

Analysis of Zakat Literacy in Kudus Regency, Central Java Province: A Mixed-Method Approach

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Abstract: *Assessing zakat literacy is needed for zakat institutions to examine zakat collection policies and evaluate zakat education and socialization programs. This study aims to map the level of zakat literacy in the Kudus Regency using the Zakat Literacy Index and unearth the factors which influence people's behavior in paying zakat. This study uses a mixed method with a sequential explanatory design. The results showed that the level of zakat literacy in the Kudus Regency was in the moderate category, with a Zakat Literacy Index score of 77.39. This study also shows that trust in scholars, peer influence, and education factors have influenced people's behavior and zakat understanding level. This paper also proffers implications to optimize the role of the zakat collector unit in order to increase the zakat knowledge of the community and the urgency of innovative and sustainable distribution programs.*

Keywords: *Zakat Literacy Index; Zakat Literacy; Behaviour; Zakat*

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INTRODUCTION

Zakat is one of the Islamic financial instruments that have a decisive role in alleviating poverty. In addition to language context, zakat means "enhance" either on syara' context is part of certain assets, which have to pay in particular ways and then given to numerous groups (Amar, 1983; Hafidhuddin, 2002). Zakat is worshiped with social and economic values so it can reduce economic inequality (Canggih et al., 2017). Zakat is one of the Islamic pillars whose equal position to praying. It shows that paying zakat is the principal worship as praying. Besides the relationship with Allah SWT (*hablumminallah*), zakat also has a relationship with society to cultivate a sense of compassion (*hablumminannas*) (Huda et al., 2012; Manurung, 2014; Triyani et al., 2018).

Kudus Regency is one of the regencies in Central Java. The community is known to have religious characteristics. It can be seen from the sizeable Muslim population that as many as 847,394 people, or 97.8% of the total population (BPS, 2020b). Furthermore, Kudus Regency also has two religious sites that come from

Walisongo. There are Sunan Kudus and Sunan Muria. Particularly, the Islamic teaching brought by Sunan Kudus has had a strong influence on the character of its society, both in social, cultural, economic, and religious aspects (Khotimah, 2018; Nawali, 2018). Sunan Kudus has occupied his position as an agent of acculturation which can combine aspects of local culture and Islamic values (Said, 2014). Those spirits are also demonstrated by the number of Islamic boarding schools is also proof that the people in Kudus Regency respect religious values (BPS, 2020a). This background can be an immense opportunity for zakat collection funds in Kudus Regency but in contrast with its realization. In 2020, the zakat fund collected only IDR 2.7 billion, but the potential can attain more than IDR 7 billion (Mustaim, 2021).

The gap between the potential and realization of zakat funds in Indonesia is a complex problem affected by various factors. One of the main factors is zakat literacy which has a crucial role to determine the quality of the zakat management, both the collection and distribution process (Beik, 2019). Research from Ascarya & Yumanita (2018), shows that the low zakat literacy and understanding of the community causes an inadequate amount of zakat collection. It includes not merely knowledge of zakat in general but also knowledge of the importance of paying zakat through zakat institutions. The low level of zakat literacy spur muzakki to pay their zakat directly to mustahik (Saoqi et al., 2019). Another research from Istikhomah & Asrori (2019), also revealed that the gap between the collection and potential zakat fund is influenced by many factors, such as trust in the zakat institution, zakat knowledge, and education level. Moreover, the causes of low zakat collection include the low awareness of the Muslim community about the obligation to pay zakat, the zakat objects is limited to a few types of zakat such as zakat fitrah and zakat profession, and unconsidered the zakat contemporary potential, lastly lack of incentives for muzakki who pay their zakat at zakat institutions. When people do not pay their zakat through zakat institutions or prefer to distribute them directly to mustahik, as a result, the zakat collection funds are unable to be recorded and measured precisely.

Furthermore, it is necessary to measure the condition of zakat literacy in the community to increase the awareness of zakat payment through zakat institutions and subsequently address specific strategies. Zakat Literacy Index is one of the tools to measure the level of zakat understanding. The Zakat Literacy Index aims to map the level of community zakat literacy, which level of understanding is already optimized, and which aspects of zakat need to be improved in the future (Puskas BAZNAS, 2019). Its instrument consists of two dimensions, there is basic knowledge of zakat and advanced knowledge of zakat.

Meanwhile, previous studies on zakat collection have been conducted. Ardani & Pujiyono (2021) unraveled the problems of zakat collection and formulated strategies based on regulation, institution, socialization, and service elements. This paper shows that priority problems and solutions should be provided for the socialization aspect in order to increase the zakat collection fund. This study

supports the objective of current research that socialization programs need to be assisted. Saoqi et al. (2019) found the construction of zakat literacy measurement. This study proposed the model of the zakat literacy index which has been able to identify the zakat literacy level among muzakki. These findings support the application model for current research. However, this paper needs to be expanded for further research, to be more practical, especially for different locations or regions in Indonesia.

Another relevant study related to zakat literacy is Khasanah et al (2021), which found that most of the local community in Dukuh Krajan, Mayong Lor Village, Jepara Regency are well literate about basic zakat knowledge. However, the upcoming socialization regarding the objective and benefit of zakat and its calculation is needed. Mukaromah & Anwar (2021) stated that students of the Islamic boarding school at Margoyoso, Pati Regency do not understand zakat contemporary. Their knowledge is limited to classical zakat fiqh and zakat profession. This study also shows that the higher the education level, the more breadth of their knowledge regarding zakat contemporary. Syaksena & Ekawaty (2021) found that zakat literacy level, income, education, and trust of muzakki have a significant effect on their decision to pay their zakat at the zakat institution in Situbondo Regency. Nonetheless, income has an insignificant effect on the decision of muzakki to pay their zakat at the zakat institution.

The main objective of this study is to map the zakat literacy level in Kudus Regency and their behavior to pay zakat using Zakat Literacy Index (ZLI). Moreover, this paper also investigates the driving factors of its result. This study offers more comprehensive information regarding zakat literacy that prior studies have not examined. Hence, it was conducted using the mixed method with a sequential explanatory design. This method has combined both quantitative and qualitative studies. Furthermore, this paper also provides depth strategies for increasing zakat literacy among muzakki as well as the factors that have been addressed before.

RESEARCH METHODS

This study employed an explanatory sequential mixed method design. There are two stages to this design, quantitative data is collected and analyzed first, then qualitative research is conducted to validate and explain the quantitative findings (Creswell & Creswell, 2018). The quantitative study measures the zakat literacy index from muzakki in Kudus Regency and identifies their behavior on paying zakat regularly. Meanwhile, the objective of the qualitative research is to investigate and confirm the quantitative findings from zakat practitioners and academicians.

For the quantitative study, the Muslim population domiciled in the Kudus Regency is 847.394 people (BPS, 2020). The sample uses proportionate stratified random sampling. This sampling technique operates if the population has a non-homogenous structure and starts proportionally (Sugiyono, 2013). There are nine districts in the Kudus Regency, and the sample size depends on the Muslims in each

section. The survey was collected by questionnaire and distributed online from google forms.

Furthermore, the questionnaire was collected from November 19 to December 12, 2021. It consists of 41 items separated two-dimension from the zakat literacy index, both basic and advanced knowledge. Each dimension consists of 5 variables. The first one is variables of general zakat knowledge, knowledge of the obligation to pay zakat, knowledge of eight asnaf, knowledge of zakat calculation, and knowledge of zakat object. Then the advanced knowledge consists of 5 variables: knowledge of zakat institutions, knowledge of zakat regulation, knowledge of zakat impact, knowledge of zakat distribution program, and lastly, knowledge of digital zakat payment (Puskas BAZNAS, 2019). This survey using Guttman Scale data scores 1 for "yes" answers and 0 for "no" answers (Sugiyono, 2013). Data were analyzed using Microsoft Excel and the Simple Weighted Index for index calculation, formulated as follows:

$$\begin{aligned}
 ZLI = & \left(\bar{X} \sum_{i=1}^N (Score_{ibsc} \times Smp \ bsc \ W_i \times 100) \right) \times W_{vi} \ bsc \\
 & + \left(\bar{X} \sum_{i=1}^N (Score_{iadv} \times Smp \ Adv \ W_i \times 100) \right) \times W_{vi} \ Adv
 \end{aligned} \tag{1}$$

Where:

- ZLI : Total score of Zakat Literacy Index
- $Score_{ibsc}$: Obtained score on i indicator of basic knowledge dimension
- $Smp \ bsc \ W_i$: Weighted value on i indicator of basic knowledge dimension
- $Score_{iadv}$: Obtained score on i indicator of advanced knowledge dimension
- $Smp \ Adv \ W_i$: Weighted value on i indicator of advanced knowledge dimension
- $W_{vi} \ bsc$: Weighted value on i variable of basic knowledge dimension
- $W_{vi} \ Adv$: Weighted value on i variable of advanced knowledge dimension

In addition to examining the robustness level, validity and reliability test are required in this paper. The validity of the variable and indicator was assessed using Pearson Correlation. Meanwhile, the reliability was evaluated with Cronbach's Alpha criteria.

Moreover, in the qualitative study, the sampling technique employed purposive sampling. Zakat practitioners and academicians were involved through five in-depth interviews. The participant purposefully selected due to their acquaintance with the issue of zakat literacy in the Kudus Regency. The first informant is an academician from IAIN Kudus also the Head of the Zakat and Waqf Management department. The second informant is the Head of Zakat and Waqf Division, Ministry of Religion Kudus Regency. The third informant is the Chairman of the

LAZIS Nahdlatul Ulama (LAZISNU) Kudus Regency. The fourth informant is the Manager of LAZIS Muhammadiyah (LAZISMU) Kudus Regency and the last or the fifth informant is the Vice Head of Zakat Distribution and Utilization BAZNAS Kudus Regency. Thus, the total numbers are 5 interviewees. Meanwhile, the interview uses a semi-structured interview that combines both open and close-ended questions, therefore the key informants are allowed to respond to every question based on their knowledge and experience (McIntosh & Morse, 2015; Newcomer et al., 2015). The data was analyzed using the Miles and Huberman model, including data collection, data reduction, data display, conclusion drawing, and verification (Miles & Huberman, 1994). The qualitative finding is validated using key informant triangulation.

RESULTS AND DISCUSSION

1. Demographic Characteristic

Table 1 presents the demographic characteristics of the respondents. This study collected 100 respondents, with over half of them male (58%) and 42% female. Meanwhile, 43% of respondents were aged 20 to 30. By district category, most of them lived in Jati, Kaliwungu, Dawe, and Jekulo, and for each district 13%. Then, 32% of the respondents are private employees. For educational background, most of them are undergraduate or bachelor's degrees. However, by income category, over half of the respondents ranged from IDR 1,000,000 to IDR 5,000,000.

Table 1. Demographic Characteristics of The Respondents

Characteristic	Items	Count (N=100)	Percent (%)
Gender	Male	58	58
	Female	42	42
Age	20-30	43	43
	31-40	39	39
	41-50	15	15
	51-60	3	3
District	Jati	13	13
	Undaan	9	9
	Bae	8	8
	Gebog	12	12
	Kaliwungu	13	13
	Kota	10	10
	Dawe	13	13
	Jekulo	13	13
	Mejobo	9	9
Job	Civil Servant	11	11
	Private Employee	32	32
	Entrepreneur	13	13
	Student	26	26

Characteristic	Items	Count (N=100)	Percent (%)
Education	Others	18	18
	High School	30	30
	Diploma	9	9
	Undergraduate	52	52
Income	Graduate	9	9
	Less than IDR 1,000,000	30	30
	IDR 1,000,000-IDR 5,000,000	61	61
	Above IDR 5,000,000	9	9

2. Quantitative Results
Validity and Reliability Test

This study employed 100 respondents. Thus, the r table is 0.195. As shown in Table 2, the Pearson Correlations value has demonstrated that all the indicator items are greater than the r table. As a result, this survey is qualified for the validity test.

Table 2. Result of the Validity Test

Variables	Items No.	Pearson Correlations	The R table	Conclusion
Knowledge of Zakat in General	ZU1	0.427	0.195	Valid
	ZU2	0.370	0.195	Valid
	ZU3	0.521	0.195	Valid
	ZU4	0.363	0.195	Valid
	ZU5	0.783	0.195	Valid
	ZU6	0.785	0.195	Valid
	ZU7	0.904	0.195	Valid
	ZU8	0.826	0.195	Valid
Knowledge of The Obligation to Pay Zakat	KZ1	0.636	0.195	Valid
	KZ2	0.658	0.195	Valid
	KZ3	0.771	0.195	Valid
	KZ4	0.872	0.195	Valid
Knowledge of Eight Asnaf	AS1	0.680	0.195	Valid
	AS2	0.535	0.195	Valid
	AS3	0.720	0.195	Valid
	AS4	0.814	0.195	Valid
Knowledge of Zakat Calculation	PZ1	0.718	0.195	Valid
	PZ2	0.493	0.195	Valid
	PZ3	0.874	0.195	Valid
	PZ4	0.873	0.195	Valid
Knowledge of Zakat Object	OZ1	0.641	0.195	Valid
	OZ2	0.882	0.195	Valid

Variables	Items No.	Pearson Correlations	The R table	Conclusion
Knowledge of Zakat Institution	OZ3	0.878	0.195	Valid
	OZ4	0.899	0.195	Valid
	OZ5	0.788	0.195	Valid
	IZ1	0.740	0.195	Valid
	IZ2	0.867	0.195	Valid
Knowledge of Zakat Regulation	IZ3	0.700	0.195	Valid
	RZ1	0.800	0.195	Valid
	RZ2	0.804	0.195	Valid
	RZ3	0.826	0.195	Valid
Knowledge of Zakat Impact	RZ4	0.716	0.195	Valid
	DZ1	0.657	0.195	Valid
	DZ2	0.48	0.195	Valid
	DZ3	0.695	0.195	Valid
	DZ4	0.664	0.195	Valid
Knowledge of Zakat Distribution Program	DZ5	0.726	0.195	Valid
	PYZ1	0.842	0.195	Valid
Knowledge of Digital Zakat Payment	PYZ2	0.905	0.195	Valid
	DPZ1	0.902	0.195	Valid
	DPZ2	0.924	0.195	Valid

Furthermore, this study also calculates the reliability test. A reliable instrument is an instrument that will produce the same data when used several times to measure the same object (Sugiyono, 2013). As shown in Table 3, Cronbach's alpha value of the variables is greater than 0.6. Subsequently, the variables are reliable.

Table 3. Result of Reliability Test

Variable	Cronbach's Alpha	Standard Alpha	Conclusion
Knowledge of Zakat in General	0.808	0.6	Reliable
Knowledge of The Obligation to Pay Zakat	0.723	0.6	Reliable
Knowledge of Eight Asnaf	0.637	0.6	Reliable
Knowledge of Zakat Calculation	0.741	0.6	Reliable
Knowledge of Zakat Object	0.879	0.6	Reliable
Knowledge of Zakat Institution	0.662	0.6	Reliable
Knowledge of Zakat Regulation	0.795	0.6	Reliable
Knowledge of Zakat Impact	0.643	0.6	Reliable
Knowledge of Zakat Distribution Program	0.682	0.6	Reliable
Knowledge of Digital Zakat Payment	0.798	0.6	Reliable

Zakat Literacy Index Results

Table 4 presents the result of the ZLI calculation based on dimension level, and table 5 includes the total score of ZLI. According to scoring criteria, it can be identified which one of the variables and dimensions has a high, moderate, or low category—a low category of 0.00 to 60.00. Then, a moderate category is above 60.00 to 80.00, and a high category is above 80.00 to 100.00 (Puskas BAZNAS, 2019).

Table 4. Result of Zakat Literacy Index at Dimension Level

Dimension	Variable	Total Average Indicators (Z)	Weight of Each Variable	ZLI of Variable Level (Z x Weight of Variable)	Total ZLI of Each Dimension
Basic Knowledge of Zakat	Variable 1	91.25	0.23	20.99	81.08
	Variable 2	80.50	0.20	16.10	
	Variable 3	76.50	0.18	13.77	
	Variable 4	79.75	0.23	18.34	
	Variable 5	66	0.18	11.88	
Advance Knowledge of Zakat	Variable 6	71	0.23	16.33	70.55
	Variable 7	52.25	0.21	10.97	
	Variable 8	89.20	0.24	21.41	
	Variable 9	71.50	0.16	11.44	
	Variable 10	65	0.16	10.40	

Table 5. Total Score of Zakat Literacy Index

Dimension	Total ZLI of Each Dimension	Weight of Each Dimension	ZLI of Dimension Level	Total ZLI
Basic Knowledge of Zakat	81.08	0.65	52.70	77.39
Advance Knowledge of Zakat	70.55	0.35	24.69	

The tables above show that the zakat literacy score of the basic knowledge dimension in the Kudus Regency obtained 81.08. It indicates that muzakki has high zakat literacy level. Meanwhile, the advanced knowledge obtained 70.55 or in moderate literacy level. However, the total score of the zakat literacy index in the Kudus Regency obtained 77.39, which indicates a moderate literacy level. Furthermore, according to the variable score, the variables that had high literacy level was the variable of general knowledge of zakat (91.25), knowledge of obligation to pay zakat (80.50), and knowledge of zakat impact (89.20). Nonetheless, the moderate variable is knowledge of 8 asnaf (76.50), knowledge of zakat calculation (79.75), knowledge of zakat object (66), knowledge of zakat institution (71), knowledge of zakat distribution program (71.50), and knowledge

of digital zakat payment (65). Likewise, the low variable is knowledge of zakat regulation (52.25).

3. Qualitative Findings

According to the interview and data analysis, this qualitative section was classified into two main discussions. The first part mainly discussed the level of zakat knowledge and understanding of Kudus Regency's community. It comprises the driving factors of the Zakat Literacy Index's result which are the role of ulama (Muslim scholars), educational background, and peer influence, then the discussion about existing socialization and education programs, and also the issues of its programs. And the last one is the analysis of object and zakat regulation. The second part mainly discussed the community's behavior to pay zakat. It comprises the factors that influenced their behavior and several strategies to tackle this challenge.

Factors Influencing the Zakat Literacy Level

Several factors affected the Zakat Literacy Index of the Kudus community. **First**, trust in ulama (Muslim scholars) has a crucial role in effected the understanding of its community. The community remain believes in the scholar, who has expertise and credibility. Thus, what has been spoken to them becomes the primary reference to carrying out worship as their current beliefs (Muliati & Rasyid, 2019). The first informant explained that the community of Kudus Regency still has the traditional school of thought because it was obtained from salaf lessons and studies of classical fiqh books.

According to its result, we knew that most of the Kudus community still has traditional beliefs. It means there is still an effect of salaf education, and it still exists in our society (Qomar, 2022).

Its findings are also related to Khasanah et al. (2021) research. They found that most of the community in Krajan Village, Jepara, still believes in Muslim scholars as their main reference for zakat compulsory, preferably in zakat calculation. Azzahra & Majid (2020) also found that ulama (Muslim scholars) has the power to influence, given socialization regarding the importance of zakat, and also motivates the muzakki to pay zakat at Baitul Mal Banda Aceh, Indonesia. However, Saad et al (2020b) found that religious leaders or Islamic scholars have insignificant influence on the intention to pay zakat.

Second, another factor that influenced the zakat literacy of the Kudus community is education. Education is a fundamental aspect that every person should have. In the zakat literacy context, education significantly affects muzakki knowledge. A higher level of education, preferably in Islamic Education, will broaden their view (Budiyono et al., 2019). Primary Islamic education will tend to lead to muzakki behavior to have basic zakat knowledge because Islamic education provides a curriculum and learning materials based on Quran and Hadits (Abdullah & Sapiei, 2018). Thus, their knowledge and understanding of zakat will be flourished, or they will be concerned about the zakat obligation at the very last. The second informant also expressed,

If the educational background comes from Islamic School (named madrasah), preferably madrasah diniyyah. The zakat knowledge would be adequate (Fatkhil, 2022).

The result of this study related to Mukaromah & Anwar (2021), found that the students of Islamic schools in Kajen Village, Pati, concerned about salaf education, employed various fiqh studies depending on their education level. As a result, the higher their education will broaden their zakat knowledge. However, Abdullah & Sapiei (2018) depict that there is no significance regarding the relationship between Islamic education with zakat compliance behavior in the case of Malaysia.

Third, people would be easily influenced to do something by their group or relatives. Peers or relatives have much power to influence a person's decision-making process (Bobek et al., 2013). In the zakat context, a zakat payer surrounded by supportive peers or close will do the same things to perform the religious act and drive the intention to pay zakat (Saad et al., 2020). These peer influences are also supported by muzakki relatives, the facilities, and the zakat infrastructure. Massive socialization increases muzakki awareness. Thus there will be a knowledge transformation in a group, particularly among those who do not have sufficient knowledge. The third informant stated that peer influence has a significant impact on the intention to pay zakat

A group where the prospective muzakki gathered has more potential to determine the intention to pay zakat (Fahmi, 2022).

However, the result of its study is inconsistent with Bin-Nashwan et al (2019) who argued that peer influence is significantly unrelated to zakat compliance. Meanwhile, Saad et al (2020a) found that peer influence is significantly positive to the intention to pay zakat.

Existing Program of Zakat Socialization and Education

There is some existing program that BAZNAS and two other zakat institutions have done in Kudus Regency, in order to enhance the community's zakat knowledge. **First**, is the recitation program. Zakat is related to worship activities, therefore the recitation program is considered an effective medium to educate and socialize zakat. It aims to provide knowledge for muzakki about the benefits and impact of zakat itself, instead of only notifying them regarding the obligation of paying zakat. Prior research by Kurniadi et al (2017) also demonstrated that scholar has a significant impact to construct the zakat acknowledgment. That awareness was acquired through the discussion between the Muslim scholar and their community.

Both zakat institutions in Kudus Regency LAZIS Nahdlatul Ulama and LAZIS Muhammadiyah enacted the recitation program from their Muslim scholar to raise zakat awareness. However, the actualization of its program is less flexible because the community should be physically present at that place. Thus, online media as an alternative need to be considered, as the fourth informant expressed,

Online media has more benefits than traditional. We can watch it every time and anywhere. However, the recitation program required us to physically present (Muhtadin, 2022).

Meanwhile, recitation activity remains has a positive impact. Fadilah et al (2019) found that recitation as one of the community social empowerment programs are able to corroborate the mustahik's spirituality, thus it can enhance their independency to become a new muzakki in the upcoming years. Nurdin & Haris Riyaldi (2020) also stated that Baitul Mal Aceh established a zakat educational program through recitation that is held regularly in the mosques in order to optimize the zakat collection.

Second, the zakat institution has provided education and socialization program using printed and social media. Zakat institutions considered printed media to communicate and promote the zakat institution program. Meanwhile, many internet users demonstrated muzakki behavior to access social media immediately. In this digital era, muzakki is intended for real-time and quick responses regarding the allocation of the zakat fund (Kailani & Slama, 2020). Therefore, the community's existing program is concerned with social media. Zakat socialization through social media helps promote and publicize the institution's zakat management and distribution program. Therefore, it can enhance the transparency and professionalism of its institution. The third informant stated,

LAZISNU has done socialization through social media to educate the community. We have already suggested them over social media (Fahmi, 2022)

These findings also asserted by Paizin (2021), that the zakat institution must consider the potential of a new media platform as a medium to share information and expand dakwah activities. Its paper also stated that the emergence of the internet has provided people with unrestricted access to knowledge. Despite that fact, Antonio et al (2020) found that zakat socialization through social media does not affect the muzakkaki's intention to pay zakat in the zakat institution.

Third, unlike the other zakat institutions that are prone to optimize the potential of social media, the National Zakat Agency (BAZNAS) Kudus Regency established a first-hand distribution program for its socialization, both consumptive and productive ways. It also shows that the institution has administered proficiently and indicates its existence. Prior to that, zakat distribution was targeted for mustahik. Thus, it attained more recipients due to the field assessment immediately. The fifth informant stated,

BAZNAS facilitated the merchants, bought them food carts and provided funds. It is included in our socialization program, particularly for mustahik (Bahdi, 2022).

Ayuniyyah et al (2018) stated that the zakat distribution programs are able to alleviate poverty and reduce income inequality among the mustahik of BAZNAS West Java. The improvement of households' life quality has alluded to the material and spiritual condition in the CIBEST model. In addition, Suprayitno (2019) found that zakat significantly impacted macroeconomic levels in economic growth, consumption, and investment in Malaysia.

The Issues of the Socialization Program

In order to optimize the zakat socialization programs, some issues of zakat institutions needed to be addressed. **First**, the issues about human resources. It has a crucial role as the driving force of the organization and the origin of innovation and creativity. The quality of human resources will affect the development and existence of the organization in the upcoming years. In the context of zakat, the quality of human resources will encourage the effectiveness of zakat management. Thus, it will enhance the public trust in this institution.

According to the interviews from the Ministry of Religion, BAZNAS, LAZISNU, and LAZISMUH in Kudus Regency, the informants stated that few human resources causing socialization programs and zakat education in the community had been ineffective. Furthermore, this factor causes the program unable to acquire the community from various groups. However, this issue does not become a limitation for the three of them to continue the zakat socialization program in the community.

It also addressed the incentives to accelerate the amil's capability and capacity. Thus, the amil profession will be appreciated. As the first informant described,

Amil also has the right to receive proper compensation for their livelihood. Along with advanced literacy, the amil profession will be considered a prestigious profession (Qomar, 2022)

Its finding was also confirmed by Ahmad (2019). The paper has revealed of underperforming zakat and waqf institution in Northern Nigeria causes by inadequate funding for zakat and waqf boards, therefore they are unable to manage various programs effectively. Meanwhile, Adnan (2017) stated that appropriate compensation is needed to enhance the amil's professionalism. The adequate compensation will increase the amil's performance to work better and permanently. Hence, many of them are appointed to this position only temporarily and then will find another more prestigious job.

Second, another issue of zakat socialization is government budget allocation. The Ministry of Religion of Kudus Regency stated that the main obstacle to implementing the socialization program is the limited amount of budget. The second informant stated,

If we have plenty of budget, it will be more appropriate because we can invite community leaders from each village and convince them of our objectives (Fatkhil, 2022)

A persuasive and plausible figure was acquired to optimize the socialization program, yet it is not a tiny amount. Therefore, government support through appropriate budget allocation is needed in order to activate the programs. Its findings also confirmed by Hilmiyah et al (2018), that the government's involvement has supported the activities of the zakat institution in Bogor Regency. Ahmad (2019) also asserted that zakat institutions need more participation from the government who acquired the people with an adequate budget and progressive laws.

Reviewing The Object and Zakat Regulation

Based on the Zakat Literacy Index (ILZ) Kudus Regency results, two variables' values are lower than the other variables in one dimension. These variables are knowledge of the object of zakat and zakat regulation. According to the basic knowledge dimension, object zakat obtained 66 scores. However, the advanced knowledge dimension obtained 52.25 scores. This section will explain the public's insufficient knowledge of the object and regulation of zakat and what needs to be done to increase public knowledge of these two variables.

1. Knowledge of Object Zakat

The types and sources of assets that must be paid for zakat had flourished timely. Contemporary zakat has been discussed recently, including professional zakat, corporate zakat, stock zakat, trade zakat, mining zakat, and others. In addition to ZLI, the measurement of object zakat is comprised of the public knowledge regarding the zakat payable asset, fiqh of zakat profession, the concept of zakat maal and zakat profession, zakat calculation, and concept of productive zakat. The result shows that the community of Kudus Regency obtained 66 scores which are in the moderate category. However, the result of its variable was the lowest among the other variable in the basic dimension.

The third informant stated that the low result of knowledge of object zakat was determined by social or peer influence and the lack of curiosity from its muzakki. The third informant explained,

There are two types of muzakki. The first one who obligates to pay zakat, yet they are not enclosed with well-informed muzakki. Another one lacks knowledge, but the knowledgeable muzakki surrounds them. Thus, the cognitive transformation remains existed (Fahmi, 2022)

The object of zakat is also related to calculating the amount of zakat. It is complicated obviously if there are a lot of assets that must be paid for zakat, such as a corporate or business zakat. Therefore, an innovation for zakat institutions is needed to assist zakat calculation for the community, especially entrepreneurs with excess assets. Furthermore, Muhammad (2016) found that small and medium entrepreneurs in Malaysia encounter difficulties to understand and calculate their business zakat. Thus, it will lead to late payment or non-payment zakat which can decline zakat collection. This paper also addressed the role of the zakat administrator to support zakat distribution for mustahik in order to enhance their credibility. Ahmad et al (2020) also revealed that a holding company in Indonesia was unable to manage zakat corporate properly which followed the sharia accounting principle. Hence, they assumed that zakat is not a company obligation but it depends on their individual. It is supposed to be an opportunity for zakat institutions to provide innovation, particularly for zakat calculation and consultation.

2. Knowledge of Zakat Regulation

The implementation of zakat in Indonesia has been regulated in the Law of Republic Indonesia No.23 of 2011 regarding Zakat Management. In this regulation, zakat

management has been explained in detail, such as the authorities of the National Amil Zakat Agency (BAZNAS) and the Amil Zakat Institution (LAZ). The existence of its regulation becomes the legal basis for the operational activities of zakat institutions like collecting, managing, and distributing zakat. Furthermore, the second informant argued that the implementation of this law had a significant impact on zakat receipts, especially in the Ministry of Religion of Kudus Regency. However, the ZLI score of zakat regulation has obtained only 52.25 which is the lowest score among the other variable in the advanced dimension.

Zakat regulations in Indonesia are unable to be separated from the zakat as a tax deduction topic. This has been regulated in Government Regulation No. 60 of 2010 concerning zakat or mandatory religious contributions able to be deducted from gross income. However, the implementation of these regulations remains unsatisfactory. It was also asserted through the results of an interview with the fifth informant,

Truthfully, in the meantime (zakat as a tax deduction), it has been unable to be enacted because we need more coordination, communication, and consultation with the authorized institution. Regarding taxation, BAZNAS is unable to directly lessen it, but it is determined by the taxation authority (Bahdi, 2022)

From these findings, it can be concluded that the realization of zakat as a tax deduction remains ineffective. There is no coordination between institutions that regulate tax and zakat revenues. Meanwhile, the third informant stated that there had been muzakki who have requested receipts for zakat payments which were considered by the tax office. However, its realization has several issues. One of them is concerns from muzakki if there is an unsynchronous amount of zakat and the amount of tax. Secondly, the unavailable mechanism regulates the relation of zakat as a tax deduction. Thus, muzakki assumed that it will take a long procedure.

Furthermore, Yasni & Erlanda (2020) stated that zakat integration with tax is possible to be enacted in Indonesia. It is able to mutually benefit both from zakat and tax revenue. Although, it comes with several issues such as the zakat program which is supposed to be aligned with the government program for poverty alleviation, ideological state, government policies to support the integration, and last but not most important public trust in the government as administrator for its integration. Al-Mamun & Haque (2015) also revealed that Islamic law in halal and haram aspects, legal consciousness, zakat, and tax knowledge significantly influence the factor of Muslim consumers' perception regarding the tax rebate.

Factors Affecting Zakat Paying Behavior

Based on the Zakat Literacy Index survey results, as many as 44% of the people of Kudus Regency distribute zakat through mosques, 31% distribute directly to mustahik, and 12% distribute through BAZNAS or LAZ. In addition, based on the selection factor of the location to pay zakat, as many as 61% of muzakki selected a place or institution to distribute their zakat because the institution can be trusted, and as many as 28% selected the institution due to the accessibility. As the results

of the survey, this paper will discuss two factors that influence the behavior of Kudus Regency's muzakki in paying zakat.

First, the main factor is trustworthiness. As explained in the previous discussion, the character of the Kudus Regency community is closely related to the religious values obtained from the Muslim scholar. These beliefs also influence the understanding of the muzakki in Kudus Regency which mostly distributes their zakat directly to mustahik. This perception is not at fault because there are recommendations in Islam that relatives, close relatives, or neighbors must be prioritized as mustahik. Meanwhile, people also feel more "*afdhal*" in distributing zakat through mustahik because by observing mustahik one by one, they were feeling assured and thought that it was accurate.

On the other hand, the zakat distribution in Kudus Regency is also dominated by mosques. This is also influenced by the perception that the mosque as a center for worship activities has administrators who have sufficient knowledge to manage zakat properly. To collect and distribute zakat, mosques or zakat management organizations must be recognized and legitimate by the state. Therefore, government support is needed to facilitate mosques to become Zakat Collector Units (UPZ) in order to increase the collection and distribution process.

This phenomenon is unable to be criticized and it takes time to change the perception. The public needs to be acquaintanced that the zakat distribution through zakat institutions has a lot of positive impacts. This finding is asserted by the third informant who stated,

I think the people in Kudus have the consciousness to pay zakat, but if there are any choices to pay zakat through the institution. I think it becomes our responsibility to educate them (Fahmi, 2022).

Its findings also confirmed by Ekawaty (2017) that almost half of the respondents in Malang City paid their zakat directly to mustahik. Hence, they already knew the factual condition of mustahik's economic level and personally interacted with them. Moreover, over 44% of muzakki choose mosques and 17% through zakat institutions as the location to pay zakat.

Second, another factor influencing muzakki in Kudus Regency to distribute their zakat is accessibility. Muzakki considered the easiness access from their residence to the nearest zakat payment. Based on the Zakat Literacy Index survey results, most of the people of the Kudus Regency remain to distribute their zakat through mosques. This indicates that in the smallest scope of the community residence, mosques are considered the easiest to access and most trustworthy in distributing their zakat funds. Accessibility factors also include access to knowledge or information. The lack of information related to the location and programs of zakat distribution by the nearest zakat institution is also one of the reasons why many people still distribute their zakat through mosques. Both the accessibility to location and information availability will affect the customer's (muzakki) experience.

Furthermore, Cokrohadisumarto et al (2020), stated that information provided by zakat institutions as a moderating variable has corroborated the relationship between the credibility of zakat institutions to zakat paying behavior. It has been indicated by various proxies such as the institution's legal entity, program implementation, location, and financial report. Moreover, Fitri & Falikhatun (2021) asserted that accessibility is not limited to location affordability and information availability but also the accessibility of financial technology to provide online payment services. This paper also shows that accessibility factors influenced the awareness of zakat professional payment.

Strategies to Increase the Zakat Knowledge

From the several factors that have been discussed, here are strategies for accelerating zakat knowledge that can be formulated according to the character of the community in the Kudus Regency. This strategy is a recommendation for the zakat institution, which not only aims to increase knowledge and understanding of the community but also to enhance the public trust in the zakat institution. The strategies are as follows:

1. Optimizing the Role of the Zakat Collector Unit (UPZ)

Based on the National Amil Zakat Agency Regulation No. 2 of 2016 concerning the Establishment and Work Procedure of the Zakat Collector Unit, BAZNAS has the authority to establish Unit Pengumpul Zakat (UPZ). The regulation also describes the duties and authorities of the Zakat Collector Unit, which comprised socializing, planning, and executing zakat programs, compiling an Annual Activity Plan, and compiling performance and financial reports.

Based on these authorities, it can be seen that UPZ has an essential role in increasing zakat knowledge in the community. It is because UPZ is an extension of BAZNAS, which is the closest entity to the community, both in terms of the location where the muzakki live and where they work. The existence of UPZ is expected to be able to convince muzakki to distribute their zakat throughout the institution. In addition, the formation of UPZ also has a crucial role in providing zakat socialization and education to the community using a persuasive and communicative approach.

The amil zakat institutions in Kudus Regency, namely LAZISMU and LAZISNU, have also utilized administrators at the branch level (sub-district and village) from both Nahdlatul Ulama and Muhammadiyah groups professionally. The branch management facilitates the Zakat, Infaq, and Alms Collector Unit (UPZIS) at the sub-district and village levels. It is because UPZIS at the branch level is the spearhead of programs that are carried out by the regional level of zakat institutions, thus it has expected to be connected with the society.

Furthermore, Ansoriyah et al (2020) found that UPZ under BAZNAS Karanganyar Regency supervision has various challenges such as unoptimization of zakat mal potential and the program activity only conducted during Ramadhan. This paper also revealed that the underperforming of UPZ is caused by insufficient

commitment and knowledge by the administrator regarding the authorities and functions. Besides that, the lack of monitoring and evaluation from BAZNAS Karanganyar also affected the program implementation. Thus, the UPZ administrator does not compile any reports. Similarly, Fikhriah Takril & Faizah Othman (2020) also found that zakat collection and distribution counter at higher learning institutions remain ineffective shown by the Zakat Effectiveness Index (ZEIN) scores closer to 1.

2. Cooperation with Various Parties

The second possible strategy to increase zakat knowledge in the Kudus Regency community is through collaboration with various parties. The cooperation includes institutions, agencies, communities, and state-owned or private companies. It aims to reach people from various groups with various professions. Cooperation, in this case, is not only in the form of socialization and education about zakat but also includes coordination between institutions.

For example, in the distribution of zakat, as a non-structural government institution, BAZNAS Kudus Regency coordinates with the Social Service for Women's Empowerment, Child Protection, Population Control, and Family Planning Kudus Regency and the local village government to verify and conduct field assessments of actual conditions of mustahik. Furthermore, a study by Furqani et al (2018) found that zakat distribution in Baitul Mal Aceh has cooperated with Job Training Center or Balai Latihan Kerja (BLK) to develop mustahiks' skills and competencies such as sewing, mechanical, and electrical workshop. It aims to improve the readiness of mustahik to be self-employed or become an entrepreneur in the upcoming periods.

3. Innovative and Sustainable Distribution Program

Another strategy to increase knowledge of zakat in the community is through the zakat distribution and utilization program. Society needs evidence of the benefit of zakat. Innovative and sustainable distribution programs are needed to convince muzakki that the distributed funds are on the track both in distribution and the recipients of zakat (mustahik). It is also reinforced by the first informant who stated,

Education programs can be formatted in modern activities regardless of the religious context. However, it must be aligned with the Sharia principle. For example, I found a LAZ that provided a donation for stunting children through health activities. That is possible even though it is outside of worship activities, but the institution's role has existed. That is what I mean, by creative ideas from zakat institution (Qomar, 2022)

Based on the results of these interviews, it can be seen that zakat distribution programs are able to be conducted innovatively and creatively yet still relevant to the community necessity. Even though this innovation and creativity were outside of religious activities, it must be devoted to the sharia principle. Moreover, the zakat distribution program is also aligned with maqashid al-shariah, therefore it can alleviate poverty, improve the health and education quality of its mustahik, and positively achieve high spirituality (Ahmed Shaikh et al., 2017).

Previous studies have revealed the zakat distribution program, particularly for productive zakat. A study by Fikriyah & Ridlwan (2018), found that LAZs in Surabaya has developed various empowerment program including education, health, socio-economic, and humanities. In the education sector, zakat has been distributed through scholarships, school equipment, courses, and Quran teaching. Meanwhile, in the health sector, there is a medical assessment for mustahik and surgery donation. Social and humanities programs are distributed temporarily or accidentally such as during Ramadhan and natural disasters. And for the economic sector, it has been distributed as microfinancing using Qardul Hasan contract, capital assistance, and training to develop the business capacity and literacy of mustahik. However, the social humanities program needs more improvement such as the disaster recovery for mustahik.

4. Mechanism of Zakat as a Tax Deduction

Furthermore, a strategy that can be used to increase the public's knowledge and understanding of zakat is to acquaint the public that there are zakat facilities that can be used as tax deductions. However, muzakki are only allowed to use this facility if they paid their zakat through a legalized zakat institution under the government. This incentive also increases the awareness of muzakki to pay zakat through institutions. A specific mechanism to optimize this incentive is needed by the ministry of finance and zakat institution. Obaidullah (2016) found that there is a different basis for business zakat and business tax deduction implementation in Malaysia. Business zakat uses a balance sheet meanwhile the business deduction is obtained using an income statement. This paper adds recommendations to change in taxation methods including tax deductions or tax rebates and decided on a specific base in the balance sheet or the income statement. Furthermore, a study by Yasni & Erlanda (2020) suggested that the government should provide an integrated database for muzakki and taxpayers. Thus, it will be easier for them to assist its policy. Haskar (2020) also asserted that the lack of an integrated database of Muslim taxpayers who voluntarily reported the tax deduction to the tax directorate affect the motivation of muzakki to report their zakat. Therefore, the government and policy makers are able to be considered an integrated database as the first step to estimate the impact of its policy and analyze the potential of zakat as tax deduction.

CONCLUSION

This study indicates that the Zakat Literacy Index of the Kudus community attained the middle or moderate category with a value of 77.39. The findings highlight the role of scholars, educational background, and peer influences that affected the zakat literacy level. Meanwhile, trustworthiness and accessibility also affect the muzakki behavior to pay zakat. The findings of its study have implications for local government, BAZNAS and LAZ as official amil institutions, and the muzakki of Kudus regency. We recommend that the government reinforce the zakat regulation in the Local Government Regulation. Thus, it will raise the awareness of zakat payment through official amil institutions. We also recommend that BAZNAS and LAZ be more synergized among the institutions regarding the performance and financial report. Therefore, the zakat will be distributed according to the authority

of each institution. This study addresses its limitation. This research was not considered the muzakki as an informant. It becomes crucial for further analysis because we can investigate the obstacle from muzakki's view to get more zakat institutions' information and their performance. Thus, the findings will be more comprehensive. Further research is needed to explore new variables or indicators regarding the zakat digital literacy to examine how far the muzakki accessibility to information through official social media from the amil institution and other valid information resources.

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