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The Effect of Mosque Da'wah on the Level of Islamic Social Financial Literacy for Jama'ah in South Tangerang

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Abstract: The overall state of Islamic financial literacy in Indonesia is currently suboptimal, primarily attributed to the underutilization of government initiatives aimed at enhancing Islamic financial literacy. Remarkably, mosques, which possess the potential to significantly and directly contribute to community enlightenment, have yet to serve as effective conduits for the dissemination of government programs targeting the improvement of Islamic financial literacy. Presently, there is a dearth of research focusing on the impact of mosque da'wah on Islamic financial literacy levels, as well as investigations examining the specific entities within mosques regarding Islamic social financial literacy. This study seeks to bridge this research gap by amalgamating these two dimensions, employing a descriptive quantitative approach through the application of Structural Equation Modeling (SEM) utilizing the Smart PLS version 3.0 application. The findings of this study underscore that the level of Islamic social financial literacy is positively and significantly influenced by da'i (actors), maddah (message), and thoriqoh (method). However, while wasilah (media da'wah) exerts an influence on the level of Islamic social financial literacy, its impact is comparatively less robust. Additionally, the study reveals that respondents exhibit a relatively modest degree of Islamic social financial literacy. These findings carry significant implications, emphasizing the potential of mosques as pivotal centers for the enhancement of Islamic social financial literacy.

Keyword: Da'wah, Mosque, Islamic Social Finance, & SEM-PLS

INTRODUCTION

In a global context, financial literacy is one of the basic competencies essential for individuals to manage personal and social finances effectively (Chen & Volpe, 1998; Reza, 2021). The ability to manage finances properly will not be obtained without financial literacy education which includes good knowledge, skills, attitudes and beliefs (Alfarisi et al., 2020; Arianti et al., 2020). In Indonesia, Islamic financial literacy in general is still at a suboptimal level (OJK, 2020, 2022; Toyyibi, 2021; Tulasmi & Mukti, 2020; Yunus, 2020). Although the government has launched various initiatives to improve Islamic financial literacy, its utilization

among the public is still low (OJK, 2020). Mosques as centers of religious and social activities have great potential to contribute to the improvement of Islamic financial literacy and Islamic social finance in particular through da'wah activities.

Improving Islamic social financial literacy among the community is an important step to strengthen sharia-based economic and social stability. However, the potential of mosques as a medium for education and socialization of financial literacy programs has not been fully utilized (Al-Krenawi, 2016; As-Salafiyah et al., 2021; Umar & Santoso, 2022). The primary motivation of this research is to explore and prove the effect of mosque da'wah on increasing the Islamic social financial literacy of the congregation, so as to provide appropriate recommendations for optimizing the role of the mosque.

Previous research has discussed financial literacy in general and the role of mosques in religious education. However, specific studies on the influence of mosque da'wah on Islamic social financial literacy are still very limited. This research will fill the gap by providing a comprehensive analysis of how the components of da'wah (da'i, maddah, thoriqoh, and wasilah) play a role in improving Islamic social financial literacy.

The existing research gap lies in the lack of empirical studies linking mosque proselytizing activities and the level of Islamic social financial literacy. Most studies only focus on aspects of the level of Islamic financial literacy for example in an educational community (Ahyar, 2018; Firdausi & Kasri, 2022; Hisan, 2019; Puspita et al., 2021; Rahim et al., 2016; Rahmawati & Indrarini, 2021; Rohim et al., 2021; Saputra & Rahmatia, 2021; Setiaji et al., 2020; Sihotang et al., 2021). This research is expected to bridge the gap by using a more specific and measurable method.

This study aims to analyze the effect of mosque da'wah on the level of Islamic social financial literacy of the congregation. Specifically, this study will measure the influence of dakwah components such as da'i (actors), maddah (message), thoriqoh (method), and wasilah (media) on Islamic social financial literacy. The study will also describe the level of Islamic social financial literacy of the congregation by carefully assessing the extent to which members of this congregation have the necessary knowledge and understanding of financial concepts, particularly in the context of the principles of Islamic social finance.

The novelty of this research lies in the integrative approach that combines da'wah analysis with Islamic social financial literacy. This study uses the Structural Equation Modeling (SEM) method to obtain more accurate and reliable results, which have not been widely applied in previous similar studies. Furthermore, in addition to distinguishing itself in terms of the object of research, namely the mosque congregation as part of the mosque entity, the novelty of this research also specializes in Islamic social financial literacy which is still very little studied, and analyzes the relationship between the da'wah process and the level of Islamic social financial literacy of its congregation. Previous research has focused on measuring the level of Islamic financial literacy in general, including knowledge of products and services of Islamic financial institutions such as banking, financing, insurance and others, in various professions such as the educational entities mentioned earlier. Then research on Islamic bank employees (M. A. Abdullah & Anderson, 2015; Eliza & Susanti, 2020), MSME players (M. Akbar et al., 2021; Rohmayanti et al., 2021; Surepno & Sa'diyah, 2022), the general public in certain cities (Nanda et al., 2019; Yunus, 2020), communities and mass organizations (Altuntaş, 2019; Gunawan et al., 2021). As well as several studies on the determinants of Islamic financial literacy such as those conducted by Ali et al. (2020) and Firdausi & Kasri (2022).

Meanwhile, research on Islamic social finance is dominated by the theme of its role and contribution to the surrounding community in providing financial resources for education, skills development, and entrepreneurship as conducted by Adinugraha et al. (2023) in Indonesia, Syed Azman & Engku Ali (2019) in Malaysia and Muhammad et al. (2018) in Nigeria. Furthermore, research on the role of Islamic social finance can effectively contribute to mitigating the socio-economic impact when the COVID-19 pandemic hits the world (Al-Roubaie, 2022; Mustafa et

al., 2022). Based on the role and contribution as well as the development of Islamic social finance in various forms of derivative products and services (Altuntaş, 2019; Hidayatullah, 2021; Saputra & Rahmatia, 2021), this study tries to analyze the extent to which people know, understand and actualize it in the form of Islamic social financial literacy levels.

Of the many similar studies, the author has only found research that focuses on Islamic finance in general with its relationship between the mosque and its congregation, such as the Miles & Hubberman analysis qualitative research on two majelis taklim in the city of Banjarmasin which routinely hold fiqh muamalah studies (Hidayatullah, 2020) and research on the Jenderal Sudirman Mosque in Yogyakarta which is able to open an open literacy space for the community (Nugraha & Sunartiningsih, 2021). Additionally, other studies assess the Islamic financial literacy levels of university students and examine the correlation between Islamic economics and finance courses on students' Islamic financial literacy (Alfarisi et al., 2020).

This research is expected to make theoretical and practical contributions. Theoretically, this research enriches the literature on the mission of da'wah in elevating Islamic social financial literacy. In practical terms, the findings of this study can serve as a guideline for mosque managers, government authorities, and relevant institutions in developing effective da'wah programs aimed at enhancing the Islamic social financial literacy among the congregation. This recommendation will be in line with the government's general program aimed at encouraging the spread of Islamic financial da'wah through mosques and increasing Islamic financial literacy and inclusion at the national level.

METHOD

Descriptive quantitative methodology through the Structural Equation Modeling (SEM) model was chosen in this study, in order to identify and measure the causal effect between the factors of mosque da'wah and the level of Islamic social financial literacy of its congregation. Furthermore, the population referred to in this study is all mosque congregations in South Tangerang City. The purposive sampling technique was used to select 110 samples based on certain criteria desired by the researcher, namely congregants who regularly attend various studies at the mosque at least once a month at one of the mosques located in the South Tangerang City area.

The main data in this study was obtained directly by the researcher, including information about the mosques to be investigated in the South Tangerang City area. The research data collection technique was obtained through the process of filling out questionnaires online through google form. In addition, the researcher obtained supporting data for this study through sources of articles and journals, websites, and other sources relevant to the research topic.

The questionnaire referred to in this study contains questions about the effect of mosque da'wah on the level of Islamic social financial literacy of its congregation. This questionnaire was filled out by the respondent independently. During the process of filling out the questionnaire, the researcher will help or provide explanations if there are things that are not understood by the respondent. The goal is to make the data obtained valid and accurate. The research questionnaire will utilize a Likert scale to assess attitudes and opinions. The following is an explanation of the operational research variables.

The first mosque da'wah variable, namely da'i (da'wah actors), are da'wah actors who convey communication messages both orally and in writing, and actions either individually, in groups, or through institutions (Triatmo, 2014). So this variable has a dimension of competence and credibility that requires da'wah actors to have, among others, verbal and non-verbal communication skills, knowledge of Islamic social finance topics, and must have experience, expertise or authority in their fields (Munir, 2006 and Perry, 2022).

The next da'wah factor, namely maddah (da'wah material), is none other than the content of the message material communicated by the preacher to the mad'u, and in this context Islam

is a clear da'wah material (Munir, 2006). In this case Aziz (2014) and Sari (2016) stated that maddah has a dimension of relevance or suitability of message content including material correlated to Islamic social finance and must be retrieved from the Qur'an and hadith. And has a dimension of clarity of message content which includes material or message content that is easy to understand and far from ambiguity.

Wasilah (media da'wah) as a da'wah factor refers to a tool or means to communicate da'wah messages (Islamic law) to mad'u (Sukayat, 2015). According to Mardiana (2020) this factor has the dimensions of oral, written / printed media, and new media (internet and social media) with indicators of access availability and ease of use, its ability to interact and feedback, as well as quality and reliability.

The last variable, namely thoriqoh or da'wah method, is a technique or method used by preachers to communicate Islamic da'wah material messages (Triatmo, 2014). This da'wah method consists of da'wah bil hikmah (persuasive), maw'izah al-Hasanah (advice and good examples), and mujadalah (discussion), where the da'wah actors have a style of language and selection of words according to their personality (Husna, 2021).

Analysis of data that has been collected through a Likert scale questionnaire, then researchers process it through the Structural Equation Model (SEM) analysis tool by utilizing the Smart-PLS version 3.0 application. According to Hair et al. (2011) there are two stages where the first stage performs iterative estimation of latent construct scores through the four parts below:

1. Outer estimates of latent construct scores (Y, X1, X2, X3, and X4 are measured based on manifest variable scores and outer coefficients).
2. Proxy estimates for structural model linkages between latent constructs (P1, P2, P3 and P4).
3. Inner estimates of latent construct scores (based on scores for Y, X1, X2, X3, and X4 from part 1 and proxies for structural model linkages P1, P2, P3 and P4 from part 2).
4. Proxy estimates for coefficients in the tally chart (linkages between indicators and latent variables with scores from section 3; W1 to W14).

The next step in the process is in the second stage, where the final estimates of the coefficients, including weights and external load factors and interrelationships in the structural model are decided by applying the ordinary least squares method to each partial regression in the PLS-SEM model. The results of the above analysis techniques must meet the evaluation criteria of the Smart PLS-based SEM model as listed in Table 1.

No	Criteria	Threshold Value
A Reflective Measurement Model		
1	Internal consistency reliability: CR greater than 0.70 but for exploratory research 0.60-0.70 is acceptable.	≥ 0,6
2	Indicator reliability: indicator loadings are greater than 0.70, but for exploratory research 0.4 is acceptable.	≥ 0,4
3	Convergent validity: Average Variance Extracted (AVE) greater than 0.50.	≥ 0,5
4	Discriminant validity: The AVE of each construct is greater than the highest squared correlation of the other constructs (Fornell-Larcker Criterion); Indicator loading is greater than its cross loading.	As per criteria
B Structural Model		
1	R2 for intrinsic variable constructs in a structural model of 0.75 (significant), 0.50 (average) or 0.25 (inadequate).	
2	The path coefficient is significant. The critical t-statistic values for the two-sided test are 1.65 (significance level = 10 percent), 1.96 (significance level = 5 percent), and 2.58 (significance level = 1 percent).	According to the results

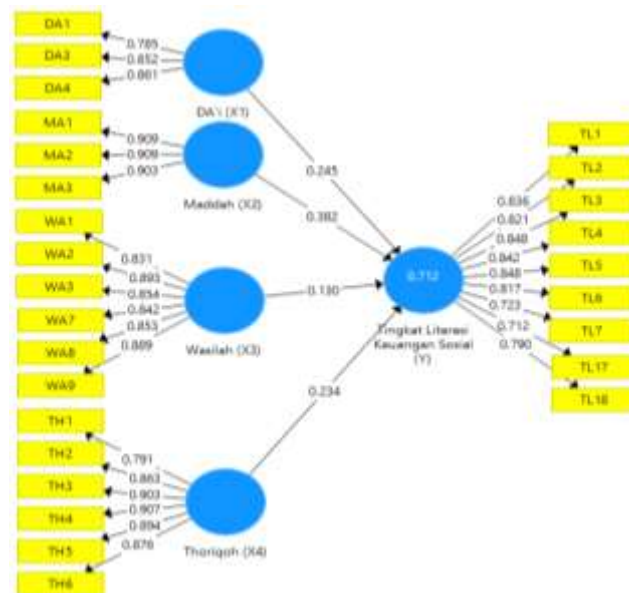
No	Criteria	Threshold Value
3	Predictive relevance: cross validated redundancy with omission distance (d) value between 5-10, Q2 value greater than 0.	

RESULTS AND DISCUSSION

Results

After going through a series of outer measurement model evaluation stages in SEM (Figure 2), the R2 value of the Islamic Social Financial Literacy Level variable (Y) is 0.712 or 71.2% (moderate). This value indicates that the Islamic Social Financial Literacy Level variable (Y) can be described by the Da'i (X₁), Maddah (X₂), Wasilah (X₃) and Thoriqoh (X₄) variables by 71.2% then the remaining value of 28.8% is affected by unexplored variables not accounted in the study.

Then the composite reliability evaluation is carried out by assessing the extent to which a construct (latent variable) has a good level of reliability. Constructs in SEM are often measured by several indicators (items), and composite reliability helps understand the extent to which these indicators measure the construct consistently. The composite reliability value is visible through the group of markers that count the construct and the number of Cronbach's Alpha. A construct is declared tested if its composite reliability number is above 0.700, then the average value of the obtained variance (AVE) is above 0.500 and Cronbach's Alpha points are confirmed to be above 0.600. Referring to the results of data processing in Table 1, it can be explained that all da'i constructs (X₁), maddah (X₂), wasilah (X₃), thoriqoh (X₄) and the level of Islamic social financial literacy (Y) have Cronbach's alpha values, composite reliability and average variance extracted (AVE) above the specified requirement value. Therefore, all constructs are declared reliable (Table 2).



Source: Primary data processed, 2023
Figure 2. Outer structural model value

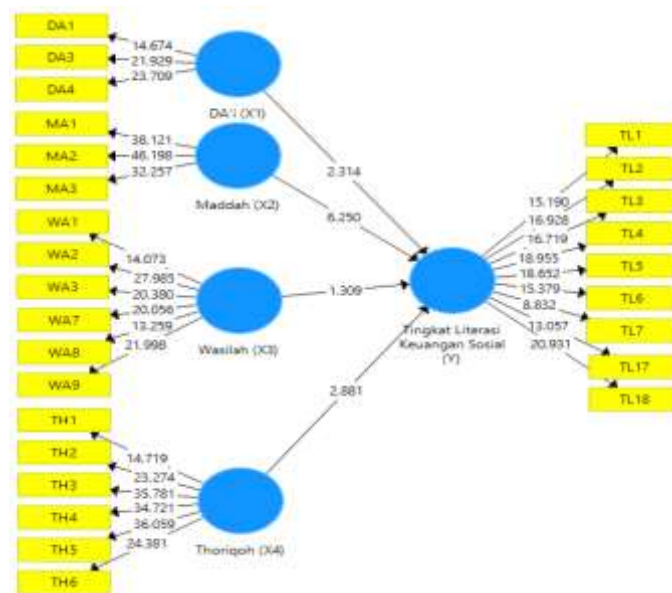
Table 2. Composite reliability attribute and Cronbach's Alpha

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)	Description
<i>Da'i (X₁)</i>	0,779	0,780	0,872	0,694	Reliable
<i>Maddah (X₂)</i>	0,892	0,896	0,933	0,823	Reliable
<i>Wasilah (X₃)</i>	0,930	0,931	0,945	0,741	Reliable

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)	Description
<i>Thoriqoh (X₄)</i>	0,937	0,939	0,951	0,763	Reliable
Tingkat Literasi Keuangan Sosial Islam (Y)	0,932	0,934	0,943	0,649	Reliable

Source: Primary data processed, 2023

After completing the testing of the output model, the next phase is to undergo testing of the inner structural model. In the inner model (Figure 3), the affinity among covert variables is represented by path coefficients that measure the extent to which one covert variable affects another. These path coefficients reflect the causal association between the covert variables in the model.



Source: Primary data processed, 2023
Figure 3. Inner structural model value

Table 3. Path Coefficients

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ((O/STDEV))	P Values
<i>Da'i (X₁) -> Tk. Lit. Keu. Sosial Islam (Y)</i>	0,245	0,249	0,106	2,314	0,021
<i>Maddah (X₂) -> Tk. Lit. Keu. Sosial Islam (Y)</i>	0,382	0,378	0,061	6,250	0,000
<i>Wasilah (X₃) -> Tk. Lit. Keu. Sosial Islam (Y)</i>	0,130	0,128	0,100	1,309	0,191
<i>Thoriqoh (X₄) -> Tk. Lit. Keu. Sosial Islam (Y)</i>	0,234	0,238	0,081	2,881	0,004

Source: Primary data processed, 2023

Based on Table 3 above, the impact of the Da'i variable (X1) on the level of Islamic Social Financial Literacy (Y) has an attribute of 0.245 which indicates a positive. Then the calculated t value of 2.314 > t table (1.96) and the t test value of 0.021 < 0.050 indicates a significant effect. So that hypothesis 1 is accepted which indicates that there is a positive and substantial effect between Da'i on the level of Islamic Social Financial Literacy.

Furthermore, the influence of the Maddah variable (X2) on the level of Islamic Social Financial Literacy (Y) has an attribute of 0.382 which indicates a positive influence. Then the

calculated t value of $6.250 > t$ table (1.96) and the t test value of $0.000 < 0.050$ indicates a substantial effect. So hypothesis 2 is accepted, indicating that there is a positive and substantial effect between Maddah on the extent of Islamic Social Financial Literacy.

Then the influence of the Wasilah variable (X3) on the level of Islamic Social Financial Literacy (Y) has an attribute of 0.130 which indicates a positive impact. Then the calculated t value of $1.309 < t$ table (1.96) and the t test value of $0.191 > 0.050$ indicates no significant effect. So that hypothesis 3 is accepted which indicates that there is a positive but insignificant influence between Wasilah on the extent of Islamic Social Financial Literacy.

According to Table 3 above, the impact of the Thoriqoh variable (X4) on the level of Islamic Social Financial Literacy (Y) has a value of 0.234 which indicates a positive impact. Then the calculated t value of $2.881 > t$ table (1.96) and the t test value of $0.004 < 0.050$ indicates a significant effect. So that hypothesis 4 can be accepted indicating that there is a positive and substantial impact between Thoriqoh on the extent of Islamic Social Financial Literacy.

There are other findings according to the responses via questionnaire variable of the degree of Islamic social financial literacy (Y) points 1 - 18, the author calculates the total value of respondents' answers with a Likert scale of 1 - 4. Then the average calculation is carried out and percented, resulting in a figure of 51%. Chen and Volpe (1998) mention three groups of financial literacy level categories, where (1) numbers $< 60\%$ have a low degree of financial knowledge, (2) numbers $60\% - 79\%$ are considered to have a moderate understanding of finance, then (3) numbers $> 80\%$ are considered to have a very proficient financial understanding. So the 51% obtained means that the average responder has a relatively low degree of Islamic social financial literacy.

The majority of responders are able to understand and apply in their lives zakat, infaq, sadaqah and waqf. However, they do not understand and apply other variants of Islamic social finance such as cash waqf linked sukuk (CWLS), qard, kafalah and Islamic micro institutions such as Islamic BPR, Baitul Mal wat Tamwil and Islamic cooperatives. These variants of Islamic social finance show that the da'wah delivered from the mosque has not touched deeply on the forms of Islamic social finance that have actually been implemented since millennia ago. Some of them have even developed into new derivative forms. This point is in line with the results of respondents responses to the survey asking about the frequency of Islamic economic/financial themed studies, where as many as 67.3% of respondents answered that the mosque only occasionally discussed the theme.

Discussion

According the statistical test findings in the previous section, it is shown that there is a positive and substantial impact between Da'i on the level of Islamic Social Financial Literacy. Indicating that the level of Islamic social financial literacy of the congregation is influenced by da'i both in the form of communication skills, knowledge, experience and expertise and authority they have. The better the competence and credibility of a da'i, the greater the impact on the extent of Islamic social financial literacy for the congregation. In line with Munir (2006) and Perry (2002) a da'i as a communicator must have credibility and communication skills, pay attention to the ability to mix verbal and non-verbal messages and convey them to the congregation in an attractive manner so that the message can be received and has a strong influence.

The credibility of a da'i will be more guaranteed if he has followed the standardization of da'i from the Indonesian Ulema Council (MUI). According to Dr. Hasani Ahmad Said, a member of the dakwah commission of MUI, MUI offers a da'i standardization program to the people of Indonesia. Through this standardization, the society will be avoided from fake da'i, i.e. people who for example can speak well, able to invite and hypnotize others, then dressed up as da'i / cleric, put on peci / songkok and robe, become Ustadz.

Still according to Dr. Hasani Ahmad Said, the public will also be spared from da'i whose competence is not appropriate or appropriate. For example, several times there was a da'iah on one of the TV stations writing the wrong verse. There are da'i who are popular in the community whose interpretation is wrong, even though that is not what should be interpreted. There is also a da'i whose pronunciation of the Qur'anic text is also wrong. This is actually the function of the standardization program organized by the MUI da'wah commission, which is to foster and educate the da'i in order to avoid the various things that have been mentioned before. In addition, in the standardization program which until now there have been 30 batches, there are training and exams that are not necessarily all da'i participants pass.

Another member of the Central MUI da'wah commission named Imam Turmudi S.Ag., also added that with the standardization of da'i it will facilitate the da'i who will preach on television stations, government agencies and even abroad. Because based on his experience the parties mentioned earlier will certainly ask for proof of official competence issued by the government in this case MUI. For other da'i who do not have standardization are still allowed to preach anywhere within the confines of the Republic of Indonesia but in some places will experience obstacles. From this it can be seen that this standardization is not an obligation. However, there are already many da'i from all over Indonesia who want to follow it, even though they have to wait in line and some even do not pass the testing process. This was also agreed by Dr. Hasani.

Imam Turmudi then added that for da'i who have been standardized to always maintain their da'wah in accordance with competence and not deviate from Pancasila and the 1945 Constitution, and uphold ukhuwah between fellow Muslims and other religious communities. If it happens as mentioned earlier, it will result in the person concerned getting a warning and even revoking the standardization.

Furthermore, according the statistical test findings in the preceding section, it indicates that there is a positive and substantial influence between maddah on the level of Islamic Social Financial Literacy. Indicating that the level of Islamic social financial literacy of the congregation is influenced by maddah both in the form of the suitability of the content of material on Islamic social finance and the basis of reference from the Qur'an and hadith, as well as the clarity of the material presented. The better the relevance and clarity of the content of the material (maddah), the greater the impact on the level of Islamic social financial literacy for the congregation.

The Islamic social finance da'wah message should focus on the absolute truth, as contained in the Qur'an and all valid hadith, which are indisputable guides. The Qur'an serves as a guide for assessing the veracity of scientific findings, philosophical analysis and sensory observations. In addition, Islamic social finance da'wah messages must also be presented in a context that is relevant to the factual circumstances of individuals, taking into account the truth of scientific findings and philosophical analysis (Aziz, 2014). This means that the Islamic social finance da'wah message does not merely repeat what is contained in the Quran and hadith, but in balance raises other forms of Islamic social finance as it happened in the previous golden age of Islam and the latest contemporary variants of Islamic finance.

In addition, the content of Islamic social finance messages must be clear so as not to cause multiple interpretations or interpretations (Sari, 2016). The explanation of the obligations of zakat-infak-sedekah-wakaf, for example, should not only focus on the aspects of reward and sin, but also highlight the benefits for the health of the mind and soul, family, community and the surrounding environment. Furthermore, it has broad benefits in alleviating poverty, supporting sustainable growth and redistribution of income and wealth.

Based on the statistical test findings in the preceding section indicates that there is a positive yet negligible impact between Wasilah on the level of Islamic Social Financial Literacy. Indicating that the level of Islamic social financial literacy of the congregation although influenced by wasilah both in the form of the type of media used (oral, print, social

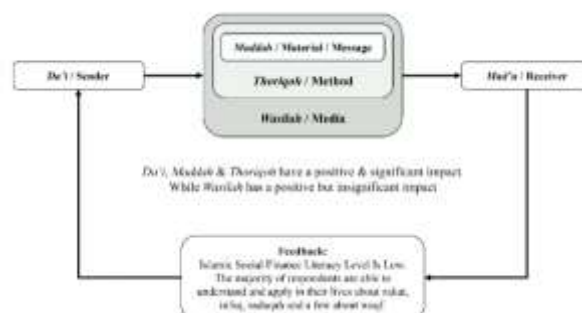
media), ease of access and interaction, as well as the quality and reliability of the media used but the influence is not so strong.

Within this investigation, the majority of jama'ah obtained Islamic social finance messages/materials from the mosque through oral media (68%) and social media (71%). Although the percentage value of this respondent is quite high, the frequency of exposure to da'wah related to social finance turns out to be very lacking because as many as 67.3% of respondents answered that the mosque only occasionally discusses the theme. Ideally, the more often the congregation is exposed to Islamic social finance messages/materials from various mosque media, including ease of access and interaction, as well as the quality and reliability of the mosque media used, the greater the influence on the level of Islamic social financial literacy for its congregation.

Furthermore, the statistical test results in the previous section indicate that there is a positive and significant influence between Thoriqoh on the level of Islamic Social Financial Literacy. Indicating that the level of Islamic social financial literacy of the congregation is influenced by thoriqoh both in the form of da'wah methods, language styles and speech choices used by da'wah actors. The better the da'wah actors combine the methods, language styles and speech choices used, the greater the influence on the level of Islamic social financial literacy for their jama'ah.

The significance of choosing this method lies in the way the material substance of the da'wah is delivered to mad'u (message recipients), because even though the substance of the material presented is good, if the method is wrong, the message will not be accepted by mad'u (Wahyu Ilaihi in Husna, 2021). The outcomes of participants responses via the survey show that they obtained Islamic social finance material through a combination of da'wah methods bil hikmah, mauizatul hasanah and mujadalah from da'i with a close percentage value composition, namely 50%, 56% and 57%.

Overall, the mosque's da'wah communication process in this study cannot be said to be effective as Schramm and Roberts' Effective Communication Theory (Figure 4). This is indicated by the level of Islamic social financial literacy of the congregation of 51% which is classified as low. In the context of this research, the success of da'wah can be measured through the level of Islamic social financial literacy possessed by the congregation. This literacy level reflects the ability of da'wah to influence mindsets, generate feelings, and change audience attitudes and actions towards Islamic teachings (Fairozi & A, 2020; Nawi et al., 2018). Schramm and Roberts identify the impact of communication in three aspects, namely 1) the impact on individual thinking (cognitive effect of da'wah), 2) the impact on the psychological and emotional aspects of individuals (affective effect of da'wah), and 3) the impact on individual attitudes or behavior (behavioral effect of da'wah).



Source: Modification of the author, 2023

Figure 4. Effective communication on the level of Islamic social financial literacy of the congregation

The cognitive effect of Islamic social finance da'wah for jama'ah in this study shows a deep understanding of zakat infak and sadaqah. This is because the da'wah themes related to these three variants of Islamic social finance are most often repeated, especially regarding zakat

which is always presented in the month of Ramadan. There are several verses in the Quran that mention zakat-infak-sedekah, including QS. Al-Baqarah (2:43) regarding zakat as an obligation, QS. At-Taubah (9:103) mentions zakat as a cleanser of wealth, QS. Al-Baqarah (2:245) about the invitation to give alms, QS. Al-Baqarah (2:267) regarding the criteria of wealth that is given or donated, and QS. Al-Baqarah (2:261) on the virtue and reward of charity.

Furthermore, the understanding of waqf is still limited; the concept of waqf in Islam, which refers to the sacrifice or offering of wealth or property for social or religious purposes, is not directly explained in the Quran with the word "waqf". However, principles related to benevolence, charity, and social concern can be found in verses of the Quran. Some verses related to the concept of charity or benevolence, which may include the principles of waqf, include: QS. Al-Baqarah (2:245) can be interpreted to do good and give grants, QS. Ali Imran (2:245) states that Allah loves those who do good, including spending wealth in the way of Allah, and QS. Al-Hadid (57:18) regarding the virtue of giving loans in the way of Allah.

In this study, the majority of jama'ah still think that waqf is difficult because it deals with immovable assets such as land or buildings. Waqf is also considered to be a social form that requires large funds, such as the waqf of a motor vehicle. Although a small number of jama'ah already know that waqf can be in the form of cash, either collected collectively or through fintech and even through other financial institutions in the form of sukuk (CWLS).

As for other variants of Islamic social finance such as qard and kafalah, most respondents did not even know or hear about them at all. Meanwhile, the financial institutions of BPR Syariah, Baitul Mal Wat Tamwil (BMT) and Sharia Cooperatives were only considered by respondents as having heard or known without deep understanding.

Based on the cognitive effects described, it will certainly affect the affective effects and attitudes of the congregation about these forms of Islamic social finance. The application of zakat, infaq and sadaqah is proportional to the jama'ah's understanding of them. Because the jama'ah consider these three things are practices that are often mentioned in the Qur'an and have great virtues and benefits. So that psychologically a Muslim is encouraged to always practice it both in difficult and spacious circumstances.

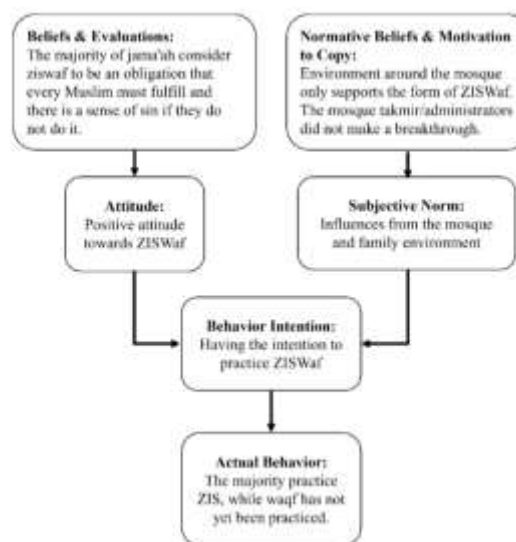
As we know that the main assumption of Fishbein and Ajzen's (2010) Theory of Reasoned Action is that individuals are rational in considering their actions and the implications of their actions. That attitudes play an important role in complicating the decision-making mechanism, individuals consciously engage in reappraisal and consider the various information available. The theory also suggests that personal motive for a particular behavior influences the individual's behavior, which is a crucial aspect in the individual's behavior. Within the framework of Islamic social finance, Fishbein's Theory of Reasoned Action can provide useful insights to understand the financial behavior of the Muslim community.

There are two main components in this theory: (1) Attitude: This includes how a person judges or favors an action. Perspective on Islamic finance involves a positive or negative assessment of the principles of Islamic finance, such as the prohibition of riba (interest), fairness, and social responsibility. People who have a positive perspective on Islamic finance may be more likely to use Islamic financial instruments. (2) Subjective Norm: This pertains to the degree to which an individual feels pressure or influence from those around them to perform or not perform an action. When a person has a positive attitude towards an action and feels that subjective norms support the action, then it is likely that he will tend to take that action. Conversely, if attitudes are negative and subjective norms are not supportive, the likelihood of performing the action is less.

The Quran provides guidance and guidelines for Muslims in diverse areas of life, encompassing in regards to attitude formation towards various actions and values. Although the Quran does not specifically address "attitude" as defined in the context of Fishbein's Theory of Reasoned Action, the concepts contained in the Quran (al Baqarah: 153, 195, 275 and al-Maidah: 8), can provide insights and values that support positive attitude formation.

Based on this research and it shown in Figure 5, the majority of jama'ah have a positive attitude towards zakat-infak-sedekah-wakaf but the assessment of other forms such as CWLS, qardh, kafalah, BMT, BPR and Sharia Cooperatives is still very lacking. The majority of the congregation considers ziswaf as an obligation of every Muslim that must be fulfilled and there is a sense of sin if they do not do it. Da'wah through the mosque often discusses this repeatedly, especially during the month of Ramadan. So that over time, the mosque community forms a positive assessment only of ziswaf, while other contemporary forms of Islamic social finance are not.

In the Quran, the concept of subjective norms can be linked to the moral and social principles found in Islamic teachings. Subjective norms can be understood as an individual's views and expectations of the influence and views of those around them regarding an action. Some Quranic verses can provide insights into social and moral values that reflect subjective norms: the importance of doing good (Ali Imran: 104), brotherhood and caring (HR Bukhari), and the importance of justice (An-Nisa, 135).



Source: Modified from Fishbein & Ajzen, 1975.

Figure 5. TRA diagram of the level of Islamic social financial literacy of the congregation

Subjective norms in Islamic social finance may include the views of the society or community towards practicing finance according to Islamic principles. If the social environment supports and values Islamic finance, individuals may feel more motivated to adopt these principles. On the other hand, family and friends can have a crucial impact on crafting subjective norms related to Islamic finance. If family or friends support and apply the principles of Islamic finance, individuals may feel more inclined to follow their lead.

In this study, the social environment around the mosque only supports the form of ziswaf Islamic social finance, which is the collective result of each congregation exposed to Islamic social finance da'wah through the mosque. The mosque management does not also make a breakthrough in raising contemporary Islamic social finance themes. It is certain that they only have a limited positive attitude in the form of Islamic social finance.

The findings generally indicate that the actualization of Islamic social financial behavior of the congregation is influenced by behavioral intentions, attitudes, subjective norms and feelings of the congregation who simply fulfills the obligations of religious teachings in terms of Islamic social finance. This can be observed in the results of the questionnaire answers that the majority of respondents know about zakat infak sedekah and waqf and actualize them in their lives. But when this form of Islamic social finance innovates following the times, the majority of respondents fail to understand and actualize it. In addition, the results of the

respondents' questionnaire answers regarding the belief in the magnitude of the benefits of Islamic social finance show 63% which is classified as moderate but at the lower limit.

CONCLUSION

Based on the research presented in the preceding section, it can be determined that the level of Islamic Social Financial Literacy for the congregation is influenced by the competence and credibility of a da'i / da'wah actor, the level of relevance and clarity of the material content (maddah), the frequency of exposure to message material from various wasilah / media from the mosque, and the strategy of a da'i concocting thoriqoh / communication methods used. Then other findings indicated that responders have a relatively low level of Islamic social financial literacy. The Islamic social financial da'wah delivered has not touched deeply, especially the development of derivative forms such as CWLS, BMT, BPR & Islamic cooperatives.

This study aspires to provide insight for stakeholders to manage the potential of mosque entities that have not been maximally explored in Islamic social finance da'wah. It is hoped that in the future stakeholders can embrace mosque entities and create strategies to massively spread and support da'wah and Islamic financial inclusion. For da'wah practitioners, this study highlights an overview of the capacity and credibility of da'wah actors that need to be improved in communicating the topic of Islamic social finance and Islamic finance in general so that it can be well and widely accepted in the community. On the other hand, practitioners of Islamic financial institutions can embrace this mosque entity and establish synergies in promoting Islamic financial products and services to the public.

Meanwhile, the author needs to convey some suggestions for future research, including further research should be able to retest on different samples, or further examine the causes of the negligible effect of wasilah on the level of Islamic social financial literacy. Further research can combine the same exogenous variables (X) but change the endogenous variable (Y) to other Islamic finance such as banking, financing, mutual funds, insurance and capital markets. The endogenous variable (Y) can also be expanded by including elements of takaful, green sukuk, SRI sukuk, vaccine sukuk, and Islamic sukuk that have a social impact. Or vice versa, maintaining the endogenous variable (Y) but changing the exogenous variable (X), for example, focusing on social media da'wah belonging to other leading influencers on YouTube or Instagram media channels. Further research can be conducted in other city locations or can even be increased to the provincial and even national level, and comparisons can also be made across several cities and provinces at once.

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