

CHAPTER I

INTRODUCTION

A. Background

Literacy is a social phenomenon that includes a special ability to access and communicate information through writing, this ability not only includes the ability to write and read, but also includes the ability to think critically and understand various aspects.¹ Literacy, which includes skills such as reading, writing, and arithmetic, can shape a person's way of thinking so that they can act correctly.² However, the literacy level of ZISWAF is still a challenge, because many of them do not understand the concepts, laws, and benefits of zakat, infaq, alms, and waqf.³ This lack of literacy has the potential to affect their participation level in carrying out Islamic philanthropic obligations⁴ The 2024 Zakat Literacy Index (ILZ) Survey focused on Millennials and Generation Z, showing a national score of 74.83. This marks a slight decrease of 0.43 points from 2022 but remains 8.05 points higher than in 2020, keeping ILZ in the Medium/Moderate category. The Attitude Dimension scored highest (85.34, High), indicating strong positive views on zakat. The Knowledge (70.83) and Behavior (70.67) Dimensions remain in the Medium/Moderate range, highlighting the need for better understanding and practice of zakat. The decline may be due to methodology changes or external factors like economic conditions and shifting zakat distribution preferences.⁵

¹ Maulana Ja'far Shodik, et al., "Analisis Pengaruh Literasi Keuangan Syariah, Religiusitas, Inflasi Terhadap Minat Beli Cash Waqf Linked Sukuk Pada Gen Z Kota Bogor," *Jurnal Ekonomi, Keuangan & Bisnis Syariah* 6, no. 5 (2024): p. 5133–48, <https://doi.org/DOI:10.47467/alkharaj.v6i5.2204>.

² Nur Hikmah, et al., "Pengaruh Literasi Zakat Dan Religiusitas Terhadap Kepatuhan Membayar Zakat Pertanian: Studi Kasus Kec. Pitu Riawa Kab. Sidenreng Rappang," *Jurnal Kajian Ekonomi & Bisnis Islam* 5, no. 1 (2024): p. 1–21, <https://doi.org/DOI:1047467/elmal.v5i1.405>.

³ Nilna Azizatus Shofiyyah et al., "Empowering the Youth in Islamic Philanthropy: Cross-Cultural Perspectives and Global Experiences," *SETYAKI : Jurnal Studi Keagamaan Islam* 1, no. 3 (November 26, 2023): p. 58–74, <https://doi.org/10.59966/setyaki.v1i3.591>.

⁴ Andri Soemitra and Juliana Nasution, "The Influence of Zakat Literacy, Trust, and Ease of Digital Payments on Generation Z and Y Intention in Paying Zakat to Amil Zakat Organizations," *Indonesian Conference of Zakat - Proceedings*, 2021, p. 323–34, <https://doi.org/10.37706/iconz.2021.266>.

⁵ <https://www.puskasbaznas.com/publications/books/2013-indeks-literasi-zakat-nasional-2024-milenial-dan-generasi-z>

Zakat, infaq, shadaqah, and waqf are some of the activities in Islamic economics that aim for social interests. Zakat infaq, and shadaqah are the most common and not too difficult to manage.⁶ In Indonesia, the supervision of zakat, infaq, alms and waqf, also known as ZISWAF has become an important part of sharia-based economic development.⁷ In the Job Creation Law, there are only ten words zakat, four words waqf, two words amil, and two words nadzir. Since the government has not considered its potential, this shows that this law is not intended for ZISWAF.⁸ With the development of digital technology, the management of ZISWAF has also undergone a transformation, especially in terms of ease of access and transparency in the distribution of funds.⁹

Religion in general has rules and responsibilities that must be carried out which are all used to bind and require a person or group of people in relation to God, others and the environment.¹⁰ Religiosity refers to how a person believes in God and follows the rules that God has set.¹¹ Religiosity not only serves as an intrinsic motivation, but also as a factor that strengthens one's social involvement in religious and charitable activities¹²

Indonesia is the richest country with a population of 87.18% or 237 million people adhering to Islam. As of September 2020, Indonesia's population census recorded 270.20 million people, an increase of 32.56 million people compared

⁶ Agus Sulaeman, et al., "Apakah Kepercayaan Muwakif Ditentukan oleh Akuntabilitas Pengelolaan Wakaf Tunai dan Peran Nadzir?" *Jurnal Akuntansi Dan Keuangan Islam* 8, no. 1 (April 30, 2020): p. 71–86, <https://doi.org/10.35836/jakis.v8i1.129>.

⁷ Nur Azizah et al., "Optimalisasi Wakaf Produktif Melalui Pembangunan Rumah Pemberdayaan di Desa Cidokom," *Sejahtera: Jurnal Inspirasi Mengabdikan Untuk Negeri* 3, no. 4 (Oktober 2024): p. 32–46, <https://doi.org/10.58192/sejahtera.v3i4.2586>.

⁸ Muhamad Wildan Fawaid, "Omnibus Law dan Pengelolaan Ziswaf di Indonesia," *El-Faqih: Jurnal Pemikiran dan Hukum Islam* vol. 8, no. 1 (April 2022), <https://ejournal.iaifa.ac.id/index.php/faqih>.

⁹ Faris Faruqi, et al., "The Effect of Religiosity, Income, Transparency and Digitalization on Millennial Compliance Paying Zakat in LAZ DKI Jakarta," *SERAMBI: Jurnal Ekonomi Manajemen Dan Bisnis Islam* 6, no. 1 (April 30, 2024): p. 15–26, <https://doi.org/10.36407/serambi.v6i1.1045>.

¹⁰ Neli Afrida, "Pengaruh Religiusitas, Pendidikan, Dan Pengalaman Terhadap Pemahaman Masyarakat Tentang Wakaf Tunai (Studi Pada Masyarakat Desa Mutiara Kecamatan Sawang Kabupaten Aceh Selatan)," *UIN Ar-Raniry Banda Aceh*, June 10, 2021, p. 1–92.

¹¹ Kini Gebi Parera, "Pengaruh Literasi dan Religiusitas Terhadap Minat Masyarakat Muslim Berwakaf Tunai (Studi Kasus LAZISMU Sindon Ngemplak Boyolali)," *Jurnal Ilmiah Ekonomi Islam dan General*, 1, no. 2 (2022): 209–15.

¹² Ahmad Santoso, et al., "Young Muslim Generations and Sadaqah through Digital Platforms: Do Sadaqah Literacy and Religiosity Matter?" *Review of Islamic Social Finance and Entrepreneurship*, March 27, 2024, p. 36–49, <https://doi.org/10.20885/RISFE.vol3.iss1.art3>.

to the previous 10-year census. According to the BPS release, generation Z and millennials account for 27.94% and 25.87% of the total Indonesian population.¹³ Generation Z is the people who belong to the internet generation, who have enjoyed technology after the advent of the internet. Generation Z usually comes from 1998 to 2012.¹⁴ The data of Generation z participation in Ziswaf from Kementerian Agama, Generation Z's participation in zakat and waqf is still relatively low. Only about 14% of the total Muslim population in There is a lack of understanding of waqf, information gaps on digital platforms, and the perception that waqf is only for the poor.¹⁵

One of the definitions of participation in ZISWAF is someone who is actively involved in supporting, donating, or managing ZISWAF funds for social welfare purposes. Participation in ZISWAF can be done in a variety of ways, from donating directly, participating in the management of ZISWAF funds, to disseminating information and educating the public about the importance of ZISWAF.¹⁶ In addition, Generation Z is increasingly using digital platforms to participate in their philanthropic obligations. With the increased participation of Generation Z in ZISWAF, it is hoped that social welfare will be more equitable and the Islamic philanthropic ecosystem will be stronger.¹⁷

In Indonesia, some country with the largest Muslim population in the world, there is a huge potential to become a ZISWAF. However, the implementation of management still faces many challenges such as lack of knowledge, and

¹³ Fitriani Rasela, "Pengaruh Literasi Wakaf Terhadap Minat Mahasiswa Berwakaf Pada Forum Wakaf Mahasiswa Indonesia," *Jurnal Riset Perbankan Syariah* 1, no. 1 (July 2022): p. 69–76, <https://doi.org/10.29313/jrps.v1i1.969>.

¹⁴ Alfani Rachmasari, Isti Fadiah, and Anifatul Hanim, "Pengaruh Religiusitas, Faktor Sosial Ekonomi, Dan Faktor Teknologi Terhadap Minat Penggunaan Linkaja Syariah Pada Generasi Z Di Kabupaten Bondowoso," *IJABAH* 1, no. 1 (April 30, 2023): p. 57–70, <https://doi.org/10.19184/ijabah.v1i1.295>.

¹⁵ Azwar Azwar and Gunawan Baharuddin, "Peluang, Tantangan, Dan Strategi Peningkatan Literasi Wakaf Di Kalangan Generasi Z: Opportunities, Challenges, and Strategies for Enhancing Waqf Literacy Among Z-Generation," *TIJARAH: Jurnal Ekonomi, Manajemen, Dan Bisnis Syariah* 1, no. 1 (August 19, 2024): p. 77–89.

¹⁶ Rahma Elsa Fitriani and Muhammad Taufiq, "Analisis Pengaruh Wakaf Digital Terhadap Kesejahteraan Masyarakat Di Kabupaten Lima Puluh Kota," *Jurnal Ilmiah Mahasiswa Ekonomi Syariah (Jimesha)* 3, No. 1 (May 27, 2023): P. 67–78, <https://doi.org/10.36908/Jimesha.V3i1.201>.

¹⁷ Muhammad Munasyarif "Islamic Economics Students' Perceptions of Digital Philanthropy Platforms and Their Impact on Islamic Economics Students' Interest in Donating | JOURNAL OF SHARIA ECONOMICS," accessed March 4, 2025, <https://www.journal.uaindonesia.ac.id/index.php/JSE/article/view/660.0>.

limitations of management innovation. Generation Z plays an important role in this, especially in utilizing innovation and technology to increase the potential of ZISWAF. Generation Z is expected to be an agent of change who is more able to support and implement ZISWAF management more efficiently.

This study explores the role of Generation Z participation in the implementation of ZISWAF which has not been widely studied as a factor influencing ZISWAF literacy, social interest and religiosity. This study also highlights students as a great potential in generation z in Indonesia. Therefore, the purpose of this study is to understand how literacy, social interest and religiosity can affect the participation of generation z in implementing ziswaf. Based on the explanation above, the researcher proposed the title of the study "The Influence of ZISWAF Literacy, Social Requests, and Religiosity on Participation in Implementing ZISWAF in Student Generation Z"

B. Problem Formulation

1. How does literacy about ZISWAF affect student participation in the ZISWAF program?
2. How does social attitude affect student participation in the ZISWAF program?
3. How does religiosity affect student participation in the ZISWAF program?
4. How does the influence of ZISWAF literacy, social attitudes, and religiosity in implementing the ZISWAF program?

C. Research Objective

1. To analyze literacy about ZISWAF on student participation in ZISWAF programs.
2. To analyze social attitudes towards student participation in ZISWAF programs.
3. To analyze religiosity towards student participation in the ZISWAF program.
4. To analyze the literacy of ZISWAF, social attitudes, and religiosity in implementing the ZISWAF program

D. Benefits of Research

1. Academic

Academically, this research is expected to contribute to the development of literature, add scientific discourse and as a reference for other researchers who are interested in conducting research on the Role of Generation Z on Social Interest and Religiosity in the Development of Productive Waqf among Indonesian Students

2. Practical

The results of this study can serve as a practical reference for increasing Generation Z's participation in ZISWAF (Zakat, Infaq, Shadaqah, and Waqf). By understanding the influence of literacy, social attitudes, and religiosity, stakeholders can develop more effective strategies to encourage youth involvement in philanthropic activities. This research can also assist in formulating educational programs, digital campaigns, and policies that enhance awareness and accessibility of ZISWAF, ultimately fostering a culture of social responsibility and economic empowerment among Generation Z.