GENERATION Z'S UNDERSTANDING OF QUR'ANIC VERSES AND HADITHS REGARDING ZAKAT AL-MAL: A CASE STUDY IN BANDA ACEH

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ABSTRACT

This study examines the level of understanding among Generation Z in Banda Aceh regarding Qur'anic verses and hadiths related to *zakat mal*, utilizing a quantitative approach based on seven cognitive indicators: interpreting, explaining, exemplifying, classifying, summarizing, comparing, and inferring. Data were collected through an online questionnaire distributed via Google Forms to 105 respondents. The results indicate a moderate level of comprehension, with the following scores: explaining (69.20%), classifying (68.95%), inferring (68.69%), exemplifying (68.25%), comparing (68.06%), summarizing (67.04%), and interpreting (66.98%). *Explaining* emerged as the strongest indicator, while *interpreting* was the weakest. Although the respondents demonstrated a fair understanding of *Zakat al-Mal*, further educational efforts are needed to deepen both their conceptual and contextual understanding of this Islamic obligation. This study provides empirical insights for educational institutions and religious authorities to enhance *Zakat al-Mal* literacy among Generation Z and serves as a foundation for future research on the socio-economic application of Zakat.

Keywords: *Generation Z, Understanding, Zakat al-Mal, Qur'anic Verses, Hadith, Islamic Education.*

ABSTRAK

Penelitian ini bertujuan untuk mengukur tingkat pemahaman Generasi Z di Banda Aceh terhadap ayat Al-Qur'an dan hadis tentang zakat mal dengan pendekatan kuantitatif menggunakan tujuh indikator: *interpreting*, *explaining*, *exemplifying*, *classifying*, *summarizing*, *comparing*, dan *inferring*. Data dikumpulkan melalui kuesioner *Google Form* dari 105 responden Generasi Z. Hasil penelitian menunjukkan tingkat pemahaman Generasi Z berada pada kategori cukup paham dengan rincian: *explaining* (69,20%), *inferring* (68,69%), *classifying* (68,95%), *exemplifying* (68,25%), *comparing* (68,06%), *summarizing* (67,04%), dan *interpreting* (66,98%). Indikator *explaining* memiliki persentase tertinggi, sementara *interpreting* menjadi indikator terendah. Secara keseluruhan, meski Generasi Z memiliki pemahaman yang cukup baik, masih diperlukan peningkatan edukasi untuk memperdalam pemahaman mereka terhadap konsep zakat mal dalam konteks ajaran Islam. Penelitian ini berkontribusi dalam menyediakan gambaran empiris bagi lembaga pendidikan dan otoritas keagamaan untuk meningkatkan literasi zakat mal di kalangan Generasi Z serta menjadi dasar penelitian lebih lanjut terkait implementasi zakat dalam kehidupan sosial-ekonomi.

Kata kunci: *Generasi Z, Pemahaman, Zakat Mal, Ayat Al-Qur'an, Hadis, Pendidikan Islam.*

A. Introduction

Islam emphasizes the importance of the spirit of helping in the social life of its people, describing Muslims as a whole body whose members are connected to each other to maintain balance and common welfare, where this is realized through the obligation to pay zakat which aims to help others, reduce social disparities, and strengthen the solidarity of the ummah.[1] Zakat plays an important role in reducing poverty and income inequality, especially among zakat recipients. Effective distribution of zakat can reduce economic disparities within society. [2] In addition, targeted zakat management not only improves the economic welfare of the community but also strengthens a sense of togetherness and solidarity among Muslims through social programs based on the principles of justice and collective concern for those in need.[3]

Zakat is one of the pillars of Islam and is one of the main sources for the establishment of Islamic law. Therefore, the law of zakat is obligatory (*fardu*) on every Muslim who has fulfilled certain conditions. Zakat is included in the category of worship (prayer, hajj, and fasting) which has been regulated in detail and patently based on the Qur'an and sunnah, as well as a social and humanitarian charity that can develop in accordance with the development of mankind.[4] According to Sayyid Sabiq, one form of zakat that has an important role in social and economic aspects is zakat mal. Zakat mal is an asset that must be issued by every Muslim if it has reached the *nisab* or haul. The assets that are obliged to be *zakaah* consist of livestock assets, gold and silver assets, trading assets, and agricultural assets, and including assets from professional income.[5]

Zakat mal can be paid annually or monthly, with the criteria that the property has economic value that is needed by many people, and must be paid by a Muslim who is free, sane, pubescent, and has perfect property ownership, both in management and legal ownership.[6]

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[1] Monzer Kahf, *Zakah Management in Some Muslim Societies, Background Paper No. 11, Islamic Development Bank Islamic Research and Training Institute*, 2019, xi.

[2] Qurroh Ayuniyyah and others, 'The Impact of Zakat in Poverty Alleviation and Income Inequality Reduction from the Perspective of Gender in West Java, Indonesia', *International Journal of Islamic and Middle Eastern Finance and Management*, 15.5 (2022), pp. 924–42, doi:10.1108/IMEFM-08-2020-0403.

[3] Hana Pertiwi Pertiwi, Atika Atika, and Muhammad Abdillah, 'Reconstructing Zakat within Sharia Philanthropy', *Journal of Islamic Economics Management and Business (JIEMB)*, 5.2 (2023), pp. 227–42, doi:10.21580/jiemb.2023.5.2.22284.

[4] Muhammad Saleh and Suaib Lubis, 'The Effect of Public Awareness on Compliance with Paying Zakat Mal', *Journal of Islamic Economics and Finance*, 1.1 (2022), pp. 26-34.

[5] Sayyid Sabiq, 'Fiqh Al-Sunnah' (Al-Maktabah Al-Asriyyah, 1953), p. 246.

[6] Rahayu Japar, Muhammad Yusuf, and Ahmad Mujahid, 'The Role of Zakat Maal in Economic Development According to the Qur'an', *Journal of Accounting, Management, Economics, and Business*, 2.3 (2024), pp. 245-64, doi:10.56855/analysis.v2i3.1201.

Figure 1: Total Population of Indonesia by Generation Classification According to the 2020 Population Census Results
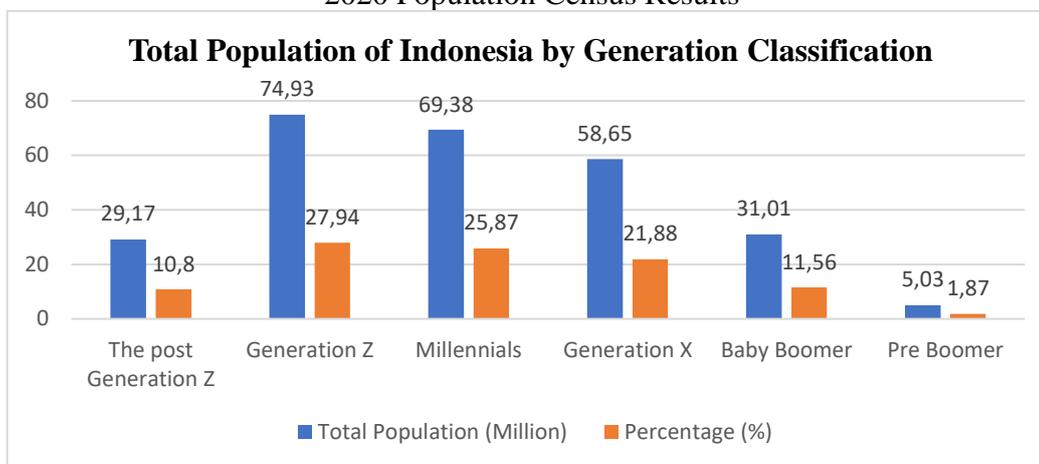
Source: Population Census of the Central Bureau of Statistics (BPS), (2020).

Based on the 2020 Population Census data, Generation Z is the largest population group in Indonesia with 74.93 million people (27.94% of the total population), followed by the Millennial Generation (25.87%) and Generation X (21.88%). Meanwhile, Post Generation Z, Baby Boomers, and Pre Boomers have smaller proportions. Generation Z is the generation born between 1997 and 2012, which is currently the largest demographic group in Indonesia. Based on data from the Central Bureau of Statistics (BPS) in 2022, the total population of Generation Z in Indonesia reached around 75.49 million people, or around 27.94% of the total population of Indonesia. This indicates that this generation will be the main pillar in shaping collective awareness, including in understanding and practicing zakat mal as part of social and religious responsibility.[7] However, distraction in the digital era and the lack of conceptual understanding of theological foundations (verses of the Qur'an and hadith) are the main obstacles to increasing zakat participation.

Indonesia is projected to experience a demographic bonus around 2030-2045, with a larger population of productive age compared to non-productive age. Generation Z is expected to play an important role in this period. Character education is very important to develop *soft skills* and prepare Generation Z to enter the workforce.[8] The digital, realistic, and *do-it-yourself* characteristics of this generation are considered ideal to optimize the demographic bonus. In the context of zakat, Generation Z can contribute through creative ideas and the use of *online* platforms to increase zakat literacy and collection.[9]

In Banda Aceh, an area with strong religious characteristics, the level of zakat compliance is still not optimal. Although 99.8% of the population is Muslim, preliminary

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[7] Rizki Heri Prasetyo, Masduki Asbari, and Salsabila Amelia Putri, 'Educating Generation Z: Challenges and Strategies in the Digital Age', *Journal of Information Systems and Management (JISMA)*, 3.1 (2024), pp. 10-13 <https://jisma.org/index.php/jisma/article/view/743>.

[8] Lingga Sekar Arum, Amira Zahrani, and Nickyta Arcindy Duha, 'Characteristics of Generation Z and its Readiness in Facing the 2030 Demographic Bonus', *Accounting Student Research Journal*, 2.1 (2023), pp. 59-72, doi:10.62108/asrj.v2i1.5812.

[9] Farah Arum Firdaus, Irham Zaki, and Sri Herianingrum, 'The Role Of Generation Z Through Online Platform in Optimising of Zakat Literacy and Fundraising', *AZKA International Journal of Zakat & Social Finance*, 4.1 (2023), pp. 13-22, doi:10.51377/azjaf.vol4no1.118.

data shows that 68% of Generation Z have difficulty distinguishing between zakat mal and zakat fitrah. Previous studies tend to focus on the management aspect of zakat (Sharia Audit, distribution), while the factor of understanding religious texts as a determinant of zakat awareness has not been comprehensively explored. In fact, a deep understanding of the verses and hadiths on zakat mal will not only shape ritual awareness, but also create a perception of zakat as a solution instrument for socio-economic problems.[10]

The results of initial interviews with Generation Z show that they generally have a fairly good understanding of zakat as one of the obligatory pillars of Islam. However, their understanding of mal zakat, especially the technical aspects such as *nisab*, haul, and calculation is still relatively lacking. In addition, in-depth understanding of the Qur'anic verses and hadiths that serve as the legal basis for zakat mal is also not fully mastered. This indicates that although their basic knowledge is quite good, further efforts are still needed to improve a deeper understanding and applicability in daily life.

Initial observations with Generation Z indicate that they understand zakat as one of the pillars of Islam that must be performed, but there are variations in their level of understanding of zakat mal, particularly in technical aspects such as *nisab*, haul, and calculation methods. Some respondents stated that they know zakat mal includes zakat on income, but they do not understand the specific limits of *nisab*, such as 85 grams of gold, or the haul period of one year. Regarding their understanding of the verses of the Qur'an and hadith as the legal basis for zakat mal, the majority of respondents were unable to cite specific verses, although some of them had heard QS. At-Taubah verse 103 or QS. Al-Baqarah verse 267, which form the basis for the commandment of zakat.[11]

Most of them stated that they obtained their knowledge of zakat from social media, religious education at school, or online lectures, but they have not delved into the meaning and context of the verses or hadiths. Factors such as access to religious information, educational environment, and direct experience in fulfilling zakat, such as participating in zakat collection activities at school or mosque, are believed to influence their level of understanding of zakat mal. Previous research has explored various aspects of zakat and religious understanding among Generation Z.[12] Research shows that technology has a significant impact on Generation Z's social communication skills so that a customized approach is needed when interacting with this group.[13] Studies on zakat have mostly focused on institutional trust and management. Proper implementation of Shariah audit in zakat institutions is proven to significantly increase public trust.[14] A systematic review of zakat

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[10] Hasan Zaini, 'Pendidikan Zakat Di Era Digital: Pendekatan Sosio-Pedagogis Pada Generasi Z 10(2), 55–68.', *Jurnal Tarbiyah Islamiyah*, 10.2 (2022), pp. 55–68.

[11] Dwi Ayu Sari and Fitri Rahmawati, 'Persepsi Mahasiswa Terhadap Pemahaman Zakat: Pendekatan Kualitatif Tematik', *Al-Uqud: Journal of Islamic Economics*, 7.1 (2023), pp. 88–101.

[12] Badrus Bahroni, 'Tingkat Pemahaman Zakat Pada Generasi Milenial Dan Z: Studi Perbandingan Mahasiswa PTKIN', *Jurnal Ekonomi Syariah*, 14.1 (2022), pp. 44–55.

[13] Rinanti Nur Hapsari and others, 'Lack of Communication Skills of Generation Z Entering the Job Market', *Journal of Pekommas*, 9.1 (2024), pp. 55-66, doi:10.56873/jpkm.v9i1.5241.

[14] Siti Zulaekah Zulaekah, Triya Oftafiana, and Mei Azizatur Rohmah, 'The Effect of Sharia Audit on the Level of Public Trust in the National Zakat Amil Tulungagung', *Balance: Journal of Islamic Accounting*, 3.2 (2022), pp. 124-42, doi:10.21274/balance.v3i2.5661.

literature in Malaysia shows diverse research approaches and wide coverage of topics, while highlighting the need for more comprehensive studies in this area.[15]

This research maps Generation Z's level of understanding of zakat mal verses and hadiths using multilevel cognitive indicators, namely interpretation, classification and inference, which have not been widely studied in previous studies that focus more on sociological and economic aspects. By adopting a quantitative survey approach based on seven specific indicators, this research offers a more objective analysis compared to previous studies in Malaysia and Indonesia that tend to use qualitative methods or normative analyses. In addition, this research highlights the dynamics of Generation Z in the urban area of Banda Aceh, filling the gap of studies that have so far mostly discussed zakat in the post-tsunami context, while linking it to the issue of the 2030 demographic bonus and the strategic role of Generation Z as agents of socio-economic change.

This research fills the literature gap by analyzing Generation Z's theological understanding of zakat mal through Anderson & Krathwohl's taxonomy,[16] which has not been applied in the context of zakat, and enriches Islamic finance studies with the integration of cognitive theory and contemporary fiqh zakat principles. This research provides a quantitative database for zakat institutions (BAZNAS/Lazis) to design educational programmes based on the needs of Generation Z, and guides the design of religious education curriculum that is adaptive to the digital-native characteristics of Generation Z through application-based verse/hadith literacy.

B. Results and Discussion

1. Definition of Zakat

According to the language, zakat comes from the root word (*masdar*) زكاة زكى يزكى which means blessing, growth (الماء) and purity. Something is called zakat when it grows and develops. These meanings are used in the Qur'an and hadith when mentioning the *word* zakat (زكاة) because the meaning contained in the worship of zakat is blessing, growth, and purity. In addition, the Qur'ān and hadith when mentioning the word zakat (زكاة) because the meaning contained in the act of zakat is blessing, growth, and purity. The operational definition is to issue a portion of the property within a certain time (haul or when harvesting) with a certain value (2.5%, 5%, 10%, or 20%) and certain targets (*fakir, miskin, amil, mualaf, riqab, gharimin, fisabilillah*, and *ibnusabil*).[17]

According to Sahroni et al. *maqashid* zakat confirms that zakat mal must be paid by every Muslim who has assets in accordance with the provisions of Islamic law. As one of the pillars of Islam, zakat is a valid condition of a person's Islam and a prerequisite for the establishment of Islamic teachings in society. If zakat is not upheld, then various social problems will arise without a proper solution. Therefore, the obligation of zakat is not just a religious rule, but also has a broad social impact in maintaining economic balance and the welfare of the people.

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[15] Azka Aminah Azzuhriyyah, Indrawati, and Gadang Ramantoko, 'A Systematic Literature Review on Metaverse', *Journal of Islamic Finance*, 10.2 (2023), pp. 118-25, doi:10.2991/978-94-6463-340-5_11.

[16] Lorin W. Anderson, David R. Krathwohl, and Benjamin Samuel Bloom, *A Taxonomy for Learning, Teaching, and Assessing: A Revision of Bloom's Taxonomy of Educational Objectives* (Addison Wesley Longman, Inc., 2001) <http://books.google.com/books?id=JPkXAQAAMAAJ&pgis=1>.

[17] Oni Sahroni and others, *Contemporary Fikih Zakat* (PT RajaGrafindo Persada, 2017). pp. 2.

Apart from being an obligation, zakat falls under the category of *al-ma'lum min ad-din bidh-dharurah*, which is something that every Muslim must know without exception. There is no excuse for a Muslim to avoid this obligation due to ignorance. Denying the obligation of zakat is the same as denying other pillars of Islam, such as prayer and fasting. The fundamental legal status of zakat is in accordance with the *maqashid* of zakat, which is to fulfil the needs of the *mustahik*, such as the poor, amil, converts, slaves, debtors, fighters in the cause of Allah, and *ibnusabil*.

Related to this, previous research shows that the level of zakat literacy among Generation Z is still in the moderate category, with an average score of 75.91. Their understanding of basic zakat concepts, such as the obligation of zakat as part of the pillars of Islam, is quite good. However, their understanding of advanced zakat, including the calculation of zakat mal, *nisab*, and haul, is still low. In addition, there is no significant difference between men and women in terms of zakat literacy. External factors such as social environment and social media use also have a positive influence on Generation Z's intention to pay zakat mal through Zakat Institutions (LAZ). However, the level of zakat literacy itself does not directly influence their intention to pay zakat. This indicates that although zakat is recognized as a fundamental obligation in Islam, a more in-depth and contextual educational approach is needed so that Generation Z not only understands zakat from a normative perspective but is also able to internalize the social meaning and purpose of zakat.

According to the *Big Indonesian Dictionary*, understanding means the process, method, act of understanding or making sense. Etymologically, understanding comes from the word 'understand' which means to understand correctly or to know with certainty, understanding is a process of thinking and learning. It is said so because to go towards understanding it needs to be followed by learning and thinking.

According to Anderson and Krathwol in Nafiati[18] understanding in the cognitive dimension involves the process of constructing meaning from learning materials, whether spoken, written, or drawn. This understanding consists of seven aspects that reflect indicators of the ability to understand a concept, namely: interpreting; explaining; *exemplifying*; classifying; summarizing; comparing; and *inferring*.

Zakat Mal

Zakat mal is zakat that is imposed on assets (*maal*) owned by a person or institution with predetermined terms and conditions. According to the majority of jurists, what is meant by mal is *kullu ma yutamawwalu bihi, wa yamilu ilaihi athba'u, wa yubahu intifa'u bihi syar'an* "every asset is valuable, halal, and everyone is inclined to own it".[19]
From this definition, there are three criteria for property or mal as follows.

   a. It has economic value, i.e. exchange value, it is not something that is free to obtain and may be obtained in return, unless it is *tabarru'-kan*.
   b. Everyone tends to like it and needs it.

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[18] Dewi Amaliah Nafiati, 'Revision of Bloom's Taxonomy: Cognitive, Affective, and Psychomotor', *Humanika, Scientific Review of General Subjects*, 21.2 (2021), pp. 151-72, doi:10.21831/hum.v21i2.29252.

[19] Syahri Ramayani, Saipul Hadi T, and Muhammad Uzair Zulkifly, 'The Influence of Religiosity, Knowledge, and Income on the Decision of Muzakki to Pay Zakat Mal in Baitul Mal Aceh Tamiang', *ASNAF: Journal of Economic Welfare, Philanthrophy, Zakat and Waqf*, 02.01 (2023), pp. 47-69, doi:10.32505/asnaf.v2i1.6054.

c. Its utilisation is permissible according to sharee'ah.

These three things are what distinguish assets in Islam and assets outside Islam. Thus, assets that are not allowed to be utilised by Sharia, although they have great economic value and are liked by many people, are not categorised as wealth and are not the object of zakat, such as drugs.

There is a classification of mal (treasure), which means that everything that is included in treasure, regardless of its form, is an object of treasure. There are assets in the form of *nuqud* (money), *'urudh* (goods), and *huquq* (rights or services). Thus, the object of zakat is in the form of money, goods, and rights, such as copyrights, intellectual property rights, and patents, that when sold become money or services.[20]

2. Verses and Hadiths Relating to Zakat

In various verses of the Quran, Allah SWT emphasizes the importance of zakat as one of the main pillars of Islam, serving to balance the economy and strengthen social solidarity. Zakat is not merely a financial obligation but also a tangible expression of a servant's faith and piety toward Allah. Through zakat, Muslims are encouraged to care for others, assist those in need, and contribute to the creation of social justice.[21] The following are some verses from the Quran related to zakat, including verses that discuss zakat in general (QS. Al-Baqarah: 110 and QS. An-Nur: 56) as well as verses that specifically discuss zakat mal (QS. Al-Baqarah: 43 and QS. At-Taubah: 103).

Explanation of QS. Al-Baqarah: 110 and QS. An-Nur: 56, which explain zakat in general in the Al-Munir commentary, further explain that Allah SWT informs them of some of the means of assistance He has promised them, namely performing prayer perfectly with all its pillars and paying zakat to the poor and needy. Through prayer, the pillars of faith become strong, the connection with Allah and trust in Him grow stronger, and the bonds of brotherhood become tighter through gathering in the mosque. Through zakat, the happiness of society is realized through the fulfillment of the needs of the poor and needy, and the unity of the ummah becomes evident through the solidarity of individuals and various groups within it. The reward for all of this has been prepared for you in the Hereafter. Every good deed you perform will surely be fully rewarded by your Lord, "Whoever does an atom's weight of good will see it, and whoever does an atom's weight of evil will see it." (al-Zalzalah: 7). Allah knows all your deeds, both small and great; no good or evil is hidden from Him. Therefore, prayer and zakat are among the factors of victory in this world, as well as among the factors of happiness in the Hereafter, as evidenced by the words of Allah Ta'ala: "Indeed, Allah is All-Seeing of what you do."[22]

Allah commands them to establish prayer and pay zakat. He encourages and motivates them to do so. Muhammad bin Ishaq narrated from Ibn Abbas, who said: Huyaiy bin Akhthab and Abu Yasir bin Akhthab were among the Jews who were most envious of

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[20] Slamet Santoso and others, 'An Analysis of Muzakis Behaviour in Paying Zakat Mal and Factors Influencing It: The Perspective of The Theory of Planned Behaviour', *JIFA (Journal of Islamic Finance and Accounting)*, 4.2 (2022), pp. 94-107, doi:10.22515/jifa.v4i2.4912.

[21] Ahmad Murtaza MZ, 'Contextualising the Understanding of Qur'anic Verses towards Social Education', *Journal of Islamic Education*, 2.1 (2024), pp. 16-29, doi:10.24952/fahmina.v2i1.10812.

[22] Wahbah Az-Zuhaili, 'Aqidah, Syariah, Manhaj (Al-Fatihah-Al-Baqarah) Juz 1 & 2', in *Terjemahan Tafsi Al-Munir* (Jakarta: Gema Insani, 2013), pp. 217-218.

the Arabs because Allah chose His Messenger from among them. These two men exerted great effort to prevent people from embracing Islam. So Allah revealed this verse concerning them: "*Most of the People of the Book wish to turn you back to disbelief.*"

In the book Tafsir Al-Qurtubi, it is explained that Allah's words وَاَقِيْمُوا الصَّلٰوةَ وَاٰتُوا الزَّكٰوةَ} "Indeed, Allah is over all things competent. And establish prayer and give zakat." Al-Bukhari and An-Nasa'i narrated from Abdullah, who said: "The Messenger of Allah, peace be upon him, asked, 'Who among you loves the wealth of his heirs more than his own wealth?' The Companions replied, 'O Messenger of Allah, none of us loves his own wealth more than the wealth of his heirs.' The Prophet Muhammad (peace be upon him) said, 'There is none of you but that he loves his inheritance more than his own wealth. Your wealth is what you have spent, and the inheritance is what you have left behind.

In QS. An-Nur: 56, which explains zakat in general, it is also explained in the tafsir (exegesis) in the book Al-Munir that after commanding obedience to Allah SWT and obedience to His Messenger, Allah SWT commands the establishment of prayer and the payment of zakat as an expression of gratitude for His blessings and as an act of kindness toward the poor among His servants, and reinforces the command to obey His Messenger by repeating the command. {وَاَقِيْمُوا الصَّلٰوةَ وَاٰتُوا الزَّكٰوةَ وَاَطِيْعُوا الرَّسُوْلَ لَعَلَّكُمْ تُرْحَمُوْنَ} And establish prayer at its appointed times, performing it perfectly with all its pillars and conditions, worship Allah alone, and pay the zakat that is obligatory upon you. For this contains goodness for the weak and the poor. Obey His Messenger, comply with his commands, prohibitions, and admonitions, so that Allah may have mercy on you and save you from a painful punishment. There is no doubt that whoever does all of this, Allah SWT will surely have mercy on him.

In the Tafsir Al-Munir, it is explained that this verse contains several fiqh principles that serve as important guidelines in the life of a Muslim. One of the principles most relevant to the topic of zakat is the eleventh principle, which states: *Indeed, establishing prayer, paying zakat, obeying all the commands of the Prophet Muhammad (peace be upon him), and avoiding his prohibitions are causes that bring about the vast and infinite mercy of Allah SWT*. This emphasizes that zakat is not only a social and economic obligation, but also a means to attain blessings, mercy, and the pleasure of Allah in both this world and the hereafter.

In addition to general verses that explain the hadith, there are explanations in the Qur'an that specifically discuss zakat mal (QS. Al-Baqarah: 43 and QS. At-Taubah: 103). In QS. Al-Baqarah: 43, in the tafsir Al-Qurtubi, it is explained that the passage from the verse of Allah Ta'ala:{وَاٰتُوا الزَّكٰوةَ}, "Pay zakat" is also an *amar* (command). *Al-litaa'* is *Al-Ithaa'* (to give). Therefore, *Aataituhu* is *A'thaituhu* (I give to him). Allah Ta'ala says: "Indeed, if Allah had given us some of His bounty, we would have given charity." (Qs. At-Taubah: 75) The meaning of *ataituhu* when read short, not long, is *ji'tuhu* (I came to him). If the person who came will come in the future, then the word is read long. *Az-Zakah* is taken from the word: *Zaka asy-Syai'u* (something grows and increases) if something grows and increases. It is said, "*Zakaa Az-Zar'u*" (plants grow) and "*Al Maal Yazkuu*" (wealth increases), when plants and wealth become more abundant and increase. "*Rajulun zalaa*" (a man becomes

better), meaning he becomes more virtuous. Giving away wealth is called zakat (increasing), although in reality zakat reduces that wealth, because the wealth becomes more abundant in terms of its blessings, or because of the reward intended for those who give zakat.[23]

In the commentary Al-Munir, it is explained that Allah forbids the Jews-as well as other nations from mixing the truth they possess in their sacred scriptures with falsehood (i.e., making substitutions and alterations), and from concealing what they know, including the fact that Muhammad, peace be upon him, is true. Thus, their disbelief is rooted in their rebellious attitude. At the end of these verses, Allah commands them-and the command serves to obligate to establish prayer and pay zakat. He refers to prayer using the term "*rukuk*" because the Israelites did not perform *rukuk* in their prayer. Thus, Allah calls them to perform prayer in the Islamic manner. What is meant by zakat, according to the most correct opinion, is obligatory zakat because it is mentioned alongside prayer, but not zakat *al-fitr*. Prayer purifies the soul, while zakat purifies wealth. Both are forms of gratitude to Allah for His blessings. Additionally, zakat has a unique distinction: it embodies the principle of social solidarity within society. The rich need the poor, and conversely, the poor need the rich. Al-Fash wrote: What is meant by prayer and zakat is the obligatory prayer and zakat that are commanded to us.

In QS. At-Taubah: 103, which specifically explains zakat mal, the Tafsir Al-Misbah explains that Prophet Muhammad was commanded to take zakat as a means of purifying the wealth and souls of the people, taking only a portion of the wealth, not the entirety or the best of it. The Prophet's prayer for them became a source of inner peace. This verse affirms that Allah is All-Hearing and All-Knowing, and encourages the people to repent, believing that Allah accepts repentance and forgives sins. Although initially related to Abu Lubabah and his companions, this verse applies universally, including to rulers after the Prophet. When a group of people during the time of Sayyidina Abu Bakr r.a. refused to pay zakat on the grounds that this command was only intended for the Prophet, Abu Bakr rejected this excuse and fought those who rebelled.[24]

In the tafsir Al-Qurtubi, it is explained that scholars differ in their opinions regarding the command in this verse. Some scholars say that this command is a general obligation of zakat for all Muslims. This opinion is narrated by Juwaibir from Ibn Abbas. A similar opinion is also expressed by Al-Quqrairi from Ikrimah. Other scholars argue that this command is specific to the people mentioned in the verse, because at that time the Prophet SAW took one-third of their wealth, while the obligation of zakat did not amount to that much. Regarding this, Malik said, "If someone wants to give all of his wealth for zakat, then only one-third is permissible for him." The evidence presented by Malik is the hadith regarding Abu Lubabah.[25]

In the commentary Al-Misbah, it is explained that some scholars interpret the command in Q.S At-Taubah verse 103 as an obligatory command for rulers to collect zakat. However, the majority of scholars interpret it as a recommended command. This verse also

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[23] Al-Qurtubi, *Kitab Tafsir Al-Qurtubi (1)*, 2009.
[24] M Quraish Shihab, *Al-Misbah: Pesan, Kesan, Dan Keserasian Al-Qur'an (Surah Al-A'raf, Surah Al-Anfal, Surah At-Taubah)*.
[25] Al-Qurtubi, *Kitab Tafsir Al-Qurtubi (8)*. Hlm. 612-613.

serves as a basis for scholars to encourage zakat recipients to pray for those who give them zakat and to entrust it to be distributed to those who are entitled to it.

In addition to the Qur'an, explanations about zakat are also found in hadith. In various hadith, the Prophet emphasised the importance of zakat as a form of concern for others and a means of maintaining economic balance. He also reminded us that zakat is not only a material obligation, but also a reflection of true faith. By paying zakat, Muslims strengthen social solidarity and contribute to the welfare of the community.[26] There are several hadiths related to zakat in general, as well as specific hadiths directly related to zakat mal (HR Tirmidzi and Muslim, HR Thabrani, HR Al-Bazar, and Baihaqi).

Allah motivates people to establish prayer and pay zakat. According to a narration from Ibn Abbas, this verse also relates to the envy of some Jews who tried to prevent Islam because the Prophet came from the Arab nation. *Tafsir Al-Qurtubi* adds that Allah commands prayer and zakat because He is Almighty over all things. In a hadith narrated by Al-Bukhari and An-Nasa'i, the Prophet Muhammad said that true wealth is what is spent, while the rest will only be inherited.[27] *Al-Munir* emphasises that zakat is a social bridge between the rich and the poor. It ensures that the distribution of wealth is fair and prevents inequality that can destroy social harmony.

3. Research Method

This study uses a quantitative approach with a descriptive survey design to measure Generation Z's level of understanding of the Qur'an and hadith verses about zakat mal. The population in this study was Generation Z in Banda Aceh aged 12-27 years, with a sample of 105 respondents selected using purposive sampling based on the criteria of having an Islamic educational background or having received education about zakat. Data collection was conducted through a questionnaire based on Google Forms consisting of statements related to understanding zakat mal. The research instrument measured understanding based on seven cognitive indicators, namely interpreting, explaining, exemplifying, classifying, summarizing, comparing, and inferring. The data obtained were analyzed descriptively using percentage statistics to determine the extent to which Generation Z understands the concept of zakat mal and to identify aspects that still require improvement in education. The relationship between the themes and indicators can be seen more clearly in the following figure:

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[26] Navirta Ayu, 'Analisis Pemahaman Zakat Terhadap Membayar Zakat Di BAZNAS Pada Kalangan Civitas Akademik Sekolah Tinggi Agama Islam Yogyakarta', *Mumtaz : Jurnal Ekonomi Dan Bisnis Islam*, 2.1 (2023), pp. 1–11.

[27] Al-Qurtubi, *Kitab Tafsir Al-Qurtubi (2)*, 2009. Hlm.178-179.

Figure 2. Research Method
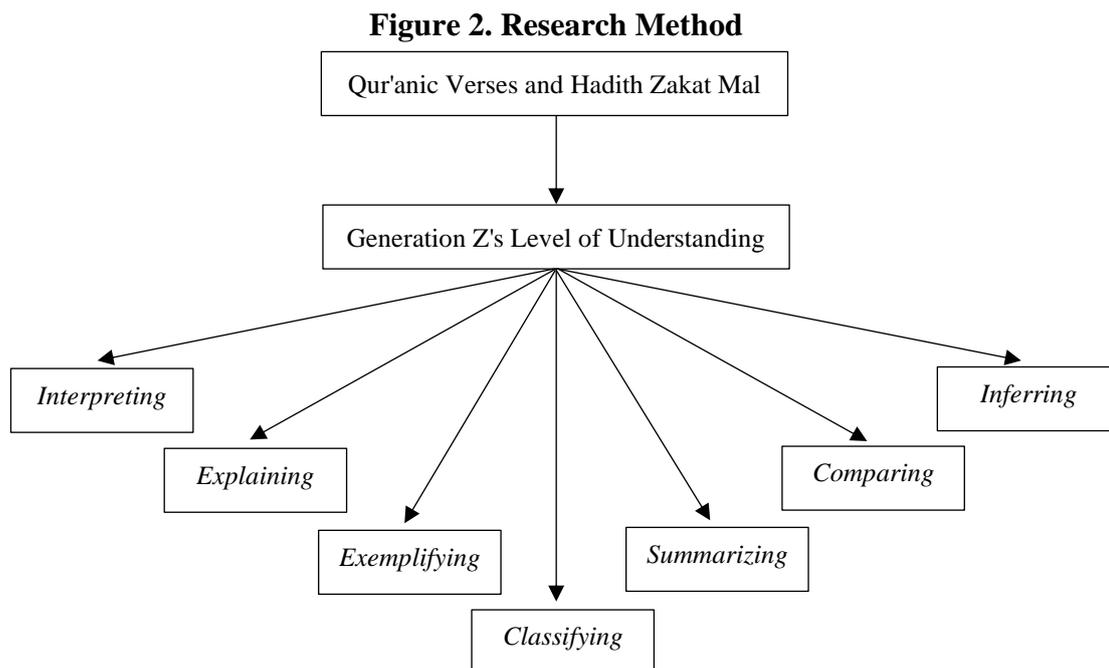
Determination of Answer Values, Assessment Scale, and Answer Percentage

The determination of answer scores in this analysis is based on a grading scale consisting of several categories. The "very good" (VG) category is assigned a score of 5, the "good" (G) category is assigned a score of 4, the "fair" (F) category is assigned a score of 3, the "poor" (P) category is assigned a score of 2, and the "very poor" (VP) category is assigned a score of 1.

The values and distances on the assessment scale are determined based on the categories in Figure 3:

Figure 3. Assessment Scale
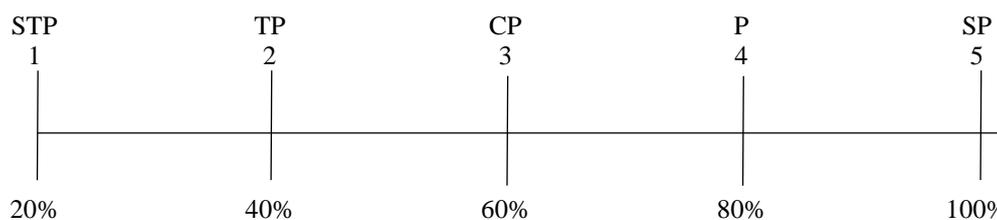
The percentage of each answer is calculated by dividing the frequency obtained by the number of samples, then multiplying the result by 100%. The formula for calculating the percentage is:

Meanwhile, to determine the average percentage of answers, use the following formula:

Research Results

Determination of Answer Value, Rating Scale, and Percentage of Answers

The determination of the answer value in this analysis is based on a rating scale consisting of several categories. The category "very understand" (SP) was given a score of 5, the category "understand" (P) was given a score of 4, the category "quite understand" (CP)

was given a score of 3, the category "do not understand" (TP) was given a score of 2, and the category "very do not understand" (STP) was given a score of 1.

The scores and distances on the rating scale are determined based on the following categories:

Figure 4. Rating Scale
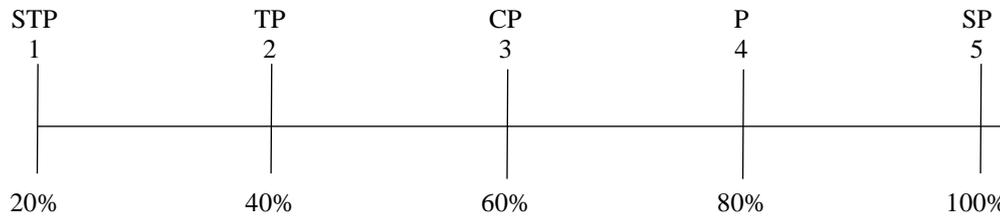
STP	TP	CP	P	SP
1	2	3	4	5

| 20% | 40% | 60% | 80% | 100% |

The percentage of each answer is calculated by dividing the frequency obtained by the number of samples, then the result is multiplied by 100%. The percentage calculation formula is:

$$Percentage = Total\ Score\ \times Total\ Respondents$$

Meanwhile, to determine the average of the percentage of answers using the following formula:

$$\frac{Total\ Score}{Highest\ alternative\ answer\ x\ Number\ of\ Respondents} \times 100\%$$

Respondent Characteristics

Table 1. Characteristics of Respondents

No.	Characteristics	Frequency	Percentage (%)
1	**Year of Birth**		
	1) 1997	2	**2%**
	2) 1998	5	**5%**
	3) 1999	16	**15%**
	4) 2000	22	**21%**
	5) 2001	18	**17%**
	6) 2002	32	**30%**
	7) 2003	10	**10%**
2	**Location of Residence (District)**		
	1) Baiturrahman	14	**13%**
	2) Kuta Alam	5	**5%**
	3) Meuraxa	7	**7%**
	4) Syiah Kuala	44	**42%**
	5) Lueng Bata	12	**11%**
	6) Kuta Raja	3	**3%**
	7) Banda Raya	5	**5%**
	8) Jaya Baru	3	**3%**
	9) Ulee Kareng	12	**11%**
3	**Gender**		
	1) Male	45	**43%**
	2) Women	60	**57%**
4	**Last Education**		
	1) SD/MI	0	**0%**
	2) SMP/MTS	0	**0%**
	3) SMA/MA	27	**26%**
	4) S-1	74	**70%**
	5) S-2	4	**4%**
	6) S-3	0	**0%**

No.	Characteristics	Frequency	Percentage (%)
5	**Status**		
	1) I have a business	60	**57%**
	2) My work/profession	45	**43%**
6	**Type of Business/Profession**		
	1) Private employee	29	**26%**
	1) Public servants	7	**6%**
	2) Self-employed	23	**20%**
	3) *Freelancer*	31	**28%**
	4) Professionals	1	**2%**
	5) Entrepreneur	11	**10%**
	6) Gardening	1	**2%**
	7) Honorary teacher	1	**2%**
	8) Merchants	1	**8%**
7	**Revenue**		
	1) Less than 117 million/year	101	**96%**
	2) 117-129 million/year	4	**4%**
	3) Over 130 million/year	0	**0%**

Source: Primary Data (processed), 2024.

Based on Table 1, this study involved 105 Generation Z respondents in Banda Aceh with the following characteristics:

The year of birth characteristics of the respondents showed that the majority were 20-22 years old at the time of the survey, with the highest number born in 2002 (30%). The distribution of residence was dominated by Syiah Kuala sub-district (42%), indicating a concentration of respondents in this area. In terms of gender, female participation was higher (57%) than male (43%). The majority of respondents had tertiary education, with 70% having completed a Bachelor's degree, while 26% had graduated from SMA/MA, and 4% had completed a Master's degree. In terms of occupation, most respondents are entrepreneurs (57%), while 43% work as professionals. The dominant professions are *freelancer* (28%) and private employee (26%), followed by self-employed (20%) and entrepreneur (10%). The income distribution shows that the majority of respondents (96%) earn less than IDR117 million per year, with only 4% earning between 117-129 million per year, with none earning more than IDR130 million. This data indicates that most respondents are in the lower-middle income category.

Validity and Reliability Test Results

Table 2. Validity test

Indicators	r table	r count	Description
X1.1	0,191	0,915	Valid
X1.2	0,191	0,924	Valid
X1.3	0,191	0,921	Valid
X2.1	0,191	0,893	Valid
X2.2	0,191	0,910	Valid
X2.3	0,191	0,877	Valid
X3.1	0,191	0,908	Valid
X3.2	0,191	0,932	Valid
X3.3	0,191	0,905	Valid
X4.1	0,191	0,879	Valid
X4.2	0,191	0,906	Valid
X4.3	0,191	0,894	Valid
X5.1	0,191	0,904	Valid
X5.2	0,191	0,932	Valid
X5.3	0,191	0,909	Valid
X6.1	0,191	0,882	Valid

Indicators	r table	r count	Description
X6.2	0,191	0,881	Valid
X6.3	0,191	0,899	Valid
X7.1	0,191	0,857	Valid
X7.2	0,191	0,918	Valid
X7.3	0,191	0,880	Valid

Source: Primary Data Out Put SPSS Statistics (2024).

Table 2 displays the results of the validity test by comparing the calculated r value and r table of 0.191. Each indicator (X1.1 to X7.3) has r count greater than r table, ranging from 0.857 to 0.932. Thus, all indicators are declared valid, as shown in the last column of the table. This confirms that all items in the study have good validity and are worth using. The calculation of r table is based on the degree of freedom (df) = 103, obtained from N-2 (105-2), so the value of r table used is 0.191.

Table 3. Reliability Test

Indicators	Minimum Cronch's Alpha	Cronch's Alpha	Description
Interpreting	0,60	0,909	Reliable
Explaining	0,60	0,872	Reliable
Exemplifying	0,60	0,902	Reliable
Classfiying	0,60	0,872	Reliable
Summarising	0,60	0,903	Reliable
Comparing	0,60	0,865	Reliable
Inferring	0,60	0,862	Reliable

Source: Primary Data Out Put SPSS Statistics, (2024).

In table 3, it can be seen that the table shows that this research is declared reliable. This is because the Cronchbach Alpa value for each indicator in this study is > 0.60.

Research Data Processing Results

In this study, the level of understanding of Generation Z Banda Aceh on the verses and hadiths about zakat mal is measured by seven indicators of understanding, namely: *interpreting*, *explaining*, *exemplifying*, *classifying*, *summarising*, *comparing*, *inferring* which are presented in the form of descriptive analysis.

Banda Aceh Generation Z's Level of Understanding of Verses and Hadiths on Zakat Mal on the *Interpreting* Indicator

Table 4. Level of Understanding and Percentage of Generation Z *Interpreting* Indicator

No.	Statement	Answer Scale	Frequency of Answers x Scale Value = Result	Average
1	I was able to understand the meaning of the verses and hadiths about zakat mal in the context of the obligation to give zakat for those who have wealth.	STP	3x1=3	
		TP	7x2=14	
		CP	47x3=141	
		P	35x4=140	
		SP	13x5=65	
			363 in total: 105	3,45
			363: (5 x 105) x 100%	69,1%
2	I can interpret the command of zakat mal in my daily life according to the condition of my business or job.	STP	1x1=1	
		TP	10x2=20	
		CP	45x3=135	
		P	34x4=136	
		SP	15x5=75	
			367 in total: 105	3,49
			367 : (5 x 105) x 100%	69,9%
3		STP	1x1=1	

No.	Statement	Answer Scale	Frequency of Answers x Scale Value = Result	Average
	I am open to new views and interpretations of zakat mal that may differ from the traditional understanding.	TP	7x2=14	
		CP	45x3=135	
		P	30x4=120	
		SP	22x5=110	
			Total 380: 105	3,61
			380: (5 x 105) x 100%	72,3%
	Grand Total		1.055	
	Average (%) variable		10,55: 3	3,51
			1.055: (5 x 105): 3 X 100%	66,98%

Source: Primary Data (processed), 2024.

In table 4, respondents show a fairly good understanding of zakat mal in the *interpreting* indicator. The average score for the first statement is 3.45 (69.1%), the second statement is 3.49 (69.9%), and the third statement has the highest score of 3.61 (72.3%). Overall, respondents' understanding is relatively good with a tendency to be more open to new interpretations. However, the understanding of the basis of zakat obligation and its application in daily life still needs to be improved.

Level of Understanding of Generation Z Banda Aceh on Verses and Hadiths about Zakat Mal on Indicators *Explaining*

Table 5. Level of Understanding and Percentage of Generation Z *Explaining* Indicator

No.	Statement	Answer Scale	Frequency of Answers x Scale Value = Result	Average
1	I can explain to others the importance of zakat mal based on the verses and hadith.	STP	1x1=1	
		TP	8x2=16	
		CP	39x3=117	
		P	44x4=176	
		SP	13x5=65	
			Total 375: 105	3,57
			375: (5 x 105) x 100%	71,4%
2	I was able to explain who is obliged to pay zakat mal according to Islamic teachings.	STP	0x1=0	
		TP	4x2=8	
		CP	40x3=120	
		P	45x4=180	
		SP	16x5=80	
			388 in total: 105	3,69
			388: (5 x 105) x 100%	73,9%
3	I can explain the benefits of zakat mal in helping others and reducing economic inequality.	STP	0x1=0	
		TP	8x2=16	
		CP	36x3=108	
		P	46x4=184	
		SP	15x5=75	
			383 in total: 105	3,64
			383: (5 x 105) x 100%	72,9%
	Grand Total		1.090	
	Average (%) variable		10,90: 3	3,63
			1.090: (5 x 105): 3 X 100%	69,20%

Source: Primary Data (processed), 2024.

Based on Table 5, the respondents showed that the level of understanding of Banda Aceh Generation Z towards the *explaining* indicator in the context of zakat mal showed a fairly good result. The second statement has the highest average score (3.69 or 73.9%),

followed by the third statement (3.64 or 72.9%) and the first statement (3.57 or 71.4%). Overall, the majority of respondents have a good understanding, especially in explaining who is obliged to pay zakat mal, followed by an understanding of its benefits and the importance of zakat mal based on verses and hadith. This reflects a positive level of literacy among Banda Aceh's generation Z towards zakat mal.

The Level of Understanding of Generation Z Banda Aceh on Verses and Hadiths about Zakat Mal on Indicators *Exemplifying*

Table 6. Level of Understanding and Percentage of Generation Z *Exemplifying* Indicator

No.	Statement	Answer Scale	Frequency of Answers x Scale Value = result	Average
1	I can give an example of a situation when zakat mal has to be paid in my business life.	STP	0x1=0	
		TP	11x2=22	
		CP	42x3=126	
		P	36x4=144	
		SP	16x5=80	
			372 in total: 105	3,54
			372: (5 x 105) x 100%	70,8%
2	I can calculate zakat mal when my wealth reaches nishab and haul.	STP	0x1=0	
		TP	7x2=14	
		CP	43x3=129	
		P	38x4=152	
		SP	17x5=85	
			Total 380: 105	3,61
			380: (5 x 105) x 100%	72,3%
3	I can provide an example of the implementation of zakat mal that is relevant to my current business or occupation.	STP	0x1=0	
		TP	8x2=16	
		CP	43x3=129	
		P	36x4=144	
		SP	18x5=90	
			379 in total: 105	3,60
			379: (5 x 105) x 100%	72,1%
	Grand Total		1.075	
	Average (%) variable		10,75: 3	3,58
			1.075: (5 x 105): 3 X 100%	68,25%

Source: Primary data (processed), 2024.

Based on table 6, the respondents showed the level of understanding of Banda Aceh Generation Z towards the *exemplifying* indicator in zakat mal showed positive results. The second statement has the highest mean score (3.61 or 72.3%), followed by the third statement (3.60 or 72.1%) and the first statement (3.54 or 70.8%). Overall, the majority of respondents have a good understanding of the important aspects of zakat mal, especially in the ability to calculate zakat based on *nisab* and *haul*.

Level of Understanding of Generation Z Banda Aceh on Verses and Hadiths about Zakat Mal on *Classfying* Indicators

Table 7. Level of Understanding and Percentage of Generation Z Indicators *Classfying*

No.	Statement	Answer Scale	Frequency of Answers x Scale Value = result	Average
1		STP	0x1=0	
		TP	7x2=14	

No.	Statement	Answer Scale	Frequency of Answers x Scale Value = result	Average
	I can classify the types of assets that are subject to zakaah in accordance with Islamic teachings.	CP	41x3=123	
		P	45x4=180	
		SP	12x5=60	
			377 in total: 105	3,59
			377: (5 x 105) x 100%	71,8%
2	I am able to differentiate between assets that are included in zakat mal and those that are not.	STP	0x1=0	
		TP	8x2=16	
		CP	44x3=132	
		P	34x4=136	
		SP	19x5=95	
			379 in total: 105	3,60
			379: (5 x 105) x 100%	72,1%
3	I am able to classify the different types of zakat mal based on the source of income, such as business or salary.	STP	0x1=0	
		TP	0x2=18	
		CP	36x3=108	
		P	40x4=160	
		SP	20x5=100	
			386 in total: 105	3,67
			386: (5 x 105) x 100%	73,5%
	Grand Total		1.086	
			10,86: 3	3,62
	Average (%) variable		1.086: (5 x 105): 3 X 100%	68,95%

Source: Primary Data (processed), 2024.

Based on table 7, respondents indicated Generation Z's level of understanding of the *classifying* indicator in zakat mal. The third statement recorded the highest percentage of 73.5% with an average of 3.67. Furthermore, the second statement has a percentage of 72.1% with an average of 3.60. Finally, the first statement recorded a percentage of 71.8% with an average of 3.59. Overall, this data shows a fairly high level of understanding on all three statements.

Level of Understanding of Generation Z Banda Aceh on Verses and Hadiths about Zakat Mal on *Summarising* Indicator

Table 8. Level of Understanding and Percentage of Generation Z *Summarising* Indicator

No.	Statement	Answer Scale	Frequency of Answers x Scale Value = result	Average
1	I can briefly and clearly summarise the contents of the verses and hadiths on zakat mal.	STP	1x1=1	
		TP	10x2=20	
		CP	41x3=123	
		P	41x4=164	
		SP	12x5=60	
			368 in total: 105	3,50
			368: (5 x 105) x 100%	70%
2	I am able to summarise the explanation of zakat mal in a language that is easy to understand.	STP	0x1=0	
		TP	8x2=16	
		CP	51x3=153	
		P	29x4=116	
		SP	17x5=85	
			370 in total: 105	3,52
			370: (5 x 105) x 100%	70,4%
3	I can summarise the core teachings on zakat mal from some relevant verses and hadiths.	STP	0x1=0	
		TP	9x2=18	

		Answer Scale	Frequency	Average
		CP	48x3=144	
		P	30x4=120	
		SP	18x5=90	
			372 in total: 105	3,54
			372: (5 x 105) x 100%	70,8%
Grand Total			1.056	
Average (%) variable			10,56: 3	3,52
			1.056: (5 x 105): 3 X 100%	67,04%

Source: Primary Data (processed), 2024.

Based on Table 8, respondents indicated Generation Z's level of understanding of the *summarising* indicator in zakat mal. The third statement recorded the highest percentage of 70.8% with an average of 3.54. Furthermore, the second statement has a percentage of 70.4% with an average of 3.52. Finally, the first statement recorded a percentage of 70% with an average of 3.50. Overall, the three statements have a fairly high and consistent percentage of understanding.

Level of Understanding of Generation Z Banda Aceh on Verses and Hadiths about Zakat Mal on *Comparing* Indicator

Table 9: Level of Understanding and Percentage of Generation Z *Comparing* Indicator

| No.	Statement	Answer Scale	Frequency of Answers x Scale Value = result	Average
1	I can compare zakat mal with other zakat in Islamic teachings.	STP	0x1=0	
		TP	8x2=16	
		CP	42x3=126	
		P	39x4=156	
		SP	16x5=80	
			378 in total: 105	3,60
			378: (5 x 105) x 100%	72%
2	I was able to identify the differences in the application of zakat mal between different types of professions or businesses.	STP	0x1=0	
		TP	9x2=18	
		CP	47x3=141	
		P	35x4=140	
		SP	14x5=70	
			369 in total: 105	3,51
			369: (5 x 105) x 100%	70,2%
3	I was able to compare the obligation of zakat mal for individuals who own a business with individuals who only have salary income.	STP	0x1=0	
		TP	7x2=18	
		CP	45x3=144	
		P	34x4=120	
		SP	19x5=90	
			Total 380: 105	3,61
			380: (5 x 105) x 100%	72,3%
Grand Total			1.072	
Average (%) variable			10,72: 3	3,57
			1.072: (5 x 105): 3 X 100%	68,06%

Source: Primary Data (processed), 2024.

Based on table 9, respondents showed the highest understanding was the third statement with an average score of 3.61 (72.3%). Next is the first statement with an average score of 3.6 (72%). Finally, the third statement has an average score of 3.51 (70.2%). This shows that Generation Z's level of understanding on the comparison of zakat mal obligation related to income and business is higher than other aspects.

Banda Aceh Generation Z's Level of Understanding of Verses and Hadiths on Zakat Mal on the *Infering* Indicator

Table 10: Generation Z's Comprehension Level and Percentage of *Infering* Indicator

No.	Statement	Answer Scale	Frequency of Answers x Scale Value = result	Average
1	I can conclude the social benefits of applying zakat mal to the surrounding community.	STP	0x1=0	
		TP	6x2=12	
		CP	44x3=132	
		P	38x4=152	
		SP	17x5=85	
			381 in total: 105	3,62
			381: (5 x 105) x 100%	72,5%
2	I was able to deduce the obligation of zakat mal from the verses and hadiths that I have learnt.	STP	0x1=0	
		TP	6x2=12	
		CP	43x3=132	
		P	39x4=152	
		SP	17x5=85	
			382 in total: 105	3,63
			369: (5 x 105) x 100%	72,7%
3	I can conclude how zakat mal can be a solution to improve the overall welfare of Muslims.	STP	2x1=2	
		TP	4x2=8	
		CP	45x3=135	
		P	40x4=160	
		SP	14x5=70	
			Total 375: 105	3,57
			375: (5 x 105) x 100%	71,4%
	Grand Total		1.082	
	Average (%) variable		10,82: 3	3,60
			1.082: (5 x 105): 3 X 100%	68,69%

Source: Primary Data (processed), 2024.

Based on table 10, respondents showed the highest understanding of the second statement with an average score of 3.63 (72.7%). Next is the first statement, which has an average score of 3.62 (72.5%). Finally, the third statement, has an average score of 3.57 (71.4%). This data shows that Generation Z has a better understanding of the obligation of zakat mal based on verses and hadith than understanding the social benefits or solutions of zakat for the welfare of the people.

4. Research Discussion

Analysis of Generation Z Banda Aceh's Understanding of Verses and Hadiths Regarding Zakat Mal on *Interpreting* Indicators

Figure 5. Generation Z Level of Understanding Rating Scale on *Interpreting* Indicator
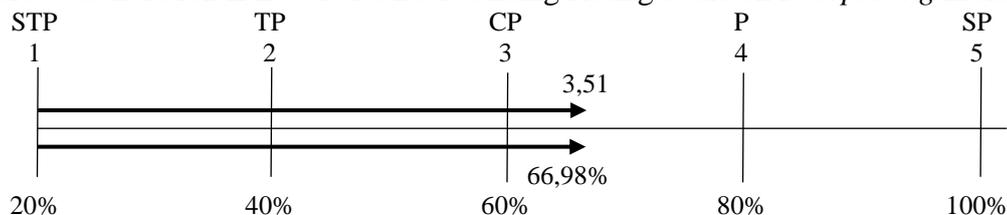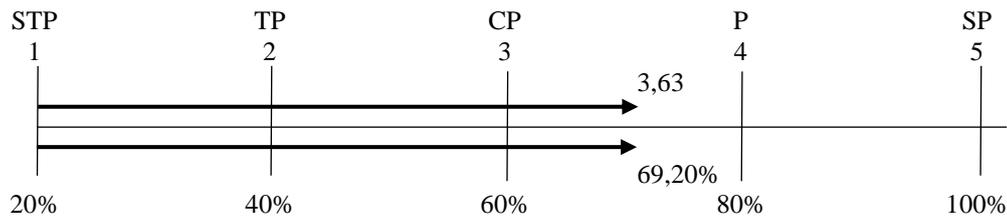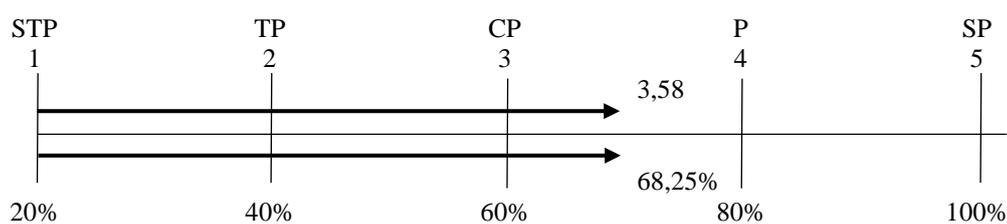

Source: Primary Data (processed), 2024.

Based on Figure 4, the average score of the *interpreting* indicator is 3.51 out of a scale of 5, with a percentage of 66.98%. This result shows that Generation Z Banda Aceh's level of understanding of the verses and hadiths regarding zakat mal is in the 'fairly

understood' category. They are able to understand the obligation of zakat mal, interpret its application in work or business, and accept new views according to the times. In addition, this understanding contributes to the improvement of zakat mal literacy. Although quite good, there is still room for improvement to deepen their understanding, which can be supported through a more structured zakat mal literacy programme that suits the needs of the younger generation.

Analysis of Generation Z Banda Aceh's Understanding of Verses and Hadiths on Zakat Mal on the *Explaining* Indicator

Figure 6. Generation Z Level of Understanding Rating Scale on *Explaining* Indicator

Source: Primary Data (processed), 2024.

Based on Figure 5, the average score of the *explaining* indicator is 3.63 out of a scale of 5, with a percentage of 69.20%. This shows that Generation Z Banda Aceh has a 'fairly good' level of understanding in explaining the verses and hadiths about zakat mal. This understanding is reflected in their ability to convey the importance of zakat mal as a religious obligation, explain the parties who are obliged to give zakat, and explain its benefits in reducing social and economic inequality. Although these results show a fairly good understanding, there is still a need to improve through educational programmes that encourage Generation Z to provide more comprehensive and in-depth explanations to the public.

Analysis of Generation Z Banda Aceh's Understanding of Verses and Hadiths on Zakat Mal on the *Exemplifying* Indicator

Figure 7. Generation Z's Level of Understanding Rating Scale on the *Exemplifying* Indicator

Source: Primary Data (processed), 2024.

Based on Figure 6, the average score of the *exemplifying* indicator is 3.58 out of a scale of 5, with a percentage of 68.25%. This result shows that Generation Z Banda Aceh is in the category of 'quite understanding' in providing examples related to zakat mal. This understanding is reflected in their ability to explain the situation that zakat mal must be paid, calculate zakat according to the provisions of nisab and haul, and relate the application of zakat mal to their type of work or business. Although this understanding is quite good, there is still room for improvement through education and training that focuses more on the practical application of zakat mal in daily life.

Analysis of Generation Z Banda Aceh's Understanding of Verses and Hadiths on Zakat Mal on *Classfying* Indicators

Figure 8. Rating scale of Generation Z's level of understanding on the *Classfying* Indicator
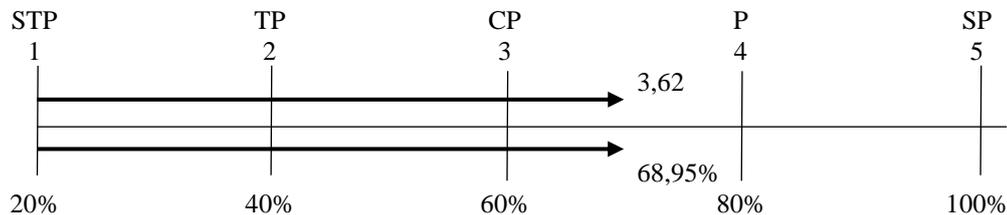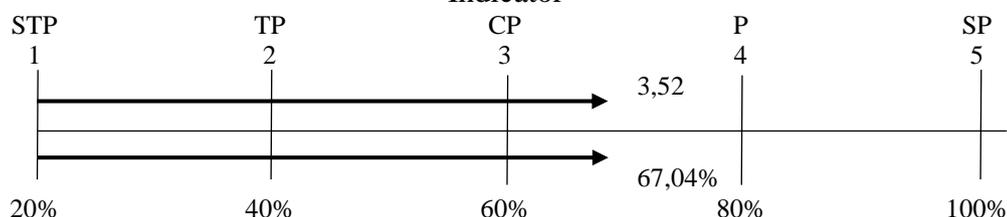

Source: Primary Data (processed), 2024.

Based on Figure 7, the average score of the *classifying* indicator is 3.62 out of a scale of 5, with a percentage of 68.95%. This result shows that Generation Z Banda Aceh is in the 'fairly well-understood' category in classifying objects related to zakat mal. This understanding is reflected in their ability to identify assets that are obliged to be zakaah according to nisab and haul, distinguish between assets that are included in zakat mal and those that are not, and classify types of zakat based on the source of income. Although their understanding is good in the technical aspects of zakat mal, there is still room for improvement, especially through more in-depth learning about the more complex classification of zakat based on income sources.

Analysis of Generation Z Banda Aceh's Understanding of Verses and Hadiths on Zakat Mal on *Summarising* Indicator

Figure 9. Generation Z Comprehension Level Rating Scale on Summarizing Indicator
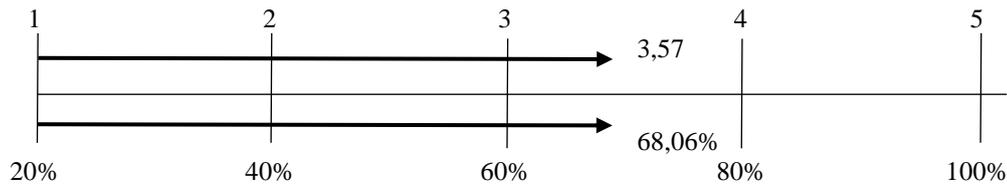

Source: Primary Data (processed), 2024.

Based on Figure 8, the average score of the summarising indicator is 3.52 out of a scale of 5, with a percentage of 67.04%. This result shows that Generation Z Banda Aceh is in the 'fairly well-understood' category in summarising the main points related to zakat mal based on verses and hadith. This understanding can be seen from their ability to compile a clear and concise summary and convey the core teachings of zakat mal in a way that is easy to understand. Although their understanding is good, reinforcement is still needed to improve their effectiveness and skills in summarizing more comprehensively. With the level of understanding that has been achieved, Generation Z Banda Aceh has the potential to become an educational agent that plays a role in raising awareness about the importance of zakat mal in reducing social and economic inequality.

Analysis of Generation Z Banda Aceh's Understanding of Verses and Hadiths Regarding Zakat Mal on *Comparing* Indicators

Figure 10. Rating Scale of Generation Z's Level of Understanding on the *Comparing* Indicator

STP   TP   CP   P   SP
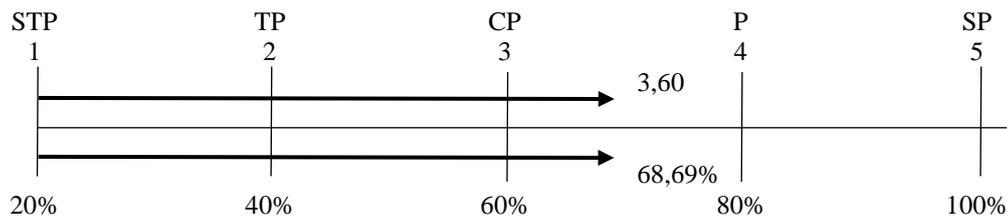
Source: Primary Data (processed), 2024.

Based on Figure 9, the average score of the *comparing* indicator is 3.57 out of a scale of 5, with a percentage of 68.06%. This result shows that Generation Z Banda Aceh is in the 'fairly understand' category in comparing the concept of zakat mal with other types of zakat and its application in various contexts. This understanding is reflected in their ability to identify the similarities and differences between zakat mal and other types of zakat and understand its application in daily life, both for individuals who have a business and those who have a regular salary. Although their understanding is quite good, strengthening is still needed to deepen the analysis of zakat differences more comprehensively. With this understanding, Generation Z Banda Aceh has the potential to play an active role in socialising the importance of zakat mal as an instrument to support social welfare.

Analysis of Generation Z Banda Aceh's Understanding of Verses and Hadiths on Zakat Mal on the *Infering* Indicator

Figure 11. Generation Z Comprehension Level Rating Scale on the *Infering* Indicator

Source: Primary Data (processed), 2024.

Based on Figure 4.10, the average score of the *concluding* indicator is 3.60 out of a scale of 5, with a percentage of 68.69%. This result shows that Generation Z Banda Aceh is in the 'fairly understood' category in concluding the main points related to zakat mal, both in social and religious contexts. This understanding is reflected in their ability to draw relevant conclusions about the benefits of zakat mal for society, understand the obligation of zakat mal based on verses and hadiths, and see zakat mal as a solution to improve people's welfare.

From the results of the calculation of all indicators, there are 7 (seven) indicators used to measure the level of understanding of Generation Z Banda Aceh on the verses and traditions regarding zakat mal. This study involved 105 respondents as a sample representing Generation Z in Banda Aceh.

The results of the analysis of the 7 indicators show the following level of understanding:

1) *interpreting* by 66.98%,
2) *explaining* by 69.20%,
3) *exemplifying* by 68.25%,
4) *classifying* by 68.95%,
5) *summarizing* by 67.04%,
6) *comparing* by 68.06%, and
7) *inferring* by 68.69%.

Based on these results, all indicators are in the *sufficient understanding* category. The highest level of understanding is in the *explaining* indicator, with a percentage of 69.20%, while the lowest level of understanding is in the *interpreting* indicator, with a percentage of 66.98%. Overall, the results show that Generation Z Banda Aceh's level of understanding of the verses and hadiths regarding zakat mal is in the moderate understanding category. This reflects that although Generation Z Banda Aceh has a good understanding, there is still a need for increased education to deepen their understanding of the concept of zakat mal in the context of Islamic teachings. The percentage value of this understanding is certainly influenced by many factors, both internal factors such as religious motivation, educational background, and individual interest in Islamic studies, as well as external factors such as learning methods used in educational institutions, the role of digital da'wah media, and the involvement of religious institutions in socializing the values of zakat mal in an applicable manner.

In this context, religious motivation plays an important role as stated by Nurlina dan Maimun[28] that the higher a person's religious motivation, the greater their ability to understand religious teachings deeply, including zakat. In addition, the limitations of learning methods that are only textual in nature are also an obstacle, as revealed by Fitriani[29], that Generation Z's understanding of zakat still tends to be literal and does not touch the contextual and practical aspects. This is exacerbated by the lack of a thematic approach in religious education, as highlighted by Muhtadi[30], who considers that the ability to interpret zakat verses is still weak because it is not accompanied by a contextual interpretation approach that is in accordance with the reality of the times. Therefore, to increase the percentage of understanding in all indicators, a more dynamic, integrative and adaptive educational strategy is needed for the characteristics of Generation Z today.

C. Conclusion

The findings of this research reveal the level of understanding among Generation Z in Banda Aceh related to Qur'anic Verses and Hadiths on *Zakat al-Mal*, as assessed through seven cognitive indicators. The results indicate that Generation Z is capable of interpreting relevant religious texts (66.98%), explaining the concept of *Zakat al-Mal* along with its distribution process and benefits (69.20%), and providing practical examples of its application (68.25%). They also demonstrate the ability to classify various forms of *Zakat al-Mal* based on their purpose or implementation (68.95%), summarize key points such as its objectives and advantages (67.04%), and compare *Zakat al-Mal* with other acts of worship to understand its distinctiveness (68.06%). Additionally, they exhibit a moderate capacity to infer the relevance of *Zakat al-Mal* in contemporary contexts (68.69%), although further development is needed in contextual comprehension. Overall, the understanding of Generation Z in Banda Aceh regarding *Zakat al-Mal* remains at a moderate level, with significant potential for enhancement. This level of understanding is influenced by internal

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[28] Siti Nurlina and Ahmad. Maimun, 'Pengaruh Pengetahuan Dan Sikap Terhadap Perilaku Zakat Pada Generasi Z Di Banda Aceh', *Jurnal Al-Muamalat*, 12.3 (2020), pp. 98–110.

[29] Rina Fitriani, 'Konstruksi Pemikiran Zakat Mal Dalam Konteks Sosial Modern: Studi Generasi Muda Muslim', *Jurnal Pemikiran Islam*, 15.1 (2023), pp. 23–39.

[30] Ahmad Muhtadi, 'Zakat Dalam Perspektif Hermeneutika Tematik Al-Qur'an', *Jurnal Studi Keislaman*, 7.2 (2021), pp. 134–50.

factors such as religious motivation and educational background, as well as external influences including learning methods, digital *da'wah* media, and the active involvement of religious institutions.

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