

***INTEGRATION OF FINANCIAL LITERACY, FINANCIAL INCLUSION,
FINTECH ON THE INTEREST IN PAYING ZAKAT OF THE AMBON
COMMUNITY AND RELIGIOUS COMPLIANCE AS A MODERATE VARIABLE***

**INTEGRASI LITERASI KEUANGAN, INKLUSI KEUANGAN, FINANCIAL
TEKNOLOGI TERHADAP MINAT MEMBAYAR ZAKAT MASYARAKAT
AMBON DAN KEPATUHAN BERAGAMA SEBAGAI VARIABEL
MODERATE**

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ABSTRACT

Zakat is currently positioned by the Indonesian government as one of the important instruments of financial inclusion in poverty alleviation. This research aims to test financial literacy, financial inclusion, financial technology, the interest in zakat of the Ambon community and test religious compliance in moderating the relationship between the three variables. The research uses a quantitative approach. The population is all the Muslim people of Ambon City who have worked and fulfilled their nisab to give zakat. The number of samples used was 161 out of 200 questionnaires distributed which were selected by purposive sampling technique. The data collection technique uses the distribution of questionnaires through google forms. This study uses the Structural Equation Modelling method by using Partial Least Square as a material to analyze the research data. The results of the research from the hypothesis test show that financial literacy and fintech do not have a positive and significant effect on the interest in zakat. Meanwhile, financial inclusion and religious compliance have a positive and significant effect on the interest of the Ambon community in paying zakat. Religious adherence does not moderate the relationship between financial literacy and interest in zakat. However, moderating the relationship of financial inclusion to zakat interest, but not significantly, as well as religious adherence does not moderate the relationship of financial technology to zakat interest significantly.

Keywords: Financial Literacy and Inclusion; Financial Technology; Interest in Zakat; Religious Obedience.

ABSTRAK

Zakat saat ini diposisikan pemerintah Indonesia sebagai salah satu instrumen penting inklusi keuangan dalam penanggulangan kemiskinan. Riset ini bertujuan untuk menguji literasi keuangan, inklusi keuangan, teknologi keuangan, terhadap minat berzakat masyarakat Ambon serta menguji kepatuhan beragama dalam memoderasi hubungan ketiga variabel tersebut. Riset menggunakan pendekatan kuantitatif. Populasi adalah semua masyarakat muslim Kota Ambon yang sudah bekerja dan memenuhi nisabnya untuk berzakat. Jumlah sampel yang digunakan adalah sebanyak 161 dari 200 kuisisioner yang diedarkan yang dipilih dengan teknik purposive sampling. Teknik pengumpulan data menggunakan penyebaran kuisisioner melalui google form. Penelitian ini menggunakan metode Structural Equation Modelling dengan menggunakan Partial Least Square sebagai bahan untuk menganalisis data penelitian. Hasil riset dari uji hipotesis menunjukkan literasi keuangan dan fintech tidak berpengaruh positif dan signifikan terhadap minat berzakat. Sementara inklusi keuangan dan kepatuhan beragama berpengaruh positif dan signifikan terhadap minat membayar zakat masyarakat Ambon. Kepatuhan beragama tidak memoderasi hubungan literasi keuangan terhadap minat berzakat. Namun memoderasi hubungan inklusi keuangan terhadap minat berzakat, tapi tidak signifikan, begitupun kepatuhan beragama tidak memoderasi hubungan teknologi keuangan terhadap minat berzakat secara signifikan.

Kata Kunci: Literasi dan Inklusi keuangan; Finansial Teknologi; Minat Berzakat; Kepatuhan Beragama.

INTRODUCTION

Financial literacy is important to foster public awareness in making

healthy financial decisions to achieve financial well-being. The concept of financial literacy can be used in a broad

or narrow sense (Sudakova, 2018), including arousing public interest in giving zakat.

The results of the 2022 National Survey on Financial Literacy and Inclusion (SNLIK) show that the financial literacy index of the Indonesian people is 49.68 percent, up from 38.03 percent in 2019. Meanwhile, this year's financial inclusion index reached 85.10 percent, an increase compared to the previous SNLIK period in 2019, which was 76.19 percent. This shows that the gap between the level of literacy and the level of inclusion is decreasing, from 38.16 percent in 2019 to 35.42 percent in 2022 (OJK, 2022).

Meanwhile, the financial literacy of Maluku Province is only around 36.48%, meaning that the financial literacy of the community is still low. The comparison of financial literacy with financial inclusion in Maluku Province can be seen in the following table 1.

Table 2. Gap in the Financial Literacy and Inclusion Index in 2019-2022 in Maluku

Literacy Index	2019 (%)	2022 (%)
Financial literacy	38,03	36,48
Financial inclusion	76,19	65,62
Gap	38,16	35,42

Source: (Santosa, 2024).

According to various empirical studies, the low level of literacy also has an impact on the intention to pay zakat (Bin, A., Pitchay, A., & Mydin, 2019). This literacy should be supported by financial inclusion that is populist and favors the poor and low-income households. These opportunities will be limited without financial inclusion, creating a cycle of inequality or "poverty traps" (Churchill & Marisetty, 2020; Demirguc-Kunt et al., 2017; Erlando et al., 2020; Koomson & Danquah, 2021; World Bank, 2008).

Meanwhile, the literacy and financial inclusion indices in urban areas are 50.52 percent and 86.73 percent, respectively, higher than in rural areas, which are 48.43 percent and 82.69 percent. However, the gap in the financial literacy index has narrowed from 6.88 percent in 2019 to 2.10 percent in 2022 and the gap.

With optimal financial inclusion, it is hoped that it will be able to improve the welfare of the community in a fair and equitable manner (OJK, 2019). The financial inclusion index of Maluku Province is still below the national average of 65.62%. That means, there are still many Maluku people who *are not well literate*.

Financial inclusion in relation to social financing such as Zakat has been used in Islamic civilization as an essential element to achieve the goal (Salleh, 2015; Beck et al., 2015; El-sha'er, 2015; Millatina et al., 2022). Zakat is said to be important because it can empower certain social groups, mobilize resources for economic progress (Bunyamin, 2019; Khaliq & Yahaya, 2022), and there are also rights for the poor as reported in Q.S. at-Taubah verses 8, 34, 35, 103 and Q.S. al-Mumtahanah verse 9.

The National Amil Zakat Agency (BAZNAS) reported the potential of zakat in Maluku Province for the last 4 (four) years, from 2018 to 2021, amounting to IDR 418,232 billion. From this figure, Ambon City contributed IDR 62.846 billion. This potential comes from zakat on agriculture, livestock, money, income, and companies (Zaenal et al., 2024). Of course, the potential for receiving zakat is still far from expectations.

On the other hand, demographic shifts that are increasingly dominated by the younger generation, the productive generation, and the

emergence of the middle class in the digital economy era have had a significant impact on Indonesia's zakat potential. The research of Widiastuti et al. shows how urgent it is to increase the capacity of amil in technology-based zakat management (fintech) because it supports increasing the potential of zakat in Indonesia (Widiastuti et al., 2022).

The emergence of Fintech as a business trend invites participation in its implementation from various industries. One of the social finance tools that has significant potential to be improved is zakat. Therefore, the current zakat payment system must be introduced to the public (*muzakki*) massively as a response to the emergence of fintech (Rachman & Nur Salam, 2018). The contribution of zakat through fintech in 2021, recorded by Baznas, collected IDR 137 billion. This figure increased and exceeded the target of IDR 120 billion (Zaenal et al., 2022). Fintech helps help people pay zakat easily, safely, and transparently, through various applications.

On the other hand, people's obligation to give zakat is not only seen in terms of literacy, and financial inclusion or ease of using technological facilities, but can also be seen from religious obedience (Muda et al., 2006; Mukhlis & Beik, 2013). In Islam, zakat is an obligation that cannot be tolerated if a person is considered capable. Paying zakat is an order enshrined in the pillars of Islam and is the obligation of every Muslim who meets all the requirements for zakat.

This research is feasible because it combines the variables of literacy, inclusion, financial technology with moderate variables of religious compliance to measure the influence on the interest of the Ambon community in

zakat, which has not been done by other researchers.

Therefore, the research aims to integrate literacy, financial inclusion, and the use of financial technology to the interest of the people of Ambon City in zakat by using compliance with Islamic values, in this case the obligation to pay zakat as a moderate variable.

RESEARCH METHODS

Field research uses *a mixed method* (Guest & Fleming, 2015) with *the explanatory sequential design technique* (Creswell & Plano Clark, 2011). There are two interactive sequential phases in this design. Obtaining and evaluating quantitative data through surveys using the help of *google forms*, then collecting data qualitatively and interpreting it.

Variables in this research; independent variables consist of X1 financial literacy, X2 financial inclusion, X3 financial technology. Meanwhile, the dependent variable or symbolized by Y is the interest in zakat of the people of Ambon. Furthermore, both independent and dependent variables are associated with religious adherence as moderate variables.

The subjects as the population in this study are the entire Islamic community and domiciled in Ambon City which is categorized as *muzakki* (mandatory zakat). In this research, *muzakki* are selected in addition to mandatory requirements such as; *balig*, adult, Islam, income meets *nisab* and *haul*, also based on the classification determined by the researcher, namely; Already working, having technology tools (handphone), and growing age. The sample was 200 respondents (*muzakki*), but the results of the collection obtained 161 respondents. Quantitative analysis using the collected

data was then analyzed using Structural Equation Modelling (SEM) with a method in the form of Partial Least Square (PLS) WarpPLS software, to assess financial literacy, financial inclusion, and financial technology towards the interest of the Ambon community in zakat with religious adherence as a moderate variable. The hypotheses in this study include:

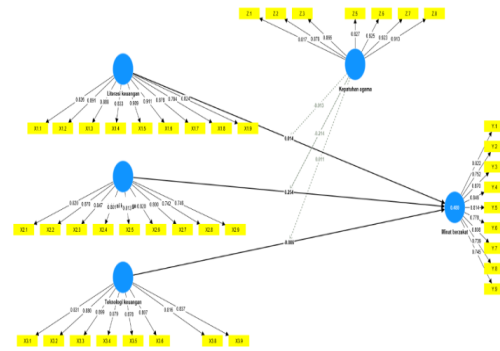
- H1: Financial literacy has a positive effect on the interest in zakat of the people of Ambon.
- H2: Financial inclusion has a positive effect on the interest in zakat of the people of Ambon.
- H3: Financial technology has a positive effect on the interest of the people of Ambon in zakat.
- H4: Literacy, inclusion, and financial technology have a positive effect on the interest in zakat of the Ambon community if moderated by religious observance.

RESULTS AND DISCUSSIONS

1. Result

Outer Model

The *outer model analysis* was used to check the validity and reliability of the data in the questionnaire of the results of this study, the data was *input* into the *smartPLS* 4.0 application, then analyzed using *PLS algorithm*. The data will be tested many times until all latent indicators and verifiabes are declared valid and reliable based on the provisions of the PLS analysis requirements. Eligible data will be deleted and retested for the new *outer model*. The following results of the calculation of the *outer model* can be seen in the figure below:



Source: Primary data processed in 2021 using SmartPLS 4.0. Figure 1. *Outer Loading*

Figure 1 shows that the results of the *outer loading* found that there were several indicators that had values below 0.7, including X3.7 (financial technology) and Z4 (religious compliance). This means that these indicators are declared invalid and omitted from the model. Results of Validity and Reliability Tests.

a. Convergence Validity Test

Table 1. AVE Scores

Variable	Criterion	Average variance extracted (AVE)
Financial Literacy (X1)	>0.5	0.744
Financial Inclusion (x2)	>0.5	0.652
Financial Technology (X3)	>0.5	0.729
Interest in Zakat (Y)	>0.5	0.637
Religious Compliance (Z)	>0.5	0.773

Source: Data processed, 2023

The convergent validity test is used to measure the extent to which the evaluated indicator meets the *Average Variance Extracted value*, namely the AVE value >0.5. Table 1 shows that the results of the convergent validity test of all variables in this study, both financial literacy, financial inclusion, financial technology, asking for zakat, and religious compliance have met the criteria for an AVE value of > 0.5 and are declared valid.

After the validity test is carried out, it is followed by a discrimination validity test. Where the discrimination validity test is carried out based on *the cross loading* value on each variable indicator variable which shows a higher value than other variables. The results show that the indicators consisting of financial literacy, financial inclusion, financial technology, asking for zakat, and religious compliance in this study have passed the discrimination validity test.

The validity test of discrimination was carried out based on *the cross loading* value on each variable indicator variable which showed a higher value than other variables. Table 2 shows that the indicators consisting of financial literacy, financial inclusion, financial technology, asking for zakat, and religious compliance in this study have passed the validity test of discrimination.

Then it is continued with an indicator reliability test to find the outer loading value. The reliability testing of this study helps researchers find out what changes occur in each indicator. The indicator check is said to be valid if *the outer loading* > 0.7. The results show that the results of *the outer loading* test were carried out 2 (ten) times to get a valid indicator value. Indicators that did not meet the criteria in this test included X3.7 (financial technology) and Z.4 (religious adherence). Then for the value of all new *outer loading* indicators are presented in *the outer loading column* that has been modified and has met the criteria for testing the reliability of the indicator and is declared reliable.

b. Internal Consistency Reliability Test

The *internal consistency reliability test* was carried out to

measure the amount of consistency between latent construction variables with a *composite reliability value* of >0.6. In table 4 below, it shows that all variables in this study are complete and reliable.

Table 4. Composite Reliability Value

Variabel	Kriteria	Composite Reliability (rho_a)	Composite Reliability (rho_c)
Literasi Keuangan	>0,6	0.959	0.963
Inklusi Keuangan	>0,6	0.942	0.944
Teknologi Keuangan	>0,6	0.950	0.956
Minat Zakat	>0,6	0.933	0.940
Kepatuhan Agama	>0,6	0.953	0.960

Source: Data processed, 2023

The variable used in this study is said to be reliable if it has *cronbachs alpha* >0.7. The value of *the outer cronbachs alpha* can be seen in the table as follows:

Table 5. Cronbachs Alpha Values

Variable	Criterion	Cronbach's alpha
Financial Literacy	>0.7	0.957
Financial Inclusion	>0.7	0.933
Financial Technology	>0.7	0.947
Interest in Zakat	>0.7	0.928
Religious Compliance	>0.7	0.947

Source: Data processed, 2023

Table 5 shows that all variables include; financial literacy, financial inclusion, financial technology, asking for zakat, and religious compliance. The test in this study met the *Cronbachs alpha* criterion value of >0.7 and was declared reliable.

2. Inner Model

a. Variance Inflation Factor (VIF)

Table 6. Variance Inflation Factor (VIF) Test

Variable	Criterion	VIF
Financial literacy →	< 5	2.536
Interest in zakat		
Financial inclusion →	< 5	3.351
Zakat interest		

Financial technology → Interest in zakat	< 5	2.818
Religious observance→ Interest in zakat	< 5	2.466
Religious compliance x Financial literacy→Interest in zakat	< 5	8.032
Religious compliance x Financial inclusion→Interest in zakat	< 5	17.459
Religious compliance x Financial technology→Interest in zakat	< 5	11.489

Source: Data Processed Results, 2023

Table 6 shows that all the variables tested have a VIF value of less than 5. This means that the criteria for some of the variables in this study have passed the collinearity assessment. Meanwhile, there are 3 variables that did not pass the collinearity assessment because they exceeded the VIF value of 5, including; Religious compliance and financial literacy on zakat interest obtained a score of 8,032, religious compliance and financial inclusion on zakat interest obtained a score of 17,459, and religious compliance and financial technology on zakat interest obtained a score of 11,489.

b. Coefficient of Determination (R²)

Table 7. R Square Value

Variable	R Square
Interest in zakat	0.480

Source: Data processed, 2023

Table 7 shows the results of the calculation of the R square value on the variable of zakat interest is 0.480. In other words, the variable of interest in zakat can explain 48% of the variables of financial literacy, financial inclusion, and financial technology. While the remaining 52% is explained by other variables outside this study.

c. FIT Models

The test results showed that the model fit found in this study with the NFI saturated model was 0.771 or 77.1% and the NFI estimated model was 0.767 or 76.7% of the model fit rate in the study.

3. Test the bootstrapping hypothesis

Table 8. Test the bootstrapping hypothesis

Variable	T Statistic (>1,654)	P Values (<0.05)
Financial literacy → Interest in zakat	0.133	0.894
Financial inclusion → Zakat interest	2.594	0.010
Financial technology → Interest in zakat	0.827	0.364
Religious observance → Interest in zakat	2.141	0.032
Religious compliance x Financial literacy → Interest in zakat	0.143	0.886
Religious adherence x Financial inclusion → Interest in zakat	1.669	0.095
Religious observance x Financial technology → Interest in zakat	0.091	0.928

Source: Data processed, 2023

Table 8 shows the results of testing the bootstrapping hypothesis in this study. The results of the test can be described as follows:

1) The Effect of Financial Literacy on Interest in Zakat

Based on the results of the hypothesis test in table 8, it shows that the Tstatistical value of 0.133 < Ttable 1.654 and Pvalues 0.894 are smaller than the *significance level* of 0.05. This means that financial literacy does not have a significant effect on interest in zakat. So, H1 was rejected.

2) The effect of financial inclusion on interest in zakat

Based on the results of the hypothesis test in table 8, it shows that the Tstatistical value of 2.594 < Ttable 1.654 and Pvalues 0.010 is smaller than the *significance level* of 0.05. This means that financial inclusion has a significant effect on

interest in zakat. So, H2 was accepted.

- 3) The influence of financial technology on the interest in zakat

Based on the results of the hypothesis test in table 8, it shows that the Tstatistical value of $0.827 < T_{table} 1.654$ and Pvalues $0.364 > 0.05$. This means that financial technology does not have a significant effect on the interest in zakat. So, H3 was rejected.

- 4) The effect of religious observance on the interest in zakat

Based on the results of the hypothesis test in table 8, it shows that the Tstatistical value of $2.141 > T_{table} 1.654$ and Pvalues $0.032 < 0.05$. This means that religious compliance has an effect and is significant on the interest in zakat. So, H4 was accepted.

- 5) Religious compliance moderates the relationship between financial literacy and interest in zakat

Based on the results of the hypothesis test in table 8, it shows that the Tstatistical value of $0.143 < T_{table} 1.654$ and Pvalues $0.886 > 0.05$. This means that religious observance cannot significantly moderate the relationship between financial literacy and interest in zakat. So H5 was rejected.

- 6) Religious adherence moderates the relationship of financial inclusion to the interest in zakat

Based on the results of the hypothesis test in table 8, it shows that the value of Tstatistical $1.669 > T_{table} 1.654$ and Pvalues $0.095 < 0.05$. This means that there is an influence of religious obedience that can moderate the relationship

between financial inclusion and interest in zakat but is not significant. Then H6 is accepted.

- 7) Religious compliance moderates the relationship between financial literacy and interest in zakat

Based on the results of the hypothesis test in table 8, it shows that the Tstatistical value of $0.091 < T_{table} 1.654$ and Pvalues $0.928 > 0.05$. This means that there is no influence of religious obedience that can significantly moderate the relationship between financial technology and interest in giving zakat. So H7 was rejected.

Discussion

The integration of financial literacy, financial inclusion, and financial technology on interest in paying zakat with religious adherence can be concluded based on the findings of the hypothesis testing that has been given that the three endogenous variables are moderated as follows:

Integration of Financial Literacy to the Interest of Zakat in the Ambon Community

The results of data analysis and hypothesis testing that have been presented previously show that financial literacy does not have a positive and significant influence on the interest in zakat of the Ambon people. This means that the hypothesis (H1) in this research is rejected (H1). This finding correlates with the results of the hypothesis test showing that the statistical value of $0.133 < T_{table} 1.654$ and the Pvalues of $0.894 > 0.05$. This means that financial literacy does not have a significant effect on interest in zakat.

The financial literacy of the people of Ambon City can be said to be

inadequate because of the low understanding and knowledge of finance. This is evident from the answers of respondents who have not been able to manage their financial strategies so that they cannot anticipate financial risks that can occur at any time and have a negative impact on the interest in zakat.

The findings of this research are different from the research of Yusfiarto, et al, who used the same analytical tools and found that muzakki's financial literacy had an effect on muzakki's intention to pay zakat (Yusfiarto, 2020). Likewise, the findings of Akmali, Okta, and Laksana in their research that knowledge of Islamic financial literacy also has a positive effect on students' motivation to pay zakat (Akmila et al., 2022). Meanwhile, Jamaludin's research using path analysis shows a direct positive influence of literacy on the intention to pay zakat muzakki (Jamaludin, 2021). This finding is strengthened by the research of Rinaldi and Devi who stated that financial literacy has a positive and significant effect on muzakki's trust in zakat management institutions so that it affects the intention to pay muzakki's zakat. Another study by Abdullah and Razak using a quantitative and qualitative analytical approach states that there must be encouragement in addition to the government and other institutions to improve financial literacy. It is said that literacy does not only belong to the financially literate community, but all people (Abdullah & Razak, 2015).

In addition, a number of empirical studies concluded by Roa and Villegas, Gerrans and Richard Heaney that failure to make decisions in saving and retirement that results in unhealthy financial conditions is caused by low financial literacy in the community

(Roa & Villegas, 2022). In addition to having an impact on economic vulnerability, the lack of people's financial literacy also has a negative impact on financial vulnerability, financial health, and community welfare (Gerrans & Heaney, 2019).

It can be concluded that research with financial literacy variables that do not have a positive effect on the intention to pay zakat in Ambon City proves that people do not have the skills and knowledge to make important financial decisions. This condition is also supported by the financial literacy figure of Ambon City which is still at 40.78 percent.

The low financial literacy of the people of Ambon certainly has implications for the contribution of zakat which only contributes Rp62.846 billion. This contribution comes from agriculture, livestock, money, income, and company zakat (Zaenal et al., 2022). Of course, this zakat contribution is still far from expectations when compared to 53% of the total Muslim population of Ambon City from a total of 300 thousand.

In fact, financial literacy by the European Commission in Bilal and Zulfiqar is stated as important in making financial decisions. It is also said that the higher the level of financial literacy, the better the financial well-being (Bilal & Zulfiqar, 2016). This is also emphasized by Yudha et al, financial literacy is an important element and has been considered a relevant factor in individual and family financial decisions (Hall, 2008). Therefore, OJK stated that knowledge, beliefs, and skills greatly affect behavior and attitudes to improve the quality of decision-making and financial management to achieve prosperity (Direktorat Pendidikan dan Riset Keuangan Syariah KNKS, 2019).

Integration of Financial Inclusion to the Interest of the Ambon Community in Zakat

The results of this study show that financial inclusion has a positive and also significant influence on the interest in zakat of the people of Ambon. This is evidenced by the results of the hypothesis test showing that the value of Tstatistic $2,594 < \text{Table } 1,654$ and Pvalues 0.010 is smaller than the *significance level* of 0.05 . This means that financial inclusion has a positive and significant effect on the interest in zakat, so H_2 is accepted.

This study shows that the optimal level of financial inclusion is able to improve the standard of living of a decent community and will increase interest in zakat. Respondents now have easy access to financial institutions, both bank and non-bank, in terms of the use of financial products, services and fees. The use of financial services used tends to affect people's income where the facilities provided are as needed in their own financial management. The higher the income, the greater the interest in zakat as an expression of gratitude for what has been bestowed by Allah SWT.

The findings of this research are also supported by research by Swandaru et al, which revealed that financial inclusion by utilizing zakat funds can empower smallholder farmers in a sustainable manner (Swandaru et al., 2021). By Yuda et al, the position of mustahiq changed to muzakki and *bankable* and was able to develop his business (Yudha et al., 2021). Therefore, El-sha'er stated the importance of zakat as an instrument of financial inclusion because it can combat poverty and economic inequality. In fact, it is said that financial inclusion occurs in zakat institutions through the transfer of zakat

funds and can fund mustahiq businesses through capital loans (El-sha'er, 2015). The researcher also gave an example of how Malaysia and Indonesia use zakat as an instrument to combat poverty in both countries. Meanwhile, Ozili in his research in Nigeria stated that financial inclusion is also influenced by financial literacy (Ozili, 2020). Meanwhile, Salleh revealed that zakat and other social institutions in Islam can facilitate financial inclusion (Salleh, 2015) because they have the effect of reducing poverty (World Bank, 2014). The World Bank report in Holle states that financial inclusion is the proportion of individuals and businesses who use financial products and services (Holle, 2020) based on their capacity and needs (OJK, 2022). In more detail, Churchill and Marisetty explained that financial inclusion is a strategic instrument to help people to diversify or increase income streams at home, provide liquidity/cash flow, absorb the shock of difficulties by building assets, overcome losses through smooth consumption, so as to avoid selling productive assets (Churchill & Marisetty, 2020). Financial inclusion is more specifically said by Dawod, et.al, in Dogan et al. can remove people from poverty and improve economic welfare. Dogan, Madaleno, and Taskin, "Which Households Are More Energy Vulnerable? Energy Poverty and Financial Inclusion in Turkey."

Ogunsakin suggested et.al in Holle, financial inclusion can be used as a tool of government policy to combat poverty to (Holle & Arifin, 2022) trigger economic growth of the community, especially those in rural areas (Sharma et al., 2020). Without an inclusive financial system, the poor will have to rely on their limited savings to invest in education or become entrepreneurs and small businesses will

have to rely on their limited income to pursue promising growth opportunities. Otherwise, it will lead to continued income inequality and slowing economic growth (Demirguc-Kunt & Klapper, 2012). This is felt by the people of the Coastal of Ambon Island, especially in Leihitu District, where almost all investments, both savings and credit, in addition to being used for daily needs, are also intended for children's education and business capital. Therefore, Leyshon and Thrift emphasized that financial inclusion is the antithesis of exclusive finance because it hinders the poor from accessing financial service institutions (Leyshon & Thrift, 1995).

Financial Integration of Technology to the Interest of the Ambon Community in Zakat

Based on the tests and research results that have been carried out, it shows that financial variables have no influence in attracting the interest of the people of Ambon City to pay zakat. This can be proven by the results of the hypothesis test in showing that the Tstatistical value of $0.827 < T_{table}$ 1.654 and Pvalues 0.364 is greater than the *significance level* of 0.05. This means that financial technology does not have a significant effect on the interest in zakat. So, H3 was rejected.

The development of financial technology has made all transactions easier. Time efficiency will also reduce the costs incurred, so many benefits can be achieved through financial technology. People can search for products according to their needs with the means of payment provided. Respondents in this study believe that *fintech* is a new innovation that facilitates activities, especially with the background that the average income of respondents in the range of

Rp.6,000,000 - Rp.15,000,000 prefers to transact using *fintech*.

However, this does not seem to apply to all types of financial transactions. Where, *fintech* does not affect the interest in zakat. Most people make zakat payments through LAZ/BAZ/UPZ directly because it is considered appropriate so that financial technology does not affect the interest of the people of Ambon city in giving zakat.

The findings of this research are different from the research of Khaliq and Yahaya which proves that technology can be a medium to increase financial literacy and inclusion and can improve zakat payment behavior (Khaliq & Yahaya, 2022). This is also supported by research by Friantoro and Zaki, who stated that financial technology is important in collecting zakat. However, there are always threats and weaknesses in the use of financial technology (Friantoro & Zaki, 2019). Amilahaq et al, also proved that financial technology can affect *asnaf* so that they can enjoy the benefits of efficient zakat distribution by zakat institutions (Amilahaq et al., 2020).

Another study by Pandey et al, which took the locus in the Northern India region, said financial inclusion could be a driver of financial literacy by considering digitalisation, technology and its use (Pandey et al., 2022). Meanwhile, Tsai, who researched in China, concluded that financial inclusion and financial technology have a great influence on increasing investment achievements (Tsai, 2017). In fact, the use of financial technology can provide convenience and be able to minimize the risks that are owned and always provide benefits to its users such as saving and investing.

Several other studies, such as (Apriliani, 2022; Atika Safira et al.,

2021; Liska et al., 2022; Mulasiwi & Julialevi, 2020; Salsabella et al., 2023), jointly found that financial literacy and financial technology together have a significant effect on financial inclusion and financial literacy, as well as financial literacy and technology have a positive effect on financial inclusion. The findings of financial technology also have a positive effect on financial literacy and inclusion. On the other hand, Kusuma's findings reveal that financial technology does not have a significant effect on financial inclusion.

Various studies that have been conducted and presented both domestically and internationally have found that there is still no research conducted by integrating public interest in receiving zakat with financial inclusion, literacy, and the use of financial technology. Therefore, by taking advantage of these three factors; financial literacy, financial inclusion, and financial technology and compliance with Islamic values as moderate variables in this study will contribute scientifically to people's interest in giving zakat.

Religious Compliance Affects the Interest in Zakat of the Ambon Community

Based on the tests and research results that have been carried out, it shows that the variable of religious adherence has an influence in moderating the relationship with the interest of people in zakat in Ambon City. Thus it can be said that the hypothesis (H4) in this study is accepted. This is evidenced by the influence of religious obedience on the interest in zakat which is seen in the results of the hypothesis test showing that the Tstatistical value of $2,141 > T_{table} 1,654$ and Pvalues 0.032 are smaller than the *significance level* of

0.05. This means that religious compliance has an effect and is significant on the interest in zakat, then, H4 is accepted.

Religious obedience shows a person's character to be obedient in carrying out worship and piety. Where one must obey his orders and stay away from all his prohibitions. The test results showed that respondents understood the obligation to give zakat which is part of faith, piety and as a form of social concern. Zakat is beneficial for yourself and the community. Paying zakat is the same as performing prayers which are mandatory by law. The level of zakat knowledge possessed certainly has a great influence on people's interest in giving zakat.

The results of this hypothesis test are the same as the results of Jamaludin's research which found that the factor of religiosity (religious obedience) provides convenience to the intention to pay zakat by muzakki. Likewise, Mukhlis and Beik's research states that religious factors such as faith, religious understanding, affect the payment of zakat. This also provides direction that the religious aspect is one of the factors that are dizzying. The findings of the Muda research which shows that religious reasons also affect the compliance of most people with zakat also supports this (Muda et al., 2006). The same finding—that religious observance affects the behavioral capacity of muzakki in paying zakat—was found in Maulida's research (Maulida, 2016). According to Yusfiarto's research, the desire of muzakki to give zakat increases along with the level of attitude, subjective norms, and literacy in practicing it (Yusfiarto, 2020). However, Santoso et al stated that the income of zakat payers (muzakki) varies. Huda examines the

potential of zakat payers in Indonesia in the study of zakat compliance behavior by examining the idea of planned behavior in terms of attitudes, subjective norms, and behavioral assessments of the intention to pay zakat, in addition to social, self-satisfaction, and organizational aspects (Mukhlis & Beik, 2013).

A number of other researches have found that religious observance has an impact on people's lives and ethics such as; (Wahid et al., 2007; Yahya, 2013; Othman, Fisol, et al., 2018; Wahab et al., 2016). The research of Ibrahim et al, revealed evidence that religious observance or religiosity has a big impact on a person's behavior (Ibrahim et al., 2017).

Kamil stated a different finding in his research that religiosity has a bad effect on zakat compliance (Idris et al., 2012). Jamaludin said it was strange if religious adherence when juxtaposed with financial literacy did not have a positive and significant effect on people's zakat intentions (Jamaludin, 2021). The same results were also shown in Namira et al's research which determined religious adherence as a moderate variable in loan applications online in South Jakarta and found that sharia financial literacy has no effect on the variables of religious compliance in decision-making (Namira, Nurlaila, 2023), even though zakat is a pillar of Islam and is required for people who can afford it, meaning Muslims who have achieved nisab, haul, full ownership, maturity and intelligence and are called muzaki meet the prerequisites for mandatory zakat (Harmaini et al., 2022).

With zakat, those who do not have it also feel part of society. The poor feel appreciated because of the empathy of those who are able to give zakat. (Atabik, 2015). Zakat is so special, it is

mentioned 82 times in the Quran. Therefore, obedience to zakat is an obligation commanded by Allah SWT.

So, compliance with zakat is obedience to the values of Islamic teachings that must be done. Khamis et.al examines the relationship between zakat compliance behavior and religious compliance, stating that religion is one of the factors that explain human behavior and in Islam refers to individual practices or actions based on three basic principles: Sharia, Aqidah, and morals (Khamis et al., 2014). A good Muslim, whose morals are based on faith and sharia, will obey the obligations of Islam, including observance of zakat (Izlawanie, 2016). According to Othman et al, the intention and compliance of paying zakat is influenced by norms, subjective attitudes (Othman, Yusuff, et al., 2018). There is a direct relationship between the intention and attitude or behavior of the muzakki in paying zakat.

However, Azman & Bidin stated the opposite by proving that attitudes had no significant effect even though the target respondents were the same (Azman & Bidin, 2015). On the other hand, a person's religious observance is not a significant factor in their behavior in paying zakat. This causes confusion because zakat itself is basically proof of religious obedience or obedience. Their conclusion was opposed by a number of researchers who proved that religious obedience has an effect on the behavior of paying zakat (Sobana et al., 2017).

Religious adherence moderates the relationship between financial literacy and interest in zakat

Based on the results of the hypothesis test, it shows that the Tstatistical value of $0.143 < T_{table}$ 1.654 and Pvalues 0.886 is greater than the *significance level* of 0.05. This

means that religious observance cannot significantly moderate the relationship between financial literacy and interest in zakat. So H5 was rejected. This means that the financial literacy of the people of Ambon City is still low and one of the factors causing this is the low religious observance which has an impact on people's interest in giving zakat. To show if a variable is moderate, there are five ways to classify moderators and one of them is the moderation predictor type where b2 is significant but b3 is not .

It is said that the predictor moderator is because the variable was initially hypothesized to be a moderation variable, but the test results show that the variable is only an explanator/predictor variable. In the results of this study, b2 (p-value $0.014 < 0.05$) was declared significant and b3 (p-value $0.886 > 0.05$) was not significant, because the results were higher than the significance, so that the variable was included in the moderation predictor or this variable functioned as an explanation/predictor that did not moderate. From this explanation, it can be concluded that the role of religious obedience cannot moderate financial literacy on the interest in zakat. However, the interest in zakat can be influenced by religious obedience. Religious adherence in this study cannot be a factor that can increase or weaken financial literacy towards the interest in zakat. This study shows that a high or low level of religious compliance is not a benchmark for financial management of people who want to give zakat.

This finding is different from Othman, et al, who stated that religiosity has a significant relationship with zakat payments. Where Othman et al's study suggests that there must be an effective intervention in accurately informing muzakki. However, religious

obedience depends on improving attitudes, perceptions of behavior control and moral obligations, because it will affect the increase in zakat (Othman, Fisol, et al., 2018). The findings show that religiosity has a significant influence on zakat compliance and the three dimensions of religiosity, namely obligations, virtues and disadvantages, and rituals of choice, are significantly related to zakat compliance (M. Abdullah & Sapiei, 2018). Evidence was also carried out by Kusuma et al., where the results of their research showed evidence that the effect of moderating religious obedience has a relationship between zakat literacy and compliance (Kusuma et al., 2022).

Another research that analyzes personal religiosity and financial literacy as a determinant of consumer demand for Islamic financial products in three Public Sector Universities in Peshawar District, Khyber Pakhtunkhwa. The main findings of this study show that religiosity and financial literacy have a significant impact on consumer demand through a direct influence on their purchasing attitudes and purchase intentions towards Islamic financial goods and services (Khan et al., 2020).

In contrast to the findings of Desiyanti and Kassim, who conducted research related to financial surveys on the micro sector in Indonesia, which also used the moderate variable of religious adherence, found that the low level of financial literacy had a negative impact on micro business performance. So religiosity strengthens the relationship between financial literacy and business performance (Desiyanti & Kassim, 2020). Of course, the findings of the two researchers are different from this research which states that religious adherence does not moderate financial literacy to the interest in zakat.

So giving zakat for a person or individual is based on three basic principles, namely sharia, aqidah, and morals. Where compliance with zakat contains the values of Islamic teachings that must be carried out. Khamis et al. stated that religion is one of the factors that explain human behavior and in Islam refers to the practice or action of individuals, including compliance with paying zakat (Izlawanie, 2016). This is justified by Othman et al, that compliance in paying zakat is influenced by norms, and subjective attitudes (Othman, Yusuff, et al., 2018). Some researchers in Malaysia have also found a paradox between zakat behavior, attitudes, and compliance, such as: Sukri, Wahab, & Hamed revealed that attitude is a factor that can influence behavior (Adilah & Sukri, 2016).

Religious adherence moderates the relationship of financial inclusion to the interest in zakat

Based on the results of the hypothesis test in table 4.13, it shows that the value of Tstatistic $1.669 > \text{Table } 1.654$ and Pvalues 0.095 is greater than the *significance level* of 0.05 . This means that there is an influence of religious obedience that can moderate the relationship between financial inclusion and interest in zakat but is not significant. Then H6 is accepted.

The results of this study showed that b_2 (p-value $0.215 > 0.05$) was declared insignificant and b_3 p-value 0.095 was significantly weak. This result can be part of pure moderation, where variables that moderate the relationship between the predictor variable and the bound variable are bound. In this case, the pure moderation variable interacts with the predictor variable without being a predictor. Thus, the existence of religious

compliance variables is only a pure moderator and does not act as an explanator/predictor variable.

Research by Suryani et al., stated that there is a close relationship between zakat and financial inclusion, because zakat plays a strategic and important financial instrument in supporting the achievement of financial inclusion targets and accelerating the process of economic growth (Suryani et al., 2022). Meanwhile, El-sha'er's research concluded that Zakat can play an important role in financial inclusion by increasing access to finance. That is why it is important to integrate the association of zakat with the economic and financial system. The need for government intervention to regulate the process of collecting and distributing zakat to achieve equal distribution of income and wealth (El-sha'er, 2015).

This is supported by the development of digital financial services and the collection and distribution of zakat, which encourages the use of official financial institution accounts, and complements Indonesia's efforts to increase financial inclusion. Based on the 2020 DNKI survey, the account use component in the financial inclusion index grew from 76.19% in 2019 to 81.4% in 2020 (Coordinating Ministry for Economic Affairs and the Republic of Indonesia, 2021). To help achieve the President's goal, namely a 90% financial inclusion index by 2024, the zakat instrument is an important and strategic tool. Therefore, financial institutions play an important role in the collection and distribution of zakat, which contributes to the development of financial inclusion. The distribution of zakat through financial institution accounts and the digitization of zakat receipts through QRIS and digital-based applications are a tangible manifestation

of financial inclusion in the zakat ecosystem.

There are two types of zakat that can help Indonesia's financial inclusion movement, property zakat and mal zakat. The World Bank wants to achieve the global goal of universal financial access by 2020 and views financial inclusion as a key driver of reducing extreme poverty and prosperity through equity. Of course, this is in accordance with the idea of zakat, which requires the distribution of money from the rich to the mustahik. Zakat plays an important role in economic recovery and functions as a substitute for social assistance for the community (Suryani et al., 2022). Therefore, zakat has now been recognized by Baznas as an instrument of financial inclusion in Indonesia, because of the real contribution of zakat in poverty alleviation (BAZNAS RI, 2018).

Religious compliance moderates the relationship between financial technology and interest in zakat

Based on the results of the hypothesis test, it was shown that the Tstatistical value of $0.091 < \text{Table } 1.654$ and Pvalues 0.928 was greater than the *significance level* of 0.05 . This means that there is no influence of religious obedience that can significantly moderate the relationship between financial technology and interest in giving zakat. So H7 was rejected.

The test results are included in the type of predictor moderation where b_2 (p-value $0.011 < 0.05$) is declared significant and b_3 (p-value $0.928 > 0.10$) is not significant. This prediction moderation acts as an explainer/predictor that cannot be moderated. This means that the role of religious compliance cannot moderate financial technology on zakat interest.

However, the interest in zakat can be influenced by religious compliance where the moderation variable cannot be a factor that is able to increase or weaken financial technology towards zakat interest.

The same findings were found in the research conducted by Munawar et al., where the variables of transparency, trust, knowledge, and religion have a considerable influence on the incentive to pay zakat, based on the results of the significance test. Meanwhile, in the motive of paying zakat, the moderation variable of digital technology is able to moderate religiosity. However, this cannot moderate transparency, credibility, or awareness of the incentive to pay zakat (Munawar et al., 2022).

Another research by Ichwan, shows that digital literacy (financial technology) has a positive and significant effect on muzakki's decision to pay Zakat, Infaq, and Shodaqoh. Even the digital literacy model and the acceptance of technology have an effect on the decision of muzakki to pay Zakat Infaq and shodagoh at the same time (Ichwan, 2020).

Meanwhile, Agustina's research by making digital platforms (financial technology) as a moderate variable, it turns out that the intention to use digital platforms (financial technology) for the payment of zakat, infaq, and alms is directly and significantly influenced by three factors: performance expectations, social influence, and facilitative conditions.

To make it easier for people to pay zakat, the use of digital platforms by making financial technology is very important because it can help people quickly and easily in paying zakat (Hadad, 2017). Therefore, the zakat payment system using financial technology has become a must along

with the development of technology. If these technological facilities are not balanced by the Islamic social financial industry, said Sulayman in Narastri and Kafabih, it will have a negative impact on the socio-economic conditions of the community (Narastri, 2020). Thus, the use of digital literacy and financial technology can grow and increase muzakki's trust in zakat (Jamaludin & Soleha, 2022).

CONCLUSION AND SUGGESTION

From the findings of this research, it can be concluded that literacy and financial technology have not been able to make the people of Ambon City aware of zakat. Even though the community understands that zakat is an obligation that must be carried out as a Muslim. Of course, more grounded socialization is needed and can have a significant impact on increasing the community in giving zakat. The role of universities, religious leaders, Islamic communities, and religious studies forums is needed to become pioneers in providing knowledge and awareness for the community. This research still has limitations, especially in the variables used. So it is suggested for further researchers to focus on other variables.

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