

# Optimization of *Zakat* Fundraising Realisation Based on the Measurement of the *Zakat* Literacy Index in Rural and Urban Communities

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## Abstract

*This article compares zakat literacy between rural and urban communities in Lampung Province and explores strategies to optimize zakat fundraising based on the Zakat Literacy Index (ILZ) of each region. Using a mixed method approach with an explanatory design, 200 respondents were involved, with 100 from rural and 100 from urban areas. The independent t-test results show a difference in zakat literacy between the two groups, although the difference is not statistically significant. The ILZ in rural areas is 79.57 (medium category), while in urban areas it is 86.79 (high category), reflecting a relatively good understanding in both communities. To optimize zakat fundraising, urban areas can focus on strengthening technical management and adopting digital technology for payments, while rural areas require educational efforts and collaboration with religious leaders to enhance basic zakat knowledge.*

**Keywords:** *Zakat, Zakat Literacy Index*

## Introduction

Lampung Province still faces a big challenge in overcoming poverty, where the poverty rate in the province continues to be above the national average. Based on data from the Central Bureau of Statistics (BPS), the poverty rate in Lampung reached 10.69% in 2024, higher than the national average of 9.03%.<sup>1</sup> This shows that efforts to reduce poverty in the province have not been optimally successful, even though the central and local governments have launched various poverty alleviation programs including with the religious instrument of *zakat*.

Lampung Province has significant potential in terms of *zakat*. The National Amil *Zakat* Agency (BAZNAS) in the *zakat* potential mapping report displays the potential for *zakat* income of the State Civil Apparatus (ASN), non-ASN, *zakat* on Regionally Owned Enterprises, and Retail in Lampung can reach Rp. 134.6 billion per year.<sup>2</sup> However, the realization of *maal zakat* collected in the Provincial, City, and Regency Baznas in Lampung is only Rp. 14.6 billion.<sup>3</sup> The realization of this fundraising is still far below the potential, which shows a gap between the potential and realization of *zakat*. This can be attributed to the level of literacy that has not been optimal in the community.

Literacy is an essential basic skill in modern life, encompassing more than just the ability to read and write. It is a key tool for accessing, understanding, and

<sup>1</sup> Badan Pusat Statistik, "Berita Resmi Statistik", (Lampung, 2024).

<sup>2</sup> Muhammad Hasbi Zaenal, "Potensi Zakat Baznas Provinsi," 2022, <https://puskasbaznas.com/publications/published/officialnews/1687-potensi-zakat-baznas-provinsi>.

<sup>3</sup> Puskas Baznas, "Laporan Pengelolaan Zakat Nasional," 2022, <https://Baznas.Go.Id/Laporan-Zakat-Nasional>.

analyzing diverse and complex information in an ever-evolving society. In a broader context, literacy involves cognitive and language skills that enable individuals to participate effectively and critically in social, economic and cultural life. These abilities open the door to continuing education, social awareness and personal independence. Literacy, therefore, is not only the foundation for life long learning, but also an essential prerequisite for individual empowerment to face global challenges, promote equality, and support sustainable development.

Literacy, in the context of *zakat*, refers to a person's ability to understand, evaluate, and use *zakat-related* information in daily life. This is important because *zakat* is not only a religious obligation but also an instrument of social and economic security.<sup>4</sup> According to Islamic economic theory, *zakat* plays an important role in wealth redistribution and reducing social inequality.<sup>5</sup> In this case, *zakat* literacy helps people to have a basic and advanced understanding of *zakat*.<sup>6</sup> How and why they should pay *zakat*, as well as how the funds are used for social welfare. This literacy also includes an understanding of the *nisab* (minimum limit of assets subject to *zakat*) to digitalization in the payment process.

Furthermore, *zakat* literacy is also closely related to the realization of *zakat* itself. A good understanding of *zakat* can improve realization and efficiency in the collection and distribution of *zakat*. Icek Ajzen's Theory of Planned Behaviour offers a useful framework for understanding the link between *zakat* literacy and compliance in paying it.<sup>7</sup> First, *zakat* literacy influences individual attitudes towards paying *zakat*; a deeper knowledge of the role and benefits of *zakat* can shape positive attitudes and motivate payment. Second, subjective norms, which are influenced by people's understanding of social and religious expectations related to *zakat*, can increase the motivation to comply with *zakat* obligations. Finally, perceived behavioral control, which relates to an individual's perception of the ease or difficulty of performing a particular behavior, can be enhanced through better *zakat* literacy. This allows individuals to feel more capable and confident in calculating and paying *zakat*, thus directly affecting their likelihood of complying with *zakat* obligations according to the principles of the Theory of Planned Behaviour.

Planned Behaviour, demonstrates its role in improving compliance and effectiveness of *zakat* payment, which is particularly relevant for the situation in Lampung Province. Despite significant *zakat* potential, as noted by BAZNAS, there is still a large gap between the potential and realization of *zakat* in the region. This disparity highlights the need to improve *zakat* literacy in the community. Better education on the principles and benefits of *zakat* can influence attitudes and subjective norms towards paying *zakat*, as well as increase perceived behavioral control in *zakat* calculation and payment. This suggests that improving *zakat* literacy could be

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<sup>4</sup> Ruslan Abdul Ghofur, "Peran Instrumen Distribusi Ekonomi Islam dalam Menciptakan Kesejahteraan di Masyarakat," *Ikonomika: Jurnal Ekonomi dan Bisnis Islam*, Vol. 1, No. 1, (2017): 27–39.

<sup>5</sup> Rahasia Taufiqi Al Ayyubi, "Pengaruh Distribusi Zakat, Infaq, Sedekah dan CSR terhadap Penurunan Ketimpangan Sosial," *Islamic Economics Journal*, Vol. 7, No. 2, (2021): 135–49.

<sup>6</sup> PUSKAS Baznas, *Indeks Literasi Zakat: Teori dan Konsep* (Puskas Baznas, 2019), <https://puskasbaznas.com/publications/indonesia-zakat-index/zakat-collection/indeks-literasi-zakat>.

<sup>7</sup> Icek Ajzen, "Application of Theory of Planned Behavior to Leisure Choice," *Leisure Research*, Vol. 24, No. 3, (n.d.).

the key to unlocking the untapped potential of *zakat* in Lampung, reducing the gap between *zakat* potential and realization, and ensuring that *zakat* can be maximally utilized for social and economic development in Lampung province.

Further research on *zakat* literacy in Lampung Province, including the *zakat* literacy index provided by BAZNAS, could provide deeper insights into how *zakat* literacy impacts *zakat* realization, especially when compared between rural and urban communities. This research can explore the differences in *zakat* literacy levels between rural and urban communities in Lampung, as well as the factors that influence these differences. This is important to identify effective ways to improve *zakat* literacy, so as to encourage an increase in *zakat* realisation, which not only supports social and economic development but also helps reduce inequality in society.

### Theory of Planned Behaviour (Theory of Planned Behavior)

The Theory of Planned Behaviour, commonly abbreviated as TPB, is a development of the Theory of Reasoned Behaviour, originally formulated by Icek Ajzen in 1995.<sup>8</sup> TPB presents a conceptual framework that aims to explain the factors that influence specific behaviours. The theory is based on the assumption that humans act intentionally and consider available information. The TPB acknowledges that not all behaviours are completely within the control of the individual, therefore, incorporating the concept of perceived behavioural control. The theory focuses on analysing certain situations where individuals do not have full control over their actions.

The Theory of Planned Behaviour (TPB) consists of three main components that influence a person's intention to perform a behaviour. These components are:<sup>9</sup>

- a. Attitude Towards the Behaviour  
Refers to an individual's evaluation of the behaviour, either positive or negative. This attitude is formed from beliefs about the expected outcomes of the behaviour and judgements about the value of those outcomes.
- b. Subjective Norm  
This component relates to the perceived or perceived social pressures that influence a person's decision to engage or not engage in a particular behaviour. This subjective norm is shaped by beliefs about how people important to the individual will view the behaviour and the individual's motivation to meet those expectations.
- c. Perceived Behavioural Control  
This component is the individual's perception of the ease or difficulty of performing the behaviour. It includes beliefs about resources and barriers and personal ability to overcome these barriers.

In the context of *zakat*, *zakat* literacy (knowledge and understanding of *zakat*) can affect a person's attitude towards paying *zakat*, subjective norm (perception of what others think about paying *zakat*), and perceived behavioural control (belief

<sup>8</sup> Noni Afrianty, "Analysis of Community Intentions on Islamic Bank Products using the Theory of Planned Behavior Approach," *Islamic Economics Journal*, Vol. 8, No. 1, (2022): 14–24.

<sup>9</sup> Icek Ajzen, "Application of Theory of Planned Behavior to Leisure Choice."

about the ease or difficulty of paying *zakat*). This means that a higher level of *zakat* literacy can increase the intention of *muzakki* (people who pay *zakat*) to pay *zakat*, which in turn can increase the realisation of *zakat* fundraising.

### **Zakat**

The word “*zakat*”, in language usage, has the Arabic root “زكاة» (*zakāh*), which has basic meanings such as “clean”, “good”, “flourishing”, and “blessing”. In the Indonesian lexical context, *zakat* is defined as an Islamic religious obligation that involves the distribution of a certain amount of wealth to individuals or entities that are entitled to receive it, such as the poor, by the provisions that have been regulated in Islamic law, as explained in the Big Indonesian Dictionary (KBBI).<sup>10</sup> This word implies the concept of cleansing and growth, where giving *zakat* is considered a way to cleanse one’s wealth and soul as well as a means for growth and blessings in one’s life.

*Zakat*, in the realm of Islamic law or Sharia, is defined as a form of financial obligation imposed on individual Muslims who fulfil set criteria. This obligation aims to distribute a certain amount of wealth to groups who have the right to receive *zakat*, by the guidelines described in the Qur’an and Hadith. According to Yusuf Qardhawi in his book «*Fiqh al-Zakat*», *zakat* is part of the Islamic financial system that aims to clean up one’s wealth and distribute it to those in need, thus preventing the accumulation of wealth in the hands of a few people.<sup>11</sup> This statement is confirmed in the Qur’an, particularly in Qur’an Surah at-Taubah verse 103, which contains the command to collect *zakat* from some of the Muslims’ property.

*Zakat* is not only considered a religious obligation, but also an important socio-economic tool in Islam. As explained by Muhammad Abdul Mannan in “Islamic Economics: Theory and Practice”, *zakat* aims to reduce economic inequality, help the poor, and promote a fairer distribution of wealth.<sup>12</sup> Thus, *zakat* is one of the five Pillars of Islam and plays an important role in the social and economic development of Muslims.

### **Zakat Literacy**

Literacy is the ability to write, read, communicate and calculate. The concept of literacy is not merely limited to these four aspects, but also affects an individual’s future behaviour. Adequate literacy skills will develop understanding and knowledge, which in turn affect a person’s attitude change to be more positive. There is a consistent correlation between literacy levels and behavioural changes among people, as well as their social and economic situation. Thus, at an early stage, it can be concluded that a person’s literacy level has a significant influence on the quality of that person’s socioeconomic life.

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<sup>10</sup> Badan Pengembangan dan Pembinaan Bahasa, *Kamus Besar Bahasa Indonesia*, (n.d.), <https://kbbi.kemdikbud.go.id/entri/zakat>.

<sup>11</sup> Yusuf Qardawi, *Hukum Zakat*, (Jakarta: Pustaka Litera Antar Nusa, 2002).

<sup>12</sup> Wahyu Nugroho, *et. al.*, “Zakat dan Ziyah sebagai Pengendali Sistem Moneter: Sebuah Kajian Konseptual,” *Islamic Economics Journal*, Vol. 5, No. 2, (2019): 163–80.

Literacy, in its most basic context, refers to the ability to read and write. However, this definition has evolved significantly over time. UNESCO, in its report “Literacy for life” which was part of the Education for All Global Monitoring Report 2006 study, underlined that literacy goes beyond basic reading and writing skills. According to UNESCO, literacy involves “the ability to recognise, understand, interpret, produce, communicate and compute using written and printed materials in a variety of contexts”.<sup>13</sup> This literacy not only enables a person’s full participation in their society, but also contributes to broader personal development and the ability to adapt to change.

In the context of education, the Organisation for Economic Cooperation and Development (OECD) in its “PISA 2018 Assessment and Analytical Framework”, provides a more focused perspective. The OECD defines literacy as the ability to understand, use and evaluate written texts to achieve one’s goals, as well as to develop one’s knowledge and potential. Literacy, according to the OECD, also involves the ability to think critically and to interact with others through written texts.<sup>14</sup> Assessments conducted by PISA (Programme for International Student Assessment) emphasise literacy as an important key in education that enables a person to access, process and use information effectively.

Furthermore, in the context of social and economic development, the World Bank in its report “World Development Report 2018: Learning to Realise Education’s Promise”, highlights that literacy is an essential foundation for lifelong learning and a key prerequisite for sustainable development. Literacy is not only important in the context of formal education, but also in the development of skills needed to participate effectively in an ever-evolving global economy and an increasingly complex society. The World Bank emphasises that literacy is key to achieving a range of development goals, including the reduction of poverty and inequality, as well as strengthening the capacity of individuals to cope with social and economic change.<sup>15</sup>

*Zakat* literacy, as a concept promoted by the National *Zakat* Agency (BAZNAS), emphasises the importance of an in-depth understanding of *zakat* in the Islamic context. According to BAZNAS, *zakat* literacy involves not only knowledge of how to calculate and pay *zakat*, but also an understanding of the sharia aspects and social benefits arising from the practice of *zakat*. BAZNAS, through various education programmes and publications, strives to increase public awareness and knowledge about *zakat*. The aim is to ensure that people not only comply with the obligation of *zakat* as one of the pillars of Islam, but also understand its role in reducing social and economic inequalities and supporting sustainable development.

In addition, BAZNAS also focuses on digital *zakat* literacy, given the importance of technology in modern *zakat* practices. Digital *zakat* literacy education aims to teach people how to use digital platforms in *zakat* payment, which not only facilitates the payment process but also increases transparency and accountability. Through its

<sup>13</sup> Global Education Monitoring Report Team, *Literacy for Life* (UNESCO, 2006), <https://unesdoc.unesco.org/ark:/48223/pf0000141639>.

<sup>14</sup> OECD, *PISA 2018 Assessment and Analytical Framework*, (OECD Publishing, 2018), <https://www.oecd.org/education/pisa-2018-assessment-and-analytical-framework-b25efab8-en.htm>.

<sup>15</sup> World Bank, “World Development Report 2018: Learning to Realize Education’s Promise”, (Washington DC, 2019), <https://www.worldbank.org/en/publication/wdr2018>.



website and mobile application, BAZNAS provides easy access for *muzakki* (*zakat* givers) to calculate and pay *zakat*, as well as monitor the distribution and use of *zakat* funds. This initiative is part of BAZNAS' efforts to modernise the practice of *zakat* and make it more relevant to the needs of today's society. Digital *zakat* literacy, thus, becomes key in ensuring effectiveness and efficiency in *zakat* collection and distribution in the digital era.

**Table 1. Components that Make Up ILZ<sup>16</sup>**

Dimensions	Variables	Indicators
Basic knowledge of <i>zakat</i>	Knowledge of <i>zakat</i> in general	<ol style="list-style-type: none"> <li>1. Definition of <i>zakat</i> in language</li> <li>2. <i>Zakat</i> in the pillars of Islam</li> <li>3. Legal differences between <i>zakat</i>, <i>infaq</i>, <i>sodaqoh</i>, and <i>waqf</i></li> <li>4. The difference between <i>zakat</i> and donation in general</li> <li>5. Types of <i>zakat</i></li> <li>6. Definition of <i>muzakki</i></li> <li>7. Definition of <i>mustahik</i></li> <li>8. Definition of <i>amil</i></li> </ol>
	Knowledge of the obligation to pay <i>zakat</i>	<ol style="list-style-type: none"> <li>1. Ruling on paying <i>zakat</i></li> <li>2. The sin of not paying <i>zakat</i></li> <li>3. Eligibility criteria for <i>zakat maal</i></li> <li>4. Eligibility criteria for <i>zakat al-fitr</i></li> </ol>
	Knowledge of 8 <i>ashnaf</i>	<ol style="list-style-type: none"> <li>1. Knowledge of the 8 <i>ashnaf</i> groups</li> <li>2. Duties of <i>amil</i></li> <li>3. <i>Zakat</i> management at the time of the Prophet Muhammad</li> <li>4. Transparency and accountability of <i>amil</i> in managing <i>zakat</i></li> </ol>
	Knowledge of <i>zakat</i> calculation	<ol style="list-style-type: none"> <li>1. Knowledge of the rate of <i>zakat maal</i></li> <li>2. Rate of <i>zakat fitrah</i></li> <li>3. The <i>nishab</i> limit of <i>zakat maal</i> when analogised to gold</li> <li>4. The <i>nishab</i> limit of <i>zakat maal</i> when analogised with agricultural produce</li> </ol>
	Knowledge of the object of <i>zakat</i>	<ol style="list-style-type: none"> <li>1. <i>Zakat</i> obligated assets</li> <li>2. The jurisprudence of professional <i>zakat</i></li> <li>3. The concept of <i>zakat maal</i> and professional <i>zakat</i></li> <li>4. Calculation of professional <i>zakat</i></li> </ol>

<sup>16</sup> Baznas, *Indeks Literasi Zakat: Teori dan Konsep*.

Dimensions	Variables	Indicators
Advanced knowledge of <i>zakat</i>	Knowledge of <i>zakat</i> institution	1. Types of <i>zakat</i> management organisations in Indonesia 2. Knowledge of <i>zakat</i> through Institutions
	Knowledge of <i>zakat</i> regulations	1. The legal basis of <i>zakat</i> in Indonesia 2. <i>Zakat</i> obligatory identification number 3. Knowledge of <i>zakat</i> as a tax deduction
	Knowledge of the impact of <i>zakat</i>	1. Knowledge about the impact of <i>zakat</i> in improving productivity 2. The impact of <i>zakat</i> in reducing social inequality 3. Impact of <i>zakat</i> based empowerment programme 4. Impact of <i>zakat</i> in reducing crime rate 5. The impact of <i>zakat</i> on the country's economic stability
	Knowledge of <i>zakat</i> distribution programmes	1. Knowledge of the benefits of channelling <i>zakat</i> through institutions 2. Knowledge about the <i>zakat</i> fund utilisation programme in OPZ
	Knowledge about digital payment of <i>zakat</i>	1. Knowledge about digital <i>zakat</i> payment 2. Knowledge of digital <i>zakat</i> payment channels

Source: Puskas Baznas, 2019

### Research Methods

This research uses a mix method approach with explanatory design, which is one type of mixed method where research is conducted in two sequential stages, with quantitative data collected and analysed first, then followed by qualitative data collection and analysis. The purpose of this design is to provide a more in-depth explanation of quantitative findings through qualitative data.<sup>17</sup>

The data source used is primary data, in the context of this research, referring to information obtained directly from the source. These sources include individuals or groups who provide data through interactive methods such as interviews, or through the process of filling out questionnaires. To compile this research, primary data becomes very important, especially in the context of collecting information about *zakat* literacy index. This data was collected by conducting in-depth interviews, making careful observations in the field, and distributing questionnaires specifically designed to obtain relevant and accurate data on *zakat* literacy. This method provides valuable insights and helps in forming a more comprehensive understanding of the subject of the existing *zakat* literacy rate.

<sup>17</sup> John W Creswell and J David Creswell, *Research Design: Qualitative, Quantitative, and Mixed Methods Approaches*, (Sage publications, 2017).

**Results and Discussion**

**Validity Test**

This study involved 200 respondents, consisting of a balanced sample of rural and urban communities. Based on the number of respondents and the chosen 5% significance level, the critical value of the r-table used to test item validity is 0.1388. This value is obtained from the calculation of degrees of freedom (df) which is based on the total number of respondents.

**Table 2. Validity Test Results**

Question	Pearson Correlation Value	Table r-value	Description
Question 1	0,368	0,1388	Valid
Question 2	0,213	0,1388	Valid
Question 3	0,456	0,1388	Valid
Question 4	0,476	0,1388	Valid
Question 5	0,246	0,1388	Valid
Question 6	0,494	0,1388	Valid
Question 7	0,527	0,1388	Valid
Question 8	0,358	0,1388	Valid
Question 9	0,154	0,1388	Valid
Question 10	0,321	0,1388	Valid
Question 11	0,315	0,1388	Valid
Question 12	0,588	0,1388	Valid
Question 13	0,525	0,1388	Valid
Question 14	0,359	0,1388	Valid
Question 15	0,535	0,1388	Valid
Question 16	0,631	0,1388	Valid
Question 17	0,544	0,1388	Valid
Question 18	0,353	0,1388	Valid
Question 19	0,616	0,1388	Valid
Question 20	0,662	0,1388	Valid
Question 21	0,630	0,1388	Valid
Question 22	0,668	0,1388	Valid
Question 23	0,645	0,1388	Valid
Question 24	0,672	0,1388	Valid
Question 25	0,535	0,1388	Valid
Question 26	0,477	0,1388	Valid
Question 27	0,545	0,1388	Valid
Question 28	0,660	0,1388	Valid
Question 29	0,644	0,1388	Valid
Question 30	0,561	0,1388	Valid
Question 31	0,465	0,1388	Valid
Question 32	0,608	0,1388	Valid
Question 33	0,358	0,1388	Valid
Question 34	0,598	0,1388	Valid
Question 35	0,586	0,1388	Valid
Question 36	0,466	0,1388	Valid
Question 37	0,579	0,1388	Valid
Question 38	0,517	0,1388	Valid



The validity test was conducted to measure the accuracy of each question item in measuring the concept to be measured. The analysis results show that all 38 question items have a correlation coefficient value (r-count) which is higher than the critical value (r-table) of 0.1388. This r-table value is obtained based on the calculation of degrees of freedom (df) by considering the number of samples and the 5% significance level. Since all items fulfil the validity criteria, it can be concluded that the questionnaire used in this study is valid and reliable.

### Reliability Test

**Table 3. Reliability Test Results**

Cronbach's Alpha	N of Items
0,924	38

Based on the table presented it can be seen that cronbach's alpha value shows a number 0.924 greater than 0.70. This indicates that all variables used in this study have a good level of reliability. In other words, these results indicate that each variable measured in this study can be trusted and provide consistent results. Reliability is important to ensure that the questionnaire, which serves as a measurement instrument, can provide stable results when used to measure the same thing in similar situations. Therefore, the questionnaire in this study is considered reliable as a consistent and precise measuring instrument in supporting the research results.

### Zakat Literacy Index

**Table 4. Basic Knowledge of Zakat in the Village**

Variables	Average	Weight	Value after weighting	ILZ Dimensions
Knowledge of <i>zakat</i> in general	91	0,23	20,93	85,38
Knowledge of the obligation to pay <i>zakat</i>	91,5	0,20	18,3	
Knowledge of 8 <i>ashnaf</i>	82,5	0,18	14,85	
Knowledge of <i>zakat</i> calculation	77	0,23	17,71	
Knowledge of the object of <i>zakat</i>	75,5	0,18	13,59	

*Zakat* Literacy Index (ILZ) data in Lampung Province villages shows that knowledge of the obligation to pay *zakat* has the highest score, at an average of 91.5, which reflects the community's very good understanding of the law and provisions of paying *zakat*. This shows a strong and evenly distributed awareness of *zakat* as a religious obligation. However, knowledge about the object of *zakat*, such as the types of assets that are subject to *zakat* (gold, silver, agricultural products, livestock, trade, and income), received the lowest score with an average of 75.5. This indicates the need for increased education regarding the types of assets subject to *zakat*.

**Table 5. Advanced Knowledge of Zakat in the Village**

Variables	Average	Weight	Value after weighting	ILZ Advanced Dimensions
Knowledge of <i>zakat</i> institutions	83	0,23	19,09	68,8
Knowledge of <i>zakat</i> regulations	41,66	0,21	8,75	
Knowledge of the impact of <i>zakat</i>	74	0,24	17,76	
Knowledge of programmes				
<i>zakat</i> distribution programme	80,5	0,16	12,88	
Knowledge of digital				
<i>zakat</i> payment	64,5	0,16	10,32	

*Zakat* Literacy Index (ILZ) data in Lampung Province villages shows that knowledge of *zakat* institutions has the highest score with an average of 83, reflecting a good understanding of the role of institutions such as BAZNAS and LAZ in managing *zakat*. People are quite aware of the importance of such institutions in distributing *zakat* effectively and transparently. However, knowledge of *zakat* regulations has the lowest score, at 41.6, indicating the lack of public understanding of *zakat* rules and laws. This indicates the need for increased education related to *zakat* regulations so that people better understand their rights and obligations.

**Table 6. Village Community ILZ Categories**

	ILZ per Dimension	Score	Category
Village	Basic Understanding of <i>Zakat</i>	85,38	High
	Advanced Understanding of		
	<i>Zakat</i>	68,8	Medium/moderate
	<i>Zakat</i> Literacy Index	79,57	Medium/moderate

The *Zakat* Literacy Index (ILZ) data in the village shows that the basic understanding of *zakat* has a score of 85.38 which falls into the high category, reflecting a strong understanding of the basic concept of *zakat* among the villagers. However, an advanced understanding of *zakat*, such as regulatory aspects and *zakat* management, has a score of 68.8 which is in the medium or moderate category. Overall, the *Zakat* Literacy Index in the village is recorded at 79.57, which also falls into the moderate category, indicating that although the community has a good basic understanding, improvement is still needed in more in-depth knowledge related to *zakat*.

**Table 7. Basic Knowledge of Zakat in the City**

Variables	Average	Weight	Value after weighting	ILZ Dimensions
Knowledge of <i>zakat</i> in general	94,25	0,23	21,67	89,62
Knowledge of the obligation to pay				
<i>zakat</i>	93,25	0,20	18,65	
Knowledge of 8 <i>ashnaf</i>	87,25	0,18	15,70	
Knowledge of <i>Zakat</i> calculation	80,5	0,23	18,51	
Knowledge of the object of <i>zakat</i>	83,75	0,18	15,07	

Based on the *Zakat* Literacy Index (ILZ) data, people's basic knowledge about *zakat* varies. General knowledge of *zakat* has the highest score of 94.25, indicating a very good understanding of the basic concept of *zakat* and its importance in Islam. This reflects a strong awareness that *zakat* is a religious obligation, indicating the success of *zakat*-related education programmes. However, knowledge of how to calculate *zakat* has a lower score of 80.5, although it is still relatively high. This indicates the need for further education on the method of calculating *zakat*, especially *zakat mal* and *fitrah*, so that people can perform it more accurately according to Sharia law.

**Table 8. Advanced Knowledge of *Zakat* in the City**

Variables	Average	Weight	Value after weighting	ILZ Dimensions
Knowledge of <i>zakat</i> institutions	90	0,23	20,7	81,55
Knowledge of <i>zakat</i> regulations	53,66	0,21	11,27	
Knowledge of the impact of <i>zakat</i>	87,6	0,24	21,02	
Knowledge of programmes				
<i>zakat</i> distribution programme	91,5	0,16	14,64	
Knowledge of digital				
<i>zakat</i> payment	87	0,16	13,92	

The measurement result of the advanced knowledge index on *zakat* in the urban community of Lampung Province shows that knowledge of *zakat* institutions has the highest score, which is 90.00, reflecting a very good understanding of the role of BAZNAS and LAZ in managing *zakat*. In contrast, knowledge of *zakat* regulation has the lowest score, which is 53.66, indicating the lack of public understanding of *zakat*-related laws and regulations. Overall, the community has a good understanding of *zakat* institutions and *zakat* payment technology. Still, there is a need to increase education related to regulations so that their understanding is more comprehensive.

**Table 9. ILZ Categories of Urban Communities in Lampung Province**

	ILZ per Dimension	Score	Category
City	Basic Understanding of <i>Zakat</i>	89,62	High
	Advanced Understanding of <i>Zakat</i>	81,55	High
	<i>Zakat</i> Literacy Index	86,79	High

The *Zakat* Literacy Index (ILZ) results in the city of Lampung Province show a high public understanding of *zakat*. With a score of 89.62 for basic understanding, the city community has a very good knowledge of the concept of *zakat*, its types, and the obligation to pay it, showing an evenly distributed awareness of the importance of *zakat* as a pillar of Islam. In addition, the score of 81.55 on advanced understanding shows a fairly deep understanding of the calculation and distribution of *zakat* according to Sharia, as well as the role of *zakat* management institutions. This reflects that people realise *zakat* as a tool for socio-economic empowerment. With a high total ILZ score of 86.79, it can be concluded that the *zakat* literacy of urban communities in Lampung Province is at a very good level. This success needs to be encouraged through continuous education and *zakat* literacy campaigns, as well as

increased transparency in *zakat* management to further help overcome poverty and improve community welfare.

**Differences Test**

**Normality Test**

**Table 10. Normality Test Results**

		Tests of Normality					
		Kolmogorov-Smirnov <sup>a</sup>			Shapiro-Wilk		
	Region	Statistic	df	Sig.	Statistic	Df	Sig.
Average	Village	0,217	10	0,200	0,948	10	0,643
	City	0,157	10	0,200*	0,939	10	0,541

\*. This is a lower bound of the true significance.

The normality test of *zakat* literacy between rural and urban communities using Kolmogorov-Smirnov and Shapiro-Wilk shows a normal distribution in both groups. The village community has a Kolmogorov-Smirnov value of 0.217 (significance 0.200) and Shapiro-Wilk 0.948 (significance 0.643), while the city community shows a Kolmogorov-Smirnov value of 0.157 (significance 0.200) and Shapiro-Wilk 0.939 (significance 0.541). Since all significance values are greater than 0.05, the normality assumption is met, so the independent t-test can be conducted to analyze the difference in *zakat* literacy between the two regions.

**Homogeneity Test**

**Table 11. Homogeneity Test Results**

		Tests of Homogeneity of Variances			
		Levene Statistic	df1	df2	Sig.
Average	Based on Mean	0,205	1	18	0,656
	Based on Median	0,179	1	18	0,677
	Based on the Median and with adjusted df	0,179	1	16,308	0,677
	Based on trimmed mean	0,205	1	18	0,656

The result of the variance homogeneity test using Levene’s Test shows that the variance between *zakat* literacy of rural and urban communities is homogeneous. Based on the result of Levene on the mean test, the statistical value is 0.205 with a significance (Sig.) of 0.656. Because the Sig. value is greater than 0.05, which means the variance of the two groups (village and city) is considered equal. The same thing is seen in the based-on median test with sig. of 0.677 and based on trimmed mean with Sig. 0,656.

## Independent T-Test

Table 12. Independent T-Test Results

Group Statistics						
	Region	N	Mean	Std. Deviation	Std. Error Mean	
Average	Village	10	15,4180	3,99260	1,26257	
	City	10	17,1177	3,49464	1,10510	

  

Levene's Test for Equality of Variances			t-test for Equality of Means			
	F	Sig.	t	df	Sig. (2-tailed)	
Average	Equal variances assumed	0,205	0,656	-1,013	18	0,325
	Equal variances not assumed			-1,013	17,690	0,325

The result of the difference test of *zakat* literacy between rural and urban communities using an independent t-test shows that the assumption of the equality of variance is fulfilled because the value of Levene's Test produces a significance of 0.656 (greater than 0.05). Therefore, we can use the t-test result with the assumption of equal variance. In the t-test result, the value of  $t = -1.013$  is obtained with a p-value of 0.325, which is greater than 0.05. This means that the difference in *zakat* literacy between rural and urban communities is statistically insignificant. Thus, the result of this test shows that *zakat* literacy in both groups of society tends to be similar.

## Discussion

Comparison of *Zakat* Literacy Index of Rural and Urban Communities in Lampung Province

The result of the independent t-test shows that the assumption of equality of variance is fulfilled with the significance value of Levene's Test 0.656, which is greater than 0.05. The t-value of -1.013 and p-value of 0.325 indicate that *zakat* literacy between rural and urban communities has a difference, but it is not statistically significant. Although there is a difference in the *zakat* literacy index (ILZ) between rural and urban communities, this analysis is important to make more targeted policies and programs.

On the variable of *zakat* knowledge in general, the rural community has a value of 20.93 with an ILZ dimension of 85.38, while the urban community is higher, which is 21.67 with an ILZ dimension of 89.62. The increase in understanding in the city may be due to better access to information through digital media and more intensive activities of *zakat* institutions. Diffusion Theory<sup>18</sup> explains that urban communities receive new information related to *zakat* more quickly than rural

<sup>18</sup> Fulya Acikgoz, et. al., "Curiosity on Cutting-Edge Technology via Theory of Planned Behavior and Diffusion of Innovation Theory," *International Journal of Information Management Data Insights*, Vol. 3, No. 1 (2023): 100152.



communities. In addition, based on the Theory of Planned Behaviour<sup>19</sup> individual beliefs and social norms in the urban environment can influence their intention and behavior in paying *zakat*.

In the variable of knowledge about the obligation to pay *zakat*, the rural community recorded a score of 18.3, while in the city it was 18.65. Although this difference is small, it indicates a better understanding of the obligation of *zakat* in the city, which may be influenced by access to formal education and seminars that are held more frequently. The Theory of Planned Behaviour also suggests that positive attitudes and subjective norms towards *zakat* in urban communities may encourage individuals to be more committed to carrying out *zakat* obligations.

Similarly, on knowledge of the 8 *ashnaf*, the urban community has a score of 15.70 compared to 14.85 in the village, reflecting a better understanding of the groups entitled to receive *zakat*. Socialisation activities in the city involving *zakat* institutions and Symbolic Interaction theory explain that wider social interactions in the city support the spread of knowledge about *zakat*. With the support of strong social norms and positive attitudes towards *zakat*, urban people tend to be more active in understanding and implementing *zakat* obligations.

### Efforts to Optimise Zakat Fundraising Based on Zakat Literacy Index

Optimisation of *zakat* fundraising in cities and villages of Lampung Province can be done through various efforts that are adjusted to the results of the *Zakat* Literacy Index (ILZ) in each region. The following is an explanation of the efforts that can be implemented based on the condition of the *zakat* literacy index in these cities and villages:

a. Establishing and optimising the *Zakat* Collection Unit (UPZ)<sup>20</sup>

Establishing and revitalising *Zakat* Collection Units (UPZ) in cities and villages plays a critical role in enhancing *zakat* fundraising efforts.<sup>21</sup> UPZ serves as a formal institution tasked with the transparent and efficient management of *zakat* collection and distribution, which is vital for building public trust and participation. However, one of the key challenges in this endeavour lies in the lack of public understanding regarding the purpose and benefits of UPZ. Many communities, particularly in rural areas, view *zakat* as a personal or informal practice, limiting their engagement with formal *zakat* institutions. This gap in understanding highlights the need for targeted educational initiatives to clarify UPZ's role as a vehicle for equitable distribution and broader societal benefits, such as poverty alleviation and community empowerment.

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<sup>19</sup> Icek Ajzen, "The Theory of Planned Behavior," *Organizational Behavior and Human Decision Processes*, Vol. 50, No. 2, (1991): 179–211.

<sup>20</sup> Mochammad Ardani and Arif Pujiyono, "The Priority Problems and Solutions in Formulating Strategies to Optimize Zakat Collection in Indonesia," *International Journal of Zakat*, Vol. 6, No. 3, (2021): 69–86.

<sup>21</sup> Devy Dwi Nursafitri Muchlis and Nina Dwi Setyaningsih, "Analisis Efektifitas Penyaluran Dana Zakat melalui Program Pemberdayaan Mustahik pada UPZ BAZNAS PT Petrokimia Gresik," *Indonesian Journal of Islamic Economics and Business*, Vol. 9, No. 1, (2024): 92–109.

The Theory of Planned Behaviour (TPB)<sup>22</sup> offers valuable insights into how *zakat* literacy can influence public attitudes and behaviors. According to TPB, people's intentions and actions are shaped by their attitudes, perceived social norms, and perceived control over their behavior. By increasing *zakat* literacy through awareness campaigns, workshops, and accessible resources, communities can develop a more positive attitude towards *zakat* obligations and the role of UPZ. In urban areas, where *zakat* literacy levels are generally higher, UPZ can leverage existing awareness to focus on optimizing technical aspects of *zakat* management, such as digital payment systems and efficient fund allocation. These technical advancements can not only streamline *zakat* operations but also attract a younger, tech-savvy demographic who may prefer modern and transparent systems.

In contrast, rural areas present unique challenges that require a more intensive educational and community-oriented approach. Rural communities often lack exposure to formal *zakat* practices and rely heavily on traditional or informal mechanisms for *zakat* distribution. To address this, UPZ must implement grassroots strategies, such as engaging local religious leaders, organizing community discussions, and using culturally relevant communication tools. Furthermore, fostering partnerships with educational institutions in these areas can enhance *zakat* awareness among younger generations, creating a ripple effect of knowledge dissemination. By tailoring strategies to the specific literacy levels and cultural contexts of each community, UPZ can bridge the gap in understanding and encourage greater participation, ultimately leading to a more robust *zakat* system that benefits both urban and rural populations.

b. Creating Social Media Content Based on Variables and Indicators of *Zakat* Literacy Index

The creation of social media content aligned with the *Zakat* Literacy Index (ILZ) is a transformative approach to enhancing public understanding of *zakat*.<sup>23</sup> By addressing core aspects such as the obligation, calculation methods, and objects of *zakat*, social media provides an accessible and engaging platform to disseminate critical information.<sup>24</sup> This aligns with the Diffusion of Innovation Theory,<sup>25</sup> which posits that the spread of new information is highly influenced by the choice of communication channels. Social media's interactive nature makes it an ideal medium for bridging knowledge gaps, particularly in urban areas where access to digital technology is prevalent.<sup>26</sup> In these settings, content can be tailored to address advanced topics, such as the socio-economic impacts of *zakat* and regulatory frameworks, catering to the audience's higher literacy levels

<sup>22</sup> Icek Ajzen, "Application of Theory of Planned Behavior to Leisure Choice."

<sup>23</sup> Juliana Nasution, *et. al.*, "Campaigning Zakat on Social Media: The Role of Message Strategies in the Decision to Pay Zakat," *Jurnal ASPIKOM*, Vol. 8, No. 1, (2023): 53–66.

<sup>24</sup> Fikri Iskandar Fatkhurohman and Aqif Khilmia, "Strategi Fundraising Zakat Profesi (Studi Kasus Baitul Maal Hidayatullah Ponorogo)," *Islamic Economics Journal*, Vol. 7, No. 1, (2021): 45–55.

<sup>25</sup> Mailin Mailin, *et. al.*, "Teori Media/Teori Difusi Inovasi," *Jurnal Guru Kita PGSD*, Vol. 6, No. 2, (2022): 168.

<sup>26</sup> Zaimah Abdullah, *et. al.*, "Zakat Institutions' Adoption of Social Media," *Journal of Islamic Accounting and Business Research*, Vol. 14, No. 8, (2023): 1261–80.

and encouraging a more active and informed participation in *zakat* practices.

For rural areas, however, the focus of social media content must shift towards foundational knowledge, such as the basic principles of *zakat* and practical guidance on calculation methods. According to Social Learning Theory, people in rural communities often learn through observation and repetition within their social contexts. Thus, content for these audiences should employ relatable examples, simple visuals, and step-by-step tutorials to make *zakat* concepts more comprehensible. Additionally, incorporating culturally relevant symbols and language can enhance the resonance and effectiveness of the content. Short video tutorials, testimonials from local figures, and infographics about *zakat's* benefits could play a crucial role in educating and engaging rural communities, where traditional and face-to-face learning still holds significant influence.

Beyond just spreading information, social media has the potential to foster long-term behavioural change by creating a sense of community and shared purpose. The Theory of Planned Behaviour suggests that attitudes, subjective norms, and perceived behavioural control significantly impact individuals' intentions to act.<sup>27</sup> Social media campaigns can leverage this by showcasing positive attitudes towards *zakat* through success stories and testimonials from both payers and recipients. By building a supportive online community, social media can help normalise *zakat* payment as a collective responsibility. Moreover, collaborations with influencers, religious leaders, and educational institutions on these platforms can further amplify the message, ensuring that it reaches a broader audience. With strategic planning and thoughtful content creation, social media can serve as a powerful catalyst for improving *zakat* literacy and fostering a more *zakat*-conscious society.

c. Cooperation with Educational Institutions and Religious Leaders

Cooperation with educational institutions and religious leaders is a cornerstone strategy to enhance *zakat* literacy across various societal levels.<sup>28</sup> Educational institutions provide structured and formal learning environments, while religious leaders serve as trusted figures who influence attitudes and behaviors related to *zakat*. By leveraging these two pillars, society can build a robust understanding of *zakat* obligations and its broader socio-economic impacts. The effectiveness of *zakat* collection in *Zakat* Management Organizations (OPZ) is greatly influenced by the awareness and enthusiasm of muzakki in fulfilling their *zakat* obligations.<sup>29</sup> According to the Theory of Planned Behaviour (TPB), individuals' attitudes, perceived social norms, and behavioral control significantly affect their intentions to act.<sup>30</sup> Religious leaders, through their influence, can shape positive attitudes and establish *zakat* as a widely accepted norm within communities. Lectures and discussions, grounded in the *Zakat* Literacy Index

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<sup>27</sup> Icek Ajzen, "Application of Theory of Planned Behavior to Leisure Choice..."

<sup>28</sup> Ahmad Hudaifah, et. al., *Sinergi Pengelolaan Zakat di Indonesia*, (Scopindo Media Pustaka, 2020).

<sup>29</sup> Amir Ma'ruf, "Efektivasi Pengumpulan Zakat di Kabupaten Sumbawa Barat," *Islamic Economics Journal*, Vol. 8, No. 1, (2022): 57–70.

<sup>30</sup> Ajzen, "The Theory of Planned Behavior..."

(ILZ) framework, provide targeted content addressing key areas such as *zakat* calculation, regulations, and distribution mechanisms, ensuring both depth and relevance.

In rural areas, the role of religious leaders becomes even more critical due to the limited access to formal education and digital information. Lecture materials in these regions should prioritize foundational concepts, such as the types of *zakat*, eligible recipients, and methods of payment. Religious leaders can act as role models by exemplifying *zakat* practices in their daily lives, making the concept more relatable and actionable for the community. Furthermore, the Symbolic Interaction Theory suggests that learning through close social interactions and observable behaviors can significantly impact knowledge acquisition and behavioral change. By participating in local religious gatherings, such as Friday sermons or community events, leaders can integrate *zakat* education seamlessly into culturally accepted practices, fostering deeper community engagement and understanding.

Educational institutions, particularly *pesantren* and schools, also play a pivotal role in institutionalizing *zakat* literacy from a young age. Structured curricula that include *zakat* education, combined with practical activities like *zakat* simulations, can instill strong foundational knowledge. According to Communication Theory, combining formal education with interactive lectures or workshops enhances the transmission and retention of information. By creating partnerships between schools and *zakat* management organizations, students can also be exposed to real-world applications, such as observing *zakat* distribution events or participating in awareness campaigns. This multi-layered approach ensures that the next generation not only understands *zakat* as a religious obligation but also recognizes its potential as a tool for economic redistribution and social justice.<sup>31</sup> These synergies between religious leaders, educational institutions, and the ILZ framework create a comprehensive and sustainable strategy to elevate *zakat* literacy across diverse demographic contexts.

#### d. Providing Easy Access to Pay *Zakat* Both Offline and Online

The accessibility factor greatly influences people's participation in paying *zakat*.<sup>32</sup> The findings of the study, where 36.5% of respondents identified ease of access as their primary reason for choosing a *zakat* payment location, highlight how significant this factor is. Accessibility encompasses both physical and digital availability of payment options, ensuring individuals can contribute conveniently. For urban areas, the use of digital platforms, such as *zakat* applications and online payment gateways, has proven effective. These solutions align with the Theory of Innovation and Diffusion, which explains that individuals with better access to technology and resources are quicker to adopt innovations. As urban communities often have higher levels of technological literacy, digital payment

<sup>31</sup> Indra Sholeh Husni, "Konsep Keadilan Ekonomi Islam dalam Sistem Ekonomi: Sebuah Kajian Konseptual," *Islamic Economics Journal*, Vol. 6, No. 1, (2020): 57–74.

<sup>32</sup> Holilur Rahman, "Inovasi Pengelolaan Zakat di Era Digital (Studi Akses Digital dalam Pengumpulan Zakat)," *Dirosat: Journal of Islamic Studies*, Vol. 6, No. 2, (2021): 53–63.

methods not only simplify the process but also attract a tech-savvy demographic to actively engage in *zakat* contributions.

In contrast, rural areas present unique challenges that necessitate a different approach to accessibility. Limited technological infrastructure and lower levels of digital literacy mean that offline payment options remain critical in these communities. Establishing strategically located *zakat* collection points, such as within mosques or community centers or door to door, can significantly enhance participation.<sup>33</sup> This approach is supported by Accessibility Theory, which underscores the importance of proximity and ease of interaction in encouraging behavior. Mobile *zakat* units and community-based *zakat* outreach programs are other practical solutions for increasing reach in these areas. By integrating culturally sensitive methods, such as in-person assistance with *zakat* calculations and payments, organizations can overcome barriers and build trust within rural populations.

e. Improving Transparency, Accountability, and Credibility of *Zakat* Management Organisations

Improving transparency, accountability, and credibility in *zakat* management organizations is critical to fostering public trust and driving higher participation in *zakat* payments.<sup>34</sup> The fact that 29.1% of respondents in the study cited these factors as decisive in choosing where to pay *zakat* underscores their importance. Transparency involves providing clear and accessible information about *zakat* collection and allocation, ensuring that stakeholders can see how funds are managed and distributed. Social media serves as a powerful tool in achieving this goal, enabling organisations to regularly share financial reports, project updates, and testimonials from *zakat* beneficiaries. This demonstrates that transparency significantly influences the interest of *muzakki* in paying *zakat*, as it builds trust and encourages greater participation.<sup>35</sup> According to Communication Theory, transparent communication through appropriate channels not only builds trust but also strengthens the public's perception of the organisation's credibility.<sup>36</sup> By implementing effective risk management, *zakat* organisations can further enhance their accountability and credibility, which in turn boosts their reputation.<sup>37</sup>

In urban areas, where technological literacy and social media engagement are high, *zakat* organizations can leverage these platforms to publish detailed monthly reports, breakdowns of fund allocation, and success stories from recipients. Such measures reassure urban donors about the effectiveness and integrity of *zakat* management, reinforcing their confidence to continue contributing. Testimonials and real-life impact stories provide a human touch to these reports,

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<sup>33</sup> Fatkhurohman and Khilmia, "Strategi Fundraising Zakat Profesi (Studi Kasus Baitul Maal Hidayatullah Ponorogo)..."

<sup>34</sup> Muhamad Wahyudi, *et. al.*, "Zakat Institution of Financial Transparency Model: An Explanatory Research," *Ziswaf: Jurnal Zakat dan Wakaf*, Vol. 8, No. 2, (2021): 122–41.

<sup>35</sup> Windi Wulandari Fitriani and Noven Suprayogi, "Analisis Meta: Determinan Minat Muzakki Membayar Zakat ke Organisasi Pengelola Zakat," *Islamic Economics Journal*, Vol. 9, No. 1, (2023): 19–34.

<sup>36</sup> Zikri Fachrul Nurhadi, *Teori Komunikasi Kontemporer*, (Prenada Media, 2017).

<sup>37</sup> Hartomi Maulana, *et. al.*, "Analysis of Strategic Risk Management of National Board of Zakat (BAZNAS) in Sukabumi," *Islamic Economics Journal*, Vol. 8, No. 2, (2022): 172–86.



making them relatable and emotionally compelling. Beyond transparency, accountability mechanisms such as third-party audits and public consultations can further strengthen urban communities' trust in *zakat* organizations, aligning with Institutional Theory, which posits that credible institutions shape public behavior and participation.

In rural settings, however, where access to digital platforms may be limited, transparency and accountability require tailored strategies. *Zakat* management organisations can conduct face-to-face meetings, distribute printed financial reports, and hold community discussions to explain the use and impact of *zakat* funds. Simplified and visually engaging materials, such as infographics and brochures, can make complex information more digestible for rural audiences. Open forums or town hall meetings provide an opportunity for rural residents to voice concerns, ask questions, and gain confidence in the organisation's operations. Moreover, by demonstrating accountability through community-based initiatives such as local *zakat* distribution events organisations can highlight tangible benefits, thereby building trust and enhancing credibility in a culturally resonant manner.

## Conclusions

Based on the result of the independent -test, this study shows that there is a difference in *zakat* literacy between rural and urban communities, although the difference is not statistically significant. This is due to the *zakat* literacy index in the village which reaches 79.57, falling into the moderate or medium category, while in the city it is 86.79, which falls into the high category. The difference that is not far apart reflects that although the urban community has higher *zakat* literacy, the rural community also has a fairly good understanding of *zakat*.

Optimization of *zakat* fundraising in cities and villages in Lampung Province can be done through various strategies that are adjusted to the *Zakat* Literacy Index (ILZ) of each region. In the city, optimization efforts can be focused on the technical management of *zakat*, such as using digital payment technology and strengthening regulations. In villages, an intensive educative approach is needed to improve people's basic understanding of *zakat*. In addition, the establishment and revitalization of *Zakat* Collection Units, the use of social media, cooperation with religious leaders and educational institutions, as well as increasing transparency and accessibility of *zakat* payments, are important steps to increase public participation in *zakat* in both regions.

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