



## **DEVELOPING A CONCEPTUAL MODEL FOR A DA'WAH LITERACY INDEX (DLI)**

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**Abstract:** Da'wah illiteracy has been the primary cause of the common practice of Islam in Indonesia. However, this issue needs to be addressed in academic works and the measurement of da'wah literacy. Therefore, this research aims to develop a model of the da'wah literacy index. This study employs qualitative content analysis approaches and focuses on group discussion to create a quantitative model. Furthermore, a quantitative method of Pearson and Cronbach Alfa is used to test the validity and reliability of the model. The developed measurement consists of 2 dimensions with ten variables and is measured by 39 indicators. The model validity test shows a p-value of less than 0.05, and the reliability test is more significant than 0.60. Thus, it indicates that the model is significantly valid and reliable. This research is theoretically important in the literature on Islamic studies, notably for understanding the measurement of da'wah literacy in Muslim society.

**Keywords:** Da'wah, Islam, Literacy, Conceptual Model

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## **Introduction**

*DA'WAH*<sup>1</sup> PLAYS a significant role in supporting the government in achieving human civilization. Shohib explains that *da'wah*'s primary purpose is to realize the best society with a strong

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<sup>1</sup> Da'wah is usually understood as calling, inviting, and summoning to Islam. Da'wah encompasses conveying the message of Islam, promoting its principles and values, and inviting individuals to embrace the faith.

foundation in the Islamic faith. The creation of a harmonious and prosperous life manifests such strength.<sup>2</sup> According to Nicholas, Arif, Efendi, and Sunarsih in their article entitled “Building Religious Harmony And Tolerance: Social Da’wa Y Sayyid Ahmad Bin Salim Al Muhdlor”, most Islamic propagation (da’wah) efforts predominantly rely on traditional teaching methods, which may inadvertently foster fanaticism and dogmatism. Nevertheless, da’wah activities ought to be inclusive and sensitive to the surrounding context in which they occur.<sup>3</sup>

In Indonesia, it is mentioned in the 1945 Constitution that the common goal of the nation's life is to protect the entire Indonesians, promote public welfare, educate the people, and engage in efforts to promote global independence, eternal peace, and social justice. Therefore, da’wah is deemed fundamental in realizing Indonesia's 1945 foundation of the constitution. Indonesia is the 4<sup>th</sup> most populous country after India, China, and the United States. According to data from US CRIF Annual Report 2023, the Muslim population in Indonesia reached 232.84 million people. This number is equivalent to 87.2% of the national population, which reached 267 million people.<sup>4</sup>

In practical terms, the data shows that the civil power of the Muslim community in Indonesia has succeeded in mobilizing power through community organizations such as Muhammadiyah. The organization, born by KH Ahmad Dahlan in 1912, has considerable Islamic social funds. Al Asyari explains that this organization runs 4762 educational institutions, 315 hospitals and clinics, and 240 orphanages.<sup>5</sup> This tremendous potential has

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<sup>2</sup> Shohib Shohib, “Hakikat Dan Tujuan Dakwah Dalam Mewujudkan Kehidupan Yang Damai Dan Harmonis,” *Tatar Pasundan: Jurnal Diklat Keagamaan* 12, no. 32 (April 15, 2018): 83–88, <https://doi.org/10.38075/tp.v12i32.56>.

<sup>3</sup> Ahmad Nurcholis et al., “Building Religious Harmony and Tolerance: Social Da’wa by Sayyid Ahmad Bin Salim Al Muhdlor,” *Ulumuna* 25, no. 2 (December 31, 2021): 329–49, <https://doi.org/10.20414/ujs.v25i2.400>.

<sup>4</sup> USCIRF, “Religious Freedom in Indonesia – Annual Report 2023” (The United States Commission on International Religious Freedom, 2023), <https://www.uscifr.gov/sites/default/files/2023-05/Indonesia.pdf>.

<sup>5</sup> Suaidi Asyari, “A REAL THREAT FROM WITHIN: Muhammadiyah’s Identity Metamorphosis and the Dilemma of Democracy,” *JOURNAL OF*

yet to be added to by other religious organizations such as Nahdatul Ulama, Persatuan Islam (Persis), Matlaul Anwar, and others.<sup>6</sup>

However, despite Indonesia's largest Muslim population, the level of education is low. The Education Index released by the Human Development Report 2017 shows that Indonesia is ranked 7th in the ASEAN with 0.622.<sup>7</sup> This ranking is far below Brunei, Thailand, and the Philippines. In the 2019 GTCI ranking, Indonesia is 67th out of 125 countries. This shows that Indonesia's human resources are relatively low, even still inferior compared to other countries in ASEAN in terms of education. As a noble obligation, thus da'wah should be directed according to the instructions of the Quran with a basic understanding. The da'wah is intended to always run according to the guidelines formulated in the Quran. It is proper for adherents of Islam to become people who have a reading tradition. A good culture of knowledge is formed in Indonesian society. Successful da'wah will win the inspiration of piety over honesty, lead humans to their identity, and encourage the creation of perfect humans.

Based on the reasons above, the strengthening of da'wah is critically essential.<sup>8</sup> Public awareness of da'wah requires severe planning and clear strategies.<sup>9</sup> Such measurement is deemed vital to understanding da'wah literacy in Indonesian Muslim society. However, more effort has yet to be made to measure da'wah's

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INDONESIAN ISLAM 1, no. 1 (June 1, 2007): 18–41, <https://doi.org/10.15642/JIIS.2007.1.1.18-41>.

<sup>6</sup> Muhammad Choirin, *Ideologi Gerakan Dakwah Kontemporer* (Jakarta: Universitas Islam As-Syafi'iyah, 2018), <https://repository.umj.ac.id/18395/>.

<sup>7</sup> A. Imron et al., "Improving Teachers' Teaching Abilities in the Era of the ASEAN Economic Community by the Teacher's Professional Coaching," in *Community Empowerment through Research, Innovation and Open Access*, by Joko Sayono et al., 1st ed. (London: Routledge, 2021), 18–21, <https://doi.org/10.1201/9781003189206-4>.

<sup>8</sup> Johan Meuleman, "Dakwah, Competition for Authority, and Development," *Bijdragen Tot de Taal-, Land- En Volkenkunde / Journal of the Humanities and Social Sciences of Southeast Asia* 167, no. 2–3 (2011): 236–69, <https://doi.org/10.1163/22134379-90003591>.

<sup>9</sup> Al Asy'ari Al Asy'ari, "Strategi Perencanaan Dakwah," *Al-Idarah: Jurnal Pengkajian Dakwah Dan Manajemen* 7, no. 1 (June 2019): 36–49, <https://doi.org/10.37064/ai.v7i1.7547>.

public literacy level. Therefore, this study aims to fill this gap in the research practice. This study contributes to the critical novelty in the da'wah discourse. The model development can benefit both regulators by helping them understand the means of da'wah literacy. In addition, academia can use and improve the model so that the current problem of da'wah literacy can be well understood.

### Conceptual Understanding of Da'wah

Munawwir explains the meaning of da'wah as to call, invite, summon, propose, urge, and pray. Da'wah is often understood as 'calling,' 'inviting,' or 'summoning' individuals to embrace Islam.<sup>10</sup> In recent times, particularly over the last hundred and fifty years, its importance has grown significantly, emerging as a prominent and influential concept within modern Islamic discourse and activism.<sup>11</sup> Kuiper's central analytical framework in the book focuses on distinguishing between Meccan and Medinan da'wah. Meccan da'wah involves missionary outreach, often without significant political undertones, and is commonly associated with less politically influential positions. It is particularly effective for missions conducted within minority communities. In contrast, Medinan da'wah, as delineated by Kuiper, embodies a blend of religious and political elements, constituting a call to engage in Islamic political activism and pledge allegiance to it.

Furthermore, Choirin defines da'wah as an intentional and comprehensive effort to encourage the development of all

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<sup>10</sup> Ahmad Warson Munawir, *Kamus al-Munawwir Arab-Indonesia* (Yogyakarta: Pustaka Progresif, 1994), 439. Refer to another Arabic Dictionary, ex: Muhammad Ibn Abi Bakr 'Abd al-Qadir al-Razi, *Mukhtar al-Sihah* (Beirut: Da'irah al-Ma'ajim Maktabah Lubnan, 1986), 86; Jamāluddīn Muḥammad ibn Mukarram Ibn Manzūr, *Lisān al-'Arab*, Juz 12 (Beirut: Dār Shādir, 1956), 1386–88.

<sup>11</sup> Matthew J. Kuiper, *Da'wa: A Global History of Islamic Missionary Thought and Practice* (Edinburgh: Edinburgh University Press, 2021), 5. For a deeper analysis, refer to Tuomas Martikainen, "Matthew J. Kuiper: Da'wa: A Global History of Islamic Missionary Thought and Practice.," *Temenos - Nordic Journal of Comparative Religion* 58, no. 2 (December 22, 2022): 267–70, <https://doi.org/10.33356/temenos.124826>.

potential within oneself.<sup>12</sup> The main goal is to achieve success, happiness, and the pleasure of Allah (Exalted and Glorified is He). Such a definition follows al-Ghazali,<sup>13</sup> al-Bayanuni<sup>14</sup> and Ab. Aziz Mohd. Zin.<sup>15</sup> This means that the spirit of da'wah is knowledge, awareness, and appreciation of Islamic teachings to realize a complete human being and to bring about a harmonious, objective, and prosperous life. Muhammad Fuad Abd al-Baqi elucidates the words of Da'wah and its root reached 213 times.<sup>16</sup> In instructional language, Allah (Exalted and Glorified is He) states that Muslims work to deliver goodness (*al-Khayr*), call on goodness (*al-Ma'ruf*), and prevent evil (*al-Munkar*) to realize the safety of the world and the hereafter (al-Quran 3:104).<sup>17</sup>

The Prophet Muhammad (Peace be upon him) ordered his followers to socialize the teachings of Allah (Exalted and Glorified is He) that he had conveyed, even though it was only a verse (al-Bukhari, 1992). Al-Ghazali's thoughts on da'wah are clear. al-Ghazali (1984) mentions it as a religious obligation in a way that this Islamic teaching can be preserved and maintained until the Day of Judgment. Al-Ghazali's thoughts on da'wah are as follows:<sup>18</sup>

فَإِنَّ الْأَمْرَ بِالْمَعْرُوفِ وَالنَّهْيِ عَنِ الْمُنْكَرِ هُوَ الْقُطْبُ الْأَعْظَمُ فِي الدِّينِ وَهُوَ الْمِهْمُ الَّذِي  
ابْتَعَثَ اللَّهُ لَهُ النَّبِيِّينَ أَجْمَعِينَ وَلَوْ طَوَى بَسَاطَهُ وَأَهْمَلَ عِلْمَهُ وَعَمِلَهُ لَتَعَطَّلَتْ

<sup>12</sup> Muhammad Choirin, "Dakwah Program of Ikatan Dai Indonesia in Jakarta" (Master Dissertation, Kuala Lumpur, Univesity of Malaya, 2011).

<sup>13</sup> Ali Mahfuz, *Hidayah al-Mursyidin ila Turuq al-Wa'zi wa al-Khitabah* (Madinah: Maktabah al-Ilmiyah, 1975), 14.

<sup>14</sup> Muhammad Abu al-Fath al-Bayanuni, *Al-Madkhal Ila 'Ilm al-Da'wah; Dirasah Manhajiyah Shamilah* (Beirut: Muassasah al-Risalah, 1991), 47.

<sup>15</sup> Ab. Aziz Mohd. Zin, *Pengantar Dakwah Islamiyah* (Kuala Lumpur: Universiti Malaya, 2005), 2.

<sup>16</sup> Muhammad Fu'ad 'Abd al-Baqi, *al-Mu'jam al-Mufahras li Alfaz al-Qur'an* (Cairo: Dar al-Kutub al-'Arabiyyah, n.y.), 120, 692, and 693.

<sup>17</sup> Muhammad bin Jarir bin Yazid bin Kathir bin Ghhlil al-'Amali Abu Ja'far al-Tabari, *Jami' al-Bayan fi Ta'wil al-Qur'an*, ed. Ahmad Muhammad Shakir, vol. 20 (Damascus: Muassasah al-Risalah, 2000), 281. See for detailed information Hasan Sa'id al-Karami, *Al-Hadi Ila al-Lughah al-'Arab* (Beirut: Dar Lubnan li al-Tiba'ah wa al-Nashr, 1991), 39.

<sup>18</sup> Abu Hāmid Muḥammad ibn Muḥammad al-Ghazālī, *Ihya' Ulum al-Din*, vol. 2 (Beirut: Dar al-Ma'rifah, n.y.), 306.

النبوة واضمحلت الديانة وعمت الفترة وفشت الضلالة وشاعت الجهالة  
واستشرى الفساد واتسع الخرق وخربت البلاد وهلك العباد ولم يشعروا بالهلاك  
إلا يوم التناد.

*Amar ma'rūf* and *nahi munkar* represent fundamental pillars of religion, serving as crucial directives that uphold religious values. These principles hold significant religious importance, and it is for this reason that Allah sent His prophets to convey them to humanity. Should the adherence to *amar ma'rūf* and *nahi munkar* cease, it signifies a neglect of knowledge and righteous actions, symbolizing a void in the essence of prophethood. This neglect leads to the erosion of the foundation of religion, resulting in widespread misguidance, ignorance, corruption, and societal disintegration. The decline of a nation's glory ensues, and its inhabitants face perilous consequences. The full extent of this devastation may only become apparent on the Day of Resurrection.

Thus, *da'wah* is fundamental in the Islamic faith. The existence of *da'wah* will determine guaranteed human values, eradicating dictatorships and tyranny in society.<sup>19</sup> *Da'wah* extends beyond missionary endeavors aimed at non-Muslims, encompassing active endeavors to persuade or engage with fellow Muslims within the religious and occasionally political domains.<sup>20</sup> This fundamental *da'wah* drives the significance of this study in developing a model of the *da'wah* literacy index, which the existing studies have yet to deal with this topic.

### *Underpinning theory of literacy*

In contemporary discourse, "literacy" extends beyond traditional reading and writing proficiency notions.<sup>21</sup> While foundational literacy skills remain essential, the twenty-first century necessitates a broader understanding of literacy, encompassing diverse communicative abilities within various

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<sup>19</sup> Kees van Dijk, "Dakwah and Indigenous Culture; The Dissemination of Islam," *Bijdragen Tot de Taal-, Land- En Volkenkunde / Journal of the Humanities and Social Sciences of Southeast Asia* 154, no. 2 (1998): 218–35, <https://doi.org/10.1163/22134379-90003896>.

<sup>20</sup> Kuiper, *Da'wa*, 85.

<sup>21</sup> Mary R. Lea, "Academic Literacies in Theory and Practice," in *Literacies and Language Education*, ed. Brian V. Street and Stephen May (Cham: Springer International Publishing, 2017), 147–58, [https://doi.org/10.1007/978-3-319-02252-9\\_19](https://doi.org/10.1007/978-3-319-02252-9_19).

contexts. This expanded notion of literacy emphasizes the capacity to effectively engage with and comprehend texts to fulfill personal and communal needs. Such communication occurs across multifaceted settings, ranging from participation in social groups and professional environments to interactions with digital technologies and engagement in familial and social spheres.<sup>22</sup> Consequently, contemporary literacy encompasses a spectrum of practices, including but not limited to oral, written, visual, and digital modes of communication.<sup>23</sup> Understanding literacy in this holistic context is pivotal for scholarly inquiry and practical application in navigating the complexities of modern communication landscapes.

Wray defines literacy as the willingness and ability to use reading and writing materials to construct an owned understanding of the object of texts.<sup>24</sup> Antara et al. explain that the basic concept of literacy refers to knowledge and understanding skills that will lead to a person's behavioral decisions.<sup>25</sup> This definition of literacy is associated with writing, reading, and oral skills, numeracy skills, and skills that allow access to knowledge and information; the first literacy skill emphasizes the fundamental skills of general literacy, which is a person's ability to

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<sup>22</sup> Marlana Stanford, "Personal Literacy and Academic Learning," August 1, 2016, <https://pressbooks.pub/openenglishatslcc/chapter/personal-literacy-and-academic-learning/>.

<sup>23</sup> Eka Fadilah, "A Multifaceted Framework for Critical Digital Literacy in Transforming Human Resources," *IJEE (Indonesian Journal of English Education)* 10, no. 2 (December 30, 2023): 462–86, <https://journal.uinjkt.ac.id/index.php/ijee/article/view/34208>. For literacy in another context, for example in character building, see Lily Thamrin, Dyoty Aulia Gilda Ghasya, and Rio Pranata, "The Practicality of Developing a Multi-Split Model Based on the Hands-on-Mind Approach as a Reconstruction of Basic Literacy and Character Values," *Jurnal Ilmiah Peuradeun* 11, no. 3 (September 30, 2023): 949–64, <https://doi.org/10.26811/peuradeun.v11i3.905>.

<sup>24</sup> Gary R. VandenBos, *APA Dictionary of Psychology*, 2nd Ed, APA Dictionary of Psychology, 2nd Ed (Washington, DC, US: American Psychological Association, 2015), <https://doi.org/10.1037/14646-000>.

<sup>25</sup> Purnomo M. Antara, Rosidah Musa, and Faridah Hassan, "Bridging Islamic Financial Literacy and Halal Literacy: The Way Forward in Halal Ecosystem," *Procedia Economics and Finance* 37 (2016): 196–202, [https://doi.org/10.1016/S2212-5671\(16\)30113-7](https://doi.org/10.1016/S2212-5671(16)30113-7).

read and write words. Moreover, oral skills emerge from learning to read and write. Literacy can be used as a reference to assess communication skills. Communication skills are demonstrated by the ability to process information, integrate thoughts and speech, and adapt to the environment. Therefore, communication is closely related to the level of literacy of an individual or group.<sup>26</sup>

The communication theory proposed by Harold D. Lasswell is often called the "Lasswell Formula" or "SMCRF Model." Lasswell was a prominent political scientist and communication theorist who developed this model to analyze the communication process, particularly in political communication. The SMCRF model stands for "Sender, Message, Channel, Receiver." Sender (Who): This element refers to the source or originator of the communication. It could be an individual, group, or institution that initiates the communication process. Message (What): The message is the content or information transmitted by the sender to the receiver. It includes the ideas, thoughts, or data the sender wishes to convey. Channel (Through what medium): The channel is the means or medium through which the message is transmitted from the sender to the receiver. This can include various forms of media such as newspapers, television, radio, social media, and face-to-face communication. Receiver (To whom): The receiver is the individual or audience for whom the message is intended. It represents the target or destination of the communication process. In addition, the impact or effect of communication is crucial in the communication model to ensure that the communication process achieves its goals.<sup>27</sup>

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<sup>26</sup> Fatmawati Fatmawati and Yusrizal Yusrizal, "Pengaruh Teknologi Dan Literasi Terhadap Komunikasi Siswa Sekolah Dasar," *Journal on Teacher Education* 3, no. 3 (June 30, 2022): 581–85, <https://doi.org/10.31004/jote.v3i3.6456>.

<sup>27</sup> Harold D. Lasswell, "The Theory of Political Propaganda," *The American Political Science Review* 21, no. 3 (1927): 627–31, <https://doi.org/10.2307/1945515>.



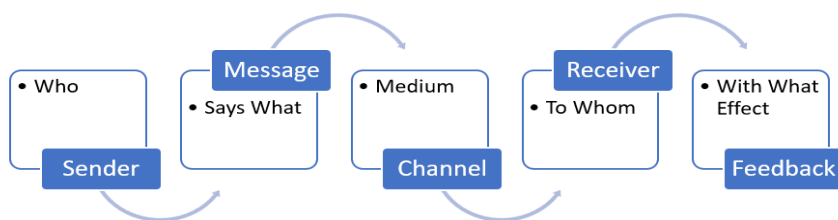


Figure 1. Lasswell's Model of Communication  
Source: Lasswell (1927), drawn by the author

The second literacy skill is numeracy, which is the ability to identify numerical things such as numbers and how to operate numbers. Finally, the third skill refers to a person's ability to access knowledge and information. Thus, reading, writing, oral, numerical identification skills, and learning and access to information become the primary benchmarks for determining literacy skills (PUSKAS BAZNAS).<sup>28</sup> Thus, in the context of da'wah literacy, it involves understanding the reading of Islamic text, the interpretation of prominent Islamic scholars, and adapting to the current issues.

### *Islamic da'wah literacy*

Academic literacy, a set of literacy skills specialized for content learning, is closely associated with individual higher-order thinking and advanced language skill development.<sup>29</sup> The plural form "literacies" emphasizes the diverse social and cultural dimensions of reading and writing practices within specific contexts, highlighting that literacy encompasses more than individual cognitive skills. The concept of "academic literacies" offers a framework for examining student writing that underscores the intricate interplay between language and learning within higher education. Rooted in applied linguistics and social anthropology, this approach emphasizes the social, cultural, and

<sup>28</sup> Puskas Baznas, *Zakat: Teori Dan Konsep* (Jakarta: Puskas Baznas, 2019).

<sup>29</sup> Timothy Shanahan and Cynthia Shanahan, "Teaching Disciplinary Literacy to Adolescents: Rethinking Content- Area Literacy," *Harvard Educational Review* 78, no. 1 (April 1, 2008): 40–59, <https://doi.org/10.17763/haer.78.1.v62444321p602101>.

contextual dimensions of writing within university settings. By considering students' diverse linguistic and cultural backgrounds and the specific academic contexts in which writing occurs, academic literacies shed light on the complexities of academic writing and its role in knowledge construction and dissemination within academia.

Da'wah Literacy represents a multifaceted construct that encompasses the holistic capacity of individuals or communities to comprehend, interpret, and effectively engage with the principles, methods, and objectives of Da'wah. At its core, Da'wah Literacy comprises several interrelated components, each playing a critical role in shaping individuals' proficiency in propagating Islamic teachings and values. Firstly, knowledge of Islamic teachings is the foundational pillar, encompassing a deep understanding of fundamental beliefs, practices, and values derived from the Quran and Hadith. Additionally, proficiency in communication skills is essential, encompassing the ability to articulate Islamic concepts clearly, persuasively, and in contextually appropriate manners. Cultural sensitivity is another crucial component, requiring individuals to navigate diverse cultural contexts with respect, empathy, and understanding. Critical thinking skills are vital for evaluating and synthesizing information, discerning the most effective approaches for engaging with different audiences and contexts, and addressing contemporary challenges Muslim communities face.

Moreover, ethical conduct underpins all aspects of Da'wah Literacy, emphasizing adherence to moral values, respect for other's beliefs, and ethical principles in all Da'wah activities. These components of Da'wah Literacy are shaped and influenced by various factors, including educational background, social environment, access to resources, technological advancements, and cultural context. Drawing upon theoretical perspectives such as Social Learning Theory, Communication Theory, and Cultural Studies, individuals acquire Da'wah literacy skills through a dynamic process of observation, social interaction, experiential learning, and cultural immersion. Understanding the theoretical framework of Da'wah Literacy is crucial for scholars and practitioners alike, as it provides insights into the complex

interplay of factors that shape individuals' abilities to propagate Islamic teachings and values effectively. Furthermore, it underscores the importance of promoting Da'wah literacy to foster interfaith dialogue, promote community cohesion, and address contemporary challenges faced by Muslim communities globally.

The existing studies on Islamic da'wah literacy need to be included in this work. However, similar studies may be referred to understand how literacy has been measured, e.g., Islamic finance and halal business literacy. Thus, such studies can best ground this work. Antara et al. (2016) conducted research on halal and Islamic finance Literacy that measures the awareness level of the adoption of Islamic finance among halal business actors in the food industry. The involvement in the halal sector means that the business actors ideally have to adopt halal finance to support businesses and provide reasonable grounds for the study.<sup>30</sup> The integrative model of behavioral prediction builds a theory that integrates halal literacy and Islamic financial literacy, which impacts the adoption of Islamic financial products in halal business actors.

Abdullah and Chong (2014) perform an exploratory literature review of future financial literacy research. First, they examine the existing literature on financial literacy that focuses on the literacy of Islamic financial products. In addition, the study investigates the factors that affect public financial literacy.<sup>31</sup> Similarly, Mandell and Linda (2009) attempt to observe the impact of financial literacy education on student behavior in 79 different secondary schools. The results show no significant difference between students who took the financial management course and students who did not take it due to their limited resources.

Furthermore, the Organization of Economic Co-Operation and Development (OECD) publishes a financial literacy index of countries members of the G-20. The OECD divides the financial

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<sup>30</sup> Antara, Musa, and Hassan, "Bridging Islamic Financial Literacy and Halal Literacy."

<sup>31</sup> Mohamad Azmi Abdullah and Rosita Chong, "Financial Literacy: An Exploratory Review of the Literature and Future Research," *Journal of Emerging Economies and Islamic Research* 2, no. 3 (September 30, 2014): 32–41, <https://doi.org/10.24191/jeeir.v2i3.9631>.

literacy index into three main dimensions: financial knowledge with eight variables, economic behavior with three variables, and financial attitudes with nine variables. Therefore, the study is theoretically essential to construct such a literacy model.<sup>32</sup>

The multinational financial services company from America Mastercard Incorporation conducted a worldwide financial literacy study. The index measures money management with five variables, financial planning with six variables, and investment with five variables. In addition, the Financial Services Authority of the Republic of Indonesia (OJK RI) in 2013 conducted a financial literacy survey. OJK RI's financial literacy index has two main dimensions: basic and advanced finance knowledge. OJK RI divides these two dimensions into several variables. The first dimension consists of 10 variables, which are the minimum amount of money needed to open a savings account, minimum balance on a savings account, deposit guaranteed by the government, simple interest, compounded interest, calculated interest on the loan, inflation, discount, time value of money, and money illusion. Meanwhile, the second dimension consists of 9 variables, which are the function of the stock market, interest rate and bond price, returns on stock versus bond, risk of bond and stock, the meaning of buying stock, the meaning of buying bond, penalty when selling bond before maturity, which investment give the highest return, and which investment produce the highest return fluctuation.<sup>33</sup>

Taken together, the study on da'wah literacy may need to be present during this study. However, as explained above, the previous work may ground the establishment of such a da'wah literacy index. It is understood that the model developed in the earlier works has mainly employed a qualitative approach. Therefore, this work first uses a qualitative approach to construct

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<sup>32</sup> M Ridho Adisaputro, "Semangat Literasi dalam Pandangan Islam," *LDK Jama'ah Shalahuddin UGM* (blog), June 21, 2018, <https://js.ugm.ac.id/2018/06/semangat-literasi-dalam-pandangan-islam/>.

<sup>33</sup> DEFINIT, "Developing Indonesian Financial Literacy Index | DEFINIT," accessed July 26, 2024, <https://definit.asia/developing-indonesian-financial-literacy/>.

the quantitative model and uses quantitative analysis to test the developed model.

### A Qualitative Approach to Developing the Model

This study adopts the Mixed Method approach introduced by Jick in his article "Mixing Qualitative and Quantitative Methods: Triangulation in Action."<sup>34</sup> This approach emphasizes the importance of using more than one research method to address complex questions in social research. In this context, triangulation is used to validate research findings by combining qualitative and quantitative data. Constructing this model involves two main stages: a qualitative stage and a quantitative stage.

**Qualitative Method:** The first stage involves a literature review on Da'wah literacy to develop an initial model. Subsequently, a Focus Group Discussion (FGD) is conducted with seven experts in Da'wah to discuss the initial model. These steps aim to understand and explore experts' understanding of Da'wah literacy.

**Quantitative Method:** The second stage involves using quantitative methods to determine the value of the Literacy Index. The quantitative method used is a simple weighted index based on the work of Lusardi and Mitchell.<sup>35</sup> In this context, Vanden Bos defined a weighted index as a method that assigns weights to each component item according to its relative importance.<sup>36,37</sup> This allows researchers to measure the level of Da'wah literacy quantitatively.

### Result And Discussion

This section will discuss the results with experts developing the Da'wah Literacy Index model, which consists of several

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<sup>34</sup> Todd D. Jick, "Mixing Qualitative and Quantitative Methods: Triangulation in Action," *Administrative Science Quarterly* 24, no. 4 (December 1979): 602–11, <https://doi.org/10.2307/2392366>.

<sup>35</sup> Annamaria Lusardi and Olivia Mitchell, "Financial Literacy around the World: An Overview" (Cambridge, MA: National Bureau of Economic Research, June 2011), <https://doi.org/10.3386/w17107>.

<sup>36</sup> VandenBos, *APA Dictionary of Psychology*, 2nd Ed.

<sup>37</sup> Vanden Bos, G. R, *APA Dictionary of Statistics and Research Methods*, S. Zedeck (Ed.), Washington, DC: American Psychological Association, (2014).

dimensions, variables, and indicators. The development of these indicators and variables considers a range of theories concerning da'wah and communication, incorporating the SMCRF theory as previously elucidated by Lasswell.

Table 1 explains the constructed model. The components and weights of the da'wah literacy index were first developed from a review of relevant works and intensive discussions via FGDs with seven experts in the field of da'wah. The approach succeeded in building a model of the indicator of the da'wah literacy index consisting of two dimensions and ten variables. The two dimensions of the da'wah literacy index are represented by basic and advanced knowledge about da'wah. Basic knowledge of da'wah is measured by four variables: general knowledge of da'wah, knowledge of da'wah obligations, knowledge of the types of mad'u, and knowledge of da'wah approaches in general. Furthermore, advanced knowledge of da'wah is explained by six variables: da'wah institutions, da'wah regulations, the impact of da'wah on the community, da'wah programs, and empowerment in da'wah institutions and knowledge about da'wah digitally. The number of 39 indicators measures all the variables of the da'wah literacy index.

Table 1. Model of Da'wah Literacy Index

Dimension	Variable	Indicator
The Basic Knowledge of Da'wah	1. General Knowledge	1. The terminology of da'wah
		2. Da'wah is part of the pillars of Islam
		3. The differences between da'i muballigh and lecturer
		4. The differences between da'wah and taklim
	2. The knowledge of da'wah obligation	5. The types of da'wah
		6. The definition of dai (preacher)
		7. The definition of man's (audience)
		8. The definition of wasilah da'wah (da'wah media)
		9. The fundamental law of the da'wah obligation
		10. The knowledge of the threat of abandoning da'wah
		11. Mandatory requirements of da'wah

Dimension	Variable	Indicator
		Far'du Ain
		12. Mandatory requirements of da'wah Fardu Kifayah
		13. Asnaf of mad'u
		14. Wajibat Da'i
	3. The knowledge of groups of da'wah audience	15. Da'wah management in the Khalifah Era
		16. Managing da'wah by Ormas (Islamic NGO's)
	4. The knowledge of the Da'wah Theme	17. Knowledge of da'wah is mandatory in various themes and situations.
		18. The knowledge of Islam as a message of da'wah
		19. The concept of the millennial object of da'wah
		20. The concept of da'wah professionalism
The Advanced Knowledge of Da'wah	5. The knowledge of da'wah institutions	21. The types of da'wah institution
		22. The knowledge of da'wah as an empowering institution
	6. The knowledge of da'wah regulation	23. The knowledge of the specific da'wah regulation
		24. Da'i certification and standardisation
		25. The knowledge of program study at Da'wah University
	7. The knowledge of da'wah's impact on society	26. The knowledge of da'wah's impact on increasing productivity
		27. The knowledge of da'wah impact in narrowing the social
		28. The knowledge of empowerment da'wah-based programs
		29. The impact of da'wah in reducing criminal acts
		30. The impact of da'wah on National Economic Stability
	8. The knowledge of da'wah and empowerment programs	31. The knowledge of the benefit of da'wah through da'wah institutions
		32. The knowledge of da'wah fund utilization programs in da'wah institutions
	9. The knowledge of digital da'wah	33. The knowledge of da'wah digital
		34. The knowledge of the platforms of da'wah digital
		35. The knowledge of the urgency of digital da'wah

Dimension	Variable	Indicator
10. The knowledge of the da'wah movement		36. The knowledge of the da'wah movement
		37. The knowledge of the ideology of the da'wah movement
		38. The knowledge of the impact of the da'wah movement ideology
		39. The knowledge of da'wah political parties

Source: Author's work

Furthermore, as in Table 1, the developed model is assigned the weight for practical quantitative measurements. In this regard, the FGD participants were asked their views to assign the weights to each variable. The weight scores were aimed at the two dimensions and ten variables of the da'wah literacy index; on average, the da'wah experts scored 0.65 out of 1 for the da'wah literacy index on the first 0.35 out of 1 for the second dimension. The first four-dimensional variables obtained appropriate scores of 0.27, 0.25, 0.23, and 0.25. Furthermore, the six variables of the further dimension scores are 0.20, 0.16, 0.18, 0.16, 0.16, and 0.14. The following Table 2 explains the weight assigned to each variable of the da'wah literacy index (DLI).

Table 2. The Weightage of the Dimensions and the Variables of the Da'wah Literacy Index (DLI)

No	Dimension	Weight	Variable	Weight
1	Basic Knowledge of <i>Da'wah</i>	0.65	General knowledge of <i>Da'wah</i>	0.27
			The knowledge of <i>da'wah</i> obligation	0.25
			The knowledge of groups of <i>da'wah</i> audience	0.23
			The knowledge of the <i>Da'wah</i> Theme	0.25
			<b>Total</b>	<b>1.00</b>
2	Advanced knowledge of <i>Da'wah</i>	0.35	The knowledge of <i>da'wah</i> institutions	0.20
			The knowledge of <i>da'wah</i> regulation	0.16
			The knowledge of <i>da'wah's</i> impact on society	0.18
			The knowledge of the <i>da'wah</i>	0.16



No	Dimension	Weight	Variable	Weight
			program and empowerment programs	
			The knowledge of digital <i>da'wah</i>	0.16
			The knowledge of the <i>da'wah</i> movement	0.14
Total		1.00	Total	1.00

Source: FGD Results

### Testing the validity and reliability of the developed model

Furthermore, a quantitative analysis is conducted to test the validity and reliability of the model. The seven experts from an Islamic university in Indonesia, Islamic organizations, the Central MUI Da'wah Commission, and the Director of Islamic Community Guidance are involved in the model testing. The validity test formula can be seen as follows:

$$r_{xy} = \frac{N \sum xy - (\sum x) (\sum y)}{\sqrt{(N \sum x^2 - (\sum x)^2) (N \sum y^2 - (\sum y)^2)}}$$

Where:

$r_{xy}$  = coefficient correlation between variable x and y

$\sum xy$  = the total number of multiplications between the variables x and y

$\sum x^2$  = the sum of squares of the value x

$\sum y^2$  = the sum of squares of the value y

$(\sum x)^2$  = the number of x values which is then squared

$(\sum y)^2$  = the number of y values, which is then squared

Furthermore, the reliability of the Cronbach Alfa test is measured by the following logic:

$$r = \frac{n}{n-1} \left( 1 - \frac{\sum \sigma_i^2}{\sigma_t^2} \right)$$

Whereby:

r = coefficient of reliability instrument

n = number of questions

$\sigma_i^2$  = variance of the question i

$\sigma_t^2$  = variance of the total question number

This study uses the Pearson and Cronbach's Alpha tests to determine the model's level of validity and reliability. The test results show that the da'wah literacy index variable obtains a p-value of less than 0.10, indicating that the validity test is significant with a 90% confidence level. Furthermore, the variable reliability test shows that the Cronbach Alpha test value is more significant than 0.60, meaning the variable is reliable. In addition, the validity test results show that the p-value of the indicator is less than 0.05, which indicates that the indicator is significant with a 95% confidence level. Furthermore, the reliability test results showed that Cronbach's Alpha value was more significant than 0.60, which means the da'wah literacy index indicator is very reliable. The test results are in Table 3 and Table 4.

**Table 3. The Validity and Reliability Test Results of the Variables**

No	Variable	p-value
1	Variable 1	0.255
2	Variable 2	0.090**
3	Variable 3	0.000***
4	Variable 4	0.006***
5	Variable 5	0.006***
6	Variable 6	0.162*
7	Variable 7	0.006***
8	Variable 8	0.005***
9	Variable 9	0.043***
10	Variable 10	0.000***

\*\*\*Significant at 0.05, \*\*significant at 0.10, \*significant at 0.20

**Table 4. Cronbach's Alpha Test Result**

Cronbach's Alpha	N of Items
.824	10

Source: Author's document.

**Mathematical Model of Da'wah Literacy Index**

At the Da'wah Literacy Index implementation stage, this study uses Lusardi and Mitchell's Simple Weighted Index method.<sup>38</sup> The

<sup>38</sup> Lusardi and Mitchell, "Financial Literacy around the World," 497–508.

calculation model of the simple weight index on the Da'wah Literacy Index (DLI) is as follows:

$$DLI = ((\bar{X} \sum_{i=1}^N (Score_{ibsc} \times Smp\ bsc\ W_i \times 100)) \times W_{vibsc}) \times W_{dbsc} + ((\bar{X} \sum_{i=1}^N (Score_{iadv} \times Smp\ Adv\ W_i \times 100)) \times W_{viAdv}) \times W_{dAdv}$$

Where:

- DLI = Score of da'wah Literacy Index
- Score is = Score obtained from indicator I in the basic knowledge dimension.
- Smp bsc Wi = The weightage value of indicator i in the basic knowledge dimension
- Score iadv = Score that is obtained from indicator i in the advanced knowledge dimension
- Smp Adv Wi = The weightage value of indicator i in the advanced knowledge dimension
- Wvi bsc = The weightage value of variable i in essential knowledge dimension
- Wvi Adv = The weightage value of variable i in the advanced knowledge dimension
- Wd BSc = The weightage value of the essential knowledge dimension
- Wd Adv = The weightage value of the advanced knowledge dimension

At the stages of the model calculation, the researcher samples the respondent with questionnaires developed from the model, i.e., Table 1. Furthermore, the result from the questionnaire is calculated using the Simple Weighted Index method, involving three steps. In the first stage, the weighting of the value of each indicator on the index variable is calculated. In the second stage, the index value is calculated for each variable to get the index values of the dimension. At the last stage, each dimension's da'wah literacy index values are added to get the overall DLI value. The calculation of the da'wah literacy index at the first step is started from the weighting of each indicator with the following logic:

$$Smp\ bsc\ W_i = \frac{1}{N}$$

Where:

- Smp bsc  $W_i$  = The weightage score of indicator  $i$  in the basic knowledge dimension  
 $N$  = number of indicators in the basic knowledge dimension

$$Smp\ adv\ W_i = \frac{1}{M}$$

Where:

- Smp adv  $W_i$  = The weightage score of indicator  $i$  in the advanced knowledge dimension  
 $N$  = number of indicators in the advanced knowledge dimension

Furthermore, in the next step, the da'wah literacy index is calculated at the dimension level, both basic and advanced knowledge dimensions. The formula is as follows:

$$Basic\ DLI = (\bar{X} \sum_{i=1}^N (Score_i \times Smp\ bsc\ W_i \times 100)) \times W_{vi\ bsc}$$

Where:

- Basic DLI = The score of the da'wah literacy index at the basic knowledge dimension  
 Score  $I$  = Score obtained by indicator  $i$  in the basic knowledge dimension  
 Smp bsc  $W_i$  = The weightage score of indicator  $i$  in the basic knowledge dimension  
 $W_{vi\ bsc}$  = The weightage value of the basic knowledge dimension

$$Advance\ DLI = (\bar{X} \sum_{i=1}^N (Score_i \times Smp\ Adv\ W_i \times 100)) \times W_{vi\ Adv}$$

Where:

- Advanced DLI = The score of the da'wah literacy index at the advanced knowledge dimension  
 Score  $i$  = Score obtained by indicator  $i$  in the advanced knowledge dimension  
 Smp Adv  $W_i$  = The weightage score of indicator  $i$  in the advanced knowledge dimension  
 $W_{vi\ Adv}$  = The weightage value of the advanced knowledge dimension

In the final stage, the total calculation of the Da'wah Literacy Index is done by adding up the scores on the dimensions of

essential knowledge and advanced knowledge. The following is the logic of the final calculation of the Da'wah Literacy Index:

$$Total\ ILD = Basic\ ILD \times W_b + Advance\ ILZ \times W_a$$

Where:

- Total DLI = Total score of da'wah literacy index
- Basic DLI = Total score of da'wah literacy index at the basic knowledge dimension
- Advance DLI = Total score of da'wah literacy index at the advanced knowledge dimension
- Wb = The weightage value for the basic knowledge dimension
- Wa = The weightage value for the advanced knowledge dimension

The total da'wah literacy index score is further classified to determine the level of da'wah knowledge literacy. Classification of da'wah literacy levels is presented in Table 5. Classification of da'wah literacy levels consists of three types. The score obtained in the first classification (0% - <60%) will be considered a low literacy level. Scores obtained in the 60% - <80% range are determined as moderate literacy levels, and scores of more than 80% are included in the high literacy level category.

**Table 5. The Classification of Da'wah Literacy Level**

Score Obtained	Description
0% - < 60%	Low Literacy
60% - < 80%	Moderate Literacy
> 80%	High Literacy

Source: FGD Result, Lusardi et al (2011), OJK (2013)

## Conclusion

In conclusion, this study fills a significant gap in the academic literature by addressing the overlooked issue of da'wah illiteracy and providing a comprehensive model for its measurement. The development of a da'wah literacy index provides a valuable tool for assessing and addressing the issue of da'wah illiteracy in Indonesia. By employing a mixed-methods approach combining qualitative content analysis and quantitative assessments, the research successfully develops a robust model consisting of two

dimensions, ten variables, and 39 indicators. The validity and reliability tests confirm the effectiveness and credibility of the proposed model, suggesting its suitability for evaluating da'wah literacy within Muslim societies, particularly in Indonesia. This contribution holds theoretical importance in the realm of Islamic studies literature, offering scholars and practitioners valuable insights into understanding and addressing da'wah literacy challenges.

Overall, the findings of this study underscore the critical need to address da'wah illiteracy and its implications for Islamic practice and discourse in Indonesia. The significant validity and reliability of the model indicate its potential effectiveness in enhancing understanding and promoting da'wah literacy within Muslim society. Moving forward, researchers, policymakers, and educators can utilize the developed model to assess and enhance da'wah literacy levels, ultimately fostering a more informed and empowered Muslim community. Additionally, this research opens avenues for further exploration and intervention in da'wah literacy, highlighting the importance of ongoing efforts to strengthen religious understanding and engagement among diverse populations within Muslim societies.

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