

DOES LITERACY MODERATE THE IMPACT OF TRUST AND RELIGIOSITY ON INTEREST IN DISPENSING ZAKĀH?

SALIM AL IDRUS

Department of Management, Faculty of Economics, UIN Maulana Malik Ibrahim Malang, Indonesia

Email: salim.alaydrus@manajemen.uin-malang.ac.id

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Abstract

BAZNAS (Badan Amil Zakāh Nasional) is a government institution responsible for collecting and distributing Zakāh from people to people. In Islam, Zakāh is an obligatory charity for every Muslim for wealth purification to minimize the gaps between the rich and the poor. However, in the field, BAZNAS could not successfully collect a significant amount of funds, which causes uneven distribution. People prefer to distribute Zakāh directly or through local Islamic leaders because of issues of trust and awareness. The current research examined the contribution of trust and religiosity to people's interest in making Zakāh payments to BAZNAS in Sampang, East Java, Indonesia. The study revealed the effect of trust and religiosity on people's interest in dispensing Zakāh, with Zakāh literacy as a moderating variable. A quantitative explanatory research design was employed to test the hypotheses. Data were gathered through questionnaires from 157 urban respondents in Sampang Regency and analyzed using the SmartPLS tool. The findings revealed that trust does not directly affect people's interest in dispensing Zakāh. In contrast, religiosity has a significant effect. Also, Zakāh literacy weakens the effect of trust and strengthens religiosity on people's interest in dispensing Zakāh.

Keywords: Trust, Religiosity, Literacy, Interest in Dispensing Zakāh

Introduction

Islam encourages its followers to promote social and economic well-being, one way being through dispensing alms and Zakāh. In Islam, Zakāh functions as a fiscal tool for socio-economic justice and equitable distribution of wealth. Muslims acknowledge it as an integral part of Islamic moral philosophy, grounded in a strong commitment to human brotherhood.¹ Indonesia is potential for Zakāh collection because it has the largest Muslim population in the world. . Data from the Ministry of Home Affairs shows that the Muslim population in Indonesia reached 244.41 million people or 87.1% of the nation's total population.²

Indonesia, with the largest Muslim population in the world, has great potential in Zakāh collection. According to Baznas and the Ministry of Religious Affairs, the estimated national Zakāh potential has reached about 327 trillion per year based on current demographic and economic estimation. However, its collection in the field has been far below the estimated level. In 2021, only 14.0 trillion was collected; in 2022, 22.4 trillion; and in 2023, 32.3 trillion was collected. The amount of collected funds has been increasing every year, but the gap with the expected collected Zakāh is too high, hundreds of trillion rupiah per year. In general, the total Zakāh collected in 2023 reached 32 trillion, with a potential of 9.7% of the total 327 trillion.³

To enhance Zakāh management in Indonesia, the government created the National Zakāh Agency (BAZNAS), an official body under Law Number 23 of 2011.⁴ BAZNAS is tasked with fulfilling national responsibilities, including planning, executing, and coordinating Zakāh collection, distribution, and utilization. The management of Zakāh is overseen by government-established bodies at both the provincial and regional levels, Provincial and Regional BAZNAS.⁵

Muslim communities often prefer to pay Zakāh individually by directly dispensing it to the recipients (*Mustahiq*). Many are unaware that they are also required to pay Zakāh on their income, as most only associate Zakāh with *Zakāh Fitrāh* during Ramadan.⁶ Additionally, a low level of trust in Zakāh management institutions may contribute to this issue. Some individuals choose to pay Zakāh directly to *Mustahiq* due to limited or no trust in these institutions.⁷ This lack of public knowledge and trust in BAZNAS as a Zakāh management body results in low Zakāh collection and hesitation in dispensing Zakāh through BAZNAS, causing the reported collection data to not accurately represent the actual Zakāh payments.⁸

There has been a great gap between the Zakāh to be and the Zakāh contributions. Previous research on Zakāh compliance dominantly inquires into the relevant factors, such as income level and regulatory frameworks.⁹ Little attention has been paid to the relationship between trust, religiosity, and literacy in shaping public interest in BAZNAS. Most studies analyze these factors in isolation. Rinaldi & Devi noted that Muzakkīs are commonly knowledgeable about Zakāh obligations, but they have limited trust, which obviously affects their intention to pay Zakāh through BAZNAS.¹⁰

Practically, these factors could improve Zakāh management policies and public engagement strategies. Minimum trust in formal institutions sometimes brings about inefficiencies in the distribution of funds.¹¹ Meanwhile, inadequate literacy prevents Muslims' intention to pay Zakāh. This research is intended to inspire relevant parties such as BAZNAS and other Islamic financial institutions. Strengthening public awareness can strongly improve Zakāh compliance rates.

Interest is strongly tied to emotions, as evidenced by the trust placed in Zakāh institutions as Zakāh managers, which is influenced by the information these institutions provide.¹² Numerous empirical studies have demonstrated that trust affects the interest in dispensing Zakāh through Amil Zakāh Agencies.¹³ However, some studies show contrasting results, which suggest that trust does not influence people's interest in entrusting Zakāh to Amil Zakāh Agencies.¹⁴ Several other factors can cause the potential for Zakāh to be less optimal, one of which is related to religiosity from the perspective of the one who pays for Zakāh (*Muzakkī*). Religiosity as a social factor is the level at which a person has a good or bad understanding of religion and evaluation of certain behaviors that can deepen their religiosity level.¹⁵ Religiosity can encourage *Muzakkī*'s motivation to pay Zakāh because of the social consequences to consider. Meanwhile, regarding Zakāh, there is a transcendental dimension of obedience when someone wants and is willing to pay Zakāh. The willingness to pay Zakāh can be explained because of the behavioral norms of a person who is oriented toward social and transcendental values, where Zakāh is the right medium to realize this orientation.¹⁶

A person's understanding of *Sharī'ah* norms, particularly regarding the obligation of Zakāh, significantly influences their religiosity in fulfilling Zakāh obligations.¹⁷ Thus, the more favourable a person's attitude and understanding of *Sharī'ah* regarding Zakāh, the greater the likelihood of fulfilling this obligation.¹⁸ Religiosity is the beliefs and level of commitment to faith that a person holds.¹⁹ A

religious person will use their faith to guide their behaviour, ensuring that their actions correspond to their religious teachings. This religiosity also influences how a person views, feels about, and evaluates matters related to their religion.²⁰

Several empirical studies have found that religiosity influences individuals' interest in dispensing Zakāh.²¹ However, other studies show that religiosity does not influence interest in dispensing Zakāh.²²

Personal factors refer to one's general attitude towards a certain thing, influenced by the views of others, thus creating knowledge and understanding as a form of literacy for that person.²³ The issue of low public literacy regarding Zakāh, including a lack of awareness about dispensing Zakāh, stems from both a general lack of knowledge about Zakāh and a limited understanding of the importance of dispensing Zakāh through Amil Zakāh. Religious literacy concerns the minimum fundamental knowledge a person must have about their religion. For example, in worship, at least knowing the Islamic principles and the obligation to pray and pay Zakāh.

Zakāh literacy is the ability of individuals to know, understand, and obtain information about Zakāh, which ultimately increases their awareness and willingness to pay Zakāh. Strong Zakāh literacy and education within a community can significantly boost interest in fulfilling Zakāh obligations.²⁴ This suggests that the level of understanding about Zakāh directly brings about an effect on one's intention to pay Zakāh through BAZNAS. Therefore, one effective method to improve public interest in dispensing Zakāh is to increase Zakāh literacy in the community.²⁵ *Muzakkīs* are commonly knowledgeable about Zakāh and their obligations in dispensing Zakāh, so they choose a trusted Zakāh management institution to distribute their Zakāh to *Mustahiq*. However, there is research that shows that literacy cannot influence trust in the interest of dispensing Zakāh.²⁶

Referring to the phenomena, theoretical studies, and empirical results, our research was conducted based on several considerations: 1) the inconsistent findings from previous studies have motivated researchers to re-explore the relationship between trust, religiosity, literacy, and interest in making Zakāh payment within a single research model; 2) developing a new research model to increase interest in dispensing Zakāh besides trust and religiosity, an understanding of Zakāh is required through Zakāh literacy. Therefore, literacy is included as a moderating variable as well as an independent variable.

Literature review

Trust and Interest in Dispensing Zakāh

Trust is also called belief which is interpreted as belief in another party. Trust also means dispensing a mandate to other parties to grow through a fairly long process and then to collect into part of the trust. Therefore, trust is a form of belief; this belief comes up due to feelings of joy and satisfaction with learning and experience.²⁷ Trust can attract one's interest in dispensing Zakāh at a National Zakāh Agency.²⁸

Trust can be reflected by the existence of an attitude (the spirit of trust) which is a form of enthusiasm that can spur the growth of trust. Trust arises because of a sense of trust in others who have good qualities, whose behaviour does not change, and who are competent with honest, fair, and responsible traits.²⁹ In Islam, trust is derived from the word *ṣidq* (the truthful or the sincere). The light of truth radiates from the honest one.³⁰

Trust, or belief, is a perception factor characterized by one's relatively stable confidence in taking a step, influenced by extensive literacy.³¹ Interest is closely linked to emotions, and it is derived from the information provided by these institutions.³² Empirical studies show that trust or belief significantly impacts the interest in dispensing Zakāh through the Amil Zakāh Agency.³³ Therefore, Hypothesis 1 is proposed.

H1: Trust positively impacts individuals' interest in dispensing Zakāh through BAZNAS.

Religiosity and Interest in Dispensing Zakāh

Religiosity is a form of a religious attitude of a certain person. This can be observed through their convictions, specifically the connection between humans and their beliefs in the pillars of faith, as well as their personal experiences and outcomes.³⁴ Understanding Zakāh obligations significantly affects one's religiosity in fulfilling Zakāh.³⁵

Religiosity has a close relationship with personal morality and can inspire individuals to follow Islamic tenets.³⁶ Islamic religiosity significantly moderates the effect of behavioural control on intention to give Zakāh.³⁷ Also, religiosity supports Zakāh institutions to

improve the well-being of Muslims.³⁸ It represents commitment to their faith, which is evident in their religious activities and behavior. Religiosity shows the level of a Muslim's belief in religious values and its application in life.

A lot of studies have demonstrated that religiosity affects individuals' interest in dispensing Zakāh.³⁹ Some others, however, suggest that religiosity alone is insufficient because individual preferences also play a role.⁴⁰ Drawing from the literature and arguments, Hypothesis 2 is proposed.

H2: Religiosity positively affects the interest in dispensing Zakāh through BAZNAS.

Zakāh Literacy and Interest in Dispensing Zakāh

Religious literacy refers to the fundamental knowledge that individuals should have about their faith. For example, in terms of worship, it refers to an understanding of Islamic principles and the obligations to pray and to pay Zakāh.⁴¹ Meanwhile, Zakāh literacy means the capability of managing Zakāh, ranging from planning to calculating Zakāh.⁴² The literacy programs offered by BAZNAS aim to educate the public on various aspects of Zakāh and provide information about BAZNAS and its management, encouraging Muslims to pay Zakāh to fulfill their obligations through BAZNAS.⁴³

The level of literacy or public understanding of Zakāh is a crucial aspect of Zakāh management. According to Pulungan, the Zakāh Literacy Index in Indonesia shows a direct correlation between literacy levels and shifts in people's behaviours, as well as their socio-economic conditions.⁴⁴ A lot of studies have found that improving Zakāh literacy can considerably boost public interest in donating Zakāh to BAZNAS.⁴⁵

A lot of studies advised that Zakāh literacy could influence payment behaviour. Some studies found that literacy affects intention to pay Zakāh through formal institutions due to awareness of religious aspects of Zakāh.⁴⁶ Some others suggest other variables that bring about influences in Amil institutions. Even, some argue that low literacy is not always the cause why people are hesitant to pay Zakāh through BAZNAS. Many of them still prefer direct distribution to *Mustahiq* based on tradition and personal preference.⁴⁷ Therefore, the following hypothesis is proposed.

H3: Literacy positively affects the interest in dispensing Zakāh in BAZNAS

The Mediating Role of Literacy

Literacy education about Zakāh in the community can increase interest in making Zakāh payment.⁴⁸ The degree of Zakāh awareness directly influences Muslims' trust in dispensing Zakāh to BAZNAS.⁴⁹ One effective approach to increase Muslims' interest in dispensing Zakāh is improving literacy about Zakāh payments at BAZNAS, which can be disseminated through counseling or preaching.⁵⁰ Literacy encompasses the ability to utilize their skills to access information to acquire knowledge.⁵¹

A good literacy in Zakāh positively affects the interest in dispensing Zakāh through Amil Zakāh. Literacy can also mediate the effect of religiosity on interest in making Zakāh payment.⁵² Thus, increased literacy can strengthen the relationship between an individual's religiosity and their commitment to dispensing Zakāh at BAZNAS. Besides, because Zakāh is one of the pillars of Islam, the Muhammad (*The Final Prophet of Allah, Peace be upon him, his Progeny and Companions*) encouraged Zakāh management through state-operated Amil institutions.⁵³ It shows the correlation between literacy levels and behavioural changes in society, particularly in religious internalization and religiosity, which can influence individuals' behaviours and decisions regarding Zakāh payments through BAZNAS.⁵⁴ Drawing from the literature and arguments, the following hypotheses have been formulated.

H4: Literacy moderates the effect of trust on interest in dispensing Zakāh at BASNAS

H5: Literacy moderates the effect of religiosity on interest in dispensing Zakāh to BAZNAS

Data and Methodology

This study employed an explanatory quantitative research design to investigate the relationships among trust, religiosity, Zakāh literacy, and interest in dispensing Zakāh through BAZNAS. The explanatory approach fit the research as it enables hypothesis testing.

The data in this study were collected from May to July 2023. It involved 124,904 individuals living in Sampang, East Java, a geographical area characterized by a wide disparity of Zakāh literacy

and trust in the formal institution. For a highly representative sample, Slovin formula was employed to measure the proper size of sample, which produced 157 as the respondents. Their information showed that people aged 20 years and above were more likely to be financially independent and had control over Zakāh donations. Data was collected using self-administered questionnaires to ensure that the participants' names were anonymous. Self-administered questionnaires could also minimize bias. The questionnaire consisted of closed-ended questions with a four-point Likert scale. For the instrument's reliability, a Pilot Study was performed with 30 participants.

Measurement of Constructs

This study adopted explanatory research. It involved a literature review and assessing the validity and reliability of the variables. A Likert scale was used to evaluate them.

Dependent and Independent Variables

The independent variables in this study are trust and religiosity. Trust refers to the condition where we believe in another person to do a certain job or action.⁵⁵ This study assessed trust using two indicators of eight question items, as explained in the table. Religiosity in research is a condition within *Muzakkī* that encourages thinking, behaving, and acting according to the teachings of his religion.⁵⁶ Religiosity in this research is measured by 5 indicators with 18 question items as in Table 1.

The endogenous construct in this study is the interest in dispensing Zakāh, which motivates individuals to connect with people, objects, or desires. It can also be an effective experience triggered by dispensing Zakāh itself. In other words, it can be why someone decides to pay Zakāh and engage in Zakāh-related activities, influenced by both external and internal motivations.⁵⁷ Interest is assessed using three indicators that comprise seven question items, as shown in the table.

Moderating Variable

This study employed literacy in dispensing Zakāh as the moderating variable, a person's ability to access information and understand Zakāh.⁵⁸ This variable was measured using 2 indicators with 9 items as in Table 1 below.

Construct	Indicator	Item
Trust	Ability	<ol style="list-style-type: none"> 1. Believe that BAZNAS has Zakāh competence 2. Believe that BAZNAS knows Zakāh 3. Believe that BAZNAS has expertise in Zakāh management 4. Trust BAZNAS as a safe Zakāh management agency
	Integrity	<ol style="list-style-type: none"> 1. Believe that BAZNAS is transparent in managing Zakāh 2. Believe that BAZNAS is honest in managing Zakāh 3. Believe that BAZNAS is reliable in managing Zakāh 4. Believe that BAZNAS provides good service
Religiosity	Belief	<ol style="list-style-type: none"> 1. Believe in the pillars of faith in Islam. 2. Believe and have faith in Allah SWT 3. Believe that Zakāh can bring you closer to Allah Almighty 4. Believe in the existence of angels 5. Believe in the book of Allah Almighty 6. Believe that the Prophet (<i>Ṣal Allah-u-‘alaihe wa sallam</i>) is the messenger of Allah Almighty 7. Believe in the coming of the Day of Judgment 8. Believe in the existence of <i>Qadā’</i> and <i>Qadar</i>

	Worship	<ol style="list-style-type: none"> 1. Pay Zakāh as an obligatory act of worship 2. Do good traits imitated by angels 3. Carry out Allah's orders in the form of prayer, reading the Holy Qur'ān and dispensing Zakāh 4. Read the Holy Qur'ān and practice it in life 5. Carry out the sunnah of the Prophet (<i>Ṣal Allah-u-'alaihe wa sallam</i>) that has been taught
	Appreciation	<ol style="list-style-type: none"> 1. Pay Zakāh as a form of gratitude 2. Feel calm after dispensing Zakāh.

	Knowledge	<ol style="list-style-type: none">1. Know that Zakāh is the pillars of Islam2. Know that dispensing Zakāh is a form of obedience
	Consequence	<ol style="list-style-type: none">1. Believe that if you don't pay Zakāh you will be punished

Literacy	Basic knowledge about Zakāh	<ol style="list-style-type: none"> 1. Knowing the meaning of Zakāh 2. Understanding the Obligation of Zakāh 3. Understanding the Function of Zakāh 4. Knowing that Zakāh is obligatory for Muslims who are mature and of sound mind 5. Knowing that Zakāh is one of the pillars of Islam
	Advanced knowledge about Zakāh	<ol style="list-style-type: none"> 1. know Amil Zakāh as the responsible party 2. Know that Zakāh must be given to <i>Mustahiq</i>. 3. Know the benefits of Zakāh for others and for oneself 4. Know that Zakāh must be managed well
Interest in Dispensing Zakāh	Personal Motives	<ol style="list-style-type: none"> 1. Have a moral obligation to give Zakāh 2. Feel that dispensing Zakāh through BAZNAS is the best choice
	Social Motives	<ol style="list-style-type: none"> 1. Pay Zakāh can help fellow Muslims 2. Zakāh is help for people in need 3. Zakāh can reduce social distance

	Emotional factors	1. Feel the need for a management institution that can distribute Zakāh 2. Feel the need to pay Zakāh through BAZNAS so that it is managed properly
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Table 1. Measurement Variable

Estimating Model

This study utilized SEM-PLS. The analysis with PLS involved two main steps, which were:

a. Assessing the outer model

The outer model measurement illustrates the correlation between each indicator and its latent variables. This model was used to assess the validity and reliability of the constructs.

b. Assessing the inner model

The inner model assessment aimed to evaluate the ability of the structural model for each latent variable. It assessed the effectiveness of the structural model. The R-square explains whether a certain independent variable brings about influence on a specific variable. A coefficient determinant value of 75% shows a strong model. Meanwhile, values of 50% and 25% indicate moderate and weak models.⁵⁹

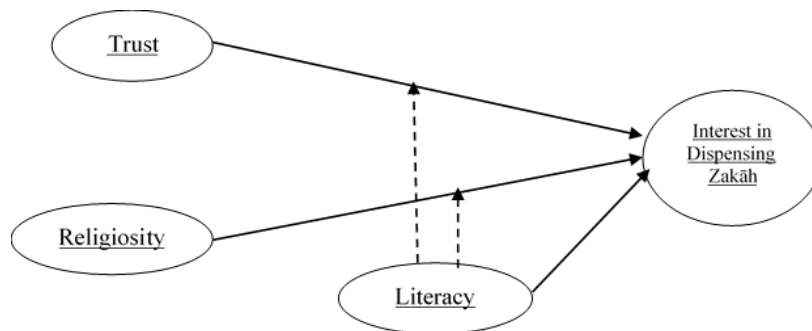


Figure 1: Structural Research Model

Result

The researcher presents the study results in themes based on the hypotheses. They explain the relationships between trust, religiosity, Zakāh literacy, and interest in dispensing Zakāh through BAZNAS, with Zakāh literacy as a moderating variable.

Hypothesis Testing and Model Evaluation

The SEM-PLS analysis was conducted in two main steps: measurement model assessment and structural model assessment. The assessment of the measurement model confirmed that all constructs met the required composite reliability (CR) thresholds, Average Variance Extracted (AVE), and factor loadings. The structural model evaluation provided R-square values with 78.2% of the variance in interest in dispensing Zakāh explained by the independent and moderating variables.

Convergent Validity

This test aims to determine the degree of consistency between the measurement result indicators of the variables and the existence of indicators of the variables that have been explained in theoretical concepts. The outer loadings values, CR, and AVE are used to evaluate this test in three steps. Several significant correlations between indicators and latent variables are seen in the loading factor table contained in the outer loading. The Outer loading value with the weakest and acceptable validity is 0.5. The Smart PLS Report Algorithm will display the output of the Outer loading.

	Trust	Religiosity	Literacy	Interest	Trust * Literacy	Religiosity * Literacy
TR_1	0.822					
TR_2	0.873					
TR_3	0.863					
TR_4	0.867					

TR_5	0.85 5					
TR_6	0.88 6					
TR_7	0.81 9					
TR_8	0.83 9					
RLG_1		0.870				
RLG_2		0.849				
RLG_3		0.879				
RLG_4		0.864				
RLG_5		0.897				
RLG_6		0.869				
RLG_7		0.821				
RLG_8		0.866				
RLG_9		0.808				
RLG_10		0.873				
RLG_11		0.850				
RLG_12		0.849				
RLG_13		0.807				
RLG_14		0.846				
RLG_15		0.811				
RLG_16		0.820				
RLG_17		0.799				
RLG_18		0.843				
LTR_1			0.888			
LTR_2			0.827			
LTR_3			0.858			
LTR_4			0.859			
LTR_5			0.838			

LTR_6			0.895			
LTR_7			0.839			
LTR_8			0.844			
LTR_9			0.837			
MNT_1				0.855		
MNT_2				0.871		
MNT_3				0.838		
MNT_4				0.835		
MNT_5				0.835		
MNT_6				0.849		
MNT_7				0.835		
Trust x Literacy					1.664	
Religiosity x Literacy						1.569

Table 2: *Loading Faktor*

Table 2 indicates that all items in the questionnaire for this study are extracted effectively, each with a loading factor value greater than 0.7. This demonstrates that the items utilized in the current study possess a strong capacity to explain the construct.

Variable	Composite Reliability (CR)	Average Variance Extracted (AVE)
Trust	0.955	0.728
Religiosity	0.978	0.716
Interest	0.946	0.715
Literacy	0.960	0.730
Trust * Literacy	1.000	1.000
Religiosity * Literacy	1.000	1.000

Table 3: *Average Variance Extracted Test*

Table 3 shows that the AVE values for all constructs are above 0.50. Therefore, the convergent validity in the model is acceptable.

Discriminant Validity

To examine the discriminant validity, this research adopted Fornell-Lacker criterion and cross-loading. The examination aimed to acknowledge whether variables, from Trust, Religiosity, or Literacy, overlap with one another. The Fornell-Lacker criterion measured the square roots of the AVE in the relationship among variables. Meanwhile, the cross-loading tested whether each indicator exceeded 0.7.

	Literacy	Interest	Religiosity	Religiosity * Literacy	Trust	Trust * Literacy
Literacy	0.854					
Interest	0.779	0.845				
Religiosity	0.732	0.750	0.846			
Religiosity * Literacy	0.634	0.657	-0.712	1.000		
Trust	0.674	0.736	0.698	-0.618	0.853	
Trust * Literacy	0.622	0.744	-0.583	0.840	0.663	1.000

Table 4: Fornell-Larcker Criterion

Table 4 indicates that all variables are above 0.7 (Literacy: 0.854, Interest: 0.854, Religiosity: 0.846, and Trust: 0.845). It shows that all constructs are acceptable for their strong internal validity.

	Trust	Religiosity	Literacy	Interest	Trust * Literacy	Religiosity * Literasi
TR_1	0.822	0.549	0.493	0.584	-0.524	-0.515
TR_2	0.873	0.582	0.546	0.573	-0.562	-0.533

TR_3	0.86 3	0.619	0.636	0.652	-0.551	-0.498
TR_4	0.86 7	0.603	0.654	0.660	-0.568	-0.481
TR_5	0.85 5	0.616	0.564	0.676	-0.570	-0.554
TR_6	0.88 6	0.628	0.596	0.610	-0.562	-0.536
TR_7	0.81 9	0.600	0.561	0.646	-0.592	-0.540
TR_8	0.83 9	0.560	0.534	0.608	-0.588	-0.563
RLG_1	0.59 3	0.870	0.604	0.606	-0.428	-0.553
RLG_2	0.56 1	0.873	0.654	0.659	-0.433	-0.627
RLG_3	0.63 5	0.850	0.630	0.680	-0.588	-0.657
RLG_4	0.60 6	0.849	0.644	0.655	-0.431	-0.553
RLG_5	0.55 6	0.807	0.608	0.618	-0.481	-0.559
RLG_6	0.56 1	0.846	0.638	0.600	-0.470	-0.605
RLG_7	0.55 5	0.811	0.596	0.597	-0.481	-0.552
RLG_8	0.58 6	0.820	0.548	0.606	-0.501	-0.586
RLG_9	0.56 2	0.799	0.645	0.660	-0.510	-0.618
RLG_10	0.55 4	0.843	0.605	0.607	-0.452	-0.565
RLG_11	0.61 6	0.849	0.603	0.645	-0.511	-0.632
RLG_12	0.58 7	0.879	0.643	0.638	-0.532	-0.693
RLG_13	0.64 1	0.864	0.641	0.666	-0.509	-0.602
RLG_14	0.58 7	0.897	0.640	0.625	-0.492	-0.635
RLG_15	0.62 5	0.869	0.631	0.662	-0.540	-0.591

RLG_1 6	0.60 6	0.821	0.597	0.642	-0.571	-0.633
RLG_1 7	0.58 6	0.866	0.611	0.627	-0.435	-0.567
RLG_1 8	0.59 6	0.808	0.599	0.614	-0.495	-0.596
LTR_1	0.55 9	0.608	0.888	0.634	-0.475	-0.475
LTR_2	0.57 7	0.679	0.827	0.707	-0.583	-0.610
LTR_3	0.55 5	0.642	0.858	0.662	-0.549	-0.587
LTR_4	0.57 2	0.585	0.859	0.647	-0.478	-0.472
LTR_5	0.56 3	0.580	0.838	0.672	-0.494	-0.514
LTR_6	0.61 5	0.674	0.895	0.721	-0.546	-0.554
LTR_7	0.55 2	0.570	0.839	0.626	-0.565	-0.533
LTR_8	0.61 3	0.654	0.844	0.696	-0.581	-0.600
LTR_9	0.56 5	0.623	0.837	0.609	-0.504	-0.515
MNT_1	0.59 5	0.626	0.687	0.855	-0.613	-0.522
MNT_2	0.66 1	0.623	0.704	0.871	-0.677	-0.571
MNT_3	0.60 8	0.621	0.627	0.838	-0.563	-0.490
MNT_4	0.62 2	0.643	0.668	0.835	-0.670	-0.601
MNT_5	0.61 9	0.617	0.615	0.835	-0.631	-0.531
MNT_6	0.64 9	0.678	0.680	0.849	-0.621	-0.601
MNT_7	0.60 1	0.630	0.624	0.835	-0.627	-0.567
Trust * Literac y	- 0.66 3	-0.583	-0.622	-0.744	1.000	0.840

Religiosity * Literacy	-0.618	-0.712	-0.634	-0.657	0.840	1.000
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Table 5: Cross Loading

Table 5 shows that the cross-loading value for the whole variables is over 0.7, which means it exceeds the cross-loading values for the other latent variables. Therefore, the research instrument is acceptable.

Reliability Test

This kind of test examines the consistency of the measurement system. To perform the reliability test, this study adopted two methods: Cronbach's alpha and CA. Cronbach's alpha evaluates if a certain indicator portrays each construct. The accepted alpha value is over 0.7, and a preferred value is above 0.8.

	Cronbach's Alpha Values	Value of rho_A	Composite Reliability (CR)	Average Variance Extracted (AVE)
Trust	0.947	0.948	0.955	0.728
Religiosity	0.977	0.977	0.978	0.716
Literacy	0.954	0.955	0.960	0.730
Interest	0.933	0.934	0.946	0.715
Trust * Literacy	1.000	1.000	1.000	1.000
Religiosity * Literacy	1.000	1.000	1.000	1.000

Table 6: Reliability Test

Table 6 displays that each variable possesses a CR value of more than 0.70. It also happens to the Cronbach's alpha values, which exceed 0.70. Therefore, all of the constructs are reliable in representing the variables.

Structural Model

Structural model test was conducted to evaluate the relationships between constructs and the Coefficient of determination of the model. The Coefficient of determination for each independent variable was used to acknowledge whether a certain independent

variable affected the dependent variable. The test results are presented in the following table.

Variable	<i>R Square</i>
Interest	0.782

Table 7: R Square

Table 7 indicates that the Coefficient of determination for Interest is 0.782 (78%). Therefore, 78% of the data's variance can be explained by the model. The remaining 22% is could be influenced by other variables outside this study.

	Original Sample (O)	T Statistics (O/STD EV)	P Values
Trust -> Interest	0.131	1.756	0.079
Religiosity -> Interest	0.346	3.235	0.001
Literacy -> Interest	0.305	3.474	0.001
Trust * Literacy -> Interest	-0.309	4.528	0.000
Religiosity * Literacy -> Interest	0.189	2.308	0.021

Table 8: Path Coefficient

Table 8 shows the path coefficient value of each hypothesis. In Hypothesis 1, the t-statistic value is 1.756, below the t-table value of 1.96. Meanwhile, the p-value is 0.079, which is above the threshold (0.05). This finding means that trust does not have a significant impact on the interest in entrusting Zakāh to BAZNAS. Therefore, Hypothesis 1 is rejected.

In Hypothesis 2, Religiosity significantly affects Interest in dispensing Zakāh through BAZNAS, the path coefficient is 0.346. This result shows that there is a significant relationship between Religiosity and Interest in entrusting BAZNAS to distribute Zakāh. This result is supported by the fact that the t-statistic value (3.235) is greater than that of the t-table. Furthermore, the p-value is 0.001, below the 0.05 threshold. It means that religiosity significantly affects the interest in dispensing Zakāh to BAZNAS. Therefore, Hypothesis 2 is accepted.

In Hypothesis 3, Literacy significantly affects Interest in dispensing Zakāh through BAZNAS, the path coefficient is 0.305, which explains a significant relationship. The t-statistic value of 3.474 is higher than the t-table value of 1.96, and the p-value of 0.001 is below 0.05. This shows that literacy has a positive and significant impact on the interest of urban communities in Sampang in dispensing Zakāh to BAZNAS. Therefore, Hypothesis 3 is accepted: Literacy affects the interest in dispensing Zakāh to BAZNAS.

Hypothesis 4 testing obtained a t-statistic value of 4.528 and also a p-value of 0.000 with a path coefficient value of -0.309. It means a negative path; literacy can weaken the impact of trust on the interest of urban communities in Sampang in entrusting Zakāh to BAZNAS. Therefore, Hypothesis 4 is accepted; in a negative way, literacy moderates the impact of trust on the interest in entrusting BAZNAS to distribute Zakāh.

Hypothesis 5 testing obtained a t-statistic value of 2.308 and a p-value of 0.021, with a path coefficient value of 0.189. To conclude, religiosity strengthens the impact of religiosity on the urban community's interest in entrusting BAZNAS to distribute Zakāh. Therefore, Hypothesis 5 is accepted. Literacy positively moderates the impact of religiosity on the interest of urban communities in Sampang in entrusting BAZNAS to distribute Zakāh.

Discussion

The study results suggested that trust does not have a significant impact on the interest of urban communities in Sampang in entrusting BAZNAS to distribute Zakāh. Therefore, H1 is rejected. This finding supports the previous studies that trust does not affect people's interest in entrusting Baitul Maal for their Zakāh.⁶⁰ According to Safitri & Suryaningsih, trust does not exert a direct affect on the interest in letting BAZNAS manage Zakāh.⁶¹ Trust could significantly affect people's interest in dispensing Zakāh through VAZNAS because the community believes that BAZNAS is a good Zakāh institution. However, people in Sampang Madura prefer to pay Zakāh directly to the *Mustahiq*, the poor and those *fī sabīlillah*, such as religious teachers. Dispensing Zakāh to the poor⁶² and/or those *fī sabīlillah* has become a tradition from generation to generation for appreciation.⁶³

Tradition, or in Islam known as *'urf*, is an action where the soul feels calm in doing it because it agrees with the logic and acceptable to human nature. Likewise, one of the traditions of dispensing Zakāh

that applies to the majority of the people in Sampang, Madura is about dispensing *Zakāh* directly to *Mustahiq*. Therefore, the existence of Islamic philanthropic institutions does not get legitimacy in the hearts of the community, because the community still feels comfortable distributing *Zakāh* directly to *Mustahiq*.

Findings proved that religiosity has a significant effect on people's interest in using BAZNAS for their *Zakāh* distribution. This finding supports the previous studies that religiosity has a positive and significant influence on a person's interest in dispensing their *Zakāh* through the Amil *Zakāh* Agency.⁶⁴ This finding corresponds to the opinion that religiosity can encourage *Muzakkī* to pay *Zakāh* because there are social consequences to consider.

Meanwhile, regarding *Zakāh*, there is a transcendental dimension of obedience when someone desires to pay *Zakāh*. The willingness to pay *Zakāh* can be explained by the existence of behavioral norms of a person who is oriented towards social and transcendental values, where *Zakāh* is the right medium to realize this orientation.⁶⁵ A person's religiosity can be seen from his beliefs, the relationship between humans and beliefs in the pillars of faith, and their experiences and consequences.

Religiosity as a social factor is the level at which a person has a good or bad understanding of religion and the evaluation of certain behaviours that can deepen their level of religiosity. Urban communities have good religious knowledge related to *Zakāh* that *Zakāh* is not only an obligation of worship but also has an impact on the economy, so people believe that the existence of BAZNAS can make it easier for them to realize *Zakāh*. BAZNAS is tasked with accommodating, managing, and distributing *Zakāh* given by *Muzakkī* to be submitted to *Mustahiq*. The people's interest in entrusting BAZNAS for their *Zakāh* distribution is a religious attitude, a religious internalization within an individual. One's understanding of *Sharī'ah* norms, especially those related to the obligation to pay *Zakāh*. This is proven by the results of descriptive analysis of one's belief in the pillars of faith, the truth of religion, and believing that *Zakāh* can bring one closer to Allah Almighty.

The study found that literacy has a significant effect on the interest in dispensing *Zakāh* at BAZNAS. The findings of the study are supported by previous studies that literacy is one of the factors that influence people's interest in dispensing *Zakāh* at the *Zakāh* Agency.⁶⁶ This finding is in line with the opinion that religious literacy concerns

the minimum basic knowledge that a person must have about their religion. For example, in worship, at least knowing the pillars of Islam, the pillars of faith, and the obligation to pray Zakāh. The literacy provided by BAZNAS is one way to provide knowledge about everything about Zakāh and disseminate information about BAZNAS. Therefore, when someone has a level of literacy or knowledge, it will support their interest in dispensing Zakāh to BAZNAS.

The results of the test on the moderation variables (Hypothesis 4 and Hypothesis 5) found that Zakāh literacy can moderate the impact of belief and religiosity on the interest in letting BAZNAS manage their Zakāh distribution. This finding provides a contribution that the influence of trust and religiosity on the interest in dispensing Zakāh at BAZNAS can be strengthened through the Zakāh Literacy variable. The task of amil Zakāh in addition to collecting and distributing Zakāh, is providing education to the community about Zakāh, that Zakāh must be paid to the poor and *fī sabīlillah*. The people in Sampang Madura understand *fī sabīlillah* as a teacher of the Holy Qur'ān, kiai, and religious leaders who they respect and honor. Meanwhile, modern scholars interpret *sabīlillah* in a broader sense. According to them, *sabīlillah* is not only individual fighters but all virtues, such as building mosques and madrasahs, as well as building roads and seekers of knowledge.⁶⁷ Literacy will increase the understanding of urban communities regarding Zakāh management, which initially people paid Zakāh individually. The understanding of religion related to Amil Zakāh who is tasked with managing Zakāh will increase their religious knowledge.⁶⁸ Therefore, it can strengthen the religiosity of urban communities towards the interest in dispensing Zakāh at BAZNAS Sampang. The people of Sampang City are predominantly Muslim and have gained knowledge about religious knowledge, especially Zakāh which is obligatory, from an early age.

Conclusion

This study shows that religiosity and literacy increase the interest of urban communities in entrusting BAZNAS for their Zakāh distribution. However, trust does not have a significant effect on people's interest in making Zakāh donations via BAZNAS. Thus, one's level of trust cannot affect his or her interest in dispensing Zakāh to BAZNAS. Finally, the research findings show that literacy can negatively moderate the effect of trust on the interest of urban communities in making Zakāh donation through BAZNAS, and literacy can positively moderate the effect of religiosity on their interest in using BAZNAS in their Zakāh management and

distribution. These results contribute to the ideas on Islamic philanthropy and financial decision-making, particularly in understanding the relationship between religious commitment, trust perceptions, and financial literacy in shaping Zakāh behaviour. The study results are expected to be a consideration for evaluation in future policies such as improving the quality of service and other Zakāh management services, increasing literacy related to Zakāh and adding facilities as well as transparency and accountability of its management and further improving reliable, professional, and accountable performance. Future research could include wider geographic areas and different demographic groups to improve external validity because Sampang is a small region of the whole Indonesia, which is unrepresentative to generalize. Further, other variables such as digital financial inclusion, regulatory policies, and technological innovations in Zakāh collection systems are prominent to explore.

Declaration of Conflict of Interest

The author declares no conflict of interest within this study.

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