

Literacy, Religiosity, and Awareness on Zakat of Millennials: Case Study on the Intention of Zakat among the Youth in Tangerang

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Paper to be presented at the 5th International Conference of Zakat (ICONZ)
22-23 November 2021, Jakarta, Indonesia

ABSTRACT

This study aims to obtain empirical evidence about literacy on zakat, religiosity, and perception of easiness of paying zakat toward the intention to pay zakat with zakat awareness as intervening variable. The data in this study are collected by structured questionnaires that was distributed to 87 respondents of Muslim Millennials in Tangerang. In this study, the researchers added literacy on zakat and perception of easiness of paying zakat as a development of new construct in measuring an intention to pay zakat through zakat awareness as intervening variable from the previous study. The data are quantitatively analysed using SPSS program. The data analysis using multiple regression analysis indicated that only religiosity and perception of ease give a positive and significant impact on intention to pay zakat. Further analysis using path analysis indicated that there is a direct impact from knowledge on zakat and religiosity towards zakat awareness. And there is a direct impact from religiosity and perception of ease towards intention to pay zakat. While, indirectly, knowledge on zakat, religiosity, and perception of ease through zakat awareness doesn't give positive and significant impact towards intention to pay zakat.

Key words: Knowledge on Zakat, Religiosity, Perception of Ease, Intention to Pay Zakat, Zakat Awareness.

INTRODUCTION

Zakat is one of the effective ways to eliminate the poverty in Indonesia because most of the Indonesian people are muslims. In Islam, justice, welfare, and prosperity of the umah are significantly important to pay attention, so in eliminating the poverty Islam pays attention to the poor in the form of zakat. This fourth pillar of Islam benefits not only the givers but also the receiver so that zakat becomes a short of the worship that is strategic to improve the welfare of the umah. According to the data of *Global Religious Futures*, the muslim population in Indonesia in 2010 reached 209.12 million or 87.17% of the total population which reached 239.89 million. In 2020, the muslim population in Indonesia were predicted to reach 263.92 million

(Databoks, 2019). Given the fact that muslims in Indonesia are the majority, the potential of zakat can be calculated in hundreds of trillions. It is oosupported with the data from the National Zakat Agency called Badan Amil Zakat Nasional (BAZNAS) in calculating the Indicator of the Mapping of Zakat potentials reached Rp. 233.8 trillion or 1.72% of the GDP in 2017. Based on the statistics of the zakat collectors registered in the Outlook of Zakat in Indonesia, the total of national collection in 2017 was Rp. 4,194,142,434,378 (Elba, 2019). This fact should be used to maximize and improve the zakat potentials in Indonesia to improve the prosperity of umah because the majority of the Indonesian population are muslims.

A variety of ways are developed by the zakat agencies in Indonesia to improve the zakat funds. One of them is making the use of the technology in the finance, that is, *financial technology* in the form of cooperation with *mobile payment* to collect the zakat funds in order the zakat is able to be paid online. The easiness of paying zakat this way is expected to improve the amount of zakat funds.

The advancement of the cellular phone uses nowadays require the innovation of technology such as *mobile payment* which is developing quickly and greatly expanded to accommodate the human activities related to the transactions. The cellular phone technology which plays a medium of transaction is a proof that the way of the transaction in this era has already developed. The cellular phones can function to substitute tangible money or the credit card so that it can be used for buying and selling transactions in the forms of *micropayment* and *macropayment*. The transaction is not only for the buying and the selling but also for charity and paying zakat. This cellular phone involvement is called *mobile payment* or paying zakat by phone (Rafa'al, 2018).

In the past, normally the zakat payers physically visited the zakat agencies or the zakat agencies physically visited the zakat payers to facilitate the zakat easily. In this era, people are smart with the innovation of phone technology which facilitates them to carry out the activities easily including the activity of paying zakat. Nowadays the technology advancement supported with the broad internet connection, people are getting more technology-savvy and know more to use because the internet access is very easy.

The feature of paying zakat *online* or the cooperation with *mobile payment* can ease the zakat payers to pay zakat so that they don't have to physically visit the zakat agencies and the zakat agencies don't have to visit the zakat payers, either. This phenomenon absolutely eases the both

parties the zakat payers and the zakat agencies. It is really good that the application of *mobile payment* is welcome by the millennials who are in dominantly productive gadget users.

Based on the data from Asosiasi Penyelenggara Jasa Internet Indonesia (APJII) that Association of Indonesian Internet Service Providers, most of the users are the people of age between 19 and 34 years or the age of the millennials about 49.52% (Databoks, 2018). This age is the age of the youth and the new generation for the country with the advancement of the technology. All of the easiness can be used to access any information including the information about zakat.

Millennials play an important role because they are the productive generation and their number is very significant. Indonesia nowadays benefits the demography bonus which may not hit in 1000 years to come. The number of the productive work force exceeds the number of the people under their responsibility. This era is predicted to end in 2045. It is predicted that if the productivity of the millennials is good, the income perkapita of Indonesia will be high.

Statistics Indonesia projected that the generation of millennials would become the majority in the demography structure in Indonesia. According to the age group, the millennials aged 20-35 reach 24 %, that is 63.4 million from the population of productive age (14-64 tahun) which reach 179.1 million or 67.6 %. The number is significant. The generation of the millennials will become reliable and can influence the future of Indonesia. They can increase the zakat funds considering the fact that they are productive.

The problem Formulation

The number of millennials who belong to the productive age in Indonesia reaches 63.4 million. They are the millennials who are potential zakat payers. However, the

degree of the literacy of zakat is still low and the attitude of paying zakat among them is also low. The university students who also belong to the millennials tend to spend the expenditure on the consumption.

The Problem Limitation

The researchers limit the problem variables to the variable of zakat literacy, religiosity, and easiness perception with the awareness of payin zakat as *intervening variable* in relation to the intention to pay zakat of mal earned from working with the case of the students of Universitas Islamic Village.

The Objective of the Research

This research is aimed at knowing the direct influence of zakat literacy, religiosity, and the easiness of paying zakat towards the intention to pay zakat and also its influence towards the awareness of paying zakat. Moreover, it is also aimed at knowing the influence of the awareness of paying zakat as the intervening variable in pushing the intention to pay zakat.

THE LITERATURE REVIEW

The Definition of Zakat

According to Law Number 23 Year 2011 Chapter 1 Verse 2, zakat is the amount of the money or treasure which muslims or business units have to pay to give to the people who have the right to receive as stipulated in Islam. As explained by Al-Mawardi, the certain treasure means only the treasure which is decided for zakat and the treasure has to fulfill the requirements and has to given to certain receivers. Similar to this explanation, As-Syaukani emphasizes the meaning of the certain treasure as the certain treasure that reaches the certain portion and the zakat should be given to the certain receivers among of them is the needy and others which Sharia doesn't forbid (Pangestu, 2018).

Zakat is one of the instruments of the treasure distribution among the muslims whose treasure reaches certain portion and certain period. Zakat can prevent the condition which make the treasure is concentrated among certain people only (Beik, 2019). The obligation of zakat is explained in At-Taubah Verse 103:

حُدِّ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلَّ
عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ

“Take, [O, Muhammad], from their wealth a charity by which you purify them and cause them increase, and invoke [Allah 's blessings] upon them. Indeed, your invocations are reassurance for them. And Allah is Hearing and Knowing.”

The Mandatory Terms and The Legal Terms of Zakat

In making zakat payments, a person has the conditions that must be met to be able to become a muzakki (people who issue zakat), which include:

- a. Muslim; People who are obliged to spend their wealth to pay zakat when they have reached one nisab must be Muslim or a Muslim.
- b. Independent; an independent person is one of the mandatory conditions for tithing. If you are not independent or you can say you are a slave, then you are not obliged to pay tithe because you do not have full rights to your property.
- c. Baligh and sensible; The person who is obliged to pay zakat must be mature and reasonable. There is no obligation of zakat for small children and crazy people on their property.
- d. Perfect property (al-Milk at-Tamm); Zakat assets must be perfect property, there is no interference from other people (Imam of the Hambali school), have the ability to manage the original ownership itself (Malikiyah), and there is no obligation to pay zakat on the

property of slaves who are in installments to their masters to free themselves (Shafi'iyah) (Rahmah, 2019).

- e. Nisab; an amount that is determined as the limit of property that has been set for someone to pay zakat. The amount determined depends on the type of property owned by a person. Each type of property has a predetermined amount or limit. If the property has not reached one nisab, then that person has no obligation to pay zakat.
- f. Haul; the time limit of 12 Qamariyah months or one year on the property owned by a person to be issued zakat. Scholars agree that haul is an obligatory condition for zakat. Abu Hanifah, Syafi'i and Ahmad also argue that a person may prioritize zakat before haul on condition that his wealth has reached one nisab (Rahmah, 2019).
- g. Assets are not assets resulting from debt; People who are obliged to pay zakat must have assets that are not the result of debt, because in the opinion of the Hanafi School, debt invalidates the obligation of zakat, both debts due to Allah such as zakat and land taxes, as well as debts to humans.
- h. Assets apart from debt and basic needs; According to Imam Hanafi, assets owned by a person must not have elements of debt and basic needs in it so that they can be zakated. If there are people who work hard to find wealth to pay off debts and fulfill their basic needs, then that person is the same as people who do not have assets. According to Imam Malik, basic needs are assets that can definitely prevent a person from being destroyed, such as living, housing, war equipment, clothing, and paying off debts (Yunus, 2016).

This explanation is an explanation of the points of the mandatory zakat requirements. In addition to the obligatory

conditions for zakat, there are also legal requirements for zakat, namely; the existence of muzakki's intention to issue zakat, and also the transfer of ownership from muzakki to mustahiq.

Definition of Income Zakat

Based on the explanation of zakat in the previous discussion, zakat is issued from assets determined by the Shari'a of type, amount, nishab and haul. The principles of valuation and calculation of zakat assets that must be met are as follows:

- a. The existence of Haul Calculation, namely the mandatory requirement of zakat for certain types of assets that require annual calculations. For certain zakat objects, zakat assets must meet the applicable limits or time provisions based on Islamic sharia.
- b. The principle of perfect ownership, namely that zakat is required on assets that are wholly owned. This means that the ownership and sources of zakat assets are guaranteed halal sources and ownership.
- c. There is a Minimum Limit for Zakat Assets (nishab), which is a measure of the ability to calculate zakat assets which has a total value of 85 grams of 24 carat gold.
- d. Zakat is collected from net income, that is, zakat is issued after deducting basic needs, according to some scholars' ijtihad opinions.
- e. Merging assets, namely assets other than agricultural and livestock products, according to some scholars' ijtihad opinions can be combined into one for efficiency in calculating zakat.

According to Yusuf al-Qardhawi, quoted by Eka Satrio and Dodik (2016) in his research, professional zakat or in Arabic is *Kasbuk-'Amal wal-Mihan al-Hurrah*, namely zakat from labor wages, employee salaries, and entrepreneur fees. *Kasbul-'amal* means that a person will get wages from his work which is bound and under

company or individual regulations. Al-mihanul-hurrah means that someone will get income from work that is not tied to other parties, such as the work of a doctor, private sector, contractor, lawyer, artist, tailor, carpenter and so on (Satrio and Dodik, 2016).

Income Zakat based on MUI Fatwa No. 3 of 2003 was qiyased with zakat on gold, which we can see based on the nishab which is equivalent to the price of 85 grams of gold. Regarding the income zakat nishab, in the MUI Fatwa No. 3 of 2003 it is stated that if the income of a Muslim has reached 85 grams of pure gold, then he is obliged to pay zakat. When viewed in the guidance of the Shari'a, this is considered wrong because in the guidance of the Shari'a, the object of zakat is not an object that is consumed or used for daily needs, but a deposit object. Therefore, if we want to withdraw zakat in income, it must first be deducted from the total amount of consumption in the haul period. Based on this, the income that can be used as an object or object of zakat is only the rest of the consumption (original needs of the owner of the property). After the income is used for consumption purposes, then the remainder is calculated for one haul, and if it is sufficient, then zakat is obligatory, because consumption rations are not zakat objects. In addition, debt is also a genuine need so that debt must be reduced first (Bimasakti, 2018).

Maylina (2019) in her research cites Yusuf al-Qardhawi, a fiqh expert who illustrates that agricultural products when they are harvested are permanent income for farmers, and money from work which is usually in the form of salaries, wages, or honorariums is fixed income for employees and employees. professional workers. Therefore, from the income they get, zakat must be issued when they receive their income or when farmers get their crops when they are harvested. This is in accordance with the word of Allah SWT contained in Chapter Al-An'am verse 141:

كُلُوا مِنْ ثَمَرِهِ إِذَا أَثْمَرَ وَعَاشُوا حَقَّهُ يَوْمَ حَصَادِهِ
وَلَا تُسْرِفُوا إِنَّهُ لَا يُحِبُّ الْمُسْرِفِينَ

“And He it is who causes gardens to grow, [both] trellised and untrellised, and palm trees and crops of different [kinds of] food and olives and pomegranates, similar and dissimilar. Eat of [each of] its fruit when it yields and give its due [zakah] on the day of its harvest. And be not excessive. Indeed, He does not like those who commit excess.”

In the MUI Fatwa No. 3 of 2003 also states that income zakat can be issued at the time of receipt if the nishab is sufficient. This means that it violates the rules in the hadith that: "There is no zakat on property until it rotates one year," which is also the hadith quoted in the MUI Fatwa. This hadith is a marfu' hadith which is accepted as a rule of zakat. Imam al-Ghazali as quoted by Yusuf al-Qardhawi in the Book of Fiqh Zakat states that the haul of zakat is one year, and specifically the zakat of agricultural products is the harvest time. This shows the contradiction between the quoted arguments and the fatwa issued by the MUI in Fatwa No. 3 of 2003. Zakat maal for gold, has a haul for one year (approximately 354-355 days). If the zakat object is in our control and ownership for one haul, then it becomes obligatory zakat. However, if it is less than that, it does not become zakat (Bimasakti, 2018).

The theory of literacy / knowledge of zakat

Knowledge comes from the English word, namely knowledge. According to Sidi Gazalba, quoted by Maylina in his research, knowledge is something that is known or the result of knowing something. Knowing something is the result of realizing, recognizing, understanding, realizing, and clever. Whatever is in it and whatever belongs to the mind is called knowledge. So, knowledge is something that is known,

understood, and understood. Knowledge has an influence on a person's behavior, this can be seen from someone who has knowledge, his behavior will be more purposeful when compared to the behavior of someone who is not based on knowledge (Rahmah, 2019).

Religiosity Theory

According to Sidi Gazalba, religiosity has the meaning of binding, which comes from the Latin religio, from the word religare. Religion is something that binds a person to a society due to the deep sense of obedience that is in contact with one's desires. According to Salleh, a person's level of religiosity can be measured by how strong his belief in God is, because simply, religiosity is a form of belief in God with piety and enthusiasm in living his religion. So, the bigger and stronger the belief in God, the higher the level of religiosity (Sidiq, 2015).

Perception of Convenience Theory

According to the theory of John R. Hauser, perceived convenience can be defined as the extent to which a person believes that the use of a technology does not require great effort. This definition also relates to beliefs that can influence decision making. If someone has a sense of belief that a technology or information system can be accessed or used easily, then he will use it. On the other hand, if someone believes that a technology or information system is not easy to access or use, then he or she is reluctant to use it (Wahyuningtyas and Dyah, 2017).

Perception of convenience gives an indication that a technology or system was created with the aim of making it easier for someone, both in activities and in completing work, not to make it difficult for the wearer. In other words, someone who uses the system will work easier than someone who doesn't use the system or works manually (Hadi, 2015).

Zakat Awareness Theory

According to Kamus Besar Bahasa Indonesia (KBBI) awareness comes from the word conscious which means to be aware, believe, feel, understand, while awareness is awareness, the state of understanding what is felt or experienced by someone. According to Widjaja (1984), being aware means feeling, knowing, remembering, to the actual situation, or remembering one's own situation. Awareness is defined as a state of knowing, understanding and feeling. From this understanding, awareness is an attitude or behavior of knowing and obeying existing rules and regulations.

Relevant Past Research

Research related to the level of knowledge of zakat, religiosity, perception of convenience, awareness of zakat, and interest in paying zakat are as follows:

Hanwar Ahmad Sidiq (2015) revealed that only zakat knowledge and trust in Zakat Management Organizations had a significant effect on interest in paying zakat at amil zakat institutions.

Eka Satrio and Dodik Siswanto (2016) revealed that income, belief and religiosity affect muzakki's interest in paying zakat through the Amil Zakat Institution.

Restu Dwi Pangestu, Neneng Nurhasanah and Yayat Rahmat Hidayat (2018) revealed that the "Kita Bisa" application affects people's interest in paying zakat.

Maylina Syarifah Rahmah (2019) revealed that religiosity, knowledge of zakat, perception of convenience, and good governance affect the interest in zakat in BAZIS DKI Jakarta.

Indri Kartika (2019) revealed that religiosity, income, and awareness of zakat affect muzakki's interest in paying zakat at BAZNAS Salatiga. However, religiosity

does not affect the level of muzakki's awareness of the interest in paying zakat at BAZNAS Salatiga. Meanwhile, income affects the level of awareness of muzakki on the interest in paying zakat at BAZNAS Salatiga.

Framework

Based on the literature review and previous research, this research has a framework which is described as follows:

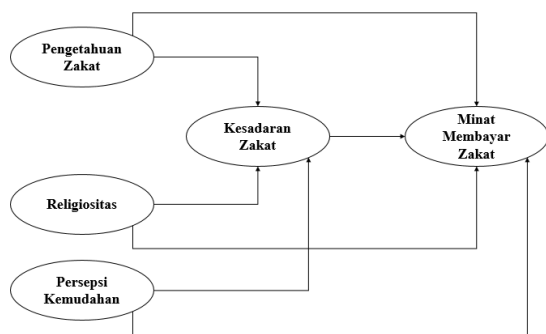


Figure 1. Thinking Framework

RESEARCH METHOD

Research Approach

The research method in this study is a quantitative research method which is a structured research method and quantifies data to be generalized. This research is a type of survey in which the researcher makes a questionnaire and asks a number of respondents to answer the questionnaire. This research is a type of case study research with the object of research being Muslim students at the Islamic Village University who already have their own income or study while working.

Data and Data Sources

In this study, the data used are secondary and primary data. Secondary data is obtained from journals, as well as theses which produce a number of questions that will be asked to respondents in the questionnaire. Respondents' answers to the questionnaire submitted are primary data which will be processed by researchers.

Determination of Respondent Sample

This study uses Non-Probability Sampling as a sampling technique by means of Purposive Sampling by setting criteria that must be met by the sample, including:

1. Millennials who live in Tangerang
2. Have a job and earn more zakat nishab
3. Ever paid Zakat at the Amil Zakat Agency in Tangerang

Data collection technique

The data collection technique used in this study is the distribution of questionnaires as a method of collecting data by providing written statements to respondents to be answered. The questionnaire used in this study uses a Likert Scale which has a score range of 1 to 5.

Data analysis technique

Statistical analysis used in this study is descriptive statistics and inferential statistics consisting of Classical Assumption Test, Partial and Simultaneous Test, Multiple Linear Regression Analysis Test and Coefficient of Determination Analysis. After that, Test Path Analysis. The data obtained were tested using IBM SPSS Statistics 26 software

RESULTS AND DISCUSSION

Completion of research questionnaires related to the level of literacy/knowledge of Zakat, Religiosity, Perception of Ease, Awareness of Zakat and Interest in Paying Zakat on Income carried out by respondents as many as 87 people who meet the criteria, namely young people who have worked or are in business with income above Rp. 6 Million. In terms of their age is 21 to 35 years As for their work. The research respondents consisted of those who worked as private employees as many as 48 people, entrepreneurs or traders as many as 26 people, civil servants as many as 9 people,

and those who pursued themselves as educators as many as 4 people, with the dominant number of respondents being those who studied while working part-time. time both as an online business actor and as a freelance employee in the company by 55.9%.

All statement items in this research instrument are valid, which can be proven by the calculated r value greater than the r table value of 0.279. Statement items 1 to 9 for zakat knowledge instruments are valid. Statement items 10 to 17 for the religiosity instrument are valid. Statement items 18 to 27 for the ease perception instrument are valid. Statement items 28 to 32 for the zakat awareness instrument are valid. Statement items 33 to 37 for instruments of interest in paying zakat are invalid.

Table 1. Validity Test Results

Case Processing Summary

		N	%
Cases	Valid	50	100.0
	Excluded ^a	0	.0
	Total	50	100.0

a. Listwise deletion based on all variables in the procedure.

Testing the reliability of the instrument was carried out using Cronbach's Alpha. The following are the results of the reliability test for each variable in this study.

Table 2. Reliability Test Results

No.	Variabel	Cronbach's Alpha
1	Pengetahuan Zakat	0,802
2	Religiositas	0,650
3	Persepsi Kemudahan	0,968
4	Kesadaran Zakat	0,844
5	Minat Membayar Zakat	0,858

It is known that the Cronbach's Alpha value of each variable is greater than the r table value of 0.279. It means that the statement items of zakat knowledge instruments, religiosity, perception of

convenience, awareness of zakat, and interest in paying zakat are reliable.

Multiple Linear Regression Test

a. Normality test

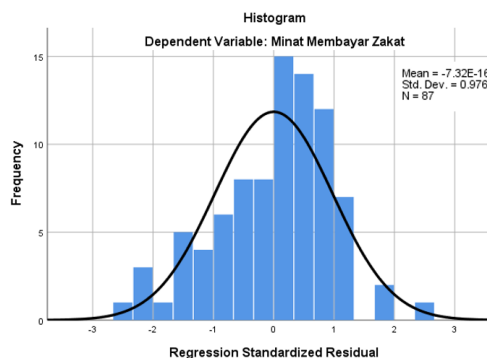


Figure 2. Normality Test Results

Based on the value of the skewness and kurtosis ratio obtained from the descriptive statistical table, the variables of Perception of Ease and Awareness of Zakat are not normally distributed because the value of the ratio of skewness and kurtosis is not in the interval -2 to 2. While Knowledge of Zakat, Religiosity, and Interest in Paying Zakat is normally distributed.

b. Autocorrelation Test

Table 3. Autocorrelation Test Results

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.831 ^a	.690	.675	1.47464	2.002

a. Predictors: (Constant), Kesadaran Zakat, Persepsi Kemudahan, Religiositas, Pengetahuan Zakat
 b. Dependent Variable: Minat Membayar Zakat

it is known that the Durbin-Watson value is 2.002. The dU value obtained from the Durbin-Watson table at a significance of 5% with a sample of 87 (n) and 5 variables (k=5) is 1.774. Then the result of 4-dU is 2,226. This shows that the Durbin-Watson value in the autocorrelation test meets the requirements of $dU < d < 4-dU$, which means the Durbin-Watson value (2.002) is greater than the dU value (1.774) and smaller than the 4-dU value (2.226). It means that in the regression model there is no autocorrelation.

c. Multicollinearity Test

Multicollinearity testing was carried out by analyzing the correlation matrix and calculating the Variant Inflation Factor (VIF) and tolerance value. According to the test results above, each independent variable has a tolerance value greater than 0.100 and a VIF value less than 10.00 which indicates that the regression model does not have multicollinearity problems.

Table 4. Multicollinearity Test Results

Model	Coefficients ^a					Collinearity Statistics	
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Tolerance	VIF
	B	Std. Error	Beta				
(Constant)	-4.526	2.842		-1.593	.115		
Pengetahuan Zakat	.100	.075	.121	1.328	.188	.458	2.183
Religiositas	.238	.101	.195	2.365	.020	.559	1.788
Persepsi Kemudahan	.229	.026	.606	8.787	.000	.798	1.253
Kesadaran Zakat	.137	.109	.109	1.251	.214	.497	2.014

a. Dependent Variable: Minat Membayar Zakat

d. Heteroscedasticity Test

Based on the results of the heteroscedasticity test using Glejser, it is known that the significance value of the zakat knowledge level variable is 0.568, the religiosity variable is 0.055, the perceived convenience variable is 0.105, and the zakat awareness variable is 0.692. Each independent variable in the regression model above has a significance value of more than 0.05 which indicates that there is no heteroscedasticity in the regression model.

Table 5. Heteroscedasticity Test Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	-.320	.120		-2.668	.009
Pengetahuan Zakat	.056	.097	.086	.573	.568
Religiositas	.225	.116	.267	1.944	.055
Persepsi Kemudahan	-.041	.025	-.185	-1.640	.105
Kesadaran Zakat	.027	.068	.059	.398	.692

a. Dependent Variable: Minat Membayar Zakat

e. Partial Test (t Test)

Table 6. Partial Test Results (t Test)

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	-4.526	2.842		-1.593	.115
Pengetahuan Zakat	.100	.075	.121	1.328	.188
Religiositas	.238	.101	.195	2.365	.020
Persepsi Kemudahan	.229	.026	.606	8.787	.000
Kesadaran Zakat	.137	.109	.109	1.251	.214

a. Dependent Variable: Minat Membayar Zakat

Judging from the significance value in the table on the previous page, it is known that only the variables of religiosity and perception of convenience have an influence on interest in paying zakat. While Zakat Knowledge and Zakat Awareness do not have an effect on interest in paying zakat because the significance value is greater than 0.05.

f. Simultaneous Test (F Test)

Table 7. Simultaneous Test Results (Test F)

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	399.374	4	99.843	45.309	.000 ^b
Residual	180.695	82	2.204		
Total	580.069	86			

a. Dependent Variable: Minat Membayar Zakat

b. Predictors: (Constant), Kesadaran Zakat, Persepsi Kemudahan, Religiositas, Pengetahuan Zakat

Based on the results of the simultaneous test on the previous page, it is known that the significance value of F is 0.000, smaller than the significance level of = 0.05. The calculated F value is 45.309, greater than the F table value of 2.48 so that the results of this test indicate that the variables of Zakat Knowledge Level, Religiosity, Perception of Ease and Awareness of Zakat simultaneously or jointly affect the interest of Islamic Higher Education students. Village in paying zakat income.

g. Coefficient of Determination Analysis

Table 8. Determinant Coefficient Analysis Test Results

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.831 ^a	.690	.675	1.47464	2.002

a. Predictors: (Constant), Kesadaran Zakat, Persepsi Kemudahan, Religiositas, Pengetahuan Zakat

b. Dependent Variable: Minat Membayar Zakat

Based on the results of the coefficient of determination test above, it is known that the Adjusted R Square value is 0.675, meaning that the contribution of the variable level of knowledge of zakat, religiosity, perception of convenience and awareness of zakat affects the interest variable by 67.5%, and the remaining 32.5% is explained by other variables outside the model.

Path Analysis Test

Table 9. Path Coefficient Model I

Model Summary					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	
1	.710 ^a	.503	.486	1.491	

a. Predictors: (Constant), Persepsi Kemudahan, Religiositas, Pengetahuan Zakat

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1.250	2.852		-.438	.662
	Pengetahuan Zakat	.303	.068	.459	4.473	.000
	Religiositas	.315	.095	.322	3.308	.001
	Persepsi Kemudahan	.006	.026	.019	.216	.829

a. Dependent Variable: Kesadaran Zakat

It is known that zakat knowledge and religiosity have a significant direct effect on zakat awareness, and only the perception of convenience does not have a direct influence on zakat awareness because the significance value is greater than 0.05.

Table 10. Path Coefficient Model II

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.830 ^a	.688	.673	1.484

a. Predictors: (Constant), Kesadaran Zakat, Persepsi Kemudahan, Religiositas, Pengetahuan Zakat

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-4.526	2.842		-1.593	.115
	Pengetahuan Zakat	.100	.075	.121	1.328	.188
	Religiositas	.238	.101	.195	2.365	.020
	Persepsi Kemudahan	.229	.026	.606	8.787	.000
	Kesadaran Zakat	.137	.109	.109	1.251	.214

a. Dependent Variable: Minat Membayar Zakat

Judging from the significance value in the table above, it is known that only the variables of religiosity and perception of convenience have a direct influence on interest in paying zakat. While Zakat Knowledge and Zakat Awareness do not have an effect on interest in paying zakat because the significance value is greater than 0.05.

Path Analysis Test Results

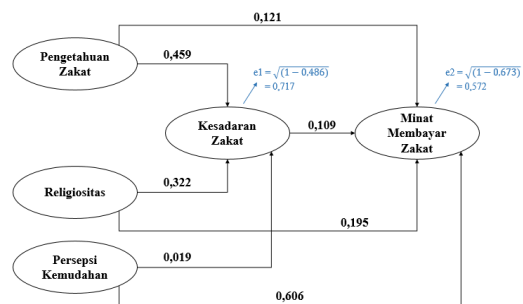


Figure 3. Path Analysis Test Results

Analysis of the influence of Zakat Knowledge, Religiosity, and Perception of Ease through Zakat Awareness on Interest in Paying Zakat:

The direct effect of Zakat Knowledge on Interest in Paying Zakat is 0.121. The indirect effect is 0.050 which is obtained from $0.459 \times 0.109 = 0.050$. So the total

effect is 0.171 which is obtained from adding up the direct effect with the indirect effect. The value of the indirect effect is smaller than the value of the direct influence, it means that the knowledge of Zakat through Zakat Awareness indirectly has no significant effect on the Interest in Paying Zakat.

The direct effect of religiosity on interest in paying zakat is 0.195. The indirect effect is 0.035 which is obtained from $0.322 \times 0.109 = 0.035$. So the total effect is 0.230 which is obtained from adding up the direct effect with the indirect effect. The value of the indirect influence is smaller than the value of the direct influence, it means that indirectly, religiosity through Zakat Awareness does not have a significant effect on Interest in Paying Zakat.

The direct effect of Perception of Ease on Interest in Paying Zakat is 0.606. The indirect effect is 0.002 which is obtained from $0.019 \times 0.109 = 0.002$. So the total effect is 0.608 which is obtained from adding up the direct effect with the indirect effect. The value of the indirect effect is smaller than the value of the direct effect, it means that the Perception of Ease through Awareness of Zakat does not have a significant effect on Interest in Paying Zakat.

CONCLUSIONS AND SUGGESTIONS

Conclusion

Based on the discussion that has been described previously, it can be concluded that the level of knowledge of zakat, religiosity, perception of convenience, and awareness of zakat simultaneously affect the interest in paying zakat by 67.5%. However, partially, only religiosity and perceived convenience have an effect on interest in paying zakat, while knowledge of zakat and awareness of zakat have no significant effect on interest in paying zakat.

Based on the results of the path analysis test, it is known that only zakat knowledge and religiosity have a direct influence on zakat awareness. Then, only religiosity and perceived ease have a direct influence on interest in paying zakat. The results of the path analysis, it is known that indirectly, knowledge of zakat, religiosity, and perception of convenience, through zakat awareness do not have a significant effect on interest in paying zakat.

Suggestion

In this research, it was found that the factors of knowledge and religiosity contributed positively to the awareness of tithing among millennials. Therefore, it is important for zakat institutions to look for good zakat education formats or patterns and also raise the level of religious appreciation and practice for millennials. The convenience of paying zakat should also be encouraged because it contributes positively to the interest of millennials to pay zakat. For this reason, payment system innovation must be further improved. This research has a limited sample, so it is recommended for future research to make a survey of zakat behavior with a more representative sample with more predictor variables.

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