EXAMINING THE ROLE OF ZAKAT AWARNESS ON THE INFLUENCE OF ZAKAT LITERACY, INCOME LEVELS, AND SOCIAL PIETY TOWARD MUZAKI'S ZAKAT DIGITAL PAYMENT

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ABSTRACT
This research aims to investigate the various effects of zakat literacy, income, and social piety on the decision-making process of Muzaki while choosing digital payment as a means to satisfy their zakat responsibilities at Rumah Yatim Karawaci. The study focuses exclusively on a purposive sample technique, with a stated aim of identifying persons who are registered as Muzaki at Rumah Yatim Karawaci. This research utilizes a descriptive quantitative method and employs Partial Least Square (PLS) analysis using Smart PLS Version 3.0 as the analytical technique. The research utilized a structured questionnaire as the data gathering technique. The empirical findings demonstrate that having knowledge and understanding of zakat (zakat literacy) has a significant and favorable impact on the decision-making process of Muzaki (those who pay zakat) when choosing digital payment as the method for distributing zakat funds. The conclusion is supported by a T statistic value of 2.074 and a corresponding P value of 0.039. In contrast, the factors of income and social piety are not statistically significant in relation to Muzaki's decision-making. In addition, the study found that social piety strongly influences zakat awareness, as indicated by a T statistic of 4.814 and a P value of 0.000. However, there is no statistically significant evidence to suggest that zakat literacy and income have an impact on zakat awareness. Moreover, the results of the Specific Indirect Effects analysis suggest that awareness does not act as a mediator between zakat literacy and income. The implication of this finding are that the zakat collecting institutions should enforce the awareness' of muzakkis by socializing the important of distributing zakat to the zakat collecting agencies and also spreading the dakwah to enhance the social piety of the muzakkis.

Keywords: zakaf payment, social piety, income level, zakat decision

INTRODUCTION

Indonesia is characterized by a predominant Muslim demographic, constituting approximately 86% of its population, as per the Indonesia Statistics Agency (BPS) report of 2023 (BPS, 2023). There are also substantial economic gaps in this enormous country; BPS data estimates that as of March 2023, 25.90 million people were living below the poverty line. Indonesia has a significant amount of unrealized potential for zakat use, according to Ferdana et al. (2022). Following the data provided by the Republic of Indonesia's Ministry of Religious Affairs, the potential for zakat was projected to reach approximately Rp 327 trillion by 2023 (Kemenag RI, 2023), but actual collection only made up 6.5% of this total, or about Rp 21 trillion, in 2022, indicating significant space for improvement and optimization (Ali et al., 2021). When zakat resources are maximized and managed well, they have the potential to greatly reduce poverty in Indonesia (Ahmed Shaikh, 2016; Munir, 2023).

On the other hand, Zakat is regarded as a fundamental obligation, encapsulating the acknowledgment of the rights of the less privileged within our possessions (Jamaludin & Aminah, 2021). Designed to ensure equitable distribution, alleviate poverty, and enhance societal well-being (Jamaludin, 2021), zakat embodies a crucial aspect of Islamic social finance. The trust instilled by Muzakis in zakat collection institutions plays a pivotal role in influencing their decision-making regarding fulfilling their zakat obligations with the Zakat Collection Board (Jamaludin & Soleha, 2022).

In order to strengthen Muzaki's trust in the zakat contributions to Zakat Collection Institutions, it is imperative to adopt technical innovations like as digital payment systems. This is mostly explained by how quick, easy, and secure financial transactions can be using them (Jamaludin, 2022; Yunita, 2021). As a result, the availability of digital payment methods within the community encourages people to select them while carrying out their zakat obligations (Kurniaputri et al., 2020, p. 4). Zakat collection has greatly improved with the use of digital payment mechanisms. Data from Badan Amil Zakat (BAZNAS) indicates that in 2016, digital payments accounted for a mere 1% of the total zakat collected. But by 2020, this percentage had increased to 24%, and in 2021, it slightly increased to 30–35%. (Antara, 2021; Republika, 2022).

Digitalization has clearly brought about a number of benefits as well as possible problems, thus it is important to exercise caution when putting digital payment systems into practice. But there are still a few areas in the globe that of digital zakat payments that need for education, especially for Muzaki who might not be comfortable using digital platforms. Because of this, there aren't many noteworthy real-world accomplishments to indicate the potential for online zakat donations, which is yet mostly unrealized. There is, in essence, a disconnect between what is theoretically possible and what has really been achieved. This disparity results from the fact that many people believe that manual payment methods are more practical than digital ones (Sari et al., 2020).

Additionally, various factors influence people's decisions to pay zakat, which can be divided into two main categories: those related to zakat institutions and those related to individuals themselves. According to Aristi & Azhari (2021) study, factors like how accountable and transparent zakat institutions are, as well as the quality of service they provide, significantly impact people's willingness to pay zakat. Essentially, if people trust the institutions and see them working effectively, they're more likely to pay. On an individual level, research by Jamaludin (2021a) and Syaksena & Ekawaty (2021) suggests that knowing about zakat (zakat literacy) plays a big role in whether someone pays. If people understand why zakat is important and how it works, they're more likely to contribute. Additionally, income level matters. Studies by Hanum (2017); Kartika (2020); Septiana (2022) show that people with higher incomes are more able to pay zakat compared to those with lower incomes. So, someone's financial situation influences whether they can afford to contribute. In summary, trust in institutions, understanding zakat, and income levels are key factors in motivating people to fulfill their zakat obligations. In addition to the aforementioned factors, there is one rarely studied factor, namely social piety (Muslimah & Asrori, 2022; Ridho, 2018). From several studies, it is concluded that social piety influences an individual's decision to donate. Therefore, the aim of this research is to investigate the impact of zakat literacy, income levels, and social piety on the propensity of Muzaki to participate in digital zakat payments, with zakat awareness acting as a mediating variable.

LITERATURE REVIEW

Zakat and Its Roles
Zakat represents a kind of worship that involves two dimensions: a vertical dimension and a horizontal dimension. The vertical dimension of zakat relates to its role as a manifestation of allegiance to Allah. Conversely, the horizontal component of zakat pertains to the duty of fulfilling zakat towards other individuals (Febiana et al., 2022). Etymologically, zakat is associated with growth, purity, and sanctity (Yunita, 2021).

However, practically, zakat is a mandatory act of worship for Muslims. It involves giving a portion of their wealth to bring blessings, reduce undesirable traits, and purify both the soul and acquired assets (Ahmed Shaikh, 2016; Hasanah et al., 2021; Rifqi M, 2020, p. 38). According to Article 1, paragraph 2 of Law no. 23 of 2011, zakat, which is regulated by the law on zakat management, refers to mandatory wealth that must be distributed by

a Muslim or business entity to eligible recipients in accordance with Islamic principles. The primary aim of zakat is to deter the accumula tion and consolidation of wealth within a privileged minority. Zakat serves as a mechanism for transferring money from individuals who are obligated to pay it to the specified beneficiaries, as outlined by the legislation. Furthermore, zakat is designed to improve the quality of human existence (Jamaludin & Aminah, 2021).

Additionally, there are two recognized goals of zakat. Firstly, zakat serves as a method that effectively narrows the socioeconomic disparity between the impoverished and the affluent. The act of redistributing wealth in society is believed to enhance the purchasing power of the poor, allowing them to make a positive contribution to the economic cycle. This, in turn, promotes economic growth and improves the well-being of others (Novianti, 2018). The second objective is to incentivize Muslims to allocate their surplus funds towards investment. Otherwise, their wealth will be depleted. Monzer Kahf states that the topic of zakat encompasses several items such as: 1) agricultural products, animals, gold, silver, and currency. 2) Returns on investments in fixed assets, human capital, salaries, wages, and professional fees (Yunita, 2021).

Literacy of Zakat

Zakat literacy refers to the capacity of individuals to comprehend and be knowledgeable about zakat, encompassing its meaning, many varieties, and the administration of zakat organizations. Zakat literacy can be categorized into three distinct groups: fundamental understanding of zakat, computation of zakat, and techniques for discharging zakat (Azzah et al., 2022; Jamaludin, 2021; Syaksena & Ekawaty, 2021). The study undertaken by the National Zakat Agency identifies two primary elements of zakat literacy: fundamental understanding of zakat and ongoing knowledge of zakat. These two categories resulted in the formation of five variables for the first dimension and five variables for the second dimension (Canggih et al., 2017, p. 147). The variables pertaining to the first dimension include knowledge of zakat, obligation to pay zakat, recipient of zakat, method of calculating zakat, and object of zakat. The factors in the second dimension encompass knowledge pertaining to zakat institutions, zakat rules, zakat aims, zakat distribution, and online zakat payments(Yusfiarto et al., 2020, p. 3). According to Adilla et al., (2021) Acquiring an extensive understanding of zakat obligations through diligent studies or taklim will facilitate the LAZ operations in fulfilling their responsibilities of collecting zakat funds.

Levels of Income

An individual's income is derived by the allocation of their time and exertion towards acquiring a means of sustenance. During a specific period of economic activity, an individual or household's income encompasses all monetary or tangible outcomes acquired through the utilization of wealth or services (Arifin et al., 2022). An augmentation of assets or wealth without the aid of investment assistance, income (as defined by PSAK 23) refers to a rise in economic profit during a specific accounting period, manifested as an increase in income, assets, or a reduction in liabilities. Based on the aforementioned criteria, it can be concluded that an individual's net income refers to the whole amount of money they earn from their employment (Hanum, 2017, p. 2). Furthermore, income, as defined by Mankiw (2012), refers to the financial gains obtained by households and non-corporate businesses. Revenue refers to an additional asset obtained from identifiable and long-lasting sources. Income sources can be classified into tangible forms, such as land, and intangible forms, such as labor, or a combination of both. Income is the compensation that owners receive for their contributions to the manufacturing process.

According to Qaradhawi (2010), each factor of production, such as land, receives rent; labor receives wages or salaries, and trained professionals obtain profits. In Islam, zakat is obligatory for both one's wealth and income. For example, zakat duties apply to money generated from agricultural or mining endeavors, as well as earnings from self-employment, including salaries, wages, and other types of remuneration from different

jobs and businesses. Therefore, the amount of zakat contribution made by an individual is determined by their income (Satrio& Siswantoro, 2016).

Individual Social Piety

Hayati et al., (2019) defines social piety as an indicator of an individual's degree of religious dedication. According to Bonang & Baihaqi, (2022), social piety refers to the Muslims' adherence to social principles in Islam, including the practice of paying gifts in the form of zakat, infaq, alms, and other charitable contributions. This assertion is grounded in the understanding that ritualistic worship, aside from being an expression of devotion towards God, aims to establish an Islamic identity that has a beneficial influence on interpersonal connections and societal dynamics. Exhibiting social piety involves taking care of one's spouse, children, and extended family. According to academics like Ali Anwar Yusuf, social piety involves not only following God's teachings but also maintaining friendly connections with others (Ridho, 2018). Ilyas Abu Haidar argues that adherence to moral standards and social norms that regulate religious conduct are essential for attaining religious harmony. Primary education aims to cultivate moral responsibility in kids at a young age by teaching social and spiritual piety. Individuals who possess a strong inclination towards spirituality often exhibit a sense of stability and exert a positive influence on their surroundings. They embody a comprehensive and holistic form of dedication. (Muhammad, 2019, p. 4).

Zakat Awareness

Awareness is the perception and realization of a situation's knowledge or fact. Awareness is a state of mind in which a person has full control over their internal and external environment. According to religious thinking, the most important factor in increasing human self -awareness is the spiritual side. Self -awareness can be defined linguistically as the ability to remember, feel, and realize your own identity. Agarwal researched that the lack of awareness and financial products led to significant problems from ignorance of lower levels of financial literacy, which led to financial exclusion in society even though Islamic financial services were halal. Financial literacy is essential in identifying Islamic financial institutions and empowering people from understanding financial services to enable individuals and companies to evaluate decisions to be part of the system strategically (Muhammad & Ngah, 2020).

Decision To Pay Zakat Through Digital Payment

Kotler and Keller define decision-making as an intricate and multi-faceted process that involves acquiring information, assessing different options, making the final buying choice, and taking action based on that decision (Kurniaputri et al., 2020, p. 134). Consumer choices are a manifestation of an individual's consumption behaviors (Abduh et al., 2013). According to Schiffman and Kanuk, customers participate in activities such as searching for, buying, using, reviewing, and spending resources on expected products and services in order to fulfill their needs or wants (Novitasari & Yaskun, 2019). In this study, the term "consumer" explicitly denotes Muzaki, who are persons obliged to pay zakat after fulfilling the standards of Nisab and Haul (Jamaludin, 2022).

The introduction of digitalization in zakat management has the potential to greatly improve the efficiency and convenience of zakat payments (Utami et al., 2020). Moreover, social media platforms can efficiently spread information about zakat and its distribution schemes (Jamaludin & Soleha, 2022). Implementing this digital strategy can greatly enhance the dissemination of information and increase public knowledge of the zakat movement (Republika, 2022). As a result, it is expected that this will allowIndonesians to maximize their zakat donations. Active involvement from Muzaki is crucial to achieve a well-rounded digitalization process in zakat payments. Every Muzaki who satisfies their zakat requirements must confirm with the corresponding zakat institution to assist the amil in precisely distributing zakat to the deserving mustahik. Utilizing digital channels for zakat payments can expedite and streamline contributions from Muzaki, hence reducing any potential delays (Jamaludin & Aminah, 2021).

HYPOTHESIS

Zakat Literacy affects Muzaki 's Decision of Digitally Zakat Payment
Zakat literacy pertains to an individual's proficiency in reading, understanding, calculating, and obtaining information regarding zakat, hence increasing their knowledge and inclination to perform zakat responsibilities. Presently, there are empirical study on the of zakat literacy to the decision of paying zakat such as the research of (Arifin et al., 2022; Jamaludin, 2021; Soemitra & Nasution, 2021) that shows the zakat literacy positively affects to the muzakkis' payment of zakat. Theoretical and conceptual analysis of the zakat literacy index provides a framework for the assessment of the impact of zakat literacy to the decision to pay zakat, based on this previous research, therefore the hypothesis is:
H1: Zakat Literacy has a direct influence on Muzaki's decision to pay zakat through digital payment.

Income Levels affect Muzaki 's Decision of Digitally Zakat Payment
Income refers to the remuneration received by the owner of a factor of production for their work. Satrio Siswantoro's 2016 study demonstrated that income has a beneficial impact on the level of public interest in making zakat payments through Amil Zakat organizations. On the other hand, Mirawati's study conducted in 2018 discovered that income by itself does not have a substantial effect on the willingness to pay professional zakat. This is because, while meeting the nisab criterion, the income may still be inadequate to cover all living expenditures, hence reducing the impact of a high salary on the readiness to pay professional zakat. But more research find that income affect the decision of zakat payers to donate his income (Adilla et al., 2021; Amelia & Jamilah, 2022; Arifin et al., 2022; Othman & Fisol, 2017; Septiana, 2022). Therefore, the hypothesis is:
H2: Income Level has a direct influence on Muzaki's decision to pay zakat through digital payment

Individual Social Piety affects Muzaki 's Decision of Digitally Zakat Payment
Social piety encompasses actions that demonstrate a dedication to Islamic principles, particularly in relation to fulfilling social obligations. Acts of worship must be understood not just as personal displays of devotion, but also as manifestations of communal devotion. This viewpoint guarantees that worship remains intertwined with both individual and collective elements. Contributing zakat is a significant display of social devotion in religious practice, as it entails supporting the financial welfare of fellow Muslims. Study of Bonang & Baihaqi, (2022) finds that social piety affects the donator to pay zakat. Therefore, the hypothesis is:
H3: Individual Social Piety has a direct influence on Muzaki's decision to pay zakat through digital payment

Zakat Literacy affects Muzaki 's Zakat Awareness
Zakat literacy is essential for increasing zakat awareness by equipping individuals with the necessary knowledge and comprehension to fulfill their zakat commitments. Research has emphasized the significance of literacy in enhancing understanding and adherence to zakat obligations. Previous studies continuously demonstrate a favorable correlation between zakat literacy and the knowledge of muzakis (individuals who pay zakat. In a study conducted by Mahbubatun Nafiah et al., (2023) it was discovered that having a high level of knowledge and understanding about zakat (zakat literacy) has a favorable impact on the level of trust that individuals who pay zakat (muzaki) have in zakat management organizations (OPZ). Dimas Ananda et al., (2023) found that zakat literacy enhances muzaki's comprehension and awareness of zakat, encompassing its computation and allocation. This indicates a rise in muzaki's consciousness to execute their zakat commitments with precision and accuracy. Fitriani et al. (2023) discovered that having a good understanding of zakat has a substantial impact on the willingness of muzakis to make zakat payments using internet platforms. These data support the

premise that there is a substantial and positive correlation between zakat literacy and muzaki's awareness of zakat. Therefore, the hypothesis is:
H4: Zakat Literacy has a direct influence on Muzaki's Zakat Awareness

Income affects Muzaki 's Zakat Awareness
Studies have demonstrated that the degree of income exerts a substantial impact on the consciousness of zakat. Kartika (2020) conducted a study which found that individuals with greater income levels are more likely to be aware of the need of professionally paying zakat. This can be due to the improved comprehension and availability of zakat information among individuals with higher incomes. In a study conducted by Almasah et al., (2024), it was discovered that there is a positive correlation between higher income levels and a greater willingness to comply with and commit to zakat payments in Saudi Arabia. This suggests that those with higher incomes are more conscious of their zakat responsibilities. This study emphasizes the significant impact of economic growth on increasing awareness and adherence to zakat, indicating that economic measures can effectively facilitate greater participation in zakat within the community. Therefore, the hypothesis is:
H5: Income has a direct influence on Muzaki's Zakat Awareness

Social Piety affects Muzaki 's Zakat Awareness
Studies have shown that social piety has a substantial impact on the level of awareness and adherence to zakat. The study conducted by Mazni Abdullah and Noor Sharoja Sapiei (2018) investigated the impact of religion on zakat compliance in Malaysia. Their research indicates that there is a significant correlation between higher degrees of religiosity, namely in terms of obligation, virtues, and optional rituals, and increased zakat compliance among Muslims. This highlights the significance of individual devotion and religious dedication in promoting consciousness and compliance with zakat responsibilities. Furthermore, a study conducted by Ur Rehman et al. (2021) revealed that the intention to pay zakat is significantly influenced by perceived behavioral control and societal standards. This indicates that individuals who perceive significant social and moral obligations within their communities are more inclined to adhere to zakat standards, underscoring the significance of social devotion in promoting zakat awareness.Therefore, the hypothesis is:
H6: Social Piety has a direct influence on Muzaki's Zakat Awareness

Zakat Awareness affects Muzaki 's Decision to Pay Zakat Digitally
Studies suggest that awareness about zakat has a substantial impact on individuals' willingness to contribute zakat. In their study, Imani (2022) discovered a positive correlation between a greater understanding of zakat and an increased level of compliance among muzakis when it comes to performing their zakat requirements. Their conclusion was that a profound comprehension of the significance of zakat motivates individuals to make regular zakat payments. Moreover, Saad et al. (2020) conducted a study which revealed a significant correlation between strong perceptions of behavioral control and social standards, and the intention to pay zakat. Therefore, the hypothesis is:
H7: Zakat Awareness has a direct influence on Muzaki's Zakat digitally Payment

Zakat Literacy, Income Levels, social Piety affects Muzaki 's Decision to Pay Zakat Digitally with Awareness of Zakat as Intervening Variable
 Recent research suggests that having knowledge and understanding of Zakat (Islamic charitable giving) has a substantial impact on the use of digital payment methods (Al-Htaybat & Von Albert, 2020). Research conducted by Ahmed and Mustafa (2019) has demonstrated a strong correlation between income levels and the inclination to utilize digital platforms for Zakat payments. Furthermore, the acceptance of digital Zakat is significantly influenced by social piety and religious devotion, as emphasized in research on Islamic charity (Awan & Siddiqi, 2021). The presence of awareness of Zakat, acting as an intermediate factor, indicates that persons with greater understanding of Zakat's purpose and influence are more inclined to choose digital payment methods (Khan &

Bhatti, 2018). Based on these findings, we may hypothesize that a greater understanding of Zakat, higher income levels, and strong religious devotion have a beneficial impact on the possibility of Muzakis using digital platforms to make Zakat payments. This is influenced by their awareness of the importance of Zakat. Therefore, the hypothesis is:
H8, H9,H10: Zakat Literacy, Income Levels, social Piety have indirect influence on
Muzaki's Zakat digitally Payment with Zakat Awareness as a Intervening Variable
Based on the above literature review, previous studies and hypotheses, it can be drawn the research model as below (Figure 1).
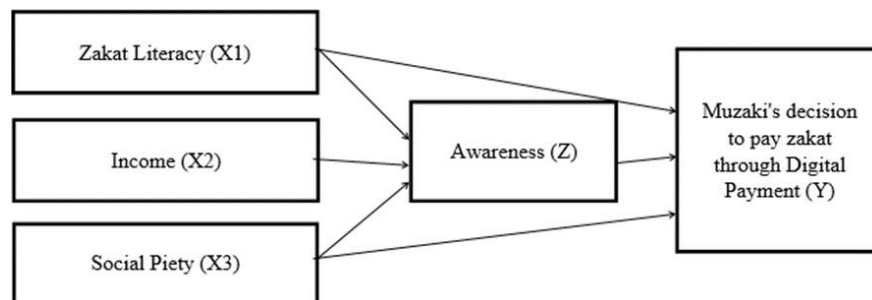

Figure 1. Research Framework
Source: Author Analysis (2024)

METHODS

This study employs a quantitative research approach, which is the methodical collection of numerical data to accomplish particular aims. The research endeavors to uncover novel insights (Discovery), confirm established knowledge (Verification), and contribute to the advancement of knowledge (Development). The variables in question are Zakat literacy (X1), income (X2), social piety (X3), awareness (intervening variable), and decision to pay Zakat online (Y). The statistical examination of how these factors interact is conducted using Partial Least Squares (PLS) analysis, with the assistance of Smart PLS version 3.0.

RESULTS

Demographic Respondents
Table 1 presents a comprehensive summary of the demographic attributes of the participants, including a total sample size of 200 persons from the chosen community. The results indicate that the majority of respondents were male, making up 77% of the sample, while female respondents comprised 23%. Upon analyzing the age distribution, it was found that the largest proportion of respondents fell within the 34-41 age range, accounting for 44% of the sample. This was followed by individuals in the 26-33 age group, who made up 18% of the sample. The respondents had diverse educational backgrounds, with the majority (65%) possessing a Bachelor's degree. Subsequently, individuals with a High School diploma accounted for 17.5% of the respondents, while those with a Master's degree included 16% and those with a Doctoral degree mad e up

2.5%. Regarding income levels, a notable proportion of the participants said that they earned between Rp 16-20 million, accounting for 35% of the total sample. Similarly, 34% of the respondents belonged to the income bracket of Rp 11-15 million, which closely aligned with the aforementioned percentage. This complete demographic breakdown offers an in-depth comprehension of the features of the sample population.

Validity and Reliability Test
According to Ghozali & Latan, (2015; Hair et al., (2011, 2016), it is necessary to test the measurement model before attempting to forecast the link between latent variables in structural model. This involves assessing the accuracy and consistency of the construct

convergers, specifically in terms of convergent and discriminant validity. The goal of the validity test is to assess the extent to which the research instrument is capable of accurately measuring the intended variables. The purpose of a reliability test is to assess the precision of the measurement model. The outer model can be utilized to validate accuracy and interdependence. The purpose of the validity test in this study is to assess the extent to which each exogenous variable influences the endogenous variables. To test the validity measurement model, this study uses the loading factor test, Average Variant Extracted (AVE), Discriminant Validity and for the reliability uses and Composite Cronbach's Alpha.

Table 1 Demographic Respondents

Demographic Variables		Frequency	Percentage
Gender	Male	46	23%
	Female	154	77%
Age	18 - 25 Years Old	23	11.5%
	26 - 33 Years Old	36	18%
	34 - 41 Years Old	88	44%
	42 - 49 Years Old	22	11%
	> 49 Years Old	31	15.5%
Educational Background	High School	35	17.5%
	Bachelor	130	65%
	Marter	30	15%
	Doctoral Certificate	5	2.5%
Levels of Income	Rp 7,000,000 - Rp 10,000.000	36	18%
	Rp 11, 000,000 – 15,000.000	68	34%
	Rp 16,000,000 - 20,000,000	70	35%
	> Rp 21,000,000	26	13%

Source: Processed Data (2024)

Loading Factor Test

Figure 2 above shows that all of the indicators have more than 0,70, So it can be said that the estimated model construct is already valid because it meets the criteria must be more than 0.7 (Chin et al., 2008). Indicators that have high loading factors make a more substantial contribution to describing the latent constructs they represent. In contrast, indicators with low loading factors have a diminished impact in elucidating their underlying components. A factor weight of 0.50 or greater is often regarded as a strong validation for explaining the latent construct in most references (Ghozali & Latan, 2015; Hair et al., 2011) However, according to some sources (Haryono, 2016; Latumeten et al., 2018), it is stated that the minimum allowable loading factor is 0.40.

Average Variance Extracted (AVE)

The Average Variance Extracted (AVE) test is the process of testing data validity on the smart PLS intended to determine the value of each variable (Table 2). AVE is a widely used statistic for construct validation. It measures the extent to which a construct captures the degree of variability in statistics. The AVE is computed by averaging the squared correlations between the indicators of a construct and the construct itself. This method is valuable for evaluating the dependability and agreement of a concept. A high average variance extracted (AVE) value implies that a construct is effectively capturing a substantial amount of variability and is a dependable measure of the underlying notion. AVE is commonly employed in structural equation modeling and factor analysis to assess the validity of measurement models. In this study, AVE scores for all Variables shows the sufficient number more than 0,6 that's mean all variables are valid (Hair et al., 2016).
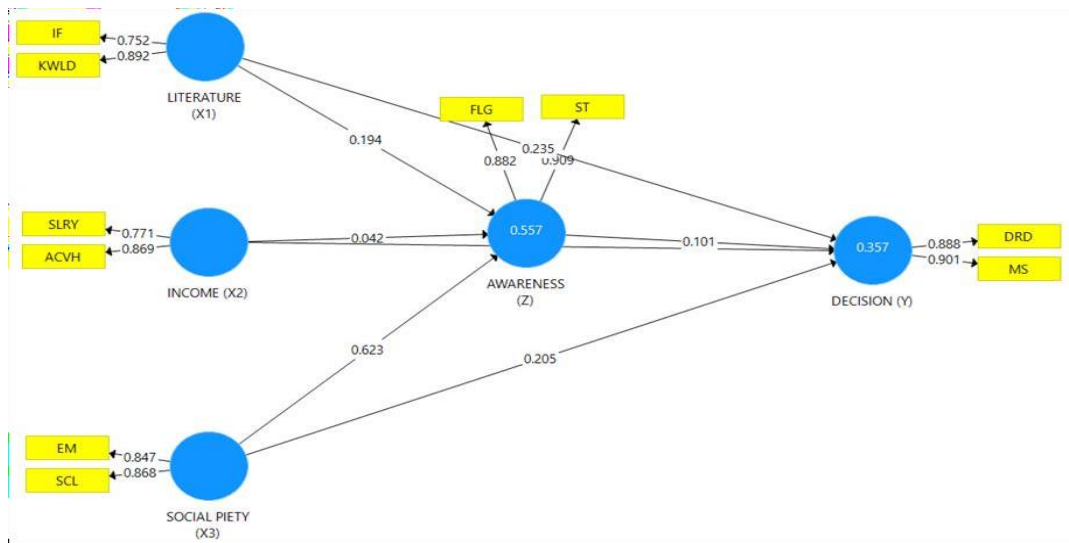
Figure 2 Loading Factor
Source: Processed Data (2024)

Table 2 Average Variance Extracted Test Result

Variable	Nilai AVE
Literacy of Zakat	0.680
Income Levels	0.675
Social Piety	0.735
Zakat Awareness	0.802
Digital Zakat Payment	0.800

Source: Processed Data (2024)

Discriminant Validity
Discriminant validity in SMART-PLS can be evaluated using the Fornell-Larcker criterion and cross loadings. The Fornell-Larcker criterion test evaluates discriminant validity by comparing the square root of the Average Variance Extracted (AVE) of a construct to its correlation with other latent variables. If the square root of the AVE is greater than the correlation, then discriminant validity is deemed satisfactory. In the cross-loading test, the indicators of each construct should have greater values compared to the indicators of other constructs (Sekaran & Bougie, 2016).

Fornell-Lacker Criterion
Table 3 Fornell-Lacker Test Results

	X1	X2	X3	Z	Y
Literacy of Zakat	**0.825**		0,428	0,476	0.458
Income Levels	0,366	**0,821**	0.394	0,358	0,443
Social Piety			**0,857**	0,722	0.473
Awareness				**0.895**	0.447
Digital Zakat Payment					**0,894**

Source: Processed Data (2024)

The Fornell-Lacker Criterion values displayed in the table above indicate that the loading value of each variable on the construct is satisfactory. X1, X2, X3, and Y exhibit higher values than cross loading. Therefore, it may be inferred that all variables exhibit strong discriminant validity.

Cross Loading

In the outer model, Cross Loadings are identified. This measure serves as an additional signal of the extent to which it can differentiate between different constructs. It is anticipated that each indication will exhibit a greater loading value for the construct it assesses in comparison to its loading values for other constructs.

Table 4 Cross-Loading Test Results

	X1	X2	X3	Z	Y
Basic Knowledge	**0.752**	0.146	0.358	0.380	0.232
Advance knowledge	**0.892**	0.415	0.358	0.410	0.487
Salary	0.238	**0.771**	0.230	0.359	0.232
Reach Nishab	0.353	**0.869**	0.400	0.247	0.471
Empathic	0.563	0.312	**0.847**	0.509	0.526
Relationships with human beings	0.185	0.362	**0.868**	0.722	0.294
Behavior	0.442	0.312	0.598	**0.882**	0.367
Stimulus	0.414	0.329	0.691	**0.909**	0.431
Intention to pay	0.409	0.340	0.417	0.459	**0.888**
Serve Social Motive	0.411	0.450	0.430	0.344	**0.901**

Source: Processed Data (2024)

The cross-loading table in Table 4. above clearly shows that each indicator has a greater value for its related variable compared to variables not associated with that indicator. Thus, all variables in this study exhibit strong discriminant validity.

Reliability

The latent variable can be assessed by examining the composite reliability value of each indication, which indicates its size. The table displays the output findings from Smart PLS, which assess the composite reliability and Cronbach's alpha values.

Table 5 Composite and Cronbach's Alpha

	Composite Reliability	*Cronbach's Alpha*
X1	0.809	0.543
X2	0.805	0.524
X3	0.847	0.640
Z	0.890	0.754
Y	0.889	0.750

Source: Processed Data (2024)

Composite reliability refers to the measure of the overall reliability of a composite variable, which is a combination of multiple individual variables. It is a statistical value that indicates the extent to which the composite variable is consistent and dependable in measuring the underlying construct The table above demonstrates that all variables have a value greater than 0.7, indicating a high level of reliability that meets the minimum threshold necessary. Cronbach's Alpha value for the variables of social piety, awareness, and decision to pay zakat digitally is greater than 0.6, whereas the Cronbach's Alpha value for the variables of literacy and income is less than 0.6.

Inner Model Test

The inner model is a framework that is employed to forecast cause-and-effect interactions between latent variables or factors that cannot be directly quantified. The structural model, also known as the inner model, depicts the cause-and-effect connections between latent variables that have been formulated using theoretical principles. Several tests can be conducted to evaluate the structural model, including the use of R Square to assess endogenous structures (Sekaran & Bougie, 2016) and Path Coefficient Estimate refers to the numerical number that represents the strength of the relationship or effect between latent components (Haryono, 2016).

R-Square
R square is a value that shows the extent to which the independent (exogenous) variables influence the dependent (endogenous) variables. There are three categories of R square values: strong, moderate, and weak (Hair et al., 2016). Hair et al. state that an R square value of 0.75 falls into the strong category, an R square value of 0.50 falls into the moderate category, and an R square value of 0.25 falls into the weak category (Hair et al., 2011). R squared can be used not only in regression but also in all models to determine the goodness of fit (Ghozali & Latan, 2015).

Table 6. R-Square

	R-Square
Awareness	0.557
Digital Zakat Payment	0.357

Source: Processed Data (2024)

Table 6 indicates that the awareness variable has an R-Square value of 0.557, which means that 55.7% of Muzaki's online zakat payments are influenced by the factors of zakat literacy, income levels, and social piety. The remaining 44.3% (100% - 55.7%) is influenced by additional variables that were not explored in this study. In addition, the R-Square value of the Digital Zakat Payment variable is 0.357, indicating that 35.7% of Muzaki's online zakat payment is influenced by the factors of literacy, income, social piety, and awareness. The remaining 64.3% is influenced by additional variables that were not explored in this study.

Hypotheses Test
The first step is to evaluate the structural model by examining the significance of the relationships between constructs/variables. This can be seen from the path coefficients, which describe the strength of the relationships between constructs. The sign or direction of the path coefficient must align with the hypothesized theory, and its significance can be observed through the t-test or CR (critical ratio) obtained from the bootstrapping (resampling method) process. The path coefficient is a numerical value that indicates the direction of the relationship between exogenous factors and the endogenous variable, indicating whether it is positive or negative. To determine the outcomes of combining direct and indirect effects, assessed by total effects, specifically to ascertain the impact of exogenous variables on endogenous variables via mediating variables. The outcomes of the comprehensive analysis of effects are as follows:

Table 7. Path Coefficients

	Original Sample (0)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ([0/STDEV])	P Values
AWARENESS (Z) -> DECISION (Y)	0.101	0.080	0.208	0.488	0.626
INCOME (X2) -> AWARENESS (Z)	0.042	0.044	0.139	0.302	0.763
INCOME (X2) -> DECISION (Y)	0.240	0.238	0.129	1.868	0.062
LITERATURE (X1) -> AWARENESS (Z)	0.194	0.200	0.136	1.425	0.155
LITERATURE (X1) -> DECISION (Y)	0.235	0.242	0.110	2.137	0.033
SOCIAL PIETY (X3) -> AWARENESS (Z)	0.623	0.624	0.130	4.790	0.000
SOCIAL PIETY (X3)-> DECISION (Y)	0.205	0.232	0.180	1.140	0.255

Source: Processed Data (2024)

The table presents the PLS calculation results, indicating the direct effects between variables. A positive and significant effect is identified if the T-Statistics value is positive, and the P-value is less than 0.05. According to the table, the zakat literacy variable has a positive and significant effect on the digitally zakat payment, with a T-statistic of 2.074 and a P-value of 0.039. Conversely, the income levels and individual social piety variables have a positive but insignificant effect on Muzaki's decision on digital zakat payment, with T-statistics of 1.953 and 1.091, and P-values of 0.051 and 0.276, respectively. Additionally, the table shows that the social piety variable has a positive and significant impact on the intervening variable, zakat awareness, with a T-statistic of 4.814 and a P- value of 0.000. However, the zakat literacy and income levels variables have a positive but insignificant effect on the awareness intervening variable, with T-statistics of 1.353 and 0.294, and P-values of 0.177 and 0.769, respectively. Furthermore, the zakat awareness variable has a positive but insignificant effect on the decision of muzakki on digitally zakat payment, with a T-statistic of 0.468 and a P-value of 0.640.

Indirect Effects (Intervening/Mediating Variable) Analysis
According to Haryono (2016), the indirect effect aims to analyze the strength of the influence of one variable on another, encompassing both exogenous and endogenous variables. This indirect effect arises due to the presence of mediation or intervening variables. Latumeten et al. (2018) describes mediation as a third variable that intervenes in the relationship between an independent variable and a dependent variable. Additionally, Anderson & Gerbing, (1988) assert that a mediating variable affects the relationship between the independent and dependent variables. Finally, Sobel (1982) defines a mediating variable as one that exists within the causal pathway, thereby influencing the effect between the independent and dependent variables.

Table 8 Specific Indirect Effects

	Original Sample (0)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ([0/STDEV])	P Values
INCOME (X2) -> AWARENESS (Z) -> DECISION (Y)	0.004	0.006	0.034	0.125	0.901
SOCIAL PIETY (X3) -> AWARENESS (Z) -> DECISION (Y)	0.063	0.045	0.133	0.474	0.636
LITERATURE (X1) -> AWARENESS (Z) -> DECISION (Y)	0.020	0.017	0.051	0.388	0.698

Source: Processed Data (2024)

Based on the provided table, there is no indication that zakat awareness mediates the relationship between zakat literacy and the decision to make digital zakat payments, as evidenced by a statistical t-value of 0.388 and p-values of 0.698 > 0.05. Similarly, zakat awareness does not mediate the relationship between social piety and the decision to pay zakat digitally, with a T-statistic of 0.129 and p-values of 0.898 > 0.05. Lastly, zakat awareness does not mediate the influence of social piety on the decision to make digital zakat payments, with a T-statistic value of 0.441 and P-values of

Discussion
The path analysis reveals a significant effect of zakat literacy on muzaki's decision to pay zakat through digital means, with a T-statistic of 2.074 and a P-value of
0.039. Consequently, the null hypothesis (H0) is rejected in favor of the alternative hypothesis (H1). Zakat literacy represents a comprehensive understanding that enables individuals to grasp the intricacies of zakat and its broader implications. This understanding stimulates muzaki to fulfill their zakat obligations, as their knowledge informs them about the altruistic benefits of zakat. This finding is consistent with Arifin et al. (2022)'s study, which demonstrated that literacy of zakat significantly and positively

motivates individuals to contribute agricultural zakat at charitable institutions, with a significance level below 0.05, specifically 0.000.

The study's noteworthy findings suggest that both social piety and income levels do not have a statistically significant impact on the decision of muzakis to make digital zakat payments. Contrary to the common belief that acts of charity and the amount of money one earns influence the decision to use digital zakat payments, this study shows that these factors do not have a major impact. This implies that there may be additional reasons or motivations that have a greater impact on muzaki's decision-making process when it comes to paying zakat payments through digital platforms. These findings are contrary with the previous studies such as: (Adilla et al., 2021; Amelia & Jamilah, 2022; Arifin et al., 2022; Othman & Fisol, 2017; Septiana, 2022) that shows the income levels affect to decision to pay zakat, and the research of (Bonang & Baihaqi, 2022) that the finding of this study reveals that social piety drives someone to donate the zakat.

The impact of zakat literacy, income levels, and social piety on zakat awareness yields unexpected findings, since only one factor, social piety, demonstrates a noteworthy influence. However, there is no significant impact on people's awareness to pay zakat based on their zakat literacy and income levels. This study contradicts prior studies that suggested that income levels have an impact on individuals' awareness of zakat payment. For example, Almasah et al., (2024)'s study emphasized this impact. This finding also contradicts the research conducted by Mahbubatun Nafiah et al., (2023), Yusfiarto et al. (2020) where they found that zakat literacy can influence an individual's zakat awareness. The discrepancies suggest a nuanced relationship between these factors and highlight the need for further exploration into what drives awareness and behavior regarding zakat payment.

The last section of these research examines the impact of zakat awareness as a mediating factor that may strengthen or weaken the connections between zakat literacy, income levels, and social piety in influencing the muzaki's inclination to make digital zakat payments. The findings of this study suggest that zakat awareness does not serve as a mediator for any of the above exogenous variables in enhancing the decision to make digital zakat payments. None of the p-values from the indirect impact results are statistically significant (<0.5), suggesting that zakat awareness does not enhance the favorable correlations between zakat literacy, income levels, and social piety and individuals' decisions to pay zakat digitally. This may imply that other factors or motivations not captured by zakat awareness are more influential in determining individuals' choices regarding digital zakat payments, highlighting the complexity of decision-making processes in charitable contributions within the context of zakat.

CONCLUSION

The study concludes that zakat literacy has a substantial impact on the decision of muzakis to make digital zakat payments, whereas social piety and income level do not exert a significant influence. These findings emphasize the intricate nature of the elements that impact muzaki's judgments regarding digital zakat payments. Zakat knowledge does not serve as a mediator that enhances the connection between these variables. Suggested actions involve conducting additional research to gain a deeper understanding of other factors that influence zakat, implementing more comprehensive education programs to enhance zakat literacy, and developing strategic plans to encourage greater participation in digital zakat payments.

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