Interrelation of Zakat Literacy, Social Behavior and Perceived Value on Intention of paying Zakat

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Abstract: Through data from Puskas Baznas (2022), measurement results in the Sulawesi Region were found in general, the value of the Zakat Literacy Index in 2020 falls into the literacy level category moderate, namely 65.73 where the value of basic understanding gets a score of 71.30 (literacy level moderate) and the value of advanced understanding of zakat is included in the literacy level category the low is 55.40. It can be concluded that in the Sulawesi Region the level pRespondents' understanding of aspects of basic knowledge falls into the sufficient category baik, but the respondents' understanding of the aspects of zakat management in the institution official zakat is still relatively low. The purpose of this research is to find out whether Zakat literacy affects the intention to give zakat, how does social behavior influence the intention of paying zakar, then to find out the perceived value as a mediating variable affect the intention to tithe. This research is an associative quantitative, with non-technical probability sampling. The object of this research is muzakki with different backgrounds in Makassar which is easy to reach. Respondents were rounded up to 100 people collected through a questionnaire, with an ordinal scale, which is distributed to respondents to determine literacy, social behavior, perceived value and intention of muzakki. Data analysis method used in this study moderation uses SmartPLS by entering all data and tested convergent validity, discriminant validity, and significance test.

Keywords: *Zakat Literacy, Social Behavior, Perceived Value, Intention*

Abstrak: Melalui data Puskas Baznas (2022), hasil pengukuran di Wilayah Sulawesi ditemukan secara umum nilai Indeks Literasi Zakat pada tahun 2020 masuk dalam kategori tingkat literasi sedang yaitu 65,73 dimana nilai pemahaman dasar mendapatkan nilai 71,30 (tingkat literasi sedang) dan nilai pemahaman lanjut tentang zakat masuk dalam kategori tingkat literasi rendah yaitu 55,40. Dapat disimpulkan bahwa di Wilayah Sulawesi tingkat pemahaman responden terhadap aspek pengetahuan dasar masuk dalam kategori cukup baik, namun pemahaman responden terhadap aspek pengelolaan zakat di lembaga amil zakat resmi masih tergolong rendah. Tujuan dari penelitian ini adalah untuk mengetahui apakah literasi zakat berpengaruh terhadap niat berzakat, bagaimana pengaruh perilaku sosial terhadap niat berzakat, kemudian untuk mengetahui persepsi nilai sebagai variabel mediasi berpengaruh terhadap niat berzakat. Penelitian ini merupakan penelitian kuantitatif asosiatif, dengan teknik pengambilan sampel non probability sampling. Objek penelitian ini adalah muzakki dengan latar belakang yang berbeda di Makassar yang mudah dijangkau. Responden berjumlah 100 orang yang dikumpulkan melalui kuesioner, dengan skala ordinal, yang disebarkan kepada responden untuk mengetahui literasi, perilaku sosial, nilai yang dipersepsikan dan niat muzakki. Metode analisis data yang digunakan dalam penelitian ini moderasi menggunakan SmartPLS dengan memasukkan semua data dan dilakukan uji validitas konvergen, validitas diskriminan, dan uji signifikansi.

Kata kunci: Literasi Zakat, Perilaku Sosial, Nilai yang Dipersepsikan, Niat

Introduction

Zakat is one of the sharia social financial instruments that has an important role in national economic recovery. Indonesia with the largest muslim population in the world, namely as much as 87.2% of the total population, Indonesia is estimated by the Amil Zakat Agency National (BAZNAS) has zakat potential reaching IDR 327 trillion. Although potential zakat is quite large, Baznas only collects IDR 14.1T in 2021 from its potential and the target to be achieved in 2022 is IDR 26T targeting the collection of Zakat Alms Infaq (ZIS) and other social religious funds (DSKL) nationally. (Baznas.go.id, 2022)

The National Amil Zakat Agency (BAZNAS) notes that the collection of zakat funds, infaq, alms (ZIS) and other social religious funds (DSKL) to reach IDR 14 trillion in 2021. The value increased by 33.8% compared to the previous year. The main increase isfrom the payment of zakat fitrah which increased by 20% and the zakat on sacrificial animals/Qurban grew by 130%. Even so, this realization only reached 4.28% of the projected potential for zakat which reached IDR 327 trillion last year. Meanwhile, Baznas has distributed zakat funds to 1,834,320 recipients throughout Indonesia. Its value reaches more than IDR 70 trillion. This year, Baznas is targeting the Zakat collection to reach IDR 26 trillion from 560 Zakat Management Organizations (OPZ). Fund will be distributed to 46 million beneficiaries (*IZN 2020 Jilid 7.Pdf*, n.d.).

This dramatic gap can be caused by a combination of things, including no the existence of a comprehensive database containing the entire amount of zakat collected from several formal zakat institutions (Baznas and Laz), then informal zakat managers (such as mosques, Islamic boarding schools and individual Islamic academics), or those shared directly by Muzakki against Mustahiq. However, according to the author, there are other contributing factors that influence on collection of zakat through zakat institutions, namely regarding Muzakki's understanding of literacy, especially in terms of zakat calculation, public or society's trust in institutions, and perceptions general

Muzakki that Zakat is a religious obligation that can only be fulfilled if paid directly to Mustahiq.

The main problem with Baznas is the low level of public trust sees Baznas as an institution that can be trusted to collect and distribute their zakat (Saragih & Marliyah, 2023). The lack of adequate governance and transparency is holding Baznas from its main role as manager of Zakat. This lack of credibility is exacerbated with the weak zakat regulations owned by Baznas. Zakat is different from expenses and other income such as taxes, shadaqah and infaq. Syariat mengenai zakat dapat ditemukan dalam Al Quran dan Hadist. One of the dalil zakat in the Quran is found in Q.S At Taubah verse 103 which explains the obligation to clean and purify some assets.

The collection of zakat until now still relies on public awareness to give zakat. The implementation of the pattern of zakat collection orders to the ruler, as stated in the Al-Quran, has not been fully realised because the legitimacy of zakat collection by amil has not been accommodated by the applicable regulations (Waqiah et al., 2023). Based on data from the Baznas Puskas (Buku 4 - ILZ 2020 Regional Sulawesi - eBook.Pdf, n.d.), The measurement in Sulawesi Region in 2020 shows that the Zakat Literacy Index value is generally in the medium literacy level category, which is 65.73. Basic understanding reaches a value of 71.30 (medium literacy level), while advanced understanding of zakat is in the category of low literacy level, namely 55.40. It can be concluded that the respondents' level of understanding of basic knowledge aspects in Sulawesi Region is quite good, but the understanding of zakat management aspects in official zakat institutions is still relatively low.
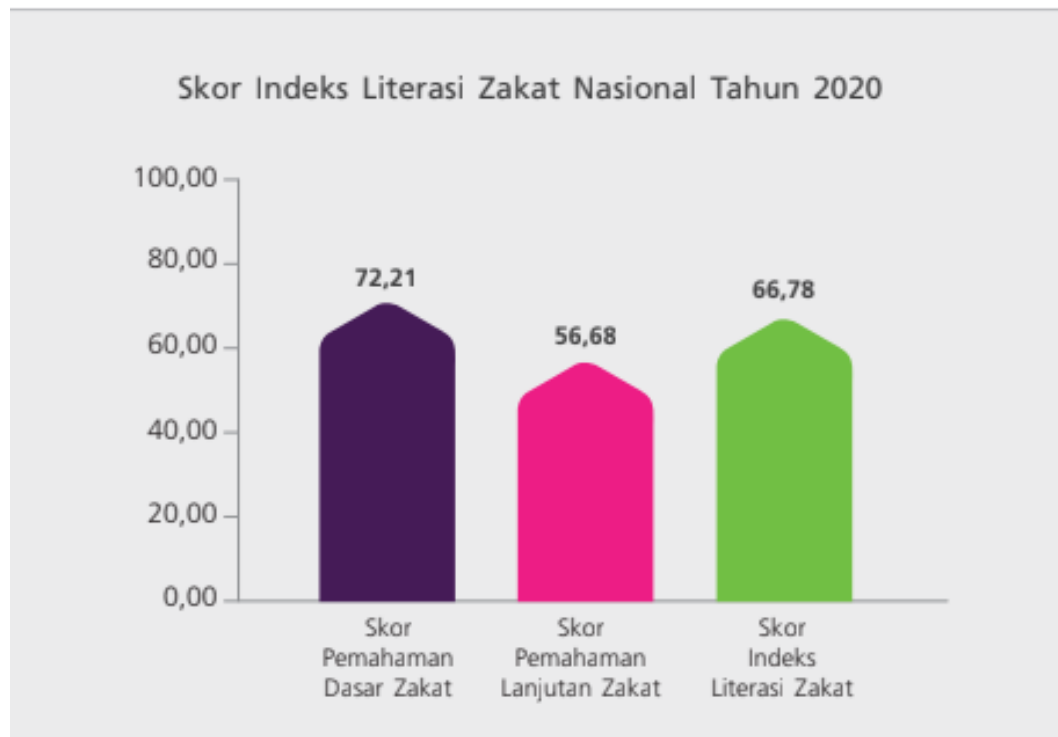
Figure 2: National Zakat Literacy Index Score 2020

Interestingly, this survey found that respondents in the Sulawesi region tended to pay zakat through the mosque by 32%, the rest through BAZNAS (27%), directly to Mustahiq (26%), and via LAZ (15%).

The assessment of public understanding in South Sulawesi Province in terms of basic knowledge of zakat gives an index value of 61.13, placing it in the moderate or medium category. In measuring the advanced understanding of zakat, the province of South Sulawesi achieves an index value of 51.90, placing it in the low category. In summary, the overall ILZ score for the province of South Sulawesi is 57.90, placing it in the low category.

Nilai per Dimensi dan Nilai Indeks Literasi Zakat Provinsi Sulawesi Selatan

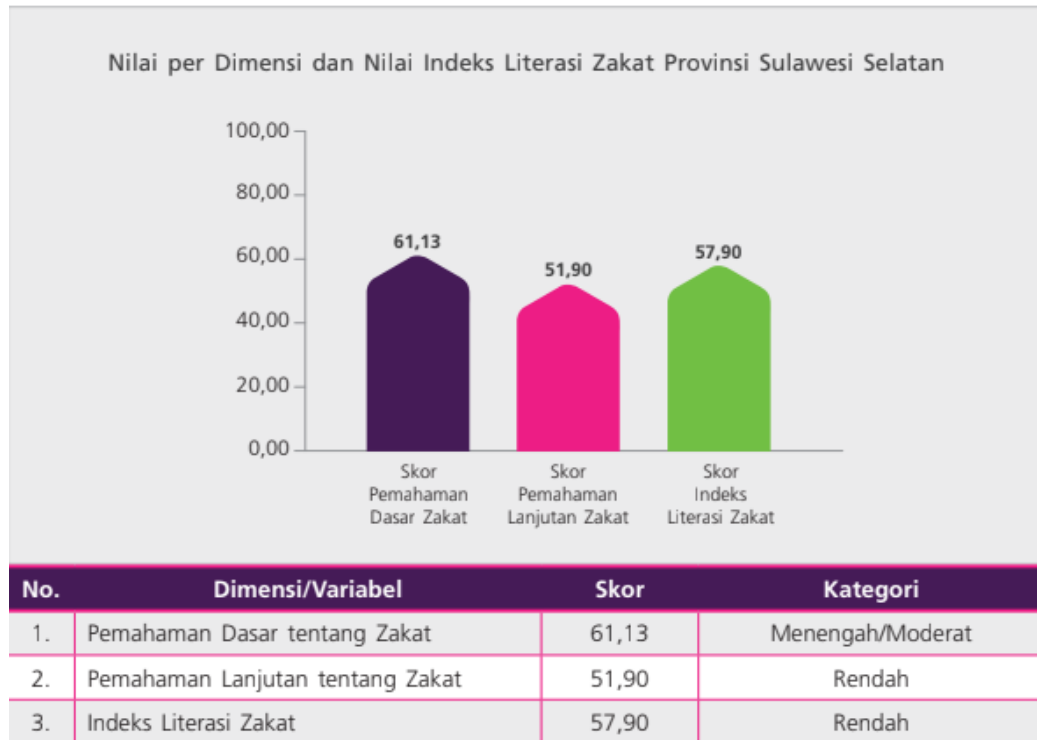| No.	Dimensi/Variabel	Skor	Kategori
1.	Pemahaman Dasar tentang Zakat	61,13	Menengah/Moderat
2.	Pemahaman Lanjutan tentang Zakat	51,90	Rendah
3.	Indeks Literasi Zakat	57,90	Rendah

Figure 2: Results of Zakat Literacy Index Measurement in South Sulawesi Province

The results of the measurement indicate that variables such as comprehension of digital zakat, understanding of asnaf zakat, awareness of the obligation to pay zakat, and comprehension of zakat institutions attain the highest scores within the range of 60-80. This places them in the medium or moderate literacy category. On the other hand, the remaining variables—comprehension of zakat in general, understanding the purpose of zakat, awareness of the impact of zakat, comprehension of zakat programs, understanding zakat calculations, and awareness of zakat regulations—receive scores below 60, categorizing them in the low literacy range.

From the results of the explanation above, the author wants to know about community zakat literacy, especially the city of Makassar, how is the social behaviour regarding zakat and their perceived value after paying zakat. For this reason, the authors are interested in researching, a) does zakat literacy affect to intention to pay zakat?, b) does social behavior influences to perceived value of muzakki?, c) does Zakat literacy affects to intention to pay zakat?, d)

does Social Behavior influences intention to pay zakat?, e) does Perceived Value mediates the relationship between zakat literacy, social behavior and payment intentions zakat muzakki?

The Conceptual Framework
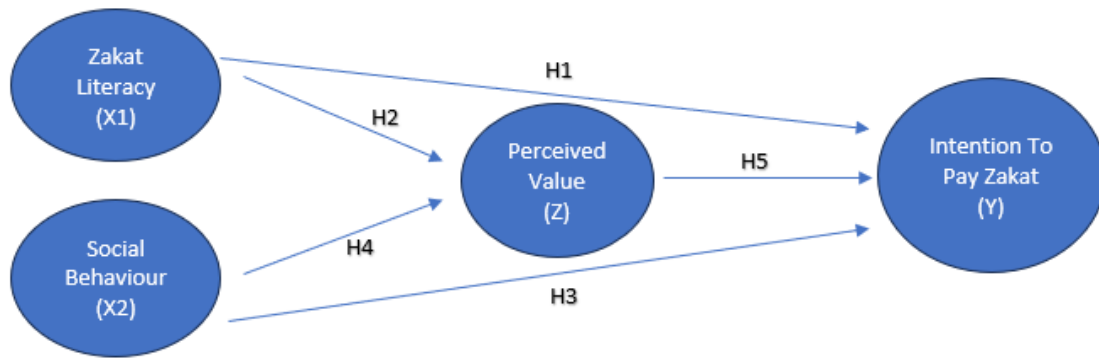
Hypothesis

H1: Zakat literacy influences intention to pay zakat

H2: Zakat literacy affects Perceived Value.

H3: Social Behavior influences the intention to pay zakat.

H4: Social behavior influences the perceived value of muzakki.

H5: perceived value mediates intention to pay zakat

Method

This research is associative quantitative research, to see the effect of zakat literacy and social behavior towards the intention of paying zakat by using perceived value, as a mediating variable. The sampling technique used in this study is non-probability sampling. The object of this research is muzakki with a different background in Makassar City which is easy to reach. Muzakki's background consists of employees, line workers, entrepreneurs, and housewives. The respondents used are muzakki who know and or have used

LAZ and BAZNAS services with the number of samples rounded up to 100 people. The data collected is primary data collected through a questionnaire, with an ordinal scale, which is distributed to respondents to know literacy, social behavior, perceived value and intentions of muzakki, as well as secondary data bin the form of data on the realization of zakat receipts from LAZ and BAZNAS obtained from reports published finances. The data analysis method used in this study moderation using SmartPLS which aims to find out whether the moderating variable will weaken or strengthen the relationship between the independent variables and the variables dependent. Data analysis was carried out by entering all data and testing convergent validity, discriminant validity, and significance test. In this study the independent variable (X1) is Zakat Literacy Level, Variable (X2) is Social Behavior, Variable (Z) as meditation is Perceived Value and the dependent variable (Y) is Intention to Pay Zakat.

Variable operational

Table 1 : Variable operational

Research Variables	Indicators	Sub Indicators
Zakat literacy (X1) (Pertiwi, n.d.)	1. Basic knowledge about zakat obligation 2. Zakat distribution 3. Zakat Calculation 4. Knowledge of zakat institutions 5. Knowledge of zakat regulation	1. The obligation of a Muslim in paying zakat is called Muzakki when reaching the haul 2. Zakat can be distributed to 8 asnaf 3. Zakat payments to Amil Zakat Institutions and Zakat Management Agencies 4. Zakat regulations that apply in Indonesia and in each area of residence

Social Behaviour (X2) (*Existence Theory*, n.d.)	1. Honoring other orgs 2. Please help 3. Manners 4. Sensitive and Caring 5. *Gratitude*	1. Respect and respect for others in the environment, especially fellow Muslims 2. When a Muslim brother experiences difficulties and how to ease his brother's burden. 3. Application of ethics in a social environment or in society 4. The sensitivity of the Muslim ummah to other Muslims and their environment is related if anyone needs help whether it is health problems, hunger, nausea, protection from violence and crime 5. Gratitude for the gratitude gained and felt
Perceived Value (Z) (Jiang et al., 2021)	1. Emotional Value 2. Social Value 3. Quality/Performance 4. Price/Value 5. Experience	1. The utility value of feelings when it comes to charity 2. The value of culture or the principle of a Muslim when paying zakat to improve self-concept 3. value derived from the perception of quality and expected performance. The point is that when a Muslim pays zakat, they will feel the benefits of spiritually speaking 4. The utility of value in the relationship because it knows its purpose and the benefits that are felt directly. 5. The experience that is felt directly when expending his treasures in the path of God that can be different for each human being.

Zakat Payment Intentions (Y) Ajzen dan Fishbein (1975) (Ajzen, 1988)	1. The degree of relationship of intention and behavior in the degree of specification. 2. Stability of Intentions 3. control of will 4. Internal factors 5. External factors	1. The more specific / detailed an intention which in turn will magnify the prediction of a behavior 2. A person's intentions can change or change with the passage of time by looking at the possibility of obtaining information in this regard about the purpose, benefits and obligations of the 3. Willpower is a person's effort to achieve a certain goal that is so strong that it encourages people 4. Information about zakat calculation and zakat payment procedures and their convenience 5. Intention or intention caused by the environment, be it in the social, family or work environment (in this case a direct deduction from the employee's salary)

Result And Discussion

Measurement Model (Outer Model)

a. Convergent Validity

The following is the first data processing based on 4 variables with a total of 25 statement. Convergent validity is used to determine the validity of each indicator against in the latent variable, in the SmartPLS software to see the results of the validity, can be seen there is an outer loading table. In the outer loading table, there are numbers or values that indicate the indicator shows similarity with its construct variable. Individual reflexive measure is said to be high if it correlates more than 0.70 with the construct you want to measure. However, for research in the early stages of developing a measurement scale for the loading factor value 0.50 to 0.60 is considered sufficient (Anis et al.,

2020). Can be seen loading factor model, to explain in detail the value of the outer loading can be seen in the table below this;

Table 2 Convergent Validity

	Zakat Payment Intentions	zakat literacy	Perceived Value	Social Behavior
X11		0.716		
X12		0.688		
X13		0.794		
X14		0.520		
X15		0.513		
X21				0.586
X22				0.598
X23				0.398
X24				0.707
X25				0.656
Y11			0.670	
Y12			0.673	
Y13			0.615	
Y14			0.622	
Y15			0.350	
Z11	0.598			
Z12	0.548			
Z13	0.604			
Z14	0.574			
Z25	0.794			

Source: Data Processed by SmartPLS, 2023

From the results of the test output above, the loading factor of each relationship is obtained between indicators and their constructs have varying

values and can be said to be values indicators above 0.50 so that all indicators are valid.

b. Discriminant Validity

Discriminant validity is the level of differentiation of an indicator in measuring constructed instruments. The value of the indicator correlation construct must be greater than the association construct than any other construct. The larger value indicates the suitability of an indicator to explain the association construct compared to explaining other constructs. (Rasoolimanesh, 2022)

Table 3 Fornell-Larcker Criterion

	Zakat Payment Intentions	Zakat literacy	Perceived Value	Social Behavior
Zakat Payment Intentions	0.630			
zakat literacy	0.244	0.656		
Perceived Value	0.422	0.083	0.598	
Social Behavior	0.515	0.249	0.618	0.598

Source: Data Processed by SmartPLS, 2023

From the results of table 3 it shows that the loading value of each indicator item against the construct is greater than the cross-loading value. Thus it can be concluded that all constructs or latent variables already have discriminant validity, where the construct indicator block is better than the other block indicators.

c. Composite Reliability

The reliability test in this study aims to assess the extent to which the measuring instrument used in this study is reliable or trustworthy. Reliability test is seen from composite reliability. Composite reliability tests the value of reliability indicators on a construct. The construct is declared reliable if the value is composite reliability and Cronbach alpha above 0.70

Table 4

Construct Reliability and Validity

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Zakat Payment Intention	0.618	0.652	0.763	0.397
zakat literacy	0.709	0.745	0.785	0.430
Perceived Value	0.532	0.555	0.728	0.358
Social Behavior	0.561	0.577	0.730	0.358

Source: SmartPLS 2023 Data Processing

Based on the results of tabl above, it shows that the value of composite reliability and Cronbach alpha > 0.50. Thus, it can be concluded that the questionnaire used average has good reliability.

2. **Structure Testing (Inner Model**)

a. Path Coefficients

In table 3.4 it can be seen the relationship between the constructs, the values range from -1 to +1, the the closer to +1, the stronger the relationship between constructs, the closer to -1, the more negative the relationship between constructs. From table 3.4 it can be seen that the zakat literacy variable (X1) on the perceived value variable (Z) obtained a result of -0.075 which means close to -1, it can be concluded that the relationship between zakat literacy and perceived value has no effect.

Table 5 Path Coefficients

	zakat payment intention	zakat literacy	Perceived Value	Social Behaviour
Zakat Payment intention				
Zakat Literacy	0.137		-0.075	
Perceived Value	0.182			
Social Behaviour	0.369		0.637	

Source: SmartPLS Processed Data, 2023

Table 6
Specific Indirect Effects

	Specific Indirect Effects
Zakat literacy -> Perceived Value -> Zakat Payment Intention	-0.014
Social Behavior -> Perceived Value -> Zakat Payment Intention	0.116

b. Indirect Effect

Source:Author's Data SmartPLS Processed Data, 2023

Based on the indirect effects table in the picture above, it can be concluded that:

1. The indirect effect of X1 on Z through Y is -0.014, which means that if X1 increases by one unit, Z can increase indirectly through Y by -1.4%. This influence is negative

2. The indirect effect of X2 on Z through Y is 0.116, which means that if X2 increases by one unit, Z can increase indirectly through Y by 11.6 %, this influence is positive

c. **Total Effect**

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Table 7

	Zakat Payment Intention (Y)	Zakat Literacy	Perceived Value (Z)	Social Behaviour
Zakat Payment Intention (Y)				
Zakat Literacy (X1)	0.123		-0.075	
Perceived Value (Z)	0.182			
Social Behaviour (X2)	0.485		0.637	

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Source: SmartPLS Processed Data, 2023

Based on the total effects table in the picture above, it can be concluded as follows:

1. The total effect of X1 on Z is -0.075, which means if X1 increases by one unit unit then Z can increase directly and indirectly through Y by -75.0%. This influence is positive.

2. The indirect effect of X2 on Z through Y is 0.637, which means that if X2 increases by one unit, Z can increase directly and indirectly through Y of 63.7%. This influence is positive.

d. F Square

In addition to assessing whether or not there is a significant relationship between the variables, a Researchers should also assess the magnitude of the influence between variables with the Effect Size or f-square (Darma, n.d.). The f square value of 0.02 is small, 0.15 is medium, and 0.35 is large. A value of less than 0.02 can be ignored or considered to have no effect (Mardiatmoko, 2020).

Table 8

	Zakat Payment Intention (Y)	Zakat Literacy	Perceived Value (Z)	Social Behaviour
Zakat Payment Intention (Y)				
Zakat Literacy (X1)	0.025		**0.009**	
Perceived Value (Z)	0.029			
Social Behaviour (X2)	0.112		**0.622**	

Source: SmartPLS Processed Data, 2023

So based on the F Square value table above, the effect size is large with F Square criteria > 0.35 is the influence of X2 on Z. The influence of X1 on Z has an f square value of 0.009 which means < 0.02. The effect of X1 on Y, Z on Y, X2 on Y is small because the value of F Square is in the range 0.02 to 0.15.

e. Coefficient of determination (R2)

The coefficient of determination is tested to see how much the endogenous construct can be explained by exogenous constructs. And the path coefficient aims to see the significance and strength relationship and also test the hypothesis. The R-square value is 0.75 which means the model is strong, the value is 0.50 moderate model, and the value of 0.25 concluded the weak model, the higher the coefficient value determination, the better the predicted value proposed

Table 9

	R Square	R Square Adjusted
Zakat Payment Intention	0.300	0.278
Perceived Value	0.388	0.375

Source: SmartPLS Processed Data, 2023

Based on the results of the analysis of the coefficient of determination above, it can be concluded as follows: The R Square value of the simultaneous or simultaneous effect of X1 and X2 on Y is of 0.300 with an adjusted r square value of 0.287. So, it can be explained that all exogenous constructs (X1 and X2) simultaneously affect Y by 0.287 or 28.7%. Therefore, Adjusted R Square more than 25% but less than 50% then the influence of all exogenous constructs X1 and X2 against Y is moderate. The value of R Square influences together or simultaneously X1, X2 and Y to Z is 0.388 with an adjusted r square value of 0.375. Thus, it can be explained that all constructs that are exogenous (X1, X2 and Y) simultaneously affect Z by 0.375 or 37.5%. Hence Adjusted R Square is more than 50% but less than 75%, the effect of all exogenous constructs X1, X2 and Y on Z including moderate.

Hypothesis Test

Figure 4 Hypothesis Test
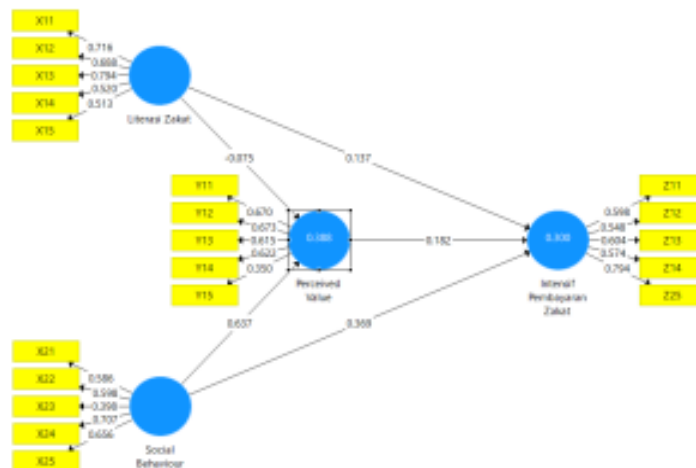
Source: SmartPLS Processed Data, 2023

1. H1: Zakat literacy affects the intention to pay zakat. Judging from the test results path coefficient that the value obtained is 0.137 or 13.7% which means a relationship between constructs, the value ranges from -1 to +1, the closer to +1 the relationship between constructs is getting stronger, the closer to -1, the relationship between constructs is getting stronger negative. It can be concluded that the relationship with zakat literacy variable (X1) has a positive effect on the variable payment of zakat (Y)

2. H2: Zakat literacy affects perceived value. Judging from the results of testing the path coefficient that the value obtained is -0.075 or -7.5% which means the relationship between construct, the value ranges from -1 to +1, the closer to +1 the relationship between the construct is getting stronger, the closer it is to -1, the relationship between constructs is getting negative. It can be concluded that the relationship with the zakat literacy variable (X1) has a negative effect on variable perceived value (Z)

3. H3: Social Behavior influences the intention to pay zakat. Obtained from the results of the path coefficient test is 0.369 or 36.9% where the closer to +1 the stronger the construct relationship. So, it is concluded that the social behavior variable (X2) has a positive effect on the zakat payment intention variable (Y).

4. H4: Social Behavior influences perceived value. Obtained from the results of the path coefficient test is 0.637 or 63.7% where the closer to +1 the stronger the construct relationship. So, it is concluded that the social behavior variable (X2) has a positive effect on the perceived value variable (Z)

5. H5: Perceived Value mediates the intention to pay zakat. From the test results with the path coefficient, the result is 0.182 or 18.2% > 1, which means that the perceived value variable (Z) mediates the zakat payment intention variable (Y).

H1: **Zakat literacy affects the intention of paying zakat.**

From the research findings, it is known that zakat literacy affects the intention to pay zakat. In line with the research (Manurung et al., 2018) that the higher the literacy level of an individual, the higher the intention to invest. A Muslim's zakat literacy, in terms of understanding the importance of a Muslim's obligation to give zakat, affects his or her intention or willingness to pay zakat as a pious Muslim. Similarly, research (Canggih & Indrarini, 2021) states that high community literacy increases the intention to make waqf in CWLS (Rinaldi & Devi, 2022). Knowledge of zakat, including mustahik rights and calculations in achieving haul, as well as motivational encouragement on the principle of a Muslim in paying zakat. (Febiana et al., 2022) explains the factors that cause the low collection of zakat in Indonesia, including the fact that the public does not fully trust the AMIL zakat institution, the low awareness of Muslim citizens about the obligation of zakat, the fact that the extracted zakat base is still concentrated on several types of zakat, namely zakat fitrah, and the low incentive for zakat payers to pay zakat. It is assumed that although literacy about zakat can positively influence the intention to pay zakat, there are still several other factors that can negatively influence this intention, namely low trust in zakat collection institutions.

H2: **Zakat literacy has no effect on perceived value.**

Perceived value is an important factor in the consumer purchase decision process (Singh et al., 2021). This study found that zakat education materials had no effect on perceived value. This is in contrast to research (Chi et al., 2011) which suggests that the higher the perceived value, the higher the consumer's purchase intention. Research (Özkan et al., 2019) shows that perceived value has a positive effect on customer purchase intention. It is hypothesised that a Muslim's zakat literacy may influence the perceived or felt

value, which in turn influences the decision to pay zakat.

But in this study, zakat literacy does not affect the perceived value or the value that can be felt from the results of this study. In line with research (Jiang et al., 2021) which states that zakat literacy has no significant effect on interest in paying zakat. The researcher assumes that if the Muslim community understands zakat literacy with indicators of basic knowledge of the obligations of zakat, its distribution and calculation up to the regulation of zakat, it will reduce the perceived value when fulfilment is carried out only as an obligation of deducting zakat income, so that the spiritual value obtained or felt is not fully emotional-spiritual in nature, in line with research (Yusuf, A., & Masruchin, M. (2021) Regarding the benefits of Zakat, this feeling of reluctance arises due to a deep misunderstanding of the benefits obtained behind the implementation of Zakat itself, of course there is a sense of sincerity and honesty in paying it. Zakat is part of the rules of social security in Islam, where the rules of social security include.

H3: **Social Behavior influences the intention of paying zakat**.

Behaviour is the operationalisation and actualisation of a person's or group's attitude towards a condition, community environment, nature, technology or organisation. It is basically formed by personality and experience (Aini, Z.N et al, 2018). In this research, it was found that social behaviour affects the intention to pay zakat. It is assumed that the behavior brought by each individual will influence the behavior of others as a result of the response he received. This behaviour will occur either when individuals interact with other people or when they are in a social environment. Hurlock (1978, p. 287) explains that "social behaviour is one's success in adapting to other people in general and to the group at large in particular". It can be concluded that social behaviour is a reciprocal action or mutual influence on the response received by the individual himself. Social behaviour can be shown through feelings, attitudes of trust and

actions or respect for others. Social behaviour is a relative attitude in responding to other people against oneself in a variety of different ways.

It is known in this study that there is a positive influence of social behaviour on the intention to pay zakat, which means that social behaviour is a mutual behaviour or action influence in an environment. If in a good environment will also influence the behaviour that emanates from the individual. As in the hadith sound "The parable of good and bad friends is like a person who brings perfume and a blacksmith. The one who brings the perfume may give it to you, or you may buy it from him, or at least you will get a fragrant smell from it. As for the blacksmith, your clothes may catch fire or you may get a bad smell from him" (HR Al-Bukhari and Muslim).

It is believed that the social environment has a great influence on our intention or motivation to pay Zakat. This motivation arises from the individual's response to the dominant behaviour in an environment.

H4: **Social Behavior influences perceived value**

Almost similar to the explanation of the research findings in the third hypothesis, which explains that the environment has a strong influence on the intention to pay zakat. The positive influence of social behaviour on perceived value in this study is assumed to be due to the environment, which is a factor that generates motivation to be able to feel the benefits of perceived value. It is known that one of the indicators of perceived value in this study is experiential, which in this case means directly experiencing the activity of paying Zakat, where the obligation is a form of obedience to a Muslim. Spiritual experience (qimah ruhiyyah). that is felt is a perceived value or the perceived value of the motivation to give zakat that is born and formed from the social environment. In line with the research (Erlindawati, 2016) which explains that motivation expects ridha and longing for heaven are the main goals that every Muslim must possess when doing something. Expecting the pleasure of Allah SWT is

the highest goal of any goal that must be achieved by a Muslim in doing something, so that done to get a reward from Allah SWT. In relation to Zakat, where Zakat is a Mahdhah worship that has a direct relationship with Allah SWT. In this case the value that must be determined from zakat worship activities is the spiritual aspect spiritual value (qimah ruhiyah) from zakat worship, then the purpose is to hope for the pleasure of Allah SWT which is the highest and main goal of any activity a Muslim will be able to achieve.

H5: **Perceived Value mediates the intention of paying zakat.**

Perceived value looks at the benefits and value of paying zakat. As a result of this research that perceived value mediates the intention to pay zakat, which means the result of spiritual values experienced by muzakki are able to increase the intention to pay zakat. Benefit Yang felt and the value obtained from tithing can provide satisfaction to more-motivate the intention or intention to pay zakat regularly. Backed by research McDougall and Lovesque (2000); Cronin et al. (2000); Garbarino and Johnson (1999); as well as Bloemer et al. (1998), which found a direct and significant relationship between consumer satisfaction with the desired loyalty (loyalty intentions), customer behaviour intentions, commitment, consumer satisfaction. This means the satisfaction that comes from paying Zakat because of the perceived value, namely expecting pleasure and avoiding self-punishment hell, where there is among the community that pays Zakat aims to eliminate miserly nature for its owner. Compared to research (Jean, 2008), which states that there is no significant relationship between perceived value and loyalty. It is assumed that perceived value, which has a negative effect, is influenced by other factors, namely intention or intention to pay zakat, which may change if perceived value is not obtained benefit spiritually.

Then according to (Joseph, Chiao and Tai., 2005) in research Tan, H. (2019). stated that perceived value is part of the consumer satisfaction index model and is wrong as a factor of overall customer satisfaction. Malik's (2012) research

results show that perceived value has a positive effect on customer satisfaction. If consumers have a high perceived value in the sense that the purchased product has a high quality that can evoke the emotional side of consumers, it is expected that consumers will have a high level of customer satisfaction. Similarly, the research conducted by Lai et al, (2011) who found that perceived value has a positive influence and significant on consumer satisfaction. These findings prove that the higher the perceived value or the value felt by consumers, the more satisfied the consumer will feel

Conclussion

From the results of the study, the researchers concluded that zakat literacy has a direct effect on perceived value and intention to pay zakat. Because a Muslim truly understands the obligation of tithing, the perceived benefits and the purpose are solely for the sake of Allah Subhanahu Wa Ta'ala. As for the perceived benefit of paying Zakat, it is a spiritual emotion because one understands the many benefits that are felt both for oneself and for other people. By giving Zakat we are able to lighten the burden of our brothers and sisters, as the Hadith of Dari Abu Hurairah said, the Messenger of Allah said, "Whoever helps a Muslim in need in this world, God will help him in need on the Day of Judgment, and whoever relieves a Muslim in need, Allah will relieve him in this world and the Hereafter. This principle is what it should be held by the Muslim community as a way of life as the Prophet Muhammad improve the economy in the city of Medina by collecting zakat and distributing it or distribute to groups of recipients of zakat or mustahiq so that this does not happen social inequality and present economic equality thereby reducing the gap between is the rich and the poor.

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