



## Zakat Literacy Improvement in Indonesia: Analysing the Role and Strategy of Center for Strategic Study of the National Amil Zakat Agency (PUSKAS BAZNAS)

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### ARTICLE INFO:

#### Article History:

Received: 20 December 2023

Revised: 27 Januari 2023

Published: 28 March 2024

#### Keywords:

Zakat Literacy; Philanthropy;  
Community Education;  
Socialization

#### Kata Kunci:

Literasi Zakat; Filantropi;  
Pendidikan Masyarakat;  
Sosialisasi

### ABSTRACT

This study aims to describe Puskas BAZNAS' Strategy in Improving Zakat Literacy in Society. The type of research used is qualitative with a case study approach. The data used are primary and secondary data. Primary data collection was obtained from interviews and documentation. While secondary data is in the form of magazines, journals and literature related to Zakat Literacy. This study uses the data validation technique of the triangulation model. The results of the study show that Puskas Baznas strategy is quite good and quite effective in increasing community zakat literacy. Evidenced by the significant increase in zakat literacy in society, namely basic understanding increased by 6.8 points, advanced understanding increased by 11.6 points and the average ILZ in 2022 was 8.48 points higher than in 2020 and is also in line with increased literacy community zakat, receipt of zakat funds has also increased from 2019-2022.

### ABSTRAK

Penelitian ini bertujuan untuk mendeskripsikan Strategi Puskas BAZNAS dalam Meningkatkan Literasi Zakat di Masyarakat. Jenis penelitian yang digunakan adalah kualitatif dengan pendekatan studi kasus. Data yang digunakan adalah data primer dan sekunder. Pengumpulan data primer diperoleh dari wawancara dan dokumentasi. Sedangkan data sekunder berupa majalah, jurnal dan literatur terkait Literasi Zakat. Penelitian ini menggunakan teknik validasi data triangulasi model. Hasil penelitian menunjukkan bahwa strategi Puskas Baznas sudah cukup baik dan cukup efektif dalam meningkatkan literasi zakat masyarakat. Terbukti dari peningkatan literasi zakat masyarakat yang signifikan yaitu pemahaman dasar meningkat sebesar 6,8 poin, pemahaman lanjutan meningkat sebesar 11,6 poin dan rata-rata ILZ pada tahun 2022 lebih tinggi 8,48 poin dibandingkan tahun 2020 dan juga sejalan dengan peningkatan literasi zakat masyarakat, penerimaan. dana zakat juga mengalami peningkatan dari tahun 2019-2022.



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**How to cite:** Fatmawati, Hakim, R., & Hakim, A. L., (2024). Zakat Literacy Improvement in Indonesia: Analysing the Role and Strategy of Center for Strategic Study of the National Amil Zakat Agency (PUSKAS BAZNAS). *Iqtishodia: Jurnal Ekonomi Syariah*, 9(1), 22-31. doi: <https://doi.org/10.35897/iqtishodia.v9i1.1432>

## INTRODUCTION

The government is trying very hard to overcome problems related to poverty through optimizing zakat, infaq and alms (Hamidi, et. al., 2019; Hakim, 2020). The potential of zakat, infaq and shadaqah (ZIS) was very huge in Indonesia considering that almost the majority of the population embraces Islam (Nurhapsari, et. al., 2021; Alfitri, 2022; Herianingrum, et. al., 2024). Previously, this potential was managed traditionally so that its utilization was not optimal. After the enactment of Law Number 23 of 2011 concerning Zakat Management, its utilization makes ZIS more optimal (JDIH Ministry of Finance, 2011; Hakim, et. al., 2020).

ZIS is an Islamic principle that seeks to achieve social justice by distributing income from the rich to the needy (Wibawanti and Ridwan, 2020; Ramadhan, et. al., 2021). As noted in QS. Al Baqarah verse 268, poverty is seen as one of the greatest obstacles to faith (QS Ad-Dzariat [51]: 19). Conceptually, ZIS offers many benefits and has positive value, especially for Muslims. The obligations of zakat, infaq and alms, among others, foster awareness and social responsibility as part of the Islamic religion (Hakim & Amalia, 2023). The form of concern in question is concern for sharing and helping each other as a form of responsibility among fellow Muslims (Iqbal et. al., 2019).

Zakat as one of the fiscal instruments in Islam that plays a role in reducing the level of economic inequality mustahik. According to the results of a study on the influence of zakat which was introduced in 2018 by the Center for Strategic Studies of the National Zakat Amil Agency (Puskas Baznas), zakat can reduce income inequality of zakat recipients (mustahik) by 78%. Besides that, it is proven that the state can alleviate poverty from zakat recipients 3.68 years faster through zakat itself (PUSKAS BAZNAS, 2019). Zakat has its own rules regarding its collection, management and distribution. However, the percentage of people who know about zakat is still very low (Saleh, 2008).

Zakat literacy has an influence on the motivation and trust of muzakki in paying zakat. Literacy can also be understood as a person's ability to understand and read a word (Millatina, et. al., 2022; Septiono, 2021). Derived from UNESCO, people's interest in reading is very concerning. Indonesia has an index of 0.1%, which means that only one in 1,000 Indonesians likes to read. In the 2020 IMD World Digital Competitiveness Rankings, Indonesia ranks 56th out of 63 countries with literacy problems (Putri and Supriyansyah, 2021).

In 2019, when Puskas Baznas was first established, it began to give birth to the concept of a zakat literacy index, where this measuring tool would later be used to determine the extent of zakat literacy in society (Herlin et al., 2020). The Zakat Literacy Index began to be implemented in 2020 where results related to basic Zakat knowledge were obtained, 72.21 in the medium category, Advanced Understanding 56.68 in the Low category and the average ILZ was 66.8 in the Medium category. It was further explained that the level of payment of zakat in Indonesia is still very low and the number of muzakki is far from the number of people who are required to pay zakat (Puskas Baznas, 2020). The survey also found that the external problem related to the low collection of zakat by BAZ is the low level of public knowledge about zakat, including general knowledge about zakat and the importance of paying zakat (Simanjuntak, 2021).

Previous research related to this topic has been carried out. Canggih and Indrarini (2021) found that zakat literacy has a significant effect on the realization of zakat receipts, however, the intention to pay zakat does not mediate the relationship between literacy and the realization of zakat receipts. This research can be used to identify steps to increase zakat receipts. In line, Anggraini and Indrarini (2022) show that trust has an influence on the intention to pay zakat through digital zakat in the people of Sidoarjo Regency. As well as literacy and trust simultaneously have an influence on the intention to pay zakat through digital zakat in the community in Sidoarjo Regency. While Pertiwi (2020) show that income and trust have a significant positive effect on interest in paying zakat, zakat literacy does not affect people's interest in paying zakat at BAZNAS, income, zakat literacy and trust simultaneously affect interest in paying zakat. On the other hand, Fathoni (2022) show that the zakat literacy index has no effect on the collection of zakat funds in Indonesia. This is not in line with or irrelevant to the research conducted where a survey by Puskas Baznas has been carried out in 2020 and 2022 which shows that community zakat literacy has a positive and significant influence on zakat fund collection, where the results show that people with high zakat literacy are on average on average they have paid zakat and vice versa those with low zakat literacy on average have not paid zakat.

Harahap (2021) in the research related to the low level of literacy in the people of South Labuhanbatu district, especially among oil palm farmers, hinders the distribution of zakat funds which should be paid every year. Khasanah (2021) found that the people of Dukuh Krajan understand the basic knowledge of zakat well enough so that quite a lot of residents pay zakat even though religious counseling is still needed as an effort to improve zakat literacy even better so that the people in Dukuh Krajan. While Maisyal (2021) found that the level of one's understanding of zakat in general greatly influences the potential for zakat so that zakat literacy can be a therapeutic method for prospective muzakkis to carry out zakat obligations and fulfill their zakat sincerely and wholeheartedly (Yusfiarto, 2020). While Suryaningsih (2020) found that the informants understand the law of

professional zakat as equal to the law of zakat in general, regardless of the pros and cons of having to that issue. Some informants already understood what percentage of the salary must be issued as professional zakat, some did not understand the amount of professional zakat due to low zakat literacy. Salmarani and Hosen (2022) add that the understanding of the people of South Tangerang City tends to be lower when entering variables in the advanced dimension. This illustrates that more in-depth knowledge regarding zakat needs to be increased by the people of South Tangerang City. Even though literacy and understanding of zakat are external factors that can influence someone to pay zakat.

Based on the discussion above, This study aims to describe Puskas BAZNAS' Strategy in Improving Zakat Literacy in Indonesia.

## RESEARCH METHOD

In General, this section describes the way the research was done. The main materials must be written here: (1) research design; (2) population and samples; (3) sample collection techniques and instrumental development; and (4) data analysis techniques. This research uses a case study approach because it explores problems that exist in real life (Suwendra, 2018). The case study method aims to answer "how" and "why" questions whose answers can only be found through in-depth observation (Yin, 2009). Case studies trying to find meaning, explore processes, and gain an overall in-depth understanding of certain individuals, groups, or circumstances are case studies (Sugiarto, 2017). Researchers use a case study approach because of the first, which makes research results difficult to manipulate because researchers cannot control the events that will take place. Second, the case study is a strategy appropriate to the type of question. Third, the focus of this research is how the Puskas Baznas strategy in increasing zakat literacy.

This research uses descriptive qualitative research, namely research that emphasizes the objective measurement aspects of social phenomena and produces findings that can be obtained using descriptive explanations or other methods (Nazir, 2005). Where later in this study the data collected in the form of words, pictures and not numbers. If it is a number, then it is only a supporter. The data obtained includes interview transcripts, field notes, photographs, documents and others (Danim, 2002). So in this case the researcher uses qualitative methods on the grounds that qualitative research aims to collect and examine data obtained from interviews and documentation by researchers, so that later it is expected to be able to provide relevant and reliable data in solving the problems that have been described by researchers in chapter one .

The data sources used are primary data and secondary data, the primary data in this study is the results of interviews and documentation with several informants consisting of the Head of the BAZNAS Puskas study and development division, senior staff 1 division of BAZNAS research and development and senior staff 2 divisions BAZNAS Puskas study and development. Secondary data from this study researchers collected data from journals, books, documentation etc.

This study did not use a questionnaire or questionnaire. Data collection techniques in this study included interviews, documentation and online data searches (Bungin, 2011). The data used in the research is used to answer the formulation of the problems posed in the research focus. In this study, researchers used a triangulation technique. In data collection, triangulation techniques are defined as data collection techniques by combining various data collection techniques and existing data sources, meaning that researchers use different techniques to obtain data. When researching researchers use interviews and documentation to obtain data (Sugiyono, 2011).

Data analysis uses several steps according to the theory of Miles, Huberman and Saldana (Miles et. al., 2014). There are four streams of presenting data, condensing data, presenting data and drawing or verifying conclusions, as described below (Usman and Akbar, 2009): (1) Data Collection. Data collection was carried out by observation, interview and documentation methods. All of these types of data generally have one important aspect, the analysis mainly depends on the integrative and interpretive skills of the researcher. Interpretation is necessary because the data collected is rarely in the form of numbers, the data is rich in detail and lengthy. (2) Data condensation. Namely the process of selecting, focusing, simplifying, abstracting, and changing field notes, interview transcripts, documents, and other empirical material (findings). Data condensation means changing data that previously evaporated into a denser one. In this study, researchers reduced data obtained directly from informants as well as information obtained online from the Puskas Baznas Website platform by dividing or mapping data based on theoretical analysis and problems consistent with the research problem formulation used. Have to be studied in depth and find out which ones are not suitable. (3) Data presentation. Is a research process that is carried out after data or information is collected. Then it is described with a brief description, graphics, links between categories, flowcharts and the like. Presentation of the data obtained can

be in the form of research schedules, pictures, tables or graphs. After the researcher has finished reducing the data based on the information needed and in accordance with the research discussion, the writer displays or presents the data by making a framework diagram so that the research discussion can be neatly arranged. (4) Conclusion. After the data is presented, the next step is to draw conclusions and verify the findings. Verification is carried out based on reduction and presentation of data which is the answer to the formulation of the problem examined in the study. In this study the researcher verified the information findings by drawing conclusions from the data obtained by looking for a relationship or correlation between the theory and the data obtained, then analyzing the similarities and differences in the information provided by each informant who became an informant.

This was done by technique triangulation and source triangulation. Technical triangulation is done by asking the same thing using different techniques, namely interviews and documentation on primary data sources. The triangulation of sources is done by asking the same thing through different data sources, that is, besides interviewing the subject, the researcher asks the same thing from other informants. In this study, the researcher used technical triangulation, namely interviews were carried out in a planning setting, namely planning and compiling a list of questions to be asked during interviews with informants/source persons, while observations were carried out in natural settings, namely confirming data or other matters from books. Puskas Baznas journals related to this research, so that later relevant and reliable data can be obtained as support and additional research information and triangulation of sources by interviewing 3 informants from Puskas Baznas. In this study, to support and prove the data that has been found by researchers, researchers provide documentation data in the form of attachments to questions from the results of interviews with Puskas Baznas.

## RESULT AND DISCUSSION

### Role and Strategy of Center for Strategic Study of the National Amil Zakat Agency (PUSKAS BAZNAS) to Improve Zakat Literacy in Indonesia

Zakat is the act of transferring wealth from the rich to the poor. Dividing wealth also means sharing economic resources. This action will certainly bring about certain economic changes, for example someone who receives zakat can use it for consumption or production. So even though Zakat is basically worship to Allah, it also has an economic dimension (Rahmad et al., 2020). Until now there are still many Muslims who do not understand zakat, even though zakat functions to clean up our property. In addition, if managed properly, it can help strengthen the people's economy. The Zakat phenomenon in Indonesia has potential that must be maximized immediately. Community knowledge about zakat greatly influences the optimization of zakat institutions so that they can stimulate and develop the potential of existing zakat.

As an official institution for collecting zakat funds, Baznas is also obliged to increase zakat literacy in the community, considering this to be one of the important factors in increasing zakat fundraising, the National Zakat Agency Strategic Study Center (Puskas Baznas) was formed to assist BAZNAS in increasing public awareness. Related to zakat literacy (Choirin, 2022). Zakat literacy is one of the factors to optimize national zakat collection. According to a study conducted by Puskas Baznas in 2020 on the 2020 zakat literacy index, it was found that people with high zakat literacy on average have already paid zakat, and vice versa, those with low zakat literacy on average have not paid zakat (Aneu, 2022). To analyze how low the level of zakat literacy is in society, Puskas Baznas then gave birth to the concept of the zakat literacy index which was launched in 2019 and then implemented in 2020 and 2022.

The results of the 2022 National Zakat Literacy Index survey show that the people involved in the measurement have paid zakat no less than 83.8%, this value has increased from the 2020 survey with a value of 55%. Whereas for people who have not paid zakat, it has decreased by 16.2% from 2020 with a value of 44%. Of the people who have not paid zakat in the past year, most have not reached the nishab/haul (83.70%). As for other people, 7.65% answered that they did not know that zakat is obligatory for a Muslim, 5.63% answered that they did not receive information about zakat and 3.02% because the manager/recipient of zakat is difficult to reach (Baznas Puskas, 2022).

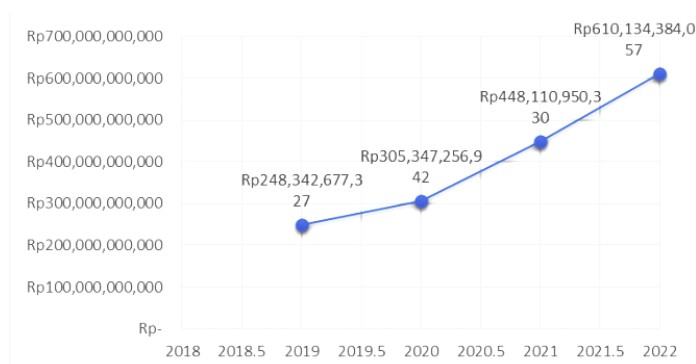
After implementing the first ILZ in 2020, then in 2022 Puskas Baznas will again conduct a community zakat literacy survey (second ILZ implementation) and the results obtained are that throughout 2020 to 2022 there is a significant increase in community zakat literacy, namely for basic understanding to increase 6.8 points, advanced understanding increased by 11.6 points, and the average ILZ in 2022 was 8.48 points higher than in 2020 (Aneu and Dita, 2022).

**Tabel 1.** Brief Score of Zakat Literacy among Muslim in Indonesia

No	Year	Dimension	Score	Literation Category
1	2020	Basic understanding of zakat	72,21	Intermediate
		Advanced understanding of zakat	56,68	Poor
		Zakat literacy index	66,78	Intermediate
2	2022	Basic understanding of zakat	79,01	Intermediate
		Advanced understanding of zakat	68,28	Intermediate
		Zakat literacy index	75,26	Intermediate

Source: Interview with Puskas Baznas staff

Even though Puskas Baznas has not been able to make a big impact related to increasing community zakat, the head of the study and development division of Puskas Baznas Moh. Choirin said that his hope is that the research and philanthropy nodes that Puskas is carrying out will become an extension that will later be forwarded to every level of society so that later zakat literacy in society can increase (Choirin, 2022). From the interviews that have been conducted, it can be said that Puskas Baznas is not only a research and study institution but also an institution that adopts an important strategy in socializing, educating and instilling an understanding of zakat literacy in the community so that the collection of zakat funds also increases along with the increase in community zakat literacy. . Evidenced by the receipt of zakat funds throughout 2019-2022 (Baznas Financial Report, 2019-2022).



**Figure 1.** Amount of zakat fund receipt year 2019-2022

Source of Puskas Baznas Financial Report

To find out the efforts and strategies of Puskas Baznas in increasing zakat literacy in the community, namely by carrying out Literacy, Education and Socialization (collaboration) activities. The activities are described as follows:

### 1. Puskas Baznas Literacy Strategy:

Linguistically, KBBI defines literacy in several ways. Ascribe writing and reading skills, knowledge or skills in a particular field or activity such as computers, individual skills in managing information and knowledge to life skills and using letters to represent sounds or words (kbbi web, 2022). Almost all experts also define literacy as just reading, writing and reading or calistung. The forms of literacy strategies carried out by Puskas Baznas are:

- a. Increase community zakat literacy by utilizing existing social media platforms

As the results of research conducted by Puskas Baznas show that social media is the second most popular source of information that people use to access all things related to zakat. For this reason, Puskas Baznas is also active on several *digital platforms* that are most widely accessed by the public, such as *Instagram*, *Puskas official Website*, *Puskas Youtube*, *Twitter* and *Facebook*.

- b. Increase zakat literacy by strengthening human resources

Puskas recommended to one of them the ministry of religion that the zakat curriculum be strengthened from below, for example included in the Madrasah Aliyah curriculum and equivalent. Only after that did Puskas

recommend the Ministry of Education and Culture to include zakat in the high school curriculum and its equivalent.

- c. Increase zakat literacy by routinely publishing books and journals.

Puskas Baznas routinely conducts several studies every year such as publishing books, official news, Puskas warning pepper series and publications in other forms, most of which are uploaded and published on the official Puskas Baznas *website* as a form of Puskas' strategy to the public regarding the importance of zakat literacy in zakat collection.

- d. Book publishing collaboration with government agencies

Increasing literacy through the government, namely participating in government activities such as collaborating in writing books, designing a policy, collaborating with the BI department of Islamic economics with several studies. In addition, Puskas is also actively involved in the Bappenas ministry in relation to SDGs, where the SDGs program itself is one of Baznas' Islamic philanthropies through Puskas Baznas which is also actively involved there.

## 2. Puskas Baznas Education Strategy:

According to the Big Indonesian Dictionary (KBBI), education is the process of changing the attitudes and behavior of a person or group of people in an effort to mature humans through education and training (kbbi web, 2022). Broadly speaking, education or training is the provision of knowledge and skills to a person through learning so that a person or group of people who receive education can do what is expected of the educator, from those who do not know to know. Forms of Puskas Baznas educational strategy which are also part of the Baznas program include:

- a. Visited several campuses to fill in classes related to zakat

Puskas Baznas has a mobile class program in which Puskas Baznas will visit partner universities to take classes related to zakat.

- b. Scholarship

Puskas Baznas and BAZNAS have scholarship programs including scholarships for domestic and foreign scholars and also BAZNAS research scholarships. Which is where the scholarships are expected to be a bridge for self-development so that students can become a generation that understands zakat, has depth of knowledge and is virtuous.

- c. Expand studies related to zakat

Puskas Baznas recommends for scholars to increase the number of studies, especially Friday sermons on zakat. Apart from that, in offices or companies in Indonesia there are also upz (zakat collection units) which are Puskas' right hand in providing education to the public so that they begin to be aware of the issue of zakat

## 3. Puskas Baznas Outreach Strategy

The extensions of common abbreviation, such as UN, SI, MKS, CGS, sc, dc, and rms are not necessity to be described. The definition of socialization in a broad sense is a process of interaction and learning carried out by a person from birth to the end of his life in a cultural society. The socialization process allows a person to understand and exercise his rights and obligations according to the status of each strategy according to the culture of society (Yuristia, 2018). The form of the socialization strategy carried out by Puskas Baznas includes:

- a. Regularly holding Public Hearing Seminars both nationally and internationally

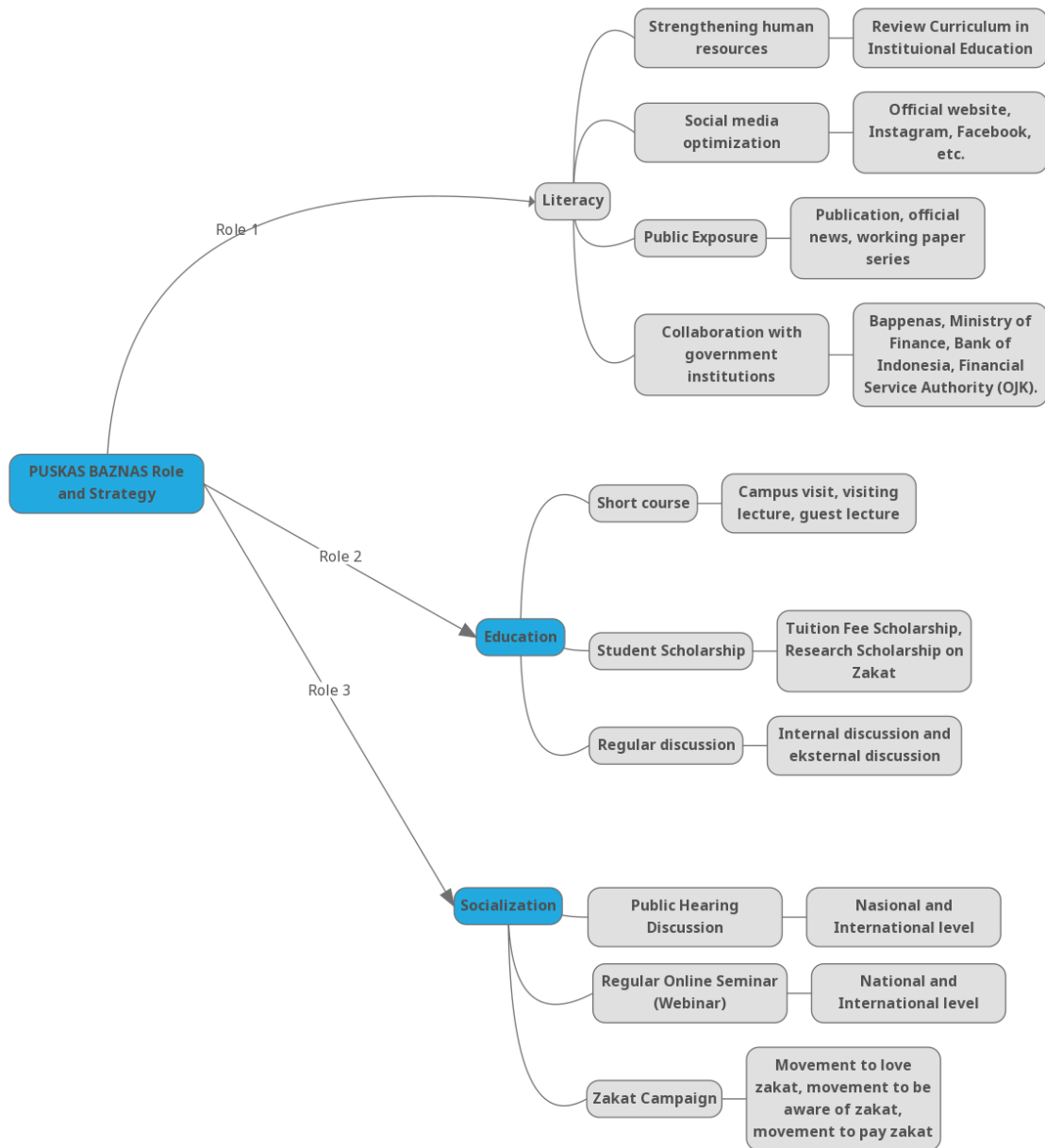
Puskas Baznas itself routinely conducts seminars or webinars on both a national and international scale. These studies are carried out every year in almost all of Indonesia, especially at the university level. In line with one of Baznas' goals to create a society that is literate in zakat literacy, Puskas Baznas always strives to educate and also socialize the community regarding the importance of zakat literacy in collecting zakat funds.

- b. Regularly hold webinars both nationally and internationally

Puskas Baznas also routinely conducts webinars on both a national and international scale. These studies are carried out every year in almost all of Indonesia, especially at the university level. In line with one of Baznas' goals to create a society that is literate in zakat literacy, Puskas Baznas always strives to educate and also socialize the community regarding the importance of zakat literacy in collecting zakat funds.

- c. Zakat Campaign

In 2020 Puskas BAZNAS started carrying out a massive literacy movement and campaign for zakat called the love zakat movement. The tagline is "love zakat for the welfare of the ummah" implied that the payment of zakat through official institutions is more reliable and also has greater benefits.



**Figure 2.** Mind Map of Puskas BAZNAS' Role and Strategy on Zakat Literacy Improvement

The results of the research above are supported by our own research (Canggih and Indrarini, 2021) that zakat literacy has a significant effect on the realization of zakat receipts. This is in line with or relevant to the research conducted because Puskas BAZNAS has conducted a survey where it was found that people with high zakat literacy on average have paid zakat and conversely those with low zakat literacy on average have not paid zakat. From this it can be concluded that zakat literacy is an external factor that influences zakat receipts and Puskas Baznas as an extension of BAZNAS does not stop trying to increase zakat literacy in society in various ways.

From the results of the interview with Mr. Moh. Choirin and Puskas research and development division staff also explained several obstacles in the management of Puskas Baznas since its inception until now, including: *First*, related to the survey, the reset that Puskas implemented at the Regional Baznas. In the regional Baznas not all of them are research oriented, there are several regional Baznas who feel that research is unnecessary. *Second*, The obstacles in human resources are certain, where indeed Puskas' representatives are in several

areas, including in the Amil Zakat institution which is still not research-oriented in making policies. So that there are limited infrastructure in the regions to be able to produce this data.

*Third*, the cost of conducting the research itself is also quite expensive, where we know that Baznas's operations are limited or directly proportional to the amount collected. So, again, the potential and targets and achievements of collecting zakat itself have not reached optimal points, so it can be very influencing activities in zakat management institutions, one of which is indeed a small part of it for research and research surveys. *Fourth*, the problem of branding is quite difficult. *Fifth*, infrastructure limitations. Data related to zakat is limited unlike data in other financial sectors. What happens is that there are limitations in the regions because it is not sufficient for BAZNAS itself or Puskas BAZNAS itself to be able to produce this data.

The solution that Puskas has so far done to overcome the obstacles mentioned above is by remaining consistent in conducting research, providing reasons and also understanding at the regional BAZNAS that research is important to do, then opening and recruiting new partners or staff to improve quality and as well as the quantity of Puskas human resources, then it is also lively to introduce Puskas BAZNAS through seminars, and several of the channels mentioned earlier, then for infrastructure it is still in the stage of building infrastructure for how these data can be collected according to needs and standards.

## CONCLUSION

The conclusion of this study shows that PUSKAS BAZNAS' strategy is quite good and quite effective in increasing community zakat literacy. Evidenced by the significant increase in zakat literacy in society, namely basic understanding increased by 6.8 points, advanced understanding increased by 11.6 points and the average ILZ in 2022 was 8.48 points higher than in 2020 and is also in line with increased literacy community zakat, receipt of zakat funds has also increased from 2019-2022.

PUSKAS BAZNAS efforts and strategies include conducting Literacy, Education and Outreach through social media platforms such as Instagram, Twitter, Facebook, Puskas Website, Youtube, zakat campaigns, publishing books and international journals which have been launched from 2017 to 2022 both books, national and international journals, national and international seminars and webinars where these studies are conducted annually in almost all of Indonesia, especially at the university level. Then establish cooperation with various universities at home and abroad and collaborate with government agencies such as the Ministry of Religion, BI, besides that Puskas is also actively involved in the Bappenas ministry to be related to SDGs, where the SDGs program itself is one of Baznas' Islamic philanthropy through Puskas Baznas also actively involved there.

However, this study has limitations. Further research is aimed at expanding the role of other institutions such university, Islamic boarding school in its activity to increase zakat literacy in of Muslim community in Indonesia.

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