

Zakat Management as a Moderator in Preparing a Poor Student from Rural for Higher Education

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There is another emerging research on motivational revealed that individual factor is associated with the student's readiness for higher education. However, the empirical findings that support the relationship was limited and the current motivational factor research does not discuss the correlation between individual factor on students' readiness specifically among recipients of zakat such as poor students in rural area using a quantitative approach. Despite decades of research, scholars remain debate about whether zakat management is beneficial or disadvantageous to poor students' readiness for higher education in the presence of individual factors. In some instance, zakat management literature proves mixed results such as a significant with a strong relation zakat management and its outcomes. As such, the purpose of this study was to examine the relationship between individual factor on poor students' readiness for higher education and zakat management as a moderator on the relationship between individual factor on poor students from rural who received a zakat fund. A survey technique was used to collect data from poor students from rural who received a zakat fund. Four-hundred usable responses were received. Smart PLS 3.2.7 was used to validate the research model and test the proposed research hypotheses. The findings show that individual factor such as physiological needs, safety needs, love and belonging needs, esteem needs, and self-actualization needs has a positive relationship with poor students' readiness for higher education. Also, the results show that zakat management significantly moderate the relationship between individual factor and poor students' readiness. Theoretically, this research has reinforced the understanding of poor students' readiness for higher education by adding another variable such as individual factors and zakat management as a key variable for this research. Besides, the results of this research support the previous literature that individual factors correlated with students readiness and empirically demonstrated that zakat management play a vital roles in moderates the relationship.

Keywords: *Poor Students, Rural, Zakat Management*