



The Effect of Religiosity, Literacy and Income on Zakah Awareness in Baznas Tangerang City

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ABSTRACT

Islamic teachings recommend zakah as a tangible kind of social protection. It can act as a means of bridging the wealth gap between rich and impoverished Muslims, as well as between muzakki and mustahik. Therefore, there is no monopoly or wealth accumulation in a small number of Muslim groups. The goal of this study was to ascertain how income, literacy, and level of religiosity affected people's awareness of paying zakah in BAZNAS Tangerang City. This kind of study employs a quantitative methodology and a survey method with 100 participants. The traditional assumption test, which comprises the normality test, multicollinearity test, heteroscedasticity test, autocorrelation test, coefficient of determination test, F test, and t test, is used in the data analysis process. Considering the test the Coefficient of Determination's (R²) findings. As can be observed, the adjusted R square value is 67.2%. This indicates that the dependent variable's variance can be described by the independent variable in 32.8% of cases, whereas 15.5% of the variance may be explained by other factors. Additionally, the F test results show that income, literacy, and religiosity all have a substantial beneficial impact on zakah awareness, with a level of significance less than 5%. While religiosity has a strong favorable impact on zakah awareness, the t test only partially supports this. Zakah awareness is significantly influenced positively by literacy and positively by income

INTRODUCTION

Zakah is a form of worship that represents how people submit to Allah SWT. The two dimensions of zakah worship are the horizontal dimension (*hablumminannas*) and the vertical dimension (*hablumminannas*). Zakah is a required act of worship for those whose wealth has reached *nisab*. They are required to distribute a specific amount of their fortune to deserving individuals and organizations. Islamic teachings recommend zakah as one of the concrete measures of social protection. Through productive sectors run by recipients, zakah serves as a driving force for the people's economy as it develops. Zakah so plays a significant role in Muslims' daily lives. Additionally, zakah can be a tool for reducing income disparities and a build a bridge between *mustahik* and *muzakki*, or wealthy and poor Muslims. in order to prevent monopolies and the amassing of riches within a select few Muslim groups. Zakah is not just an expression of human obligations and a way for Muslims to show their devotion to Allah SWT, but it may also be a valuable resource that is used to enhance social welfare under the right administration (Hafidhuddin, 1998).

In Indonesia, there are two zakah management institutions. Both public and private institutions are involved. The Amil Zakah Agency from the National Level (BAZNAS) is the government entity with the legal right to handle the management and distribution of zakah, whereas the Amil Zakah Institution (LAZ) run by the private sector has obtained legal permission from the government to handle zakah funds. The government will be able to better collect the enormous potential for zakah thanks to the presence of BAZ/LAZ. BAZNAS was established by the government to carry out its responsibilities and national authorities in accordance with Law Number 23 of 2011. Government Regulation (PP) No. 14/2014 and Presidential Instruction (Inpres) No. 3/2014 both contain additional requirements pertaining to the management of zakah in Indonesia. According to PP No. 14/2014, BAZNAS must have a president-appointed top member. Because of its proximity to Jakarta, the capital city of Indonesia, Tangerang city is regarded as the buffer capital. Not only that, but Tangerang City is also known as an industrial city because it is home to several manufacturers and businesses of various sizes, from small to large. According to data from the population and civil registration offices, Tangerang City had 1,771,092 residents as of 2019, with 1,557,746 of them being Muslims.

The vast majority of Tangerang City's Muslim residents are not shocked by the city's enormous zakah potential. The estimated amount of money that can be raised through zakah in a city of two million people is IDR 49 billion. Muslim residents make up 85% of Tangerang City. However, the amount of zakah collected through Baznas last year was only 1.4 billion rupiah. The information above demonstrates that there is a significant difference between Tangerang City's potential for zakah and its actual income. This suggests that Tangerang City's zakah collection agencies or institutions have not been used to their full potential. Numerous circumstances prevent zakah from reaching its full potential maxed up completely. One of them is the fact that some community groups have a low level of knowledge literacy regarding zakah. They lack a thorough awareness of zakah-related topics, ranging from the several types of

zakah to the laws requiring the payment of zakah to familiarity with the institution or agency that collects and administers zakah.

LITERATURE REVIEW

Zakah is one of the traits of the Islamic economic system because it is a way for the Islamic economic system to put the ideal of justice into practice. One of the best tools for locating people who can assist one another in solving their problems with poverty in their respective social lives is the zakah. According to Abidin (2004), the purpose of zakah is to improve the condition of the poor, assist in overcoming obstacles in life, assist in addressing mustahiq-related issues, eradicate miserliness, and foster Muslim brotherhood.

Religion is the depth of understanding and appreciation of the religion to which one belongs. For a Muslim, religiosity can be judged by how much they understand, believe in, practice, and value Islam. In other words, religiosity is the innate desire to hold on to and practice one's religion through acts of worship, obeisance, and adherence to rules governing relationships between humans and the divine. According to Ancok & Suroso (2007), religion is an activity that involves engaging in social, political, economic, and other actions in order to submit to God.

The ability to read and write, as well as knowledge or abilities in specific subjects or activities, as well as the capacity for an individual to process information, are all components of literacy. In the end, literacy can assist create a critical society and can help someone get ready to live in a knowledge society (Damayantie, 2015). A precise definition of zakah literacy has not yet been discovered because there are currently no texts or research projects that provide an absolute definition of the concept. The ability to read, understand, calculate, and access information regarding zakah can be thought of as zakah literacy, which can be contrasted with the general concept of literacy. This will enhance the degree of awareness in regards to paying zakah.

A material or intangible benefit acquired through a certain enterprise is income. Sumarwan (Sumarwan: 2004) defined income as a person's recompense earned or obtained via various work activities that are in compliance with sharia in order to meet basic needs. Islam mandates zakah on both wealth and income, including agricultural revenue, sales of goods, and other outcomes from a variety of vocations and companies (Nur, M. & M. Zulfahmi, 2018).

"Effects of Religiosity, Income, Knowledge of Zakah on Awareness in Paying Professional Zakah Through Baznas With Age Factor as a Moderation Variable" is the title of a 2019 study by Nugrohoda and Nurkhin. The study's findings demonstrate that a muzaki's awareness of paying professional zakah through the Amil Zakah Agency National Agency (BAZNAS) is unaffected by their level of religiosity. The muzaki's understanding of paying professional zakah through the National Zakah Amil Agency (BAZNAS) is influenced by their income. The muzaki's awareness of paying professional zakah through the National Amil Zakah Agency (BAZNAS) is influenced by their knowledge of zakah.

findings from Ivalaili's 2019 study, "Religiosity and the Influence of Demographic Factors on Compliance in Zakah." The degree of religiosity affects muzakki compliance with zakah. However, despite having no discernible impact, gender and education level are positively correlated. On the other hand, income has a favorable and considerable impact on muzakki compliance with zakah payment.

"Effects of religiosity and reputation on muzakki's awareness in paying professional zakah (Case study in Ponorogo Regency)" is the title of a 2019 study by Setiawan. The findings revealed that the variables of religion and repute are suitable variables to test the variable of muzakki's awareness for the general model, according to the results of the F test, which were based on all independent variables examined independently. by using zakah institutions to make professional zakah payments.

Khumaini (2018) published an article titled "Analysis of the Effect of Empowering Productive Zakah Funds on Welfare of the People." There were no deviations from the conventional assumptions according to the study analysis conducted throughout the observation period of July 2015 to December 2017. The study demonstrates that productive zakah funds have a negligible positive impact on people's welfare as measured by the BAZNAS Puskas Welfare Index with a level of significance greater than 5%, indicating that the available data meet the requirements for using the simple regression equation model (2018) study by Salmawati and Fitri titled "Effects of income level, religiosity, accountability, and service quality on muzakki's awareness in paying zakah at the baitul mall in Banda Aceh City." The outcomes simultaneously demonstrated that the variables At Baitul Mal, Banda Aceh City, the muzakki's knowledge of paying zakah is influenced by their degree of income, religion, accountability, and service quality.

METHODOLOGY

This study examines the effects of income, literacy, and religion on zakah awareness in BAZNAS Kota Tangerang. Multiple regression analysis was used to analyze the data.

$$Y = \alpha + \beta X_1 + \beta X_2 + \beta X_3 + e$$

Where :

Y = Zakah Awareness

α = Constant

X₁ = Religiosity

X₂ = Literacy

X₃ = Income

β = Independent Variable Regression Coefficient

e = Standard error

Multiple regression with least squares equations and hypothesis testing with t-statistics to test the partial regression coefficients and F-statistics to test the effect concurrently with a level of significance of 5% are the analysis techniques employed. Additionally, traditional assumption tests such normality tests,

multicollinearity tests, heteroscedasticity tests, and autocorrelation tests were performed. 2013 (Ghozali).

RESULT

Descriptive Statistic

The maximum, minimum, mean, and standard deviation values of each of the variables – religion, literacy, and income – are presented below based on the data that have been input:

Table 1. Calculation of Mean and Standard Deviation

Descriptive Statistics				
	N	Mean	Std. Deviation	Variance
Religiosity	100	43.70	3.347	11.202
Literacy	100	42.79	3.543	12.551
Income	100	15.60	2.074	4.303
Zakah awareness	100	26.01	2.634	6.939
Valid N (listwise)	100			

Source: Secondary Data Processed

The average level of religiosity is 43.70, with a standard deviation (SD) of 3.347, according to the calculation results in Table 1. Because it is lower than the average value, the standard deviation value, which measures the deviation from the variable data, is comparatively low. The literacy variable's average value is then 42.79, with a standard deviation (SD) of 3.543. According to the findings, the SD value is lower than the average literacy level, indicating that the literacy variable has produced positive benefits. Because it is lower than the average value, the standard deviation value, which measures the deviation from the variable data, is comparatively low. While the standard deviation of the income variable's average value is 15.60, With a standard deviation (SD) of 2.074, the findings show that the SD value is lower than the average income, indicating that the income variable suggests a successful outcome. Because it is lower than the average value, the standard deviation value, which measures the deviation from the variable data, is comparatively low. The knowledge of paying zakah variable has an average value of 26.01 and a standard deviation (SD) of 2.634. The findings show that the SD value is lower than the average awareness of zakah, proving that the awareness of zakah payment is a good indicator of outcomes.

Normality Test

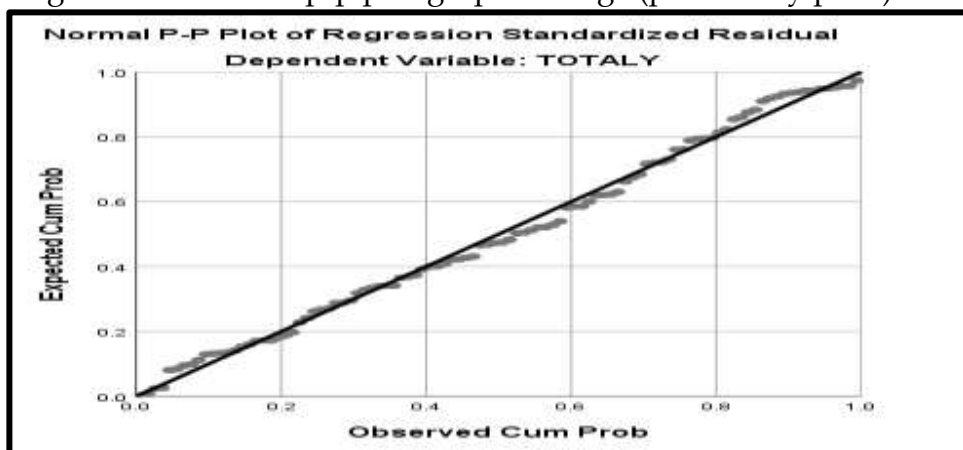
The traditional assumption test includes the normalcy test. This test establishes whether or not the evaluated residual value is regularly distributed. Researchers use both graphic analysis and statistical analysis to learn more, respectively. The following table shows the results:

Table 2. Normality Test

One-Sample Kolmogorov-Smirnov Test		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	1.88419320
Most Extreme Differences	Absolute	.053
	Positive	.050
	Negative	-.053
Test Statistic		.053
Asymp. Sig. (2-tailed)		.200 ^{c,d}
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		
d. This is a lower bound of the true significance.		

Source: Secondary Data Processed

From the table 2 above it can be concluded that the data in this study are normally distributed with asymp values. Sig. (2-tailed) > α , namely the value of 0.200 > 0.05. For further proof that the residual variables are normal, it can be seen from the results of the normality test with probability plots, that is, the data is said to be normally distributed, if the data or points spread around the diagonal line and follow the direction of the diagonal line. Conversely, the data is said to be not normally distributed, if the data or points spread far from the line or do not follow the diagonal. The following shows a normal p-p plot graphic image (probability plots).



Source: Secondary Data Processed

Figure 1. Normality Test with P-P Graph Plot

Multicollinearity Test

The multicollinearity test functions to see the tolerance and VIF values which are the opposite of tolerance. If the tolerance value is greater than 0.10 then multicollinearity does not occur and if the VIF value is less than 10.00 then

multicollinearity does not occur and the results of the multicollinearity test are as follows:

Table 3. Multicollinearity Test

Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-.529	2.878		-.184	.854		
	Literacy	.151	.062	.203	2.416	.018	.759	1.318
	Income level	.369	.100	.291	3.707	.000	.867	1.153
	Religiosity	.328	.066	.417	4.979	.000	.760	1.316

a. Dependent Variabel: Awareness

Source: Secondary Data Processed

The coefficients in Table 3 indicate that there is no multicollinearity in the data for this study, which means that the tolerance values for literacy, economic level, and religion are all more than 0.10. While the VIF values for the Literacy, Income, and Religiosity variables are 1.318, 1.153, and 1.316, respectively, they show that the data in this study do not exhibit multicollinearity..

Heteroscedasticity Test

The heteroscedasticity test determines whether or not the residual value exhibits a pattern. Using the Glejser and Spearman approach, heteroscedasticity testing was done in order to determine whether there was a heteroscedasticity issue. The premise for decision-making is that heteroscedasticity does not occur if the significance value is greater than 0.05; however, if the significance value is lower than 0.05, heteroscedasticity does occur. The outcomes of the heteroscedasticity test are as follows:

Table 4. Heteroscedasticity Test with Glejser

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.741	1.714		1.016	.312
	Literacy	.018	.037	.056	.481	.632
	Income	-.024	.059	-.044	-.402	.688
	Religiosity	-.014	.039	-.043	-.366	.715

a. Dependent Variabel: Abs_res

Source: Secondary Data Processed

Based on table 4 it shows that the significance value of the literacy variable has a value of $0.632 > 0.05$ then the income level variable is $0.6887 > 0.05$ and the religiosity variable has a value of $0.715 > 0.05$. With these results, it can be concluded that there were no symptoms of heteroscedasticity in the regression model in this study.

Autocorrelation Test

The autocorrelation test functions to test whether there is a correlation between variables. The test uses the Durbin-Watson (DW) test and the Durbin-Watson (DW) test results as follows:

Table 5. Autocorrelation Test Durbin Watson

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.699 ^a	.488	.672	1.913	2.014
a. Predictors: (Constant), Religiosity, Income level, Literacy					
b. Dependent Variable: awareness					

Source: Secondary Data Processed

Based on the results of the Durbin-Watson test, a DW value of 2.014 was obtained. Whereas in the DW table for $k = 3$ and $N = 100$, the size of the DW-table d_l (outer limit) = 1.613 and d_u (inner limit) = 1.736. Because DW 2.014 is greater than d_u (upper limit), it can be concluded that the Durbin-Watson test (DW-test) does not have autocorrelation between residuals.

Determination Coefficient Test (R²)

The amount of the independent variable's influence on the dependent variable is indicated by the coefficient of determination (R²). The amount of the dependent variable that can be explained by the independent variables is shown by the coefficient of determination. The ability of the independent variables to explain variations in changes in the dependent variable increases with increasing coefficient of determination. The determination coefficient's value can be obtained from the adjusted R² value.

Table 6. Determination Coefficient Test

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.699 ^a	.488	.672	1.913
a. Predictors: (Constant), Religiosity, Income level, Literacy				

Source: Secondary Data Processed

Table 6 shows that The modified R² test's coefficient of determination is 0.472, or 47.2%. This explains why a regression model can only account for 67.2% of the relationship between the independent variables of religiosity, literacy, and

income and the dependent variable of zakah awareness while accounting for only 32.8% of the relationship.

Statistics F Test

The statistic F test is used to determine if two independent factors (religion, literacy, and income) have an impact on zakah awareness jointly. The outcome of SPSS is as follows:

Table 7. Statistics F Test

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	335.522	3	111.841	30.548	.000 ^b
	Residual	351.468	96	3.661		
	Total	686.990	99			
a. Dependent Variabel: Awareness						
b. Predictors: (Constant), Religiosity, Income level, Literacy						

Source: Secondary Data Processed

Based on table 7, the calculated F value is 30,548 with a probability of 0,000. Because the probability value is less than 0.05, the regression model can be used to predict zakah awareness or it can be said that religiosity, literacy and income together have a significant positive effect on zakah awareness.

Statistics t Test

The t test is also called the partial test, this test aims to test the significant effect partially between the independent variables on the dependent variable. SPSS results as follows:

Table 8. Test T

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.529	2.878		-.184	.854
	Religiosity	.328	.066	.417	4.979	.000
	Literacy	.151	.062	.203	2.416	.018
	Income	.369	.100	.291	3.707	.000
a. Dependent Variabel: Awareness						

Source: Secondary Data Processed

The results of testing each independent variable on the dependent variable can be analyzed as follows:

- a. From the results of the t-test calculation on the religiosity variable, the t-value is 4,979 and the significant value is less than 0.05, which is 0.000, so it can be concluded that religiosity has a significant positive effect on zakah awareness.
- b. From the results of the calculation of the t-test on the literacy variable, the t-count value is 4,979 and the significant value is less than 0.05, which is 0.018, so it can be concluded that literacy has a significant positive effect on zakah awareness.
- c. From the results of the t-test calculation on the income variable, the t-value is 3,707 and the significance value is less than 0.05, which is 0.000, so it can be concluded that religiosity has a significant positive effect on zakah awareness.

DISCUSSION

On the basis of the study's regression analysis. As can be observed, the adjusted R square value is 67.2%. This indicates that the dependent variable's variance can be described by the independent variable in 32.8% of cases, whereas 15.5% of the variance may be explained by other factors. Additionally, the F test results show that income, literacy, and religiosity all have a substantial beneficial impact on zakah awareness, with a level of significance less than 5%. While religiosity has a strong favorable impact on zakah awareness, the t test only partially supports this. Both income and literacy have a substantial favorable impact on one another when it comes to zakah awareness.

CONCLUSION AND RECOMMENDATION

Conclusion

The data employed in this investigation were normally distributed, free of autocorrelation and heteroscedasticity, and there was no multicollinearity, according to the results of the data analysis and the described explanation. Results of the test for the coefficient of determination (adjusted R²) were 0.472 or 47.2%. This explains why a regression model can only account for 67.2% of the relationship between the independent variables of religiosity, literacy, and income and the dependent variable of zakah awareness before accounting for the remaining 32.8% of the relationship. The F test results show that religiousness, literacy, and income all significantly improve zakah awareness at a level of significance less than 5%. There is a religiousness variable 0.000 is a significant value with a t-value of 4,979 and less than 0.05. Therefore, it can be said that religiosity significantly enhances zakah awareness. The significant value is less than 0.05, or 0.018, and the t-count literacy variable has a value of 4,979. Therefore, it may be said that literacy significantly increases zakah awareness. It may be deduced that religion significantly positively affects zakah awareness because the income variable has a t-value of 3,707 and a significant value is less than 0.05, or 0.000.

Recommendation

For BAZNAS Tangerang City institutions to collaborate with stakeholders and academics to conduct counseling and socialization activities as well as education about the community's zakat obligation in order to increase people's knowledge and religiosity, promote awareness of Tangerang City Baznas, and grow an interest in zakat at BAZNAS Tangerang City. In order to make the distribution of zakat funds more equitable and to support government-planned programs, it is advised that the public better understand their duty to tithe and heed the government's advice to channel their required zakat through BAZNAS institutions.

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