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A Path Analysis Model of Zakat Understanding: The Moderating Role of Access to Digital Information about Zakat Between Religious Commitment and Social Norms at Baznas in Medan City

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Abstract. This study aims to analyze the influence of religious commitment and social norms on the understanding of zakat and to examine the role of access to digital information about zakat as a moderating variable among the community at BAZNAS in Medan. This study employs a quantitative approach using primary data collected through a questionnaire distributed to respondents. The sampling technique used was purposive sampling, while data analysis was conducted using Moderated Regression Analysis (MRA). The results show that Religious Commitment and Social Norms have a positive and significant effect on the understanding of zakat. Digital access to information about zakat also has a positive and significant effect on the understanding of zakat. Furthermore, digital access to information about zakat was found to positively and significantly moderate the influence of Religious Commitment and Social Norms on the understanding of zakat. These findings indicate that access to zakat information through digital media can strengthen the influence of religious values and social norms in enhancing the public's understanding of zakat. Thus, the use of digital media can serve as a supportive tool in improving zakat literacy and understanding at BAZNAS in Medan City.

Keywords: Digital; Information Access; Norms; Religious; Social.

1. INTRODUCTION

The issue of zakat management at the local level remains an important topic for study, particularly in the city of Medan through the Medan City National Zakat Agency (BAZNAS). Although zakat has great potential as an instrument for improving community welfare, the collection and distribution of zakat in the region still face various obstacles. This is evident from the fluctuations in zakat revenue and distribution, which have not shown a stable upward trend year after year (Syahbudi & Moertiono, 2021). These conditions indicate that the optimization of zakat management still needs to be improved, both in terms of collection and distribution. The following is financial report data from BAZNAS Medan for the past five years:

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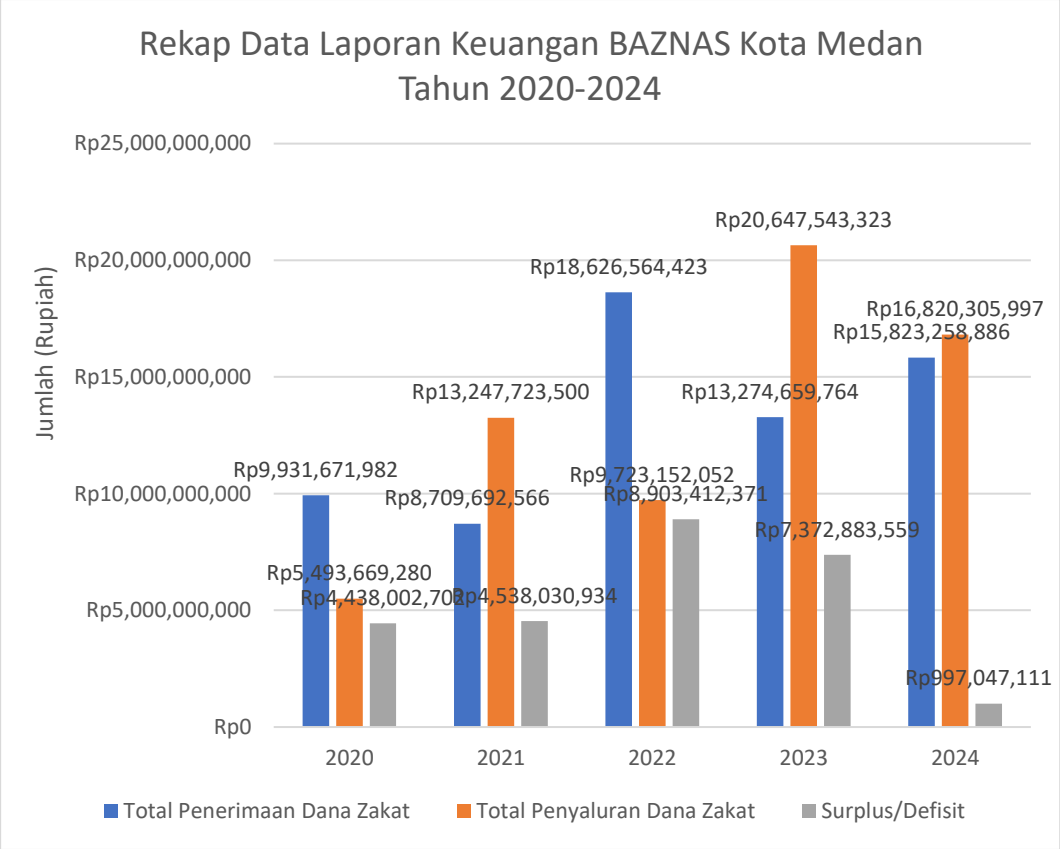

Figure 1. Summary of BAZNAS Medan City Financial Report Data for 2020–2024.
Source: BAZNAS Medan City, 2020–2024.

Based on Table 1: Summary of BAZNAS Medan City Financial Statements for 2020–2024, it can be seen that the amount of zakat revenue and disbursements fluctuates each year. In 2020, total zakat revenue amounted to Rp9,931,671,982, with distributions totaling Rp5,493,669,280, resulting in a surplus of Rp4,438,002,702. In 2021, zakat revenue decreased to Rp8,709,692,566, while distributions increased to Rp13,247,723,500, resulting in a deficit of Rp4,538,030,934. Subsequently, in 2022, revenue increased significantly to Rp18,626,564,423, with distributions totaling Rp9,723,152,052, resulting in a surplus of Rp8,903,412,371. In 2023, zakat revenue totaled Rp13,274,659,764, while disbursements increased to Rp20,647,543,323, resulting in a deficit of Rp7,372,883,559. Then, in 2024, revenue rose again to Rp15,823,258,886, with distributions totaling Rp16,820,305,997, resulting in a deficit of Rp997,047,111. Overall, these data indicate that the status of zakat revenue and disbursement at BAZNAS Medan City during 2020–2024 continued to fluctuate between surpluses and deficits each year (Pustaka BAZNAS, 2023).

Given these conditions, there appears to be a gap in the management of zakat at BAZNAS in Medan, particularly regarding the collection and distribution of zakat funds. The fluctuations observed indicate that the zakat management system is not yet operating optimally or consistently. On the one hand, there are years with a significant surplus, indicating that the

potential of the funds has not been fully realized; on the other hand, there are situations where disbursements exceed receipts, which could affect the sustainability of the zakat program. Meanwhile, advancements in digital technology actually present significant opportunities to enhance zakat collection. The use of digital platforms, such as online zakat payments and payroll systems, can make it easier for the public to fulfill their obligations. In the use of digital zakat services, perceived benefits, ease of use, supporting conditions, and zakat literacy are factors that influence public acceptance of digital zakat payments. Marliyah (2025), in her research, demonstrated that performance expectancy, effort expectancy, facilitating conditions, and zakat literacy influence the intention to use digital platforms for zakat payments in Indonesia (Marliyah et al., 2025).

Furthermore, this situation also reflects the possibility of other factors, such as low public awareness of zakat, a lack of understanding of zakat, and the suboptimal use of digital technology to support zakat collection. Therefore, strategic measures are needed to reduce this gap, one of which is expanding access to digital information to enhance understanding and encourage public participation in zakat implementation. (Telaumbanua et al., 2020)

These issues are inextricably linked to various factors, both internal and external. One of the main factors is the public's limited comprehensive understanding of zakat, which results in low awareness of the need to pay zakat through official institutions (Emiliana et al., 2024). Additionally, public trust in zakat management institutions is a key factor influencing the decision to pay zakat (Rinaldy & Dewi, 2022). A lack of transparency and accountability in zakat management can reduce public participation. Public trust in zakat management organizations is also linked to how these institutions demonstrate transparency and build an organizational image that can enhance public confidence in the management of zakat funds (R. D. Harahap et al., 2026). Research by Harahap et al. (2026) shows that transparency and organizational image are important factors in shaping public trust in zakat management organizations in North Sumatra. On the other hand, advances in digital technology actually present significant opportunities to increase zakat collection. The use of digital platforms, such as online zakat payments and payroll systems, can make it easier for the public to fulfill their obligations (Rizaludin, 2022a). Research by Luntajo & Hasan (2023) indicates that the digitization of zakat can improve efficiency and transparency in zakat management. However, in practice in the city of Medan, the use of digital technology remains suboptimal, meaning that access to zakat information has not yet fully reached all segments of society (Rizaludin, 2022b).

Low digital literacy among certain segments of the population also poses a barrier to the optimal utilization of technology-based zakat services (Adilla et al., 2021). Not all individuals possess the same abilities or habits when it comes to accessing and understanding digital information related to zakat; consequently, this can affect the effectiveness of information dissemination and the use of online zakat services (Hadinata et al., 2025). This situation indicates that although digital infrastructure has developed, its success remains highly dependent on the readiness of human resources to adapt this technology into their daily lives (Nurcahaya, 2016). In addition to technological factors, social and religious factors also influence people's behavior regarding the payment of zakat (Fachrurrazi & Nurjannah, 2023).

Religious commitment reflects an individual's level of adherence to religious teachings, while social norms relate to the influence of the surrounding environment in shaping a person's behavior (Syahbudi & Moertiono, 2021). Both of these factors can influence a person's understanding of zakat; however, without adequate access to information, this influence does not always lead to increased awareness and compliance in paying zakat. This study employs the Theory of Planned Behavior (TPB) proposed by Ajzen (1991), which explains that individual behavior is influenced by attitudes, social norms, and behavioral control. In the context of this study, social norms and religious commitment are positioned as variables influencing the understanding of zakat, while access to digital information serves as a mediating variable that strengthens this relationship.

Based on the above discussion, it can be concluded that the main issues in zakat management in the city of Medan do not lie solely in the collection aspect but are also influenced by factors such as public understanding, trust in institutions, the use of digital technology, as well as social and religious factors. Therefore, this study is important for analyzing the role of access to digital information as a mediating variable between religious commitment and social norms regarding the understanding of zakat at BAZNAS in Medan. This study is expected to contribute to the formulation of more effective strategies for increasing zakat collection through an integrated digital approach.

2. LITERATURE REVIEW

Religious Commitment

According to H. F. Harahap et al (2020), religious commitment is a form of an individual's attachment to religious values, as reflected in their attitudes, beliefs, and daily behavior. In the context of digital-based Islamic philanthropy, religiosity may also be related to an individual's tendency to use digital services in carrying out religious activities. Research

by Santoso et al. (2024) indicates that religiosity and sadaqah literacy influence the intentions of young Muslims to use digital platforms for sadaqah payments. These findings suggest that religious values can serve as an internal factor motivating individuals to implement religious values through digital philanthropy (Santoso et al., 2024). This commitment is not only related to matters of faith but also encompasses the practice of worship and the application of religious teachings in social life.

Therefore, there are several indicators of religius commitment, including religious belief, the performance of religious rituals, the internalization of religious values, religious knowledge, and the application of these values in behavior (Inayah et al., 2023).

Some of these indicators include: (a)Belief in religious teachings (religious belief), (b)Internalization of religious values (religious experience), (c)Religious knowledge (religious knowledge), (d)Manifestation in behavior (religious consequences/behavior).

Social Norms

According to Pitoewas (2018), his findings indicate that social norms play a crucial role in shaping individuals' attitudes and behaviors within society. Social norms are not only related to prevailing rules but also reflect the values upheld in everyday social interactions (Rinaldi & Devi, 2022). Changes in norms can occur as times change and social conditions evolve. Therefore, there are several indicators of social norms, including: (a)Adherence to social values, (b)Positive social interactions, (c)Respect for local customs and culture, (d)Behavior that does not deviate from norms, (e)Social awareness in community life.

Digital Access to Information on Zakat

The Theory of Planned Behavior (TPB), developed by Ajzen (1991), is a theory that explains how a person's intentions and behaviors are influenced by attitudes, subjective norms, and perceived behavioral control. In this study, TPB is used to explain the variable of access to digital information about zakat. Access to digital information allows the public to obtain various information regarding zakat through digital media such as websites, social media, apps, and online zakat service platforms. Access to digital information about zakat is not only related to the availability of technology but also to the public's ability to obtain, understand, and utilize zakat information through digital platforms. Ahimsa et al. (2023) demonstrate that performance expectancy, effort expectancy, social influence, and zakat literacy are factors associated with a muzaki's intention to use digital zakat payment platforms. Thus, digital media can serve as a tool to support the dissemination of information while simultaneously increasing public engagement in digital zakat activities (Ahimsa et al., 2023). The ease of accessing this information can shape the public's knowledge, beliefs, and positive perceptions regarding the

importance of fulfilling zakat obligations. Additionally, the digital social environment can influence social norms and motivations in zakat-giving behavior. Thus, this theory helps explain how access to digital information can influence the public's understanding and zakat behavior within the BAZNAS in Medan community in a systematic and comprehensive manner. There are several indicators of the Theory of Planned Behavior, including (Wijayanti et al., 2024): (a)Attitudes toward the Behavior: Measures an individual's positive or negative perceptions of a specific behavior. In the context of zakat, this indicator may take the form of an individual's beliefs regarding the benefits and blessings of zakat. (b)Subjective Norms: Describe the social pressure an individual feels from close associates, family, or the community regarding zakat behavior. For example, the influence of social views and social norms on the payment of zakat. (c)Perceived Behavioral Control: Indicates an individual's level of confidence in their ability to engage in zakat-related behavior, including the ease or barriers to accessing digital information about zakat. (d)Intention: Intention is the primary indicator reflecting the extent to which a person has the desire, readiness, and commitment to pay zakat. This intention does not arise spontaneously but is shaped by several preceding factors, such as an understanding of zakat, social norms, and religious commitment. (e)Actual Behavior: Actual behavior refers to a person's concrete actions in fulfilling zakat, such as paying zakat through official institutions or directly to those entitled to receive it. This behavior is the final outcome of the preceding psychological processes, particularly intention.

Understanding of Zakat

Understanding of zakat refers to an individual's level of knowledge and ability to comprehend the provisions of zakat, ranging from its legal basis, purpose, requirements, and types of assets subject to zakat, to the procedures for its implementation in accordance with Islamic law (Aristyanto et al., 2023). In this study, the understanding of zakat is explained through knowledge theory, which states that a person's understanding is formed through the process of receiving, processing, and interpreting information, thereby influencing an individual's attitudes and behavior. The understanding of zakat is also based on Law No. 23 of 2011 on Zakat Management, which emphasizes the importance of managing zakat effectively, efficiently, and in accordance with Islamic law (Chaerunnisa, et al., 2025).

In practice, an understanding of zakat is necessary so that the public can fulfill their zakat obligations correctly and increase awareness of channelling zakat through official institutions such as BAZNAS in Medan (Alfatah & Abdullah, 2024). Thus, an understanding of zakat is a crucial factor that can influence the public's behavior and compliance regarding zakat. Indicators of zakat understanding include knowledge of zakat law, the conditions for zakat

obligation, nisab and haul, types of assets subject to zakat, categories of zakat recipients, methods of calculating zakat, the purposes of zakat, and the benefits of zakat for the social and economic life of the community. There are several indicators that influence zakat, including (Bastiar & Bah, 2019): (a)Understanding of Zakat: Understanding is a key indicator that influences an individual's fulfillment of zakat obligations. The better a person understands the concept, laws, types, and regulations of zakat, the more likely they are to recognize their obligation. This understanding also includes the awareness that zakat is not merely a religious obligation but also serves social and economic functions. A lack of understanding often leads to low awareness regarding the payment of zakat. (b)Trust in Zakat Institutions (BAZNAS and LAZ): Trust in zakat management institutions such as BAZNAS and LAZ significantly influences an individual's willingness to pay zakat. If these institutions are perceived as transparent, professional, and accountable in managing funds, the public will be more confident in paying zakat through them. Conversely, low trust can hinder the participation of zakat payers. (c)Ease of Access and Zakat Management: The ease of the zakat payment process is also a key factor. The existence of a sound management system, payment facilities (such as digital options), and easily accessible services will encourage the public to pay zakat. If the process is complicated or impractical, the willingness to pay zakat may decline. (d)Government Regulations and Support: The existence of laws and regulations governing zakat, such as Law No. 23 of 2011, provides legal certainty and enhances public trust. Government support also makes zakat management more structured and professional, thereby encouraging the public to participate in the national zakat system (Directorate of ZIS Research and Development, National DSKL, 2023). (e)Performance of Zakat Institutions: The strong performance of zakat institutions as measured by various indicators such as distribution effectiveness, accountability, and social impact significantly influences public interest in paying zakat. If the public sees that the zakat they contribute truly benefits the recipients, their trust and participation will increase. (f)Social and Economic Factors: An individual's economic circumstances also influence their ability to pay zakat. Additionally, social factors such as culture, customs, and encouragement from the surrounding community play a role in shaping zakat-giving behavior. A religious and socially conscious environment tends to encourage people to be more active in paying zakat.

3. RESEARCH METHOD

This study employs a quantitative approach grounded in Islamic economic research methodology an approach used to empirically test relationships between variables using numerical data analyzed through statistical techniques (Syahbudi et al., 2023). This study

employs a quantitative approach aimed at empirically testing the relationships between variables using numerical data analyzed with statistical techniques, as outlined by (Creswell, 2012). The study was conducted at the National Zakat Agency (BAZNAS) in Medan in 2026, using primary data obtained directly from respondents. The study population consisted of all zakat contributors in Medan, with a sample size of 100 respondents selected using purposive sampling based on specific criteria. The variables in this study consist of religious commitment as X1 (Independent Variable 1), social norms as X2 (Independent Variable 2), digital access to information about zakat as Z (Mediating/Intervening Variable), and understanding of zakat as Y (Dependent Variable).

Data collection was conducted by distributing questionnaires to respondents, which were designed based on the indicators of each research variable. Measurements were taken using a 1–5 Likert scale, ranging from strongly disagree to strongly agree, to obtain data regarding respondents' perceptions, attitudes, and understanding of zakat (Sugiyono, 2019). The collected data were then analyzed using Moderated Regression Analysis (MRA) with the assistance of the JASP program. The equation model used was $Y = \alpha_0 + \alpha_1X_1 + \alpha_2X_2 + \alpha_3X_1Z + \alpha_4X_2Z + \varepsilon$, which aimed to determine the influence of religious commitment (X1) and social norms (X2) on the understanding of zakat (Y), as well as to examine the role of access to digital information (Z) in strengthening or weakening the relationship between these variables.

After the main analysis was conducted, the next step was to test data quality, including validity, reliability, and normality tests, to ensure that the research instruments could measure the variables accurately and consistently and produce normally distributed data. Next, classical assumption tests specifically tests for multicollinearity and heteroscedasticity were conducted to ensure the regression model was free from statistical issues. Model testing was conducted to assess the model's ability to explain the relationships among variables, while hypothesis testing included the coefficient of determination (R), a simultaneous test (F-test), and a partial test (t-test) to determine the magnitude of the independent variables' effects on the dependent variable, both collectively and individually (Arikunto, 2013).

4. RESULTS AND DISCUSSION

Validity Test

A validity test is an assessment designed to determine whether each item in a questionnaire accurately measures the variable under study. A valid instrument indicates that each statement truly captures the concept or construct being measured. Validity tests are

generally conducted by correlating the score of each item with the total score using Pearson's product-moment correlation.

Table 1. Validity Test.

Pearson's Correlations

	r_{hcount}	r_{table}	Description
X11	0.7182***	< .003	Valid
X12	0.7719***	< .003	Valid
X13	0.8320***	< .003	Valid
X14	0.8019***	< .003	Valid
X21	0.7997***	< .003	Valid
X22	0.8005***	< .003	Valid
X23	0.7452***	< .003	Valid
X24	0.7620***	< .003	Valid
X25	0.7749***	< .003	Valid
Y1	0.6475***	< .003	Valid
Y2	0.8005***	< .003	Valid
Y3	0.7371***	< .003	Valid
Y4	0.7672***	< .003	Valid
Y5	0.8020***	< .003	Valid
Y6	0.6908***	< .003	Valid
Z1	0.6538***	< .003	Valid
Z2	0.8068***	< .003	Valid
Z3	0.8055***	< .003	Valid
Z4	0.8452***	< .003	Valid
Z5	0.8261***	< .003	Valid

* p < .05, ** p < .01, *** p < .001

Based on the results of the validity test using Pearson's correlation, all items for variables X1, X2, Y, and Z had positive correlation coefficients ranging from 0.6475 to 0.8452, with a significance level of $p < 0.003$ (< 0.05). These results indicate that each item has a significant relationship with the total score of the variable; therefore, the entire research instrument is deemed valid and suitable for use as a data collection tool.

Reliability Test

The reliability test aims to determine the level of consistency of a research instrument when used repeatedly under relatively similar conditions. A reliable instrument will provide stable and consistent measurement results. Reliability testing typically uses the Cronbach's Alpha method. A variable is considered reliable if it has a Cronbach's Alpha value of ≥ 0.60. The higher the Cronbach's Alpha value, the higher the reliability of the research instrument.

Table 2. Reliability Test.

Frequentist Scale Reliability Statistics

Coefficient	Lower	Upper	Description
Cronbach's α	0.5958	0.9665	Reliable
Cronbach's α	0.7229	0.9453	Reliable
Cronbach's α	0.7685	0.9043	Reliable
Cronbach's α	0.7688	0.8940	Reliable

Based on the results of the reliability test using Cronbach's Alpha, it was found that all research variables had reliability coefficients above 0.70, thus meeting the criteria for reliability. Variable X1 obtained a Cronbach's Alpha value of 0.7812, variable X2 of 0.8341, variable Y of 0.8364, and variable Z of 0.8314. All of these values indicate that the research instruments have a good level of internal consistency, meaning that each item is able to measure the variables under study consistently. Thus, it can be concluded that all research instruments are reliable and suitable for use as data collection tools in this study.

Normality Test

The normality test aims to determine whether the data or residuals in the regression model are normally distributed. The assumption of normality is important because it is one of the requirements for linear regression analysis. The normality test can be conducted using the Shapiro-Wilk test. Data are said to be normally distributed if the significance value is greater than the Shapiro-Wilk normality standard, where the W statistic ranges from 0 to 1, or if the points on the graph follow the diagonal line.

Table 3. Normality Test.

Descriptive Statistics

	Religious Commitment	Social Norms	Understanding of Zakat	Access to Digital Information on Zakat
Valid	118	118	118	118
Shapiro-Wilk	0.6887	0.8059	0.9414	0.9496
P-value of Shapiro-Wilk	< .001	< .001	< .001	< .001

Based on the results of the descriptive statistics, it was found that all research variables had a total of 118 valid data points from respondents, and there were no missing data (missing = 0). The results of the normality test using the Shapiro–Wilk test showed values of 0.6887 for the Religious Commitment variable, 0.8059 for the Social Norms variable, 0.9414 for the Understanding of Zakat variable, and 0.9496 for the Access to Digital Information on Zakat variable. These results represent the Shapiro–Wilk test statistics used to assess the normality of the data distribution for each variable prior to further analysis.

Multicollinearity Test

The multicollinearity test aims to determine whether there are strong relationships or correlations among the independent variables in the regression model. A good regression model should not exhibit multicollinearity. The test was conducted by examining the Tolerance and Variance Inflation Factor (VIF) values. The model is considered free of multicollinearity if the Tolerance value is > 0.10 and the VIF value is < 10. If these conditions are met, then each independent variable can explain the dependent variable independently.

Table 4. Multicollinearity Test.

Coefficients

Model		Tolerance	VIF	Description
M_0	(Intercept)			
M_1	(Intercept)			
	Religious Commitment	0.378	2.643	Free of Multicollinearity
	Social Norms	0.332	3.016	Free of Multicollinearity
	Access to Digital Information on Zakat	0.768	1.302	Free of Multicollinearity

Based on the results of the multicollinearity test, it was found that all independent variables had a Tolerance value above 0.10 and a Variance Inflation Factor (VIF) value below 10. The Religious Commitment variable has a Tolerance value of 0.378 and a VIF of 2.643; the Social Norms variable has a Tolerance value of 0.332 and a VIF of 3.016; while the Digital Access to Information on Zakat variable has a Tolerance value of 0.768 and a VIF of 1.302. These results indicate that there is no multicollinearity among the independent variables in the regression model. Thus, all independent variables satisfy the multicollinearity assumption and are suitable for use in regression analysis.

Heteroscedasticity Test

The heteroscedasticity test aims to determine whether there is unequal variance in the residuals across each predicted value in the regression model. A good regression model is one with constant residual variance (homoscedasticity). The test can be conducted using the Glaser test, a scatterplot, or other methods. If the Glejser Test is used, the model is considered free of heteroscedasticity if the significance value for each independent variable is greater than 0.05 (Sig. > 0.05). In a scatterplot, the absence of a specific pattern indicates that there is no heteroscedasticity.

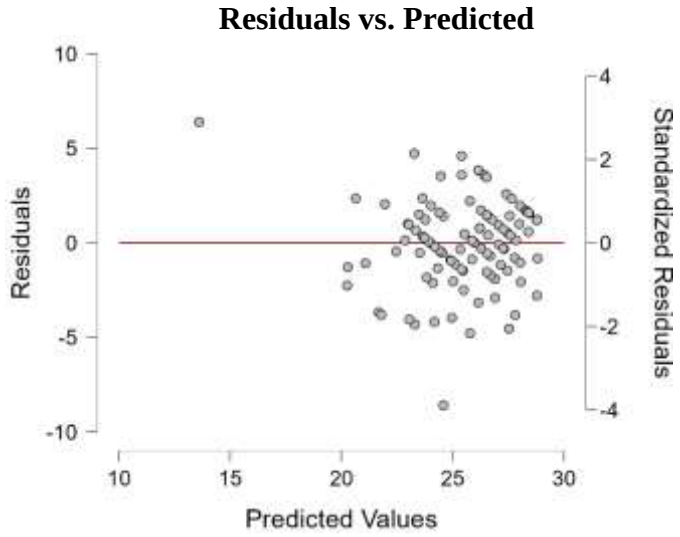

Figure 2. Heteroscedasticity Test.

Based on the scatterplot of residuals versus predicted values, it can be seen that the data points are randomly distributed above and below the horizontal line at a residual value of 0 and do not form any specific pattern, such as a funnel, fanning-out, or wavy pattern. Although there are a few data points that lie quite far from the main data cluster, overall the distribution of the residuals remains random and does not indicate any trend of fluctuating residual variance. Thus, it can be concluded that the regression model does not exhibit heteroscedasticity, meaning the assumption of homoscedasticity has been met and the regression model is suitable for further analysis.

Coefficient of Determination Test

The coefficient of determination test aims to determine the extent to which the independent variables can explain the variation in the dependent variable. The coefficient of determination is represented by R-squared (R^2) or Adjusted R-squared in multiple regression. The R^2 value ranges from 0 to 1. The higher the R^2 value, the greater the ability of the independent variables to explain changes in the dependent variable. Conversely, a lower R^2 value indicates that there are still other factors outside the model that influence the dependent variable.

Table 5. Coefficient of Determination Test.

Model I				Model II			
Model	R	R^2	Adjusted R^2	Model	**R**	**R^2**	Adjusted R^2
M_0	0.000	0.000	0.000	M_0	0.000	0.000	0.000
M_1	0.626	0.392	0.381	M_1	0.723	0.523	0.510
Note. M_1 includes Religious Commitment, Social Norms				*Note.* M_1 includes Religious Commitment, Social Norms, and Access to Digital Information on Zakat			

Based on the results of the coefficient of determination (R^2) test, R values of 0.626 and 0.723 were obtained, indicating that the relationship between the variables of Religious Commitment, Social Norms, and Access to Digital Information on Zakat and Understanding of Zakat falls into the "strong" category. The R-squared (R^2) values of 39.2% and 0.523 indicate that 52.3% of the variation in the Zakat Understanding variable can be explained by the three independent variables in the model, namely Religious Commitment, Social Norms, and Digital Access to Information on Zakat. Meanwhile, the remaining 60.8% and 47.7% are influenced by other factors outside the research model that were not examined. The Adjusted R-Square values of 0.381 and 0.510 indicate that, after adjusting for the number of independent variables and the sample size, the model is still capable of explaining 38.1% and 51.0% of the variation in Zakat Understanding. Thus, the regression model used has a fairly good ability to explain the variation in the dependent variable.

Simultaneous Test

The simultaneous test, or F-test, aims to determine whether all independent variables collectively have a significant effect on the dependent variable. The test is conducted using the ANOVA table from the regression results. The basis for decision-making is as follows: (a)If Fcalc > Ftab or the Sig. value < 0.05, then H_0 is rejected and H_1 is accepted, meaning that all independent variables simultaneously have a significant effect on the dependent variable. (b)If F_(calculated) ≤ F_(table) or the Sig. value ≥ 0.05, then H_0 is accepted and H_1 is rejected, which means that all independent variables simultaneously have no significant effect on the dependent variable.

Table 6. F-Test.

Model I				Model II				Description
	Model	F	p		Model	F	p	
M_1	Regression	37.00	< .001	M_1	Regression	41.67	< .001	Significantly Influential
	Residual				Residual			
	Total				Total			

Note: M_1 includes Religious Commitment and Social Norms

Note. The intercept model is omitted, as no meaningful information can be shown.

Note: M_1 includes Religious Commitment, Social Norms, and Access to Digital Information on Zakat

Note. The intercept model is omitted, as no meaningful information can be shown.

Based on the results of the simultaneous test (F-test) in the ANOVA table, the calculated F-values are 37.00 and 41.67, with a significance level of < 0.001. When compared to the F-table value of 2.68, it is found that the calculated F-values (37.00 and 41.67) are greater than the F-table value (2.68). Furthermore, the significance level is less than 0.05, so H_0 is rejected and H_1 is accepted. This indicates that the variables Religious Commitment, Social Norms, and

Digital Access to Information on Zakat simultaneously (collectively) have a significant effect on Understanding of Zakat. Thus, the regression model used in this study is deemed valid and capable of explaining the combined effect of the independent variables on the dependent variable.

Partial Test

A partial test, or t-test, aims to determine the effect of each independent variable on the dependent variable individually. The test is conducted based on the t-calculated value and the significance level in the "Coefficients" table of the regression results. The basis for decision-making is as follows: (a)If t-calculated > t-table or the Sig. value < 0.05, then H_0 is rejected and H_1 is accepted, meaning that the independent variable has a significant partial effect on the dependent variable. (b)If t-calculated ≤ t-table or the Sig. value ≥ 0.05, then H_0 is accepted and H_1 is rejected, meaning that the independent variable does not have a significant partial effect on the dependent variable.

Table 7. Partial Test / t-Test.

Coefficients

Model I				Model II				Description
Model		t	p	Model		t	p	
M_0	(Intercept)	86.85	< .001	M_0	(Intercept)	86.85	< .001	
M_1	(Intercept)	3.931	< .001	M_1	(Intercept)	3.931	< .001	
	Religious Commitment	4.886	.001		Religious Commitment	4.886	.001	significantly influential
	Social Norms	3.939	< .001		Social Norms	3.939	< .001	
					Access to Digital Information on Zakat	5.605	< .001	has a positive and significant effect
					Religious Commitment ✻ Access to Digital Information on Zakat	1.719	.040	has a positive and significant effect
					Social Norms ✻ Access to Digital Information on Zakat	1.854	.036	has a positive and significant effect

Based on the results of the partial test (t-test) in Model I with a t-table value of 1.65787, it is found that the Religious Commitment variable has a t-calculated value of 4.886, which is greater than the t-table value (1.65787) with a significance level of 0.001 (< 0.05). These results

indicate that Religious Commitment has a significant effect on the dependent variable. Thus, the higher an individual's level of religious commitment, the greater the tendency for the dependent variable to increase.

Furthermore, the Social Norms variable was also found to have a positive and significant effect on the dependent variable. This is indicated by a t-value of 3.939, which is greater than the critical t-value (1.65787), with a significance level of less than 0.001 (< 0.05). These findings indicate that the stronger an individual's perception of social norms, the higher the tendency for the dependent variable to increase.

In Model II, the variable "Access to Digital Information on Zakat" has a t-value of 5.605, which is greater than the critical t-value, with a significance level of less than 0.001 (< 0.05). These results indicate that "Digital Access to Information on Zakat" has a positive and significant effect on the dependent variable. This means that the better an individual's digital access to information on zakat, the higher the value of the dependent variable under study.

The analysis of the interaction between Religious Commitment and Digital Access to Information on Zakat yielded a t-value of 1.719, which is greater than the critical t-value (1.65787) with a significance level of 0.040 (< 0.05). These results indicate that the interaction between the two variables has a positive and significant effect on the dependent variable. Thus, access to digital information about zakat moderates the effect of religious commitment on the dependent variable.

In addition, the interaction between Social Norms × Digital Access to Information on Zakat yielded a t-value of 1.854, which is also greater than the critical t-value (1.65787), with a significance level of 0.036 (< 0.05). These results indicate that Digital Access to Information on Zakat positively and significantly moderates the effect of Social Norms on the dependent variable. Overall, the research results show that Religious Commitment, Social Norms, and Digital Access to Information on Zakat have a significant effect on the dependent variable. Furthermore, Digital Access to Information on Zakat was found to strengthen the effects of Religious Commitment and Social Norms on the dependent variable through a moderating effect.

Multiple Linear Regression Analysis

Multiple Linear Regression Analysis is a statistical method used to determine the influence of two or more independent variables on a single dependent variable.

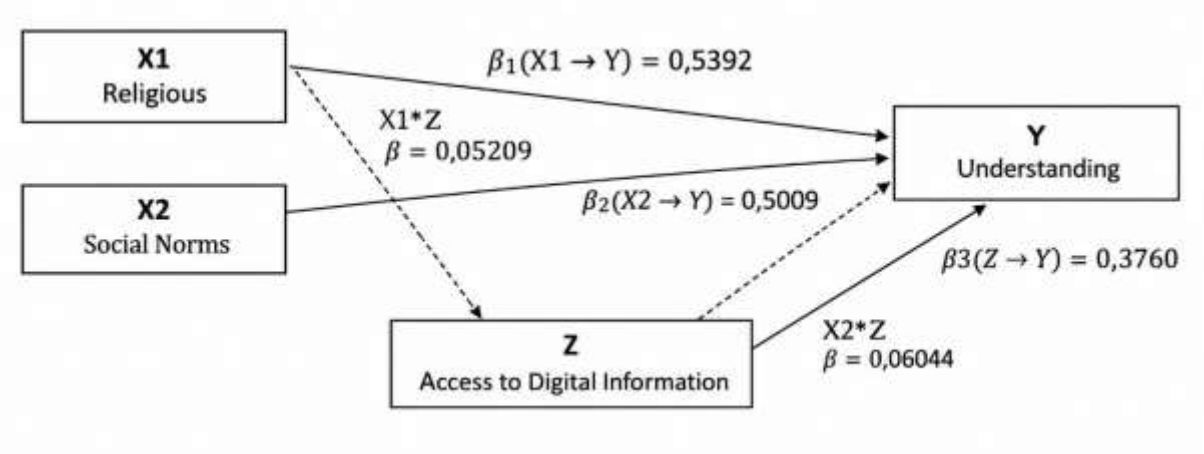

Figure 3. Multiple Linear Regression Analysis.

Table 8. Linear Regression Analysis Test.

Variable	Model I Unstandardized	Model II Unstandardized	Description
X_1	0.7216	0.5392	Positive impact
X_2	0.7541	0.5009	Positive impact
Z	0.3760	0.3760	Positive impact
X_1, Z		0.05209	Positive moderation
X_2, Z		0.06044	Positive moderation

Based on the results of the regression analysis, in Model I, variable X1 has a regression coefficient of 0.7216, indicating a positive effect on the dependent variable. Furthermore, variable X2 has a coefficient of 0.7541 and variable Z has a coefficient of 0.3760. These positive coefficients indicate that an increase in each variable tends to be followed by an increase in the dependent variable, assuming all other variables remain constant.

In Model II, after adding the interaction term, the coefficient for X1 changes to 0.5392, while the coefficient for X2 becomes 0.5009 and the coefficient for Z remains at 0.3760. All three variables continue to show a positive direction of influence on the dependent variable. Additionally, the interaction term X1 × Z has a coefficient of 0.05209, indicating a positive moderating effect, meaning that variable Z tends to strengthen the effect of X1 on the dependent variable. Similarly, the interaction term X2 × Z has a coefficient of 0.06044, indicating a positive moderating effect, meaning that variable Z also tends to strengthen the effect of X2 on the dependent variable. Thus, based on the direction of the regression coefficients, all main variables and interaction terms show a positive relationship with the dependent variable. As for determining whether these effects and moderating effects are statistically significant, this is based on the results of the significance test, specifically the t-value and p-value.

Discussion

The results of this study show that religious commitment has a positive and significant effect on the dependent variable. These findings indicate that the higher a person's level of religious commitment, the greater their tendency to understand and practice zakat. Religious commitment reflects an individual's belief in and adherence to religious teachings, thereby fostering awareness of the obligation to pay zakat. These findings are consistent with studies by Najhah & Diniyah (2025) and Sujantoko et al. (2024), which state that religiosity is one of the key factors influencing people's behavior in utilizing digital zakat services. Thus, religious commitment serves not only as an internal value but also as a factor that drives zakat-giving behavior.

Furthermore, the research results show that social norms have a positive and significant effect on the dependent variable. This indicates that support and influence from the social environment such as family, friends, religious leaders, and the surrounding community can increase individuals' awareness in understanding and practicing zakat. This finding is consistent with a study (Thomas et al., 2024), which explains that social norms make a significant contribution to financial behavior and individual decision-making in the context of financial technology use. In the context of BAZNAS Medan, a supportive social environment can encourage the public to be more active in obtaining information and utilizing digital zakat services.

The research results also indicate that access to digital information about zakat has a positive and significant effect on the dependent variable. This finding suggests that the ease of obtaining zakat information through various digital media can enhance understanding and encourage the public to fulfill their zakat obligations. These results are supported by a study (Saputra & Kamal, 2025), which states that the digitization of zakat services can improve the transparency, effectiveness, and accessibility of zakat management, thereby strengthening public trust. Additionally, (Nasution et al., 2024) also explain that the use of digital media contributes to improving the public's zakat literacy. Therefore, access to digital information is one of the key factors in supporting the optimization of zakat collection.

Furthermore, the analysis results indicate that access to digital information about zakat positively and significantly moderates the influence of religious commitment on the dependent variable. This finding suggests that the better the public's access to digital information regarding zakat, the stronger the influence of religious commitment on behavior or decisions related to paying zakat. In other words, access to digital information strengthens the relationship between religious values and the practice of paying zakat. These results are

consistent with a study (Wulandari et al., 2025), which explains that the use of digital technology can increase the effectiveness of conveying religious information, thereby encouraging the public to implement religious values in their daily lives.

Furthermore, the research findings indicate that access to digital information about zakat is also capable of positively and significantly moderating the influence of social norms on the dependent variable. This suggests that the influence of the social environment becomes stronger when supported by easy access to digital information regarding zakat. Information that is easily accessible through digital media enables the public to gain education, encouragement, and examples of zakat-giving behavior from various reliable sources. This finding aligns with a study (Septiyani et al., 2026), which states that the digitization of zakat not only serves as a means of conveying information but also acts as a medium that strengthens social influence in shaping public behavior. Therefore, strengthening the digital communication strategy by BAZNAS in Medan is a crucial step in improving zakat literacy while reinforcing the influence of religious values and social norms on the public's zakat-giving behavior.

5. CONCLUSION AND RECOMMENDATIONS

Based on the research findings, it can be concluded that Religious Commitment and Social Norms have a positive and significant effect on the public's understanding of zakat at BAZNAS in Medan. Digital access to information about zakat also has a positive and significant effect on the understanding of zakat. Furthermore, digital access to information about zakat was found to positively and significantly moderate the effects of Religious Commitment and Social Norms on the understanding of zakat. These findings indicate that increasing the public's access to zakat information through digital media can strengthen the role of religious values and the social environment in enhancing understanding of zakat. Thus, the utilization of digital technology is one aspect that can support the improvement of zakat literacy and understanding among the public at BAZNAS Medan City.

BAZNAS Medan is advised to increase the dissemination of zakat information through digital media that is easily accessible, informative, and reliable. Zakat education also needs to be conducted continuously by involving the social environment, religious leaders, and the community so that understanding and awareness of zakat continue to increase. Future research may consider other variables outside the research model and use a more diverse sample in terms of the number and characteristics of respondents.

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