



Student compliance in paying zakat: Do zakat literacy and awareness matter?

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Article Info

Article History

Received : 2024-06-11

Revised : 2024-06-17

Accepted : 2024-06-22

Published : 2024-06-24

Keywords:

Compliance in paying zakat,
Zakat literacy, Awareness

DOI:

<https://doi.org/10.20885/AJIM.vol6.iss1.art6>

JEL Classification:

I21, I31, Z12

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Paper type:

Research paper



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Abstract

Purpose – This study analyzes how zakat literacy and awareness affect compliance with zakat payments among Islamic students. Zakat literacy involves understanding zakat's concept, types, calculation, and distribution, while awareness includes recognizing zakat's importance as a religious and socioeconomic duty.

Methodology – This study employed a quantitative approach using primary data collected from second- and fourth-semester students at Muhammadiyah University of Makassar through purposive sampling and questionnaires distributed to 116 individuals via WhatsApp groups. Data analysis was conducted using multiple linear regression with SPSS Version 26, chosen for its comprehensive statistical tools and user-friendly interface.

Findings – Data analysis revealed that both zakat literacy and awareness had a positive and significant effect on compliance with paying zakat. Students with higher levels of zakat literacy and deeper awareness of the benefits of zakat are more motivated and consistent in paying zakat, according to Sharia provisions.

Implications – This study highlights the importance of zakat education and counseling in universities to enhance literacy and awareness, which can ultimately increase compliance with paying zakat. This increase in compliance supports the achievement of Zakat's social and economic goals in reducing poverty and social inequality.

Originality – This study makes a unique contribution by focusing on the role of zakat literacy and awareness among students, a topic that has been underexplored. These findings can inform the development of more effective zakat education programs at the university level.

Cite this article:

Malik, A., Alrasyid, H., & Kamaruddin, M.M. (2024). Student compliance in paying zakat: Do zakat literacy and awareness matter? *Asian Journal of Islamic Management*, 6(1), 63-73. <https://doi.org/10.20885/AJIM.vol6.iss1.art6>.

Introduction

Development and poverty are key topics in global economic, social, and political research, with a particular focus on developing nations and countries with significant Muslim populations (Bonang et al., 2014; Bonang et al., 2023). Islam offers several universal concepts as guidelines for humanity to achieve happiness and prosperity in this world and in the afterlife (Harahap et al., 2021). To overcome the problem of poverty, Allah SWT revealed sharia in the form of zakat, which is aimed at Muslims who can afford it to care for those in need (Alam et al., 2022; Athief et al., 2022; Saripudin et al., 2020). Zakat is a crucial mechanism for state development, because it plays a role in increasing social security and creating better harmony. In addition, Zakat aims to reduce the gap between rich and poor people (Saad et al., 2020; Setiawan et al., 2024).

Zakat must be paid by all Muslims who meet certain conditions to be distributed to those who are entitled to receive it (Pebruary & Hani'ah, 2024; Kamaruddin et al., 2024). The subjects of zakat are Muslims who have reached the nishab for their assets, with requirements such as being Muslim, mature, independent, sensible, having legally valid ownership, and sufficient nishab (Hassan & Noor, 2015). Meanwhile, the object of zakat is the wealth or income owned by Muslims who have reached the nishab, so they are obliged to remove part of their wealth and give it to those who are entitled according to Islamic law (Yusuf & Ismail, 2017; Yerrou et al., 2023). The way communities engage in paying zakat can be influenced by two main factors: enhancing their understanding of zakat, and bolstering the credibility of zakat management (Abdullah et al., 2023; Cokrohadisumarto et al., 2020).

Indonesia, home to the largest Muslim population, has a significant potential for zakat to enhance public welfare. However, compliance with zakat payments presents a challenge (Febrianti & Yasin, 2023). Many individuals, including students, do not fully meet their zakat obligation. This noncompliance is often influenced by factors such as literacy and awareness of zakat. Therefore, Islamic boarding school students are an interesting subject for research in the context of compliance with paying zakat. It is hoped that a higher level of education will increase the understanding of religious obligations and social responsibilities (Suki et al., 2023). As the nation's next generation, students play an important role in ensuring the sustainability and success of zakat implementation (Al Arif et al., 2023).

Zakat literacy refers to a person's understanding and knowledge regarding the concepts, rules and implementation of zakat (Rohmania & Sholihah, 2023; Kasri & Sosianti, 2023). Zakat literacy is one of the main factors that influence compliance with zakat. High levels of zakat literacy are expected to increase compliance with paying for zakat. Understanding zakat in depth is an obligation for every Muslim, because they are the ones who will be responsible for these assets when the time comes (Yusfiarto et al., 2020). A good understanding of zakat is positively correlated with the level of compliance with paying zakat (Afandi et al., 2023). Students with a deep understanding of zakat tend to be more obedient in fulfilling their zakat obligations.

However, zakat literacy among students remains low. Research conducted by Soemitra and Nasution (2022) showed that zakat literacy has no effect on the intention to generate z and millennials to pay zakat. Research conducted by Hussain et al. (2022) show that zakat literacy does not have much influence on the intention to generate z and the millennial generation to pay zakat. Research conducted by Canggih et al. (2018) showed that students' zakat literacy is at a medium level. This shows the need to increase zakat literacy through formal and informal education so that students can understand the concept of zakat and become individually aware of paying zakat.

Awareness of paying zakat includes not only knowledge but also moral and spiritual awareness (Utami et al. 2021). Individual awareness of zakat obligations also significantly influences compliance with paying zakat. This awareness can be increased through various means including religious education, social campaigns, and personal experiences. Research by Bin-Nashwan et al. (2021) showed that religious awareness plays an important role in zakat compliance. This research was also presented by Abdullah and Sapiei (2018), who showed that a good understanding of religion is a factor in compliance with paying zakat.

Raising public awareness of zakat can boost the amount of zakat funds collected globally, particularly in Indonesia. One of the causes of the suboptimal implementation and management of zakat in Indonesia is widespread misunderstanding among Muslims. This misunderstanding stems from the incomplete understanding of zakat. Many people think that zakat is limited to zakat fitrah, so when they talk about zakat, they only think of zakat fitrah (Saleh & Lubis, 2022). As a result, only a few Muslims can pay zakat mal (zakat on assets). It is not surprising that most Muslims understand zakat only as an awareness of zakat fitrah. Apart from zakat fitrah, there are other zakats on wealth, which include gold and silver, agricultural products and fruit, livestock, merchandise, mining goods, as well as general property and professional zakat (Purba & Afif, 2022).

Students who are highly aware of the importance of zakat as part of their faith are more likely to comply with this obligation (Utami et al., 2021). Awareness of the social benefits of zakat, such as alleviating poverty and increasing community welfare, also encourages compliance with

paying zakat. Awareness that zakat can positively contribute to the surrounding community can motivate students to be more obedient in paying zakat. Students equipped with adequate knowledge and high awareness tend to be more obedient in carrying out their zakat obligations (Soemitra & Nasution, 2022). Therefore, a holistic strategy is needed to ensure that students not only understand zakat, but also realize the importance of paying zakat as part of social and spiritual responsibility (Canggih et al., 2018).

In this context, efforts to increase compliance with paying zakat among students must be conducted in an integrated manner, combining increasing zakat literacy with increasing awareness of the importance of zakat. With a holistic approach, it is hoped that students will have a better understanding and higher awareness of complying with their zakat obligations so that they can make a real contribution to the social and economic welfare of society. Expressing novelty in a statement is crucial because it highlights what sets the research apart, highlighting its unique contributions and advancements beyond the existing literature. This emphasis on originality not only underscores the study's significance and impact, but also clarifies its role in addressing gaps or underexplored areas within the field.

Literature Review

Zakat literacy influences compliance with paying zakat

Zakat literacy is an individual skill that includes reading, understanding, calculating, and obtaining information related to zakat, which can increase individual awareness of giving zakat (Febrianti & Yasin, 2023). Zakat literacy refers to an in-depth understanding of zakat, including its concepts, types, calculations, and distributions. Zakat literacy encompasses the understanding of various types of zakat, including zakat fitrah, zakat mal, professional zakat, and other forms of zakat (Ahimsa et al., 2023; Hussain et al. 2022). A good understanding of the nisab or minimum limit of assets for which zakat must be paid, as well as the amount of zakat that must be paid, is also an important component of zakat literacy. This literacy plays a role in forming a positive attitude towards zakat as one of the pillars of Islam that must be fulfilled by every capable Muslim (Kasri & Sosianti, 2023). With good literacy, individuals not only know their zakat obligations, but also understand the social and economic benefits that arise from correct zakat practices (Suki et al., 2023).

Research has shown that a high level of zakat literacy is closely related to compliance with paying zakat. Students with good zakat literacy tend to be more disciplined and consistent in paying zakat according to the applicable regulations. Zakat education programs provided in educational institutions have proven to be effective in increasing zakat literacy among students. Therefore, increasing zakat literacy through formal and non-formal education is an important strategy to encourage compliance with paying zakat as well as supporting the social and economic goals of zakat to reduce poverty and social inequality. This study is reinforced by previous research conducted by Febrianti and Yasin (2023), which demonstrates that zakat literacy plays a role in influences compliance with zakat payments. Additionally, it supports the findings of Hikmah et al. (2023).
H₁: Zakat literacy has a positive influence on students' compliance with paying zakat.

Awareness influences compliance with paying zakat

Awareness is a feeling of knowing and understanding what has happened carried out or owned by someone to make social life better walking in accordance with existing norms to achieve better change (Saleh & Lubis, 2022). Awareness in the context of zakat refers to an individual's comprehension of and sensitivity to its significance both as a religious duty and as a tool for promoting social welfare. This awareness includes the recognition of the benefits of zakat for the economic empowerment of people and alleviating poverty. Awareness also includes understanding the positive impact of zakat on zakat payers, such as increasing spirituality and blessings in life (Ahmad, 2019). A high level of awareness of the importance of zakat often encourages individuals to be more responsible and motivated to fulfill their zakat obligations.

Research shows that high awareness of zakat has a significant effect on compliance with paying zakat. Students who are aware of the importance of zakat and its benefits to society tend to

be more obedient to paying zakat. This awareness can be increased through education and outreach about zakat, through mass media, seminars, or religious activities. This effort aims to instill the values of social care and religious responsibility, thereby encouraging students to fulfill their zakat obligations regularly and on time. This study is supported by research conducted by [Saleh and Lubis \(2022\)](#), which shows that awareness influences compliance with paying zakat. This research was also supported by research ([Purba & Afif, 2022](#)).

H₂: Awareness has a positive influence on students' compliance with paying zakat.

[Figure 1](#) shows that based on the above explanation, the research framework and hypotheses can be outlined as follows:

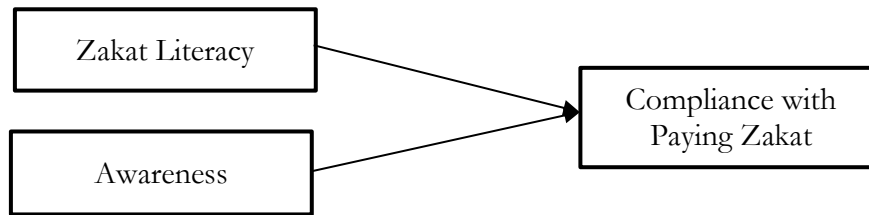


Figure 1. Conceptual Framework

Source: Author's creation

Methods

This study employed a quantitative approach using primary data. Quantitative research uses statistical figures to collect and analyze data that can be measured. This study focused on students enrolled in the second and fourth semesters at Muhammadiyah University of Makassar. The researchers employed purposive sampling and selected participants based on specific criteria. Data collection involved the distribution of questionnaires to 116 individuals through WhatsApp groups. Data analysis in this study used multiple linear regression with the assistance of SPSS Version 26. SPSS Version 26 was used in this study for its comprehensive statistical tools that facilitate complex data analysis, including multiple linear regression. Its user-friendly interface and extensive features make it ideal for processing large datasets efficiently and generating accurate and reliable results. SPSS supports a wide range of statistical tests and visualizations, enhancing the analysis and interpretation of the research findings.

Results

In this study, a general description of the respondents was used in the survey based on gender and faculty. [Table 1](#) shows the characteristics of the 116 respondents, of whom 95 were female and 21 were male. In terms of faculty characteristics, the respondents were 30 people from Islamic religion, 20 people from economics and business, 25 people from medical and health science, 16 people from agriculture, and 25 people from social and political sciences.

Table 1. Description of Respondents

Characteristics		Amount	%
Gender	Female	95	82
	Male	21	18
Faculty	Islamic Religion	30	26
	Economics and Business	20	17
	Medicine and Health Sciences	25	21,5
	Agriculture	16	14
	Social and Political Sciences	25	21,5

Source: Data processed by researchers

Table 2 shows the test results using SPSS 26, with the validity and reliability tests for the research variables. The *r* count (or item-total correlation) measures the relationship between each item in the questionnaire and the total score from all items, helping to determine the validity of each item. Cronbach's alpha is a reliability coefficient that assesses the internal consistency of a set of items, indicating how well they measure the same concept. An instrument is considered valid if the *r* count of each item is higher than the critical value (typically 0.5) and reliable if Cronbach's alpha is higher than 0.60, showing that the items are consistent with each other in measuring the intended construct. Values meeting these criteria indicate that the measurement instrument can provide accurate and consistent results. Based on the results of the validity and reliability tests, all statements for each variable are valid and reliable

Table 2. Validity and Reliability Test

Variable	Item	<i>r</i> count	Cronbach's Alpha	Explanation
Zakat literacy	Understanding of zakat concepts	0.772	0.844	Valid/Reliabel
	Knowledge of zakat types	0.766		
	Zakat calculation	0.758		
	Zakat distribution	0.903		
Awareness	Importance of zakat	0.902	0.829	Valid/Reliabel
	Socio-ekonomik impact	0.849		
	Legal and institutional framework	0.851		
	Personal responsibility	0.725		
	Motivational factors	0.943		
Compliance with paying zakat	Regulation of zakat payment	0.850	0.827	Valid/Reliabel
	Accuracy in zakat calculation	0.767		
	Commitment to distribution	0.785		
	Record-keeping and reporting	0.741		
	Valuntary contributions	0.913		

Source: Processed primary data

Hypothesis testing uses the t-test, coefficient of determination test (R^2), and simultaneous significance test (F statistical test). The t-test aims to determine whether the independent variable is significant for the dependent variable formulated in the model. In Table 3, the first hypothesis is known as zakat literacy, t count = 3.970 > t table = 1.824, with a significance of 0.000 < 0.05, indicating that there is a significant influence on student compliance in paying zakat. The second hypothesis is awareness, t count = 7.326 > t table = 1.824 with a significance of 0.000 < 0.05, meaning that there is a significant influence on student compliance in paying zakat.

Table 3. Statistical Tests t

	Coefficients		T	Sig.	
	Unstandardized coefficients	Standardized coefficients			
	B	Std. Error	Beta		
(Constant)	1.105	0.900		1.228	0.222
Zakat Literacy	0.438	0.110	0.322	3.970	0.000
Awareness	0.569	0.078	0.569	7.326	0.000

Source: Processed primary data

The coefficient of determination (R^2) measures the extent to which changes in the independent variables account for changes in the dependent variable. The results of the coefficient of determination test (R^2) are presented in Table 4, the R^2 value is 0.781, indicating that literacy and awareness of zakat contribute to 78.1% of the variance in students' compliance with zakat payments, leaving 21.9% unexplained by these factors

Table 4. Coefficient of Determination Test (R^2)

Model Summary			
R	R ²	Adjusted R ²	Std. Error of the Estimate
.884	0.781	0.777	2.447

Source: Processed primary data

The purpose of the F statistical test was to ascertain the significance of the independent variable's impact on the dependent variable, with a significance level set at 0.05. Table 5 outcomes of the F statistical test reveal a significance value of 0.000, which is less than the threshold of 0.05, and a calculated F value of 203.476, surpassing the F table value of 3.08. Consequently, all independent variables examined in this study collectively impact the dependent variable.

Table 5. Statistical tests F

ANOVA					
	Sum of Squares	Df	Mean Square	F	Sig.
Regression	2436.382	2	1218.191	203.476	.000
Residual	682.507	114	5.987		
Total	3118.889	116			

Source: Processed primary data

Table 6. Multiple Linear Regression Analysis

Coefficients					
	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	1.105	0.900		1.228	0.222
Zakat literacy	0.438	0.110	0.322	3.970	0.000
Awareness	0.569	0.078	0.569	7.326	0.000

Source: Processed primary data

The analytical framework adopts a multiple regression model in which the dependent variable is influenced by two or more independent variables, establishing a functional relationship between them. From Table 6, a multiple linear regression analysis revealed a constant value of 1.105, a coefficient for the zakat literacy variable of 0.438, and a coefficient for the awareness variable of 0.569. This produces the following regression equation:

$$PZ = a + b_1ZL + b_2AW + e$$

$$PZ = a + 0,438ZL + 0,569AW + e$$

From the regression equation, a constant value of 1.105 indicates a positive effect. This implies that when the literacy and awareness variables of zakat hold a value of zero, the compliance variable for paying zakat increases by 1.105. The regression coefficient for the zakat literacy variable increased by 0.438, which means that if other variables have a fixed value and have increased, the compliance variable in paying zakat has increased by 0.438, assuming awareness has a constant value. The regression coefficient for the zakat awareness variable increased by 0.263, which means that if other variables have a constant value and have increased, then the compliance variable in paying zakat has increased by 0.569 with the assumption that zakat literacy has a constant value.

Discussion

This research reveals that zakat literacy has a significant influence on student compliance with zakat. Data analysis indicates that students with a good understanding of zakat, including basic concepts, calculation methods, and their distribution, are more likely to consistently fulfill their zakat obligations. Specifically, students at Muhammadiyah University of Makassar with a high level of zakat literacy showed better compliance in paying zakat. This is marked by a coefficient value of

3.970 and significance level of 0.000. These findings suggest that good zakat literacy encourages students to meet their zakat obligations more regularly and conscientiously. Furthermore, it highlights the potential of educational interventions to improve student compliance rates.

Zakat literacy encompasses a deep understanding of zakat as a religious duty and socioeconomic instrument. This comprehensive knowledge includes aspects such as the types of zakat, methods for calculating it, and correct mechanisms for distribution, all of which are crucial for ensuring compliance (Kasri & Sosianti, 2023). A good understanding of the benefits of zakat, such as poverty alleviation and economic empowerment of the community, motivates students to view zakat not only as a religious obligation but also as a tangible contribution to societal welfare (Abdullah & Sapiei, 2018; Saad et al., 2014). This understanding fosters an intrinsic motivation and attitude towards consistently complying with zakat obligations (Muhammad & Saad, 2016), reinforcing the importance of zakat literacy. Moreover, it encourages a broader perspective on the socioeconomic impacts of zakat.

Educational programs and outreach campaigns conducted on campus have proven to be effective in enhancing zakat literacy among students. Through these programs, students gain practical knowledge on how to calculate and distribute zakat correctly. They also understand the importance of zakat in creating social justice and economic welfare (Ahmad, 2019). This knowledge not only strengthens their awareness of the importance of zakat, but also increases their trust in official zakat institutions responsible for managing zakat funds (Afandi et al., 2023; Ahimsa et al., 2023). Consequently, these educational initiatives play a crucial role in promoting zakat literacy and student compliance. The sustained impact of these programmes suggests that ongoing educational efforts are essential.

These findings align with those of Febrianti and Yasin (2023) and Hikmah et al. (2023), who identified zakat literacy as a key factor influencing compliance. Their research confirmed that individuals with higher zakat literacy levels are more likely to adhere to zakat regulations. This further supports the positive relationship between zakat literacy and compliance (Hussain et al. 2022). The alignment of these studies underscores the critical role of zakat education in enhancing student compliance and achieving zakat's social and economic goals, highlighting the importance of continued educational efforts. This also suggests a broader trend across different contexts and populations.

The findings confirm that the awareness variable has a significant positive impact on student compliance with zakat payments, as evidenced by a coefficient of 7.326 and a significance level of 0.000. This indicates that students at Muhammadiyah University of Makassar, who have high awareness of zakat's importance as a religious duty and socio-economic tool, are more diligent in fulfilling their zakat obligations (Wahid et al., 2005). This study utilized a survey approach to assess students' awareness and compliance levels. Data were gathered through structured questionnaires, providing a robust basis for analysis and conclusions regarding the impact of awareness on compliance (Saleh and Lubis, 2022). These results highlight the importance of awareness as a driver of compliance.

The analysis revealed a robust correlation between student awareness and zakat compliance. Students who understand the benefits of zakat in assisting the poor and enhancing the community economy are more inclined to pay zakat regularly. High awareness includes not only the recognition of zakat's religious significance, but also a practical understanding of how to calculate and distribute zakat correctly. Knowledge of reliable zakat institutions boosts trust and compliance. This aligns with Wahid et al. (2005) argument that awareness encompasses both cognitive and affective components, influencing individuals' perceptions and actions regarding zakat and thereby promoting consistent compliance. This comprehensive understanding fosters a holistic approach toward zakat compliance.

Efforts to elevate awareness through education, campaigns, and counseling have proven to be effective in enhancing compliance. Educational programs that elucidate the socioeconomic impacts of zakat foster a deeper understanding among students (Bonang et al., 2023). Campaigns and counseling sessions that provide practical guidance on zakat calculation and distribution ensure that students are equipped with the necessary knowledge to comply with zakat obligations. This

educational intervention aligns with the findings of Saleh and Lubis (2022), who emphasized the role of awareness in encouraging zakat compliance. Similarly, research by Purba and Afif (2022) corroborates that heightened awareness leads to better adherence to zakat regulations, demonstrating that well-informed individuals are more likely to fulfill their zakat duties. This multifaceted approach emphasizes the importance of continuous education.

In addition, a comprehensive understanding of zakat procedures and the operations of reputable zakat institutions enhances student confidence in the zakat system. This trust mitigates concerns about the potential misuse of zakat funds, ensuring that contributions reach their intended beneficiaries. Students who trust zakat institutions are more likely to channel their zakat payments through these official avenues (Suki et al. 2023). This will contribute to effective fund management and social welfare. This finding highlights the importance of transparency and accountability in zakat institutions to maintain and increase compliance among zakat payers, thus ensuring the integrity and effectiveness of the zakat system (Ahmad, 2019). Overall, it emphasizes the need for institutions to build and maintain trust.

Conclusion

The research concludes that high zakat literacy and deep awareness of zakat as a religious duty and socioeconomic tool significantly enhance compliance among students at Muhammadiyah University of Makassar. Students knowledgeable about the concept, calculation, and distribution of zakat, as well as its benefits for community welfare, showed greater motivation and consistency in fulfilling their zakat obligations. Educational programs and outreach campaigns have effectively increased literacy and awareness, thereby strengthening compliance with zakat payments. This study underscores the crucial role of zakat literacy and awareness in promoting adherence to zakat obligations and advocating for ongoing zakat education to achieve social and economic goals.

However, this study has several limitations. The small, specific sample of 116 students from one university limits the generalizability of the findings. Purposive sampling and self-reported data collected via WhatsApp may have introduced bias. A cross-sectional design, which captures data at a single point in time, restricts the ability to observe changes or establish causality. The absence of qualitative data hinders a deeper understanding of the personal motivations and challenges regarding zakat compliance. Future research should include larger, more diverse samples from various universities and adopt mixed methods to gain deeper insights. Longitudinal studies can be used to track changes over time and evaluate educational interventions. Exploring external factors such as socioeconomic status, cultural influences, and peer pressure, along with employing random sampling, will enhance the robustness of findings and improve strategies to boost zakat compliance.

Author contributions

Conceptualization: Abdul Malik, Harun Alrasyid

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