
<b>Literacy 1.4</b>	0.078	0.076	0.190	<b>0.676</b>
<b>Literacy 1.5</b>	0.240	0.346	0.352	<b>0.860</b>
<b>Literacy 1.6</b>	0.227	0.284	0.359	<b>0.836</b>
<b>Literacy 1.7</b>	0.151	0.366	0.249	<b>0.803</b>
<b>Literacy 1.8</b>	0.060	0.259	0.268	<b>0.802</b>
<b>Trust 2.1</b>	<b>0.692</b>	0.135	0.282	0.027
<b>Trust 2.2</b>	<b>0.769</b>	0.216	0.263	0.085
<b>Trust 2.3</b>	<b>0.701</b>	0.147	0.197	0.055
<b>Trust 2.4</b>	<b>0.743</b>	0.261	0.295	0.175
<b>Trust 2.5</b>	<b>0.757</b>	0.296	0.361	0.169
<b>Trust 2.6</b>	<b>0.683</b>	0.211	0.237	0.206
<b>Trust 2.7</b>	<b>0.768</b>	0.372	0.359	0.340
<b>Decision 1</b>	0.294	<b>0.757</b>	0.279	0.293
<b>Decision 2</b>	0.291	<b>0.854</b>	0.262	0.249
<b>Decision 3</b>	0.349	<b>0.847</b>	0.300	0.239
<b>Decision 4</b>	0.245	<b>0.712</b>	0.186	0.138
<b>Decision 5</b>	0.247	<b>0.856</b>	0.361	0.322
<b>Decision 6</b>	0.217	<b>0.816</b>	0.280	0.194
<b>Decision 7</b>	0.283	<b>0.789</b>	0.362	0.272

	<b>Trust</b>	<b>Decision</b>	<b>Awareness</b>	<b>Zakat Literacy</b>
<b>Decision 8</b>	0.265	<b>0.803</b>	0.347	0.360
<b>Literacy 1.1</b>	0.142	0.216	0.298	<b>0.831</b>

Source: 2023 Questionnaire Data

Based on the table, it can be observed that the loading factor results for all indicators of each construct meet the criteria for discriminant validity, as all loading factor values exceed 0.60, and the cross-loading values for the indicators within a construct are higher than the associations with other constructs. It demonstrates that each questionnaire item in the research variables has a significantly high significance level and exceeds the standard error. Therefore, it can proceed to the following data processing stage.

### Internal Consistency

**Table 4.** Construct Reliability and Validity Values

	<b>Cronbach's Alpha</b>	<b>rho_A</b>	<b>Composite Reliability</b>	<b>Average Variance Extracted (AVE)</b>
<b>Trust</b>	0.857	0.875	0.889	0.535
<b>Decision</b>	0.923	0.929	0.936	0.649
<b>Awareness</b>	0.885	0.887	0.913	0.637
<b>Zakat Literacy</b>	0.927	0.940	0.940	0.662

Source: 2023 Questionnaire Data

According to the data presented in the table, it is evident that both the indicators and variables within the research exhibit favorable characteristics, as their composite reliability scores and Cronbach's Alpha values surpass 0.7. Moreover, all values associated with each variable exceed 0.8. In simpler terms, the outcomes of the reliability assessment suggest that each variable demonstrates an exceptionally strong level of dependability.

### Inner Model Testing

#### Coefficient of Determination (R<sup>2</sup>)

**Table 5.** R Square Value

	<b>R Square</b>	<b>R Square Adjusted</b>
<b>Decision</b>	0.218	0.201
<b>Awareness</b>	0.258	0.247

Source: Data processed 2023

From the information in the table above, it becomes apparent that the R-Square value associated with the Decision variable is 0.218. It signifies that 21.8% of the variance in the Decision variable can be clarified by the presence of Literacy and Trust, leaving the remaining 78.2% to be influenced by other factors. Likewise, the R-Square value for the Awareness variable is calculated to be 0.258. It implies that 25.8% of the variability in awareness is accountable to Literacy and Trust, whereas the remaining 74.2% is attributable to other influencing elements.

### Predictive Relevance (Q<sup>2</sup>)

$$\begin{aligned}
 Q - \text{Square} &= 1 - [(1 - R_1^2) \times (1 - R_2^2)] \\
 &= 1 - [(1 - 0,218) \times (1 - 0,258)] \\
 &= 1 - (0,782 \times 0,742) \\
 &= 1 - 0,58 \\
 Q - \text{Square} &= 0,42
 \end{aligned}$$

Based on the calculations provided earlier, the resulting Q-Square value is 0.42, signifying that the research model can account for 42% of the variation in the research data. The remaining 58%, on the other hand, can be attributed to factors beyond the scope of this research model. As a result, it can be deduced from these findings that the research model does not exhibit a satisfactory level of fit.

### Effect Size (f<sup>2</sup>)

**Table 6.** Effect Size (f<sup>2</sup>) Value

	Trust	Decision	Awareness	Zakat literacy
Trust		0.047	0.140	
Decision				
Awareness		0.044		
Zakat literacy		0.042	0.127	

Source: Data analysis 2023

From the table, it can be observed that the average values of f<sup>2</sup> are below 0.15. It indicates that the exogenous constructs within this model have relatively small influences on the endogenous constructs.

### Hypothesis Analysis

**Table 7.** Path Coefficients Direct Effect Value

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values
Trust -> Decision	0.209	0.218	0.083	2.537	0.011
Trust -> Awareness	0.331	0.336	0.079	4.218	0.000
Awareness -> Decision	0.215	0.207	0.102	2.109	0.035
Literacy -> Decision	0.199	0.202	0.093	2.128	0.034
Literacy -> Awareness	0.316	0.317	0.080	3.942	0.000

Source: Data Analysis 2023

**Table 8.** Path Coefficients Direct Effect Value

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values
Kepercayaan -> Kesadaran -> Keputusan	0.071	0.070	0.040	1.756	0.080

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values
Literasi -> Kesadaran -> Keputusan	0.068	0.065	0.037	1.854	0.064

Source: Data Analysis 2023

### **Zakat literacy affects awareness in paying zakat.**

The analysis reveals a significant correlation between zakat literacy and awareness regarding zakat payment. Consequently, this supports the initial hypothesis proposing that zakat literacy plays a role in influencing decision-making. These findings align with the outcomes of a study conducted by (Finistyasa, 2023), which emphasizes the considerable impact of zakat literacy within the professional context on the awareness of zakat payment among Pasuruan Police members. Furthermore, Nurhalimah's study in 2022 provides additional support to the idea that zakat literacy indeed contributes to the awareness of zakat payment (Praditio, 2021).

### **Trust affects the awareness of paying zakat.**

The results derived from the conducted testing reveal a substantial impact of trust on the awareness of zakat payment. Consequently, the second hypothesis, proposing trust affects the decision to pay zakat, is validated. It can aid in developing more comprehensive theories and models for studying zakat phenomena. The results of this research are consistent with a study conducted by (Aisyah & Sutejo, 2020), which showed that the variable of trust has a significant positive effect on the decision to pay zakat at the Nurul Fikri Zakat Center in the Sampit area. Furthermore (Yusniar, 2020) conducted a study that underscored the influence of trust on community awareness regarding zakat maal payment.

### **Zakat literacy affects the decision to pay zakat.**

The outcomes of the conducted testing reveal a significant correlation between zakat literacy and the determination to pay zakat. Hence, the third hypothesis, which proposes an influence of zakat literacy on the decision, is affirmed. This study's findings align with the discoveries from research conducted by (Arifin et al., 2022), asserting the positive impact of zakat literacy on the decision to pay agricultural zakat. Furthermore, a study by (Oktaviani & Fatah, 2022) affirms a constructive and substantial association between zakat literacy and the decision of muzakki (those who pay zakat) to fulfill their zakat obligations.

### **Trust affects the decision to pay zakat**

The outcomes derived from the conducted testing reveal a noteworthy impact of trust on the determination to pay zakat. Consequently, the fourth hypothesis, which posits the influence of trust on the decision, is validated. This research aligns with the conclusions drawn from a study undertaken by (Elpina & Lubis, 2022), demonstrating a positive and significant relationship between trust and the decision of muzakki to fulfill zakat obligations in BAZNAS Lima Puluh Kota Regency. (Febiana et al., 2022) conducted a study yielding similar findings, indicating a positive and significant connection between trust and the decision to route zakat and donations through Tokopedia. Additionally, (Khairunnisa et al., 2020) conducted research that underscored the significant impact of

trust on the decision of Jabodetabek community members to utilize Tokopedia for zakat and donation channels.

### **The effect of awareness on the decision to pay zakat**

The results of the tests show that awareness significantly influences the decision to pay zakat. Thus, the fifth hypothesis, which states that awareness affects the decision to pay zakat, is accepted. Overall, this research provides strong additional evidence of the influence of awareness on the decision to pay zakat. The implications of these research findings include contributions to scientific understanding, the importance of awareness for zakat payers, and strategies that zakat institutions can employ to enhance awareness and participation in zakat payments. It aligns with research (Alfajriyani, 2022), where the results indicated that the awareness variable positively and significantly impacted the decision to pay zakat at the BAZNAS Sorong Regency.

### **The effect of zakat literacy on the decision to pay zakat through awareness**

In this study, the findings indicate that the influence of zakat literacy on the decision to pay zakat through awareness is not significant. It means that the underlying hypothesis of the research may not have been proven correct. The initial hypothesis may have assumed that zakat literacy would significantly enhance awareness, ultimately affecting the decision to pay zakat. However, the findings suggest that other factors may also play a role.

The results of this study differ from the previously mentioned research. Research by (Berlian & Pertiwi, 2021) found knowledge's positive and significant influence on zakat payment awareness. On the other hand, (Alfajriyani, 2022) found that awareness and zakat literacy positively and significantly impacted the decision to pay zakat. It indicates a difference in results between the earlier research and the recent study, possibly due to variations in context, research methods, or the studied sample population. These findings suggest that factors besides zakat literacy and awareness may also play a role in zakat payment decisions. Other factors influencing Zakat payment decisions may include income, demographics, and service quality. The implications of these findings can also lead to an expanded concept of zakat literacy or the refinement of awareness measurement in the context of zakat.

The results of this research may imply that having a high level of zakat literacy does not always translate to higher awareness or lead to better decisions in paying zakat. This study indicates that increased zakat literacy may not encourage individuals to pay zakat voluntarily. Zakat institutions must recognize that factors such as personal motivation, religious beliefs, and social context can also be crucial in paying zakat.

### **The effect of trust on the decision to pay zakat through awareness**

This study's findings indicate that trust has no significant relationship with the decision to pay zakat through awareness. It means that the initial hypothesis, which might have assumed that the level of awareness would mediate the influence between trust and the decision to pay zakat, has not been proven correct. These results highlight the complexity of the relationship between these variables.

The results of this study differ from previous research. The research conducted by (Yusniar & and Kinsiara, 2020) on the influence of trust on awareness shows that the trust variable has a positive and partial effect on the awareness variable. Furthermore, a study by (Harahap et al., 2018) indicated that awareness positively impacts the decision to pay

zakat. The differences between the current research results and previous research indicate variations in outcomes that may be due to different contextual factors or methodologies.

These differing results can have significant implications for zakat policy and practice. It may be necessary to understand better why the relationship between trust, awareness, and the decision to pay zakat may not be consistent across various contexts or populations. The interpretation of these findings can help guide thinking on enhancing participation in zakat payment. In this case, individuals may make zakat payment decisions based on factors other than awareness alone.

In this case, individuals may make zakat payment decisions based on factors other than mere awareness. For example, factors like trust in zakat institutions, religious beliefs, or other social and moral reasons can play a more dominant role in the decision to pay zakat and other factors, such as building trust in zakat institutions or associating zakat payments with religious or social values, can also come into play.

#### **D. Conclusion**

Upon scrutinizing the impact of Zakat Literacy and Trust on the community's decision to contribute to the zakat collection institution, with awareness as a mediating factor, several key findings emerge as follows: (1) Zakat literacy exerts a significant influence on the community's awareness of zakat payment. (2) Trust significantly affects the community's awareness of zakat payment. (3) Zakat literacy significantly shapes the community's decision to contribute to the zakat collection institution. (4) Trust significantly influences the community's decision to contribute to the zakat collection institution. (5) Awareness significantly impacts the community's decision to contribute to the zakat collection institution. (6) The role of awareness as a mediating factor is not confirmed in the connection between zakat literacy and the community's decision to contribute to the zakat collection institution. (7) Similarly, the mediating effect of awareness is not established in the link between trust and the community's decision to contribute to the zakat collection institution.

The researcher has made maximum efforts during the writing process of this study based on the existing procedural rules. However, there are limitations, including (1) In the distribution of questionnaires, both online and offline methods were employed. The online method hindered the researcher from directly explaining the purpose of the questionnaire in detail, and respondents could not freely ask for and receive detailed answers. The researcher faced limitations regarding time and accommodation distance with the offline method. (2) There is a lack of literacy and references related to the variable of awareness that mediates between literacy and trust in the decision-making process regarding zakat. (3) This study only examines zakat literacy and trust concerning awareness and decision-making. Other factors like religiosity and income can still influence awareness and decision-making. Future researchers are encouraged to conduct in-depth research to understand other factors influencing zakat payment decisions, such as income, religiosity, and service quality. This study only sampled from the community in Sukoharjo Regency. It is suggested that future researchers expand the sample size and diversify the respondents to obtain more varied data.

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