

## WHAT DRIVES THE INTENTION OF MILLENNIALS AND GENERATION Z TO PAY ZIS VIA DIGITAL PLATFORM? RELIGIOSITY AS THE MODERATING VARIABLE

Yeni Latipah<sup>a</sup>

Indri Supriani<sup>b</sup>

Heri Sudarsono<sup>c</sup>

<sup>ab</sup> Department of Economics, Faculty of Economics and Business, Universitas Brawijaya, Indonesia <sup>c</sup>Department of Economics, Faculty of Business and Economics, Universitas Islam Indonesia, Indonesia

Email: [yenilatifah37@student.uc.ac.id](mailto:yenilatifah37@student.uc.ac.id)<sup>a</sup>; [indri.supriani@ub.ac.id](mailto:indri.supriani@ub.ac.id)<sup>b</sup>; [heri.sudarsono@uii.ac.id](mailto:heri.sudarsono@uii.ac.id)<sup>c</sup>

### ARTICLE HISTORY

**Received:**

26 August 2024

**Revised**

16 November 2024

**Accepted:**

19 November 2024

**Online available:**

30 November 2024

**Keywords:**

Intention, Religiosity, Trust, Zakat literacy.

**\*Correspondence:**

Name: Indri Supriani

E-mail:

[indri.supriani@ub.ac.id](mailto:indri.supriani@ub.ac.id)

### ABSTRACT

**Introduction:** This study aims to examine the influence of subjective norm attitudes, behavioral control, zakat literacy, trust, and ease-of-use on the intentions of Millennials and Generation Z to give zakat, make donations, and give alms through digital platforms, with religiosity as a moderating factor.

**Methods:** In this study, Partial Least Squares Structural Equation Modeling (PLS-SEM) was employed as the data analysis method. The study involved 202 respondents from Millennials and Generation Z in Indonesia.

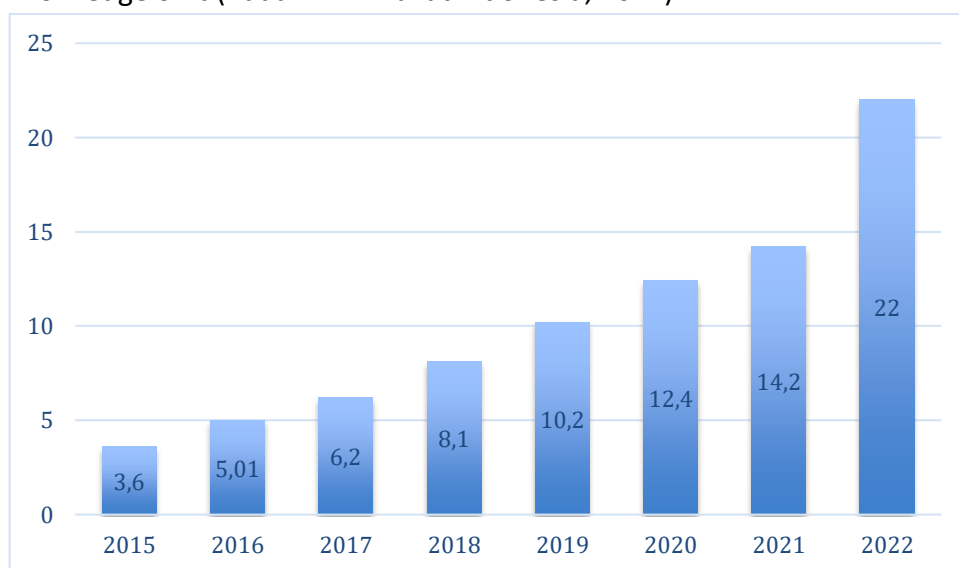
**Results:** The study involved 202 respondents from Millennials and Generation Z in Indonesia. The results demonstrate that attitudes, subjective norms, behavioral control, trust, ease of use, and religiosity significantly and positively influence the intention of Millennials and Generation Z to pay ZIS through digital platforms. However, zakat literacy does not impact their intention to use digital platforms for ZIS payments. Additionally, religiosity, when considered as a moderating variable, does not moderate the influence of attitudes, subjective norms, behavioral control, zakat literacy, and trust on the intention of Millennials and Generation Z to pay ZIS digitally.

**Conclusion and suggestion:** This research provides valuable theoretical implications that can be adopted as a reference for future research that employs religiosity as a moderating variable. Most importantly, zakat institutions and the government can use these discoveries to develop policies that highlight the importance of paying ZIS and strengthen societal attitudes towards it, thereby increasing ZIS collection in Indonesia.

## INTRODUCTION

Zakat, the third pillar of Islam, carries compulsory status for Muslims who have reached the nisab threshold. According to The Royal Islamic Studies Centre (2023), Indonesia's Muslim population is estimated to be 240.62 million. This number corresponds to 86.7% of the 277.53 million people that make up the whole population of the country. This clearly presents a big opportunity for the growth of Islamic finance, especially in terms of zakat along with infaq fund absorption.

The zakat funds collection is approximately reaching Rp 327 trillion per year. However, in reality, the collected ZIS funds in 2022 amounted to only Rp 22 trillion, which is merely 6.72% of the total zakat fund potential (BAZNAS, 2023). This is illustrated in Figure 1 below. The low collection of zakat funds is closely related to low zakat literacy. Low realization of zakat fund collection is consistently accompanied by low zakat literacy. In 2022, the level of zakat literacy remained at an intermediate level with an ILZ score of 75.26 (Badan Amil Zakat Indonesia, 2022). This indicates that the public has not yet comprehended the advanced aspects of zakat, but only possesses basic knowledge of it (Badan Amil Zakat Indonesia, 2022).



Source: BAZNAS (2023)

Figure 1. Graph of Zakat, Infaq, and Sedekah Fund Collection From 2015 to 2022 (In Trillion Rupiah)

Subsequently, there is an issue regarding the current level of Zakat Institution's public trust that is grouped to low level. The phenomenon is evidenced by a survey conducted by BAZNAS (2023), which found that approximately 38.85% of respondents preferred to pay their zakat outside of official zakat institutions. Meanwhile, the actual impact on economic growth would be greater if zakat funds were channeled through official zakat institutions. Such an impact includes providing more benefits to the community, being more effective and efficient as the utilization of zakat funds would be more accurately targeted. This is in accordance with the findings of the study by Beik & Buana (2018); Faizah (2022); Sari et al. (2019), which revealed that zakat funds

channeled to zakat institutions significantly impact sustainable economic development.

Due to the state of a country with the global's largest Muslim population, Indonesia is projected to be capable of leveraging Islamic economic instruments to alleviate poverty. However, a survey conducted by KNEKS (2020) revealed that the Muslim community in Indonesia can be categorized into three groups based on their level of religiosity: those who are concerned with the halal status of all aspects of their lives; those who are only concerned with halal food; and those who are indifferent. Additionally, KNEKS (2019) disclosed that one of the reasons for the low interest in paying zakat is the ingrained nature of capitalism, where people tend to choose something that provides immediate benefits. This is emphasized by the fact that the number of people paying zakat is considerably lower than those performing Hajj and Umrah (KNEKS, 2019). Therefore, this underscores the need to use religiosity as a moderating variable to ensure the influence of an individual's religiosity in paying Zakat, Infaq, and Sadaqah (ZIS).

Zakat digitalization innovated by BAZNAS is an effort to enhance zakat collection by leveraging advanced information technology. Zakat institutions have adopted digitization in their efforts to collect ZIS funds through three platforms: internal platforms, external platforms, and social media platforms (Baznas, 2019). The Population Survey by BPS (2020) indicates that the millennial and Generation Z cohorts constitute the majority of Indonesia's population. Specifically, millennials and Generation Z account for 53.81% of the total population in Indonesia. The presence of millennials and Generation Z presents an opportunity to enhance ZIS amidst the demographic dividend. Furthermore, these generations are accustomed to digital payments. Therefore, it is anticipated that leveraging technology, particularly in facilitating ZIS payments through digital platforms, can attract millennials and Generation Z to contribute to increasing ZIS fund collection.

The study conducted by Bin-Nashwan et al. (2021) and Sadallah et al. (2022) generally reveals that intention-shaping factors (attitude, subjective norms, and behavioral control) significantly impact the intention to pay zakat. However, research by Ur Rehman et al. (2021) found no influence of attitude and behavioral control on the intention to pay zakat in Saudi Arabia. Similarly, the findings of Andam & Osman (2019) contrast with those of Sadallah et al. (2022) and Bin-Nashwan et al. (2021), as they found no significant effect of behavioral control on the intention to pay zakat. Research by Syaksena & Ekawaty (2021) shows that the decision of muzaki (zakat payers) to pay zakat through official institutions is strongly influenced by their level of literacy. Likewise, studies by Kasri & Yuniar (2021) and Mutmainah et al. (2024) indicate a relationship between zakat literacy and the intention to pay zakat through online platforms. However, Soemitra & Nasution (2021), who studied Muslims in North Sumatra, found that zakat literacy does not impact the decision to pay zakat. Studies by Hamdani et al. (2024) and Kasri & Sosiarti (2023) found that trust is a crucial factor in motivating the intention to pay zakat. Research by Annahl et al. (2021), focusing on

Muslims in Java and Sumatra, also found that trust, along with ease of payment, significantly affects the intention to pay zakat. However, Rachmawati & Canggi (2023), who studied Muslims in Surabaya, found that the tendency of Gen Z to pay zakat is not influenced by the ease of payment.

Previous research has shown inconsistent results, highlighting the need for further investigation to obtain comprehensive findings. Additionally, some studies have explored religiosity as a moderating factor in the intention to pay ZIS, such as Chetoui et al. (2023), which examined the moderating role of religiosity on donation intentions in Morocco, and Farouk et al. (2018), which studied the moderating effect of religiosity on zakat payment intentions in Nigeria. However, studies linking religiosity as a moderator in ZIS payment intentions remain limited, particularly in Indonesia. Moreover, the moderating effect of religiosity in these studies may yield different results if applied in Indonesia, as each country has a unique socio-economic context. This study focuses on Millennials and Generation Z to explore how religiosity influences ZIS payment intentions through digital platforms in Indonesia.

According to the sum of data presentation and the findings of various preliminary studies, this research seeks to address the gaps in prior research while also confirming the inconsistent findings of similar preliminary studies. This study intends to investigate the impact of attitudes, subjective norms, behavioral control, zakat literacy, trust, and convenience of use on the intention of Millennial and Z generations to contribute ZIS using digital platforms, with religion serving as a moderating factor. The purpose of this study is to provide zakat organizations with useful resources and insights to improve ZIS collection using digital platforms.

## **LITERATURE REVIEW**

### **The Concept of Zakat, Infaq, and Sedekah (ZIS)**

Imam al-Syaukani elaborates that zakat is the act of giving a portion of wealth of whom has accomplished a certain threshold to the poor as well as other eligible individuals, without any prohibitions established under Islamic law regarding this act (Iqbal, 2020). Zakat serves as a mechanism for purifying one's wealth and sanctifying a Muslim's soul (Kasri, 2016). The duty of zakat is mandated in the Quran, which delineates its distribution among eight specific categories of beneficiaries (asnaf): the impoverished, the destitute, zakat administrators (amil), individuals whose hearts are to be reconciled (mualaf), slaves, those burdened by debt (gharimin), for the cause of Allah (fi sabilillah), and travelers (ibnu sabil) (Eri Firdaus et al., 2021).

Infaq originates from the word "anfaqa," which refers to expend something from one's wealth for a particular purpose (Widiastuti et al., 2022). Infaq refers to contributions made in the form of assets or wealth, typically money or other monetary assets (Aji et al., 2021). Infaq is one of Muslims' worship acts encouraged by Allah SWT

(Widiastuti et al., 2022). The practice of giving is highly recommended not only in Islam but also in various other religions and beliefs (Ranganathan & Henley, 2008).

The term "shadaqah" (charity) originates from the word "shidq," which means truthfulness, implying alignment between actions, speech, and belief (Bank Indonesia, 2016). Shadaqah refers to assets or non-assets given by an individual or business company for the common good, outside of zakat (Baznas, 2011). Shadaqah can be provided in both monetary and non-monetary forms, by individuals or companies (Kailani & Slama, 2020).

In microeconomics, these three philanthropic funds can solve several economic issues within society, such as poverty, and contribute to promoting community welfare development (Iqbal, 2020; Kasri, 2013). This sentiment is echoed by Kashif et al. (2015), who believe that charitable activities and donations have the potential to provide some aids for the citizens when the presence of the government cannot fully meet their needs.

### **Theory of Planned Behaviour**

The Theory of Planned Behavior (TPB) is a theory introduced by Ajzen and Fishbein, developed as an extension of the Theory of Reasoned Action (TRA) (Fishbein & Ajzen, 1975). This study adapts TPB to examine the intention to pay Zakat, Infaq, and Sadaqah (ZIS) through digital platforms. According to this theory, an individual's intention to perform a behavior is influenced by their attitude, subjective norms, and perceived behavioral control (Ajzen, 1991). Annahl et al. (2021) states that TPB is a suitable theory to describe an individual's intention to comply with zakat obligations, as measured by attitudes, subjective norms, and perceived behavioral control.

In the Theory of Planned Behavior (TPB), attitude refers to an individual's tendency to determine their willingness to respond positively or negatively toward an evaluation (Tucker et al., 2020). The more positive an individual's attitude toward a behavior, the stronger their intention to engage in it (Chetioui et al., 2023). Subjective norms are based on an individual's perception of social pressure they experience within their environment and their choice to engage or not engage in that behavior (Ajzen, 1991). This assessment is derived from others who are considered to have a better understanding of the behavior. Perceived behavioral control refers to an individual's view of their ability, opportunity, and/or resources (such as money and time) needed to perform a particular activity (Tucker et al., 2020). TPB is often applied across various fields to study a person's intention to engage in specific behaviors and has proven to be effective (Chetioui et al., 2023; Sadallah et al., 2022; Supriani et al., 2024).

### **Technology Acceptance Model (TAM)**

The Technology Acceptance Model (TAM) is a theory proposed by Davis in the 1980s (Davis, 1989). TAM was specifically designed to map and understand user acceptance of information technology (Hasyim et al., 2020). In the digital era, TAM is

frequently used to project the behavior of digital platform usage, which is commonly accessed via smartphones (Hasyim et al., 2020; Suhartanto et al., 2020). The TAM theory conceptualizes that individuals' acceptance of mobile service adoption is influenced by their perceived usefulness and perceived ease of use (Chi, 2018). These two factors are considered influential in identifying what drives individuals to use digital platforms in everyday aspects. Suhartanto et al. (2020) emphasizes that TAM has successfully improved business performance in various sectors, such as banking, insurance, and capital markets. Simultaneously, TAM has been adopted to identify technology acceptance in zakat digitalization (Daniyal et al., 2021; Hasyim et al., 2020; Rachmawati & Canggi, 2023).

According to TAM, ease of use plays a crucial role in encouraging the public to adopt digital-based services (Chi, 2018). Perceived ease of use refers to the extent to which technology is perceived to help users overcome various limitations and challenges (Davis, 1989; Gebert-Persson et al., 2019). This implies that if companies seek public support, they need to offer technology that provides easy service and access for the public. Consequently, in developing innovative and user-friendly digital technology, companies continually consider dimensions of accessibility, comprehension, and ease of use (Sharma et al., 2017). The same approach has also been applied in the field of philanthropy (Muflih, 2023).

With technological advancements, zakat institutions worldwide have begun integrating technology into their operations (Salleh et al., 2019). In Indonesia, zakat institutions are increasingly utilizing digital technology across various aspects, including the collection, distribution, and management of zakat, as well as educational efforts to enhance public understanding of zakat. This is evidenced by a report from Puskas Baznas (2019), which highlights that there are three platforms available for digital ZIS (Zakat, Infaq, and Sadaqah) payments: internal platforms, external platforms, and social media platforms. Internal platforms include the zakat institution's website and applications. External platforms consist of partner services for zakat payments, such as e-commerce (Tokopedia, Shopee, Lazada), crowdfunding (Kitabisa.com), mobile banking, and e-wallets. Social media platforms include platforms like OY! Indonesia (Baznas, 2019). Therefore, this study focuses on the intent of millennial and Gen Z generations to pay ZIS via digital platforms, referencing data from Puskas Baznas (Baznas, 2019).

### **Attitude**

One of the factors that determine intention is defined as attitude, which subsequently drives a person to act (Ajzen, 1991). Several studies have confirmed that attitude has an influence in specific term of zakat. Annahl et al. (2021); Huda et al. (2012); Sareye et al. (2017), explaining that attitude takes someone's zakat payment intention under its influence. Bin-Nashwan et al. (2021) exposed the similar findings that the intention to pay business zakat is directly influenced by attitude. However, research by Ur Rehman et al. (2021) found that attitude attitude negatively influenced

the zakat payment intention for people in Saudi Arabia. Meanwhile, Andam & Osman (2019) and Sadallah et al. (2022) support the statement that there attitude and intention are correlated. In light of these disparate findings, further research is necessary to produce more meaningful conclusions about the relationship between attitude and intention. Consequently, the study's hypothesis is:

**H1:** Attitude has a significant influence on the intentions of the Millennial and Z generations to pay ZIS through digital platforms.

### **Subjective Norms**

A subjective norm counts as person's judgment of the social pressure they experience in their surroundings and their choice to participate in or refrain from participating in that actions (Ajzen, 1991). Overall, it is predicted that individuals have reasons that drive them to accept the choices and advice given by individuals considered important to them (Tucker et al., 2020). Andam & Osman (2019) and (Annahl et al. (2021) carried out an investigation and revealed that subjective norms significantly influence an individual's decision for paying zakat. Additionally, Amin (2022), who studied the acceptance of alms among graduates of Malaysian universities, found that subjective norms significantly play a role in influencing alms acceptance. Sadallah et al. (2022) stated that subjective norms significantly motivate Algerian society to comply with zakat. Thus, it can be argued that an individual's intention to pay ZIS through zakat institutions on digital platforms is influenced by subjective norms. Therefore, the hypothesis proposed in this research is:

**H2:** The subjective norm has a significant influence on the intentions of the Millennial and Z generations to pay ZIS through digital platforms.

### **Perceived Behavioral Control**

Perceived behavioral control refers to people's perceptions of having the abilities, opportunities, and/or resources (money and time) needed to engage in a certain activity (Tucker et al., 2020). The Theory of Reasoned Action (TRA) was enhanced by Ajzen (1991) by adding perceived behavioral control to the framework. It is proposed that purpose and compliance are connected to perceived behavioral control. According to Annahl et al. (2021) and Huda et al. (2012), a person's perception of their behavioral control affects their desire to give zakat. Bin-Nashwan et al. (2021) also concur with them that perceived behavioral control positively affecting the zakat payment intention. However, Andam & Osman (2019) and Ur Rehman et al. (2021) contradict this finding, as their research results did not find a significant influence between perceived behavioral control and the zakat payment intention. Nevertheless, there is not yet strong evidence to draw definite conclusions; hence, further investigation is warranted. Thus, the proposed hypothesis is:

**H3:** Perceived Behavioral control has a significant influence on the intention of the Millennial and Z generations to pay ZIS through digital platforms.

### **Zakat Literacy**

Zakat literacy is defined as the proficiency in reading, understanding, calculating, and obtaining information about zakat, ultimately shaping awareness to fulfill zakat obligations (Puskas Baznas, 2019). Concerning the collection of zakat, individuals with a good understanding of zakat are inclined to be motivated to donate their zakat to official institutions (Beik, 2019; Yerro et al., 2023). According to study by Kasri & Yuniar (2021), a person's degree of zakat literacy has a big impact on whether or not they intend to make zakat payments online. Similar results were obtained by Syauqi et al. (2022), who discovered that an individual's inclination to pay zakat is significantly influenced by their level of zakat literacy. Similarly, Othman et al. (2018) and Yusfiarto et al. (2020) came to the conclusion that zakat literacy can increase society's incentive to comply with zakat responsibilities. In light of these discoveries, the research puts forth the following hypothesis:

**H4:** Zakat literacy has a significant influence on the intentions of the Millennial and Z generations to pay ZIS through digital platforms.

### **Trust**

Trust can be defined as the willingness to entrust something to a reliable individual (Soemitra & Nasution, 2021). Trust plays a crucial role in influencing the willingness of the community to pay ZIS and can drive an increase in the amount of ZIS collected by Zakat institutions (Kasri & Sosianti, 2023; Martono et al., 2019; Nurfadilah & Sasongko, 2019). Moreover, trust in institutions providing digital services can motivate individuals to use those digital services more frequently (Kasri & Sosianti, 2023). According to the research by Annahl et al. (2021); Soemitra & Nasution (2021); Syafira et al. (2020), the intention to pay ZIS to zakat institutions is positively and significantly influenced by trust in the zakat institutions. Similarly, the study by Aji et al. (2021) indicates that individuals' intention to use online donation services is positively and significantly influenced by their level of trust in the organization offering such services. Therefore, the hypothesis proposed in this study is:

**H5:** Trust in Zakat institutions has a significant influence on the intentions of the Millennial and Z generations to pay ZIS through digital platforms.

### **Ease of Use**

Perceived ease of use, according to the Technology Acceptance Model (TAM) theory, refers to individuals' perceptions of how much a system or technology facilitates ease of use (Davis, 1989). This concept is frequently utilized in research focused on technology adoption and individual decision-making. It refers to the extent to which technology simplifies and provides comfort in the decision-making process. According to the studies by Daniyal et al. (2021); Hasyim et al. (2020), the ease of use variable significantly influences an individual's intention to pay ZIS using digital payments. Additionally, the research by Annahl et al. (2021) found that the intention of a contributor to pay zakat to Zakat institutions is positively and significantly



influenced by the perception of ease of use. The easier the payment process, the higher the likelihood that individuals will fulfill their religious obligations (Annahl et al., 2021). Based on existing literature, the hypothesis proposed is:

**H6:** The ease of payment has a significant influence on the intention of the Millennial and Z generations to pay zakat through digital platforms.

### **Religiosity**

According to Baron & Kenny (1986), there are external variables capable of strengthening or weakening the relationship between two or more variables, referred to as moderator variables. This study investigates the relationship among attitudes, subjective norms, behavioral control, zakat literacy, trust, and the ease of intention to pay ZIS, with religiosity serving as a moderating variable. Johnson et al. (2001) describe religiosity as the extent to which individuals adhere to religious rules and teachings in their interactions with God, others, and the environment. Muslims who are strongly committed to their religious obligations, such as performing the five daily prayers and fasting during Ramadan, are more likely to fulfill their obligation to pay zakat (Syafira et al., 2020)

Several previous studies, including Asraf et al. (2017); Farouk et al. (2018); Utami et al. (2021), have utilized religiosity as a moderating factor in their research. In their study, Chetoui et al. (2023) found that the relationship between attitude and subjective norms regarding donation intentions can be moderated by religiosity. Religiosity was chosen because it is expected to influence intentions and decisions to pay ZIS based on individuals' level of commitment to their religion. Therefore, the hypothesis proposed in this study is:

**H7:** Religiosity has a significant influence on the intention of the Millennial and Z generations to pay ZIS through digital platforms.

**H8:** Religiosity is able to moderate the influence of attitude on the intention of the Millennial and Z generations to pay ZIS through digital platforms.

**H9:** Religiosity is able to moderate the influence of subjective norms on the intention of the Millennial and Z generations to pay ZIS through digital platforms.

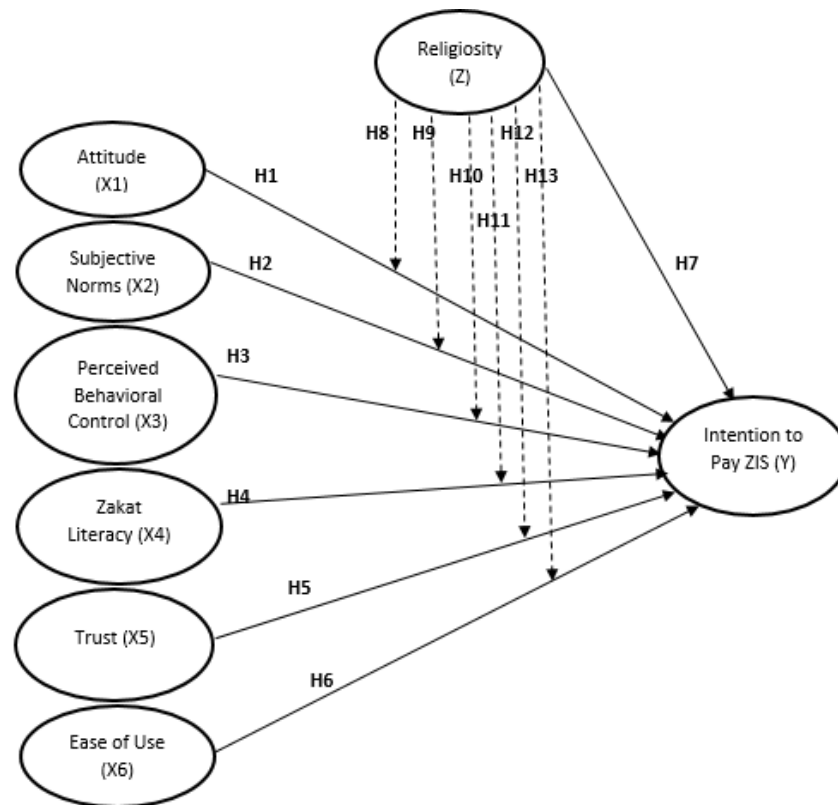
**H10:** Religiosity is capable of moderating the influence of behavioral control on the intention of the Millennial and Z generations to pay Zakat through digital platforms.

**H11:** Religiosity is able to moderate the influence of Zakat literacy on the intention of the Millennial and Z generations to pay Zakat through digital platforms.

**H12:** Religiosity is capable of moderating the influence of trust on the intention of the Millennial and Z generations to pay Zakat through digital platforms.

**H13:** Religiosity is able to moderate the influence of convenience on the intention of the Millennial and Z generations to pay Zakat through digital platforms.

## Research Hypotheses



Source: Researcher (2024)

Figure 2. Research Hypotheses Model

## RESEARCH METHODS

In this study, Partial Least Squares Structural Equation Modeling (PLS-SEM) was employed as the data analysis method. This method was selected because experts indicate that PLS-SEM emphasizes prediction, which aligns with the goals of this research (Hair et al., 2013). Additionally, Rigdon et al. (2010) highlight that PLS-SEM facilitates researchers in exploring relationships between observed variables. Moreover, a number of studies have confirmed that PLS-SEM is an excellent statistical technique that is robust, adaptable, and ideal for theory testing as well as prediction (Henseler et al., 2015). SmartPLS software was used for this study to evaluate the measurement model (outer model) and the structural model (inner model). Convergent and discriminant validity tests were carried out to assess the measurement model. Using Cronbach's alpha, average variance retrieved, composite reliability, and outer loadings, convergent validity was examined. Additionally, structural model analysis was conducted to confirm the robustness of the proposed model, utilizing R-square and path coefficients tests for evaluation.

Based on previous research, this questionnaire has been developed. The research questionnaire is divided into two main sections: respondent demographic data and measurement items. Each measurement item in the questionnaire was

derived by adopting and modifying items from prior studies. All 33 items are measured using a seven-point Likert scale, ranging from "strongly disagree" (1) to "strongly agree" (7). A complete list of constructs and scales is provided in Table 1.

Table 1  
Scales and Construct

Construct		Measurement Items	Source
<b>Attitude (AT)</b>	AT1)	I prefer to pay Zakat, Infaq, and Sadaqah (ZIS) through Zakat institutions available on digital platforms rather than through non-Zakat institutions.	(Annahl et al., 2021)
	AT2)	Paying Zakat, Infaq, and Sadaqah (ZIS) through zakat institutions available on digital platforms is a commendable practice as it yields greater benefits to the community.	
	AT3)	The payment of Zakat, Infaq, and Sadaqah through institutions available on digital platforms aligns with my beliefs.	
	AT4)	Utilizing digital platforms to pay Zakat, Infaq, and Sadaqah through established zakat institutions is advantageous for me in fulfilling my religious obligations as a Muslim.	
<b>Subjective Norms (SN)</b>	SN1)	I made the payment of ZIS through digital platforms upon the recommendation of my friend.	(Annahl et al., 2021)
	SN2)	My family expects me to pay ZIS through digital platforms.	
	SN3)	The majority of important individuals in my life believe that I should ZIS through digital platforms.	
	SN4)	The significant individuals in my life support me in paying ZIS through digital platforms.	
<b>Perceived Behavioral Control (PBC)</b>	PBC1)	The decision to pay ZIS through digital platforms is entirely in my hands.	(Annahl et al., 2021)
	PBC2)	I possess the knowledge and ability to pay ZIS through digital platforms.	
	PBC3)	If I wish, I can pay ZIS through the digital platform.	
	PBC4)	I am confident that I will pay ZIS through the next digital platform.	
<b>Zakat Literacy (ZL)</b>	ZL1)	I am aware that the payment of ZIS can be made online through digital platforms that have collaborated with the Zakat Collection and Distribution Agency (OPZ).	(Firli & Hidayati, 2021)
	ZL2)	I am familiar with the method of calculating income zakat.	
	ZL3)	I am aware of the benefits of paying ZIS through the zakat institutions available on digital platforms.	
	ZL4)	I understand the procedure for paying ZIS through the digital platform I have chosen.	
<b>Trust (TR)</b>	TR1)	I trust that the zakat institutions available on the ZIS digital platforms I have chosen are reliable.	(Annahl et al., 2021; Kasri & Ramli, 2019)

	TR2)	I am confident that the zakat institutions on the ZIS digital platform will manage funds with transparency and professionalism.	
	TR3)	I believe that paying ZIS through zakat institutions via digital platforms will not be misused.	
	TR4)	I trust that the digital platform of the zakat institution I have chosen can protect the muzaki's data.	
<b>Ease of use (EoU)</b>	EoU1)	Paying Zakat, Infak, and Sadaqah (ZIS) through digital platforms can save me time.	(Annahl et al., 2021; Jamaludin et al., 2017)
	EoU2)	I am able to make ZIS payments through digital platforms anywhere and anytime.	
	EoU3)	The payment of ZIS through digital platforms can facilitate me in fulfilling my ZIS obligations.	
	EoU4)	I can easily comprehend the instructions provided by the digital platform for paying Zakat, Infak, and Sadaqah.	
<b>Religiosity (RL)</b>	RL1)	I pay zakat, infak, and sadaqah based on religious values.	(Alam et al., 2012; Kartajaya et al., 2019)
	RL2)	I adhere to religious injunctions to pay zakat, infak, and sadaqah.	
	RL3)	I pay zakat, infak, and sadaqah because they are deemed virtuous in my religion.	
	RL4)	I pay income zakat in accordance with nisab and haul.	
<b>Intention (INT)</b>	INT1)	I intend to pay ZIS to Zakat institutions through digital platforms.	(Annahl et al., 2021; Sudarsono et al., 2022)
	INT2)	I am accustomed to paying Zakat, Infak, and Sadaqah (ZIS) through digital platforms.	
	INT3)	I am interested in resuming the payment of Zakat, Infak, and Sadaqah (ZIS) through digital platforms in the future.	
	INT4)	I will recommend paying ZIS through digital platforms to others.	
	INT5)	I aim to continually enhance the utilization of digital platforms for the payment of zakat, infak, and sadaqah.	

Source: Analysis by Author (2024)

The sample was selected using purposive sampling, with the respondent selection criteria as follows: (1) Muslim or of Islamic faith, (2) Millennials (born between 1981-1996) or Generation Z (born between 1997-2012), (3) Individuals who have either paid or intend to pay ZIS through digital platforms that have collaborated with Zakat Institutions. The "ten times rules" method is a popular technique for estimating the minimum sample size in PLS-SEM. Its rationale is that the sample size should be greater than ten times the maximum number of indicators on latent variables (Hair et al., 2011). In this study, the maximum number of indicators is five

(for the payment intention variable). Therefore, applying the ten-times rule yields an estimated sample size of 50 respondents.

The research questionnaire was distributed via Google Forms and shared across various social media platforms over a one-month period, specifically in October 2023. A total of 202 responses were collected, and after analysis and validation, it was confirmed that all respondents met the screening criteria established for this study. Additionally, the number of respondents exceeded the minimum sample size standard set by (Hair et al., 2011). Therefore, the respondents used in this study have met the standards both in terms of screening criteria and sample size requirements.

## RESULT

### Demographic Profile of Respondents

The demographic profile of participants is presented in Table 2. Of the 202 respondents in this study, 37% are male, while the majority, 69.3%, are female. Based on birth year, the dominant group is Generation Z, comprising 76.2%, followed by Millennials at 23.8%. According to the data distribution, the sample is predominantly composed of Generation Z. This is attributed to the fact that the questionnaire was largely distributed via social media, where Generation Z's engagement is known to be higher than that of Millennials (Siregar et al., 2023).

Table 2  
Demographic Characteristics of Respondents

Frequency		Count	(%)
<b>Gender</b>	Male	62	30.7
	Female	140	69.3
<b>Generation</b>	Millenial (1981-1996)	48	23.8
	Z (1997-2012)	154	76.2
<b>Highest Education Attainment</b>	<High school	1	0.5
	High School	68	33.7
	Diploma	18	8.9
	Bachelor	113	55.9
	Post Graduate	2	1
<b>Occupation</b>	Government officials/members of the Armed Forces and Police	13	6.4
	BUMN Staff	12	5.9
	Private sector employee	51	25.2
	Entrepreneur	20	9.9
	Student	5	2.5
	Undergraduate	50	24.8
	Housewife	12	5.9
	Non-civil servant employee	10	5
	Other	29	14.4
<b>Monthly Income</b>	< Rp. 2.000.000	80	39.6
	Rp. 2.000.000 - Rp. 4.000.000	39	19.3
	Rp. 4.000.000 - Rp. 6.000.000	34	16.8
	Rp. 6.000.000 - Rp. 8.000.000	29	14.4
	Rp. 8.000.000 – Rp. 10.000.0000	14	16.9

	>Rp. 10.000.000	6	3
<b>Place of Residence</b>	Sumatera	21	10.4
	Jawa	148	73.3
	Kalimantan	19	9.4
	Kepulauan Nusa Tenggara	2	1
	Sulawesi	7	3.5
	Bali	3	1.5
	Other	2	1

Source: Processed Data By Researcher (2024)

Regarding education, respondents have diverse levels of educational attainment. More than half of the respondents have completed a bachelor's degree as their highest level of education, accounting for 55.9%. Furthermore, in terms of occupation, respondents come from various professions, with private company employees being the most common at 25.5%, followed by students at 24.8% and others at 14.4%. Respondents' monthly income is categorized into six levels, with the majority (39.6%) earning below Rp 2,000,000. Based on this data, nearly 40% of respondents have an income that is not subject to zakat. However, it is important to note that this study does not focus solely on income zakat but also includes zakat fitrah. Additionally, the research examines the distribution of other religious funds, such as infaq and sadaqah. Therefore, respondents with incomes below Rp 2,000,000 are still valid for inclusion in this study. Furthermore, regarding demographic location, 73% of respondents are from Java, followed by 10.4% from Sumatra.

### **Measurement Model (Outer Model)**

#### **Validity and reliability testing**

Displayed in Table 3, Cronbach's alpha ( $\alpha$ ) and composite reliability (CR) can be used to assess reliability testing. Both the Composite Reliability (CR) and Cronbach's Alpha (CA) scores are higher than the advised level of  $> 0.70$  Hair et al. (2013), except for the behavioral control construct, which has a Cronbach's Alpha value below 0.70. Nevertheless, according to some other authors, a Cronbach's Alpha value  $> 0.60$  is still considered acceptable (Hair et al., 2014). The next step involves evaluating convergent validity and discriminant validity using outer loadings and average variance extracted (AVE). The outer loading results indicate seven invalid items—SK2, SK4, KPR2, LZ1, LZ2, KP4, and RL3—since they fall below the 0.70 threshold (Hair et al., 2019). Consequently, these seven items must be removed, while the AVE values range from 0.573 to 0.793, all exceeding the  $> 0.50$  benchmark. These results confirm convergent validity (Hair et al., 2019). The criterion of Fornell-Larckner is applied to test the discriminant validity (Abbasi et al., 2019). The square root of the AVE for each construct is bigger than the correlation coefficient values across the constructs, according to the results of the Fornell-Larcker criteria (see Table 4). As a result, this study model's components all indicate discriminant validity.

Table 3  
Loading Factors, Validity, and Reliability

Variable	Item	Loading Factor	Cronbach Alpha	Composite Reliability	AVE
Attitude	SK1	0.865	0.742	0.884	0.793
	SK3	0.915			
Subjective Norm	NS1	0.711	0.854	0.899	0.691
	NS2	0.871			
	NS3	0.860			
	NS4	0.872			
Perceived Behavior Control	KPR1	0.793	0.692	0.830	0.619
	KPR3	0.815			
	KPR4	0.751			
Zakat Literacy	LZ3	0.905	0.751	0.889	0.800
	LZ4	0.884			
Trust	KP1	0.824	0.705	0.835	0.628
	KP2	0.783			
	KP3	0.768			
Ease of Use	KM1	0.786	0.753	0.843	0.573
	KM2	0.774			
	KM3	0.711			
	KM4	0.755			
Religiosity	RL1	0.796	0.710	0.837	0.631
	RL2	0.803			
	RL4	0.785			
Intention	NT1	0.781	0.821	0.875	0.582
	NT2	0.740			
	NT3	0.741			
	NT4	0.783			
	NT5	0.770			

Source: Processed Data By Researcher (2024)

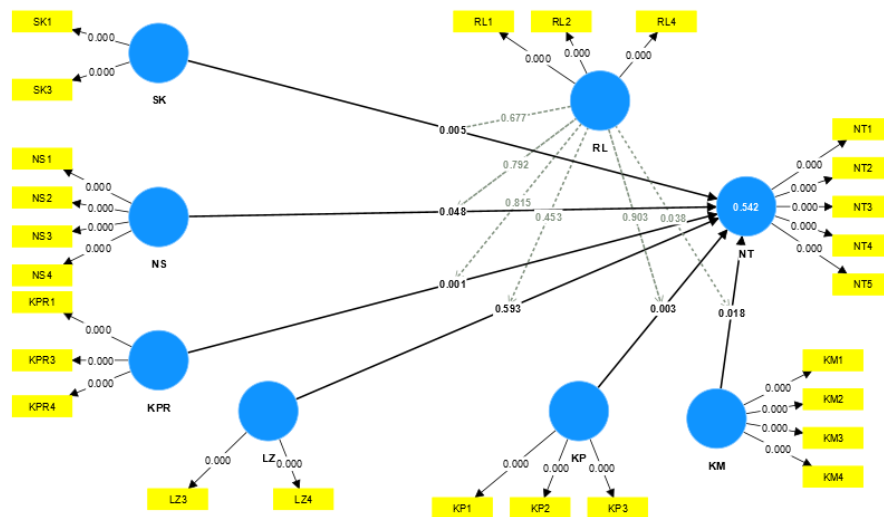
Table 4  
Fornell-Lacker Result

	EoU	TR	PBC	ZL	SN	INT	RL	AT
Ease of Use (EoU)	<b>0.757</b>							
Trust (TR)	0.460	<b>0.792</b>						
Perceived Behavior Control (PBC)	0.154	0.223	<b>0.787</b>					
Zakat Literacy (ZL)	0.460	0.451	0.141	<b>0.894</b>				
Subjective Norms (SN)	0.185	0.404	0.166	0.360	<b>0.831</b>			
Intention (INT)	0.503	0.584	0.304	0.426	0.409	<b>0.763</b>		
Religiusitas (RL)	0.428	0.466	0.016	0.264	0.093	0.440	<b>0.795</b>	
Attitude (AT)	0.404	0.418	0.210	0.463	0.510	0.485	0.113	<b>0.891</b>

Source: Processed Data By Researcher (2024)

### Structural Model (Inner Model)

The structural model testing employs bootstrapping techniques with 5,000 bootstrap samples. The R-squared values and path coefficient values are examined in the structural model testing. The correlations between hypotheses were determined using the path coefficient values. The outcome of the R-square test was 0.542. R-square values are divided into three groups by Chin (1998): 0.67 (strong), 0.33 (moderate), and 0.19 (weak). As a result, this study's R-square value has been defined as moderate.



Source: Researcher (2024)

Figure 3. PLS Bootstrapping Results

### Hypothesis Testing

Hypothesis testing aims to examine the influence of exogenous latent variables on endogenous latent variables. In Table 5, the direct relationship results from the TPB variables (Attitude ( $t = 2.801$ ,  $p < 0.05$ ), subjective norm ( $t = 1.979$ ,  $p < 0.05$ ), behavioral control ( $t = 3.409$ ,  $p < 0.05$ )) indicate a significant relationship with intention. Thus, H1, H2, and H3 are supported. Zakat literacy ( $t = 0.535$ ,  $p > 0.05$ ) does not show a significant relationship with the intention to pay ZIS, so H4 is not supported. Furthermore, Trust ( $t = 2.922$ ,  $p < 0.05$ ), Ease of Use ( $t = 2.367$ ,  $p < 0.05$ ), and Religiosity ( $t = 3.693$ ,  $p < 0.05$ ) have a positive and significant influence on the intention to pay ZIS through digital platforms. Therefore, H5, H6, and H7 are supported.

Table 5 presents the results of the moderating effect of religiosity on the relationship between attitude and intention ( $t = 0.417$ ,  $p > 0.05$ ), religiosity on subjective norm and intention ( $t = 0.264$ ,  $p > 0.05$ ), and religiosity on behavioral control and intention ( $t = 0.234$ ,  $p > 0.05$ ), which all yield nonsignificant results. Therefore, H8, H9, and H10 are not supported, as the  $t$ -values fall below the standard threshold of 1.96 (Hair et al., 2011). Similarly, the moderating effect of religiosity on the relationship between zakat literacy and intention ( $t = 0.751$ ,  $p > 0.05$ ) shows nonsignificant results, along with the moderating effect of religiosity on trust and intention ( $t = 0.122$ ,  $p > 0.05$ ). Consequently, H11 and H12 are not supported. Meanwhile, the moderating



effect of religiosity on the relationship between ease of use and intention shows significant results ( $t = 2.073$ ,  $p < 0.05$ ), thus supporting H13.

Table 5  
Hypothesis Testing Result

Hypothesis	Relationship	T-statistic	P-value	Description
H1	SK -> NT	2.801	0.005	Accepted
H2	NS -> NT	1.979	0.048	Accepted
H3	KPR -> NT	3.409	0.001	Accepted
H4	LZ -> NT	0.535	0.593	Rejected
H5	KP -> NT	2.922	0.003	Accepted
H6	KM -> NT	2.367	0.018	Accepted
H7	RL -> NT	3.693	0.000	Accepted
H8	RL -> SK -> NT	0.417	0.667	Rejected
H9	RL -> NS -> NT	0.264	0.792	Rejected
H10	RL -> KPR -> NT	0.234	0.812	Rejected
H11	RL -> LZ -> NT	0.751	0.453	Rejected
H12	RL -> KP -> NT	0.122	0.903	Rejected
H13	RL -> KM -> NT	2.073	0.038	Accepted

Source: Processed Data By Researcher (2024)

## DISCUSSION

Based on Table 5, the direct relationship findings support the acceptance of the first hypothesis, indicating that attitude has a significant relationship with the intention to pay ZIS through digital platforms. An improvement in attitude will increase the intention of Millennials and Generation Z to pay ZIS through these platforms. Respondents' attitudes towards the intention to pay ZIS are influenced by their positive assessments of zakat institutions on digital platforms. Survey findings show that the majority of respondents believe that paying ZIS through digital platforms is a positive action that benefits the wider community and has the potential to stimulate economic growth in Indonesian society. This positive attitude aligns with Theory of Planned Behavior Ajzen (1991), which emphasizes the significant role of attitude in shaping individual intentions. The findings of the research by Andam & Osman (2019); Annahl et al. (2021); Chetioui et al. (2023); Farouk et al. (2018); Yerrou et al. (2023) similarly align with the findings of this study, demonstrating the beneficial influence of attitude on people's intentions to pay ZIS.

This study found that the stronger the subjective norms among the Millennial and Gen Z generations, the greater their intention to pay ZIS through digital platforms. This finding generally reflects the positive views held by individuals/institutions surrounding Millennials and Generation Z, influencing the confidence of Muslim individuals in making decisions to allocate ZIS funds. This finding aligns with the theory presented by Ajzen (1991) that subjective norms play a role in influencing an individual's intention to do something. Overall, these findings are consistent with previous research such as Abashah et al. (2018); Amin (2022); Annahl et al. (2021); Othman et al. (2017); Sadallah et al. (2022), which have shown that intention to pay ZIS is strongly influenced by subjective norms.

This research found that the stronger the perceived behavioral control among Millennials and Generation Z, the greater their intention to pay ZIS through digital platforms. Respondents have the intention to pay ZIS through Digital platforms because they believe they have the will, skills (to use appropriate devices), and supportive resources (such as stable internet connection). These findings support the Theory of Planned Behavior proposed by Ajzen (1991), where the level of perceived behavioral control significantly and positively influences intention. This result is consistent with previous studies by Annahl et al. (2021); Bin-Nashwan et al. (2021); Kasri & Chaerunnisa (2022), which found that perceived behavioral control influences the intention to pay ZIS, both directly through Zakat Institutions and online.

Zakat literacy does not significantly influence the intentions of Millennial and Generation Z individuals to pay ZIS through digital platforms. This research aligns with the findings of Daniyal et al. (2021); Hussain et al. (2022); Yerro et al. (2023), which state that no relationship was found between zakat literacy and the zakat payment intention. People pay zakat to fulfill their obligations, as well as infaq and sadaqah, but they prefer to pay ZIS directly to the recipients. Daniyal et al. (2021) studied the behavior of millennials in South Jakarta regarding zakat payment and reported that the majority, 68% of respondents, chose to pay zakat directly, while 32% opted for digital payment methods. Millennials tend to trust direct distribution of zakat to recipients more than through zakat institutions because they feel more directly connected with the beneficiaries, have a better understanding of the recipients' conditions, and save on additional costs (Saragih, 2018).

This study found that trust has a positive and significant impact on the intention of Millennials and Generation Z to pay ZIS through digital platforms. This finding is consistent with the research of Kasri & Sosianti (2023), who noted that an individual's trust in Zakat institutions influences their zakat payment intention online. Additionally, this study's findings are consistent with the results of other research (Aji et al., 2021; Daniyal et al., 2021; Hussain et al., 2022; Syafira et al., 2020). This illustrates that Millennials and Generation Z highly regard the reputation of Zakat Institutions. They believe that the Zakat Institutions present on digital platforms are capable of effectively distributing ZIS funds and possess good credibility.

This study confirms the findings of Annahl et al. (2021); Daniyal et al. (2021); Purwanto et al. (2021), that ease of use influences individuals' intentions to pay zakat. Similarly, Hasyim et al. (2020) and Muflih (2023) reported that ease of use is one of the reasons individuals choose to use digital zakat services. An examination of this aspect reveals that respondents find it easy to pay ZIS through digital platforms due to the user-friendly instructions provided. They also perceive that paying ZIS through digital platforms is more flexible than visiting physical zakat institutions.

This study found that the higher the level of religiosity among Millennials and Generation Z, the greater their intention to pay ZIS through digital platforms. This finding suggests that religious factors significantly influence individuals' attitudes

towards paying ZIS online, as they believe that paying ZIS is a religious obligation that must be followed and is based on religious values. These results also align with Farouk et al. (2018); Muflih (2023); Syafira et al. (2020), who stated that religiosity influences a person's zakat payment intention, whether directly through zakat institutions or online.

### **Religiosity as Moderating Variable**

Table 5 provides details on the moderation effects, showing that the moderating effect of attitude on the intention of Millennials and Generation Z to pay ZIS through digital platforms is not significant. This finding is consistent with previous research by Farouk et al. (2018), which found that religiosity does not moderate the relationship between attitude and the zakat payment intention. Similarly Naseri & Abdullah (2022) and Nordin & Sing Yee (2021) in the context of the halal industry state that religiosity does not play a moderating role between attitude and the intention to make purchases. This demonstrates that the influence of attitude on the intention of Millennials and Generation Z to pay ZIS is not affected by the level of religiosity of these generations.

This study found that religiosity does not moderate the relationship between subjective norms and the intention of Millennials and Generation Z to pay ZIS online. However, this study supports the assertion of Alzadjal et al. (2022) in the context of banking, which states that religiosity is not the primary factor for people in choosing Islamic banks; instead, other factors such as social influence play a significant role. According to the researchers, Millennials and Gen Z pay ZIS because they choose to do so, not due to their level of religiosity.

The findings of this study confirm that the influence of perceived behavioral control on the intention of Millennials and Generation Z to pay ZIS through digital platforms is not moderated by religiosity. This result is consistent with Hasan & Rahman (2023) in the context of insurance, and Nordin & Sing Yee (2021) in the context of the halal industry. Both studies concluded that religiosity does not moderate the relationship between behavioral control and purchasing intention. This suggests that the propensity of Millennials and Generation Z to pay ZIS via digital platforms is unaffected by their level of religiosity. Nuryakin et al. (2023), in the context of halal cosmetics, explain that Millennials do not consider religiosity as a primary factor in decision-making, but rather follow trends prevalent among their peers.

These findings indicate that religiosity does not moderate the relationship between zakat literacy and the intention of Millennials and Generation Z to pay ZIS through digital platforms. These findings are consistent with Kusumawati et al. (2019) in the context of the halal industry, demonstrating that religiosity does not play a moderating role in the influence of knowledge on consumer intentions to visit stores. In the context of this study, it suggests that despite the high level of religiosity among the younger generation, it does not affect their zakat literacy.

This research found that religiosity does not function as a moderating variable in the relationship between trust and the intention of Millennials and Generation Z to pay ZIS through digital platforms. This aligns with the study by Utami et al. (2021), which also found that the relationship between trust and the zakat payment intention is not moderated by religiosity. Religiosity is not a factor for Millennials and Generation Z when deciding to pay ZIS through digital platforms. Instead, their focus is on the professionalism of zakat institutions available on these digital platforms and their efficiency in managing and distributing ZIS funds to mustahik.

This study found that the higher the level of religiosity, the stronger the influence of ease of use on the intention to pay ZIS through digital platforms. This occurs because religious values and teachings are ingrained in the minds of individuals, coupled with the ease of accessing information related to ZIS payments on social media, thus facilitating decision-making to pay ZIS through digital platforms. These results align with earlier studies, including those by Suhartanto et al. (2020) in the domain of Islamic finance and (Amin et al., 2014). These studies demonstrate that religiosity can influence the relationship between perceived convenience and an individual's intention to engage in certain behaviors.

## **CONCLUSION**

The present study aspires to investigate the variables influencing the intention of Indonesian Gen Z and Millennials to utilize digital platforms to pay zakat. The results explain that subjective norms, attitude, along with perceived behavioral control directly impact these generations' zakat payment intention digitally. The results were determined using the SEM-PLS model and a sample of 202 respondents. Additionally, their propensity to use digital platforms to pay zakat is heavily influenced by trust, convenience, and religiosity. However, zakat literacy does not affect their intention. Moreover, the indirect relationships moderated by religiosity show no association between attitude, subjective norms, perceived behavioral control, zakat literacy, and trust with the zakat payment intention digitally. Conversely, religiosity effectively moderates the relationship between convenience and the zakat payment intention through digital platforms.

The findings of this research hold significant implications for Zakat institutions. By utilizing digital platforms, these institutions can leverage the study's insights to develop policies and procedures that enhance the collection of Zakat funds. Zakat institutions should focus on factors that foster positive perceptions among the Millennial and Gen Z generations regarding the use of digital platforms for Zakat payments, highlighting the benefits of such usage. Moreover, this study recommends that Zakat institutions improve transparency by publishing reports on the collection and distribution of Zakat funds, enhancing the quality of Zakat services on digital platforms, and using social media to educate younger generations about the religious and socio-economic importance of ZIS. Additionally, Zakat institutions could consider

incorporating religious messages rooted in Islamic values when designing campaigns and promotions for ZIS payments via digital platforms. Such messages have the potential to attract more Muslims and encourage a positive response. These efforts will likely increase the participation of young people in ZIS through digital platforms.

Future research. Aside from its theoretical and practical contribution, several limitations arise in this study. This study predominantly includes respondents from Java, a region that does not encompass the entirety of Indonesia. Therefore, to obtain a more comprehensive overview, future research could focus on specific regions. Furthermore, future studies could utilize multi-group analysis to capture the differences between Millennials and Gen Z, as those two generations demonstrated distinct perspectives and behaviors.

#### **AUTHOR CONTRIBUTIONS**

Yeni Latipah : Research design and conceptualization, data collection and data processing, writing and revise the article manuscript.

Indri Supriani : Research design and conceptualization, methodology and research framework, writing and revise the manuscript.

Heri Sudarsono : Writing and revise the manuscript.

#### **FUNDING**

This article has not received any funding or grants.

#### **REFERENCES**

- Abashah, A., Samah, I. H. A., Saraih, U. N., Rashid, I. M. A., Ramlan, S. N., & Radzi, W. N. S. W. M. (2018). The impact of attitude and subjective norms towards zakat compliance behavior in Malaysia. *International Journal of Engineering and Technology(UAE)*, 7(3), 171–174. <https://doi.org/10.14419/ijet.v7i3.21.17155>
- Abbasi, A. Z., Ting, D. H., Hlavacs, H., Costa, L. V., & Veloso, A. I. (2019). An empirical validation of consumer video game engagement: A playful-consumption experience approach. *Entertainment Computing*, 29, 43–55. <https://doi.org/10.1016/j.entcom.2018.12.002>
- Aji, H. M., Albari, A., Muthohar, M., Sumadi, S., Sigit, M., Muslichah, I., & Hidayat, A. (2021). Investigating the determinants of online infaq intention during the COVID-19 pandemic: an insight from Indonesia. *Journal of Islamic Accounting and Business Research*, 12(1), 1–20. <https://doi.org/10.1108/JIABR-05-2020-0136>
- Ajzen, I. (1991). The Theory of Planned Behavior. *Organizational Behavior and Human Decision Processes*, 50(2), 179–211. [https://doi.org/10.1016/0749-5978\(91\)90020-T](https://doi.org/10.1016/0749-5978(91)90020-T)

- Alam, S. S., Janor, H., Zanariah, Wel, C. A. C., & Ahsan, M. N. (2012). Is Religiosity an important factor in influencing the intention to undertake Islamic home financing in Klang Valley? *World Applied Sciences Journal*, 19(7), 1030–1041. <https://doi.org/10.5829/idosi.wasj.2012.19.07.392>
- Alzadjal, M. A. J., Abu-Hussin, M. F., Md Husin, M., & Mohd Hussin, M. Y. (2022). Moderating the role of religiosity on potential customer intention to deal with Islamic banks in Oman. *Journal of Islamic Marketing*, 13(11), 2378–2402. <https://doi.org/10.1108/JIMA-05-2020-0150>
- Amin, H. (2022). An analysis of online sadaqah acceptance among university graduates in Malaysia. *International Journal of Islamic and Middle Eastern Finance and Management*, 15(6), 1019–1034. <https://doi.org/10.1108/IMEFM-01-2019-0020>
- Amin, H., Abdul-Rahman, A. R., Ramayah, T., Supinah, R., & Mohd-Aris, M. (2014). Determinants of online waqf acceptance: An empirical investigation. *Electronic Journal of Information Systems in Developing Countries*, 60(1), 1–18. <https://doi.org/10.1002/j.1681-4835.2014.tb00429.x>
- Andam, A. C., & Osman, A. Z. (2019). Determinants of intention to give zakat on employment income: Experience from Marawi City, Philippines. *Journal of Islamic Accounting and Business Research*, 10(4), 528–545. <https://doi.org/10.1108/JIABR-08-2016-0097>
- Annahl, M. A. F., Al Anshory, A. C., & Aulia, M. (2021). Why Do Muzaki Pay Zakat Through Institutions? The Theory Of Planned Behaviour Application. *Journal of Islamic Monetary Economics and Finance*, 7. <https://doi.org/10.21098/jimf.v7i0.1313>
- Asraf, Lubis, M. S., & Erdawati. (2017). Religiusity Moderation On The Effect Of Sharia Label Equity In Decision Of Selecting Sharia Bank Mandiri Product In West Pasaman. *Journal Of Social and Economics Research* , 2(1), 72–84. <http://journal.univ-ekasakti-pdg.ac.id>
- Badan Amil Zakat Indonesia. (2022). *Indeks Literas Zakat 2022*. <https://puskasbaznas.com/publications/books/1720-indeks-literasi-zakat-2022-tingkat-nasional>
- Bank Indonesia. (2016). *Pengelolaan Zakat Yang Efektif: Konsep dan Praktik di Beberapa Negara* (1st ed.). Departemen Ekonomi dan Keuangan Syariah - Bank Indonesia.
- Baron, R. M., & Kenny, D. A. (1986). The Moderator-Mediator Variable Distinction in Social Psychological Research. Conceptual, Strategic, and Statistical Considerations. *Journal of Personality and Social Psychology*, 51(6), 1173–1182. <https://doi.org/10.1037/0022-3514.51.6.1173>
- Baznas. (2011). *Undang-Undang Nomor 23 Tahun 2011 Tentang Pengelolaan Zakat*. <https://pid.baznas.go.id/>

- Baznas. (2019). *Outlook Zakat Indonesia 2019*. Baznas. <https://www.puskasbaznas.com/publications/books/885-outlook-zakat-indonesia-2019>
- BAZNAS. (2023). *Outlook Zakat Indonesia 2023*. <https://www.puskasbaznas.com/publications/books/1737-outlook-zakat-indonesia-2023>
- Beik, I. S. (2019, April 8). *Memperkuat Literasi Zakat*. Republika. <https://khazanah.republika.co.id/berita/ppmxl0313/memperkuat-literasi-zakat>
- Beik, I. S., & Buana, G. K. (2018). *Unlocking the Potential of Zakat and Other Forms of Islamic Finance to Achieve the SDGs in Indonesia*. <https://www.researchgate.net/publication/328723404>
- Bin-Nashwan, S. A., Abdul Jabbar, H., Dziegielewski, S. F., & Aziz, S. A. (2021). Moderating Effect of Perceived Behavioral Control on Islamic tax (zakah) Compliance Behavior Among Businessmen in Yemen. *Journal of Social Service Research*, 47(2), 292–302.
- BPS. (2020). *Hasil Sensus Penduduk 2020*. <https://www.bps.go.id/pressrelease/2021/01/21/1854/hasil-sensus-penduduk-2020.html>
- Chetoui, Y., Satt, H., Lebdaoui, H., Baijou, M., Dassouli, S., & Katona, S. (2023). Antecedents of giving charitable donations (Sadaqah) during the COVID-19 pandemic: does Islamic religiosity matter? *Journal of Islamic Marketing*, 14(5), 1169–1187. <https://doi.org/10.1108/JIMA-09-2021-0296>
- Chi, T. (2018). Understanding Chinese consumer adoption of apparel mobile commerce: An extended TAM approach. *Journal of Retailing and Consumer Services*, 44, 274–284. <https://doi.org/10.1016/j.jretconser.2018.07.019>
- Chin, W. W. (1998). *The Partial Least Squares Approach to Structural Equation Modeling*. <https://www.researchgate.net/publication/311766005>
- Daniyal, M., Athar, A., Nur, M., & Al Arif, R. (2021). The Intention of Millennial Generation in Paying Zakat through Digital Payments International Journal of Islamic Business and Economics. *International Journal of Islamic Business and Economics (IJIBEC)*, 5(1), 38–47. <https://doi.org/10.28918/ijib>
- Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly: Management Information Systems*, 13(3), 319–339. <https://doi.org/10.2307/249008>
- Eri Firdaus, Y., Refnita, D., & Saputra, A. (2021). The Mustahik Zakat In Various Dimensions Of Fiqh In Era Society 5.0. *El-Mashlahah*, 11(1), 2089–1970.

- Faizah, F. N. (2022). Optimizing zakāt management as an effort to alleviate poverty: a case study at the Central Java Baznas. *Management, and Business (JIEMB)*, 4(1), 79–92. <https://doi.org/10.21580/jiemb.2022.4.1.13231>
- Farouk, A. U., Md Idris, K., & Saad, R. A. J. Bin. (2018). Moderating role of religiosity on Zakat compliance behavior in Nigeria. *International Journal of Islamic and Middle Eastern Finance and Management*, 11(3), 357–373. <https://doi.org/10.1108/IMEFM-05-2017-0122>
- Firli, A., & Hidayati, N. (2021). The Influence of Financial Knowledge, Financial Attitude, and Personality Towards Financial Management Behavior on Productive Age Population. In *Review of Integrative Business and Economics Research* (Vol. 10).
- Fishbein, M. A., & Ajzen, I. (1975). *Belief, Attitude, Intention and Behavior: An Introduction to Theory and Research*. Addison-Wesley, Reading, MA.
- Gebert-Persson, S., Gidhagen, M., Sallis, J. E., & Lundberg, H. (2019). Online insurance claims: when more than trust matters. *International Journal of Bank Marketing*, 37(2), 579–594. <https://doi.org/10.1108/IJBM-02-2018-0024>
- Hair, J. F., Ringle, C. M., & Sarstedt, M. (2011). PLS-SEM: Indeed a silver bullet. *Journal of Marketing Theory and Practice*, 19(2), 139–152. <https://doi.org/10.2753/MTP1069-6679190202>
- Hair, J. F., Ringle, C. M., & Sarstedt, M. (2013). Partial Least Squares Structural Equation Modeling: Rigorous Applications, Better Results and Higher Acceptance. In *Long Range Planning* (Vol. 46, Issues 1–2, pp. 1–12). Elsevier Ltd. <https://doi.org/10.1016/j.lrp.2013.01.001>
- Hair, J. F., Risher, J. J., Sarstedt, M., & Ringle, C. M. (2019). When to use and how to report the results of PLS-SEM. In *European Business Review* (Vol. 31, Issue 1, pp. 2–24). Emerald Group Publishing Ltd. <https://doi.org/10.1108/EBR-11-2018-0203>
- Hair, J. F., Sarstedt, M., Hopkins, L., & Kuppelwieser, V. G. (2014). Partial least squares structural equation modeling (PLS-SEM): An emerging tool in business research. In *European Business Review* (Vol. 26, Issue 2, pp. 106–121). Emerald Group Publishing Ltd. <https://doi.org/10.1108/EBR-10-2013-0128>
- Hamdani, L., Sunarsih, S., Yusfiarto, R., Rizal, A., & Khoirunnisa, A. N. (2024). Social media, trust and intention to pay zakat through institution: lessons from Indonesian experience. *Journal of Islamic Marketing*, 15(9), 2399–2418. <https://doi.org/10.1108/JIMA-01-2023-0016>
- Hasan, A. A.-T., & Rahman, M. T. (2023). Family takāful purchase intentions in Bangladesh: the mediating role of attitude and saving motives and the moderating role of religiosity. *Islamic Economic Studies*. <https://doi.org/10.1108/ies-03-2023-0012>



- Hasyim, F., Awwal, M. A.-F., & Al Amin, N. H. (2020). ZISWAF Digital Payment as An Effort to Reach Millennials. *Economica: Jurnal Ekonomi Islam*, 11(2), 183–210. <https://doi.org/10.21580/economica.2020.11.2.5752>
- Henseler, J., Ringle, C. M., & Sarstedt, M. (2015). A new criterion for assessing discriminant validity in variance-based structural equation modeling. *Journal of the Academy of Marketing Science*, 43(1), 115–135. <https://doi.org/10.1007/s11747-014-0403-8>
- Huda, N., Rini, N., Mardoni, Y., & Putra, P. (2012). The Analysis of Attitudes, Subjective Norms, and Behavioral Control on Muzakki's Intention to Pay Zakah. In *International Journal of Business and Social Science* (Vol. 3, Issue 22). [www.ijbssnet.com](http://www.ijbssnet.com)
- Hussain, Z., Sultan, R., Arif, M., & Ali, A. (2022). The Impact of Zakat Literacy, Trust, and the Accessibility of Digital Payments on Generation Z and Y's Intention to Pay Zakat to Central Zakat Fund, the State Bank of Pakistan. In *International Journal of Zakat* (Vol. 7, Issue 2).
- Iqbal, I. (2020). Zakat: Macroeconomic And Microeconomic Demands. *International Journal of Economics, Business and Management Research*, 4(03), 1–9. [www.ijebmr.com](http://www.ijebmr.com)
- Jamaludin, N., Wahab, N. A., & Hamed, A. B. (2017). *Muslims Perception On Online Zakat Usage In Kuala Lumpur*.
- Johnson, B. R., Jang, S. J., Larson, D. B., & Li, S. De. (2001). Does Adolescent Religious Commitment Matter? A Reexamination Of The Effects Of Religiosity On Delinquency. *Journal Of Research In Crime And Delinquency*, 38, 22–44.
- Kailani, N., & Slama, M. (2020). Accelerating Islamic charities in Indonesia: zakat, sedekah and the immediacy of social media. *South East Asia Research*, 28(1), 70–86. <https://doi.org/10.1080/0967828X.2019.1691939>
- Kartajaya, H., Iqbal, M., Alfisyahr, R., Deasyana Rahma Devita, L., & Ismail, T. (2019). Segmenting Islamic fashion lifestyle on Indonesian woman. *Research Journal of Textile and Apparel*, 23(4), 306–322. <https://doi.org/10.1108/RJTA-02-2019-0003>
- Kashif, M., Sarifuddin, S., & Hassan, A. (2015). Charity donation: Intentions and behavior. *Marketing Intelligence and Planning*, 33(1), 90–102. <https://doi.org/10.1108/MIP-07-2013-0110>
- Kasri, R. A. (2013). Giving behaviors in Indonesia: Motives and marketing implications for Islamic charities. *Journal of Islamic Marketing*, 4(3), 306–324. <https://doi.org/10.1108/JIMA-05-2011-0044>
- Kasri, R. A. (2016). Effectiveness of Zakah Targeting in Alleviating Poverty in Indonesia. *Al-Iqtishad: Journal of Islamic Economics*, 8(2). <https://doi.org/10.15408/aiq.v8i2.3005>

- Kasri, R. A., & Chaerunnisa, S. R. (2022). The role of knowledge, trust, and religiosity in explaining the online cash waqf amongst Muslim millennials. *Journal of Islamic Marketing*, 13(6), 1334–1350. <https://doi.org/10.1108/JIMA-04-2020-0101>
- Kasri, R. A., & Ramli, U. H. (2019). Why do Indonesian Muslims donate through mosques?: A theory of planned behaviour approach. *International Journal of Islamic and Middle Eastern Finance and Management*, 12(5), 663–679. <https://doi.org/10.1108/IMEFM-11-2018-0399>
- Kasri, R. A., & Sosianti, M. W. (2023). Determinants Of The Intention To Pay Zakat Online: The Case Of Indonesia. *Journal of Islamic Monetary Economics and Finance*, 9(2). <https://doi.org/10.21098/jimf.v9i2.1664>
- Kasri, R. A., & Yuniar, A. M. (2021). Determinants of digital zakat payments: lessons from Indonesian experience. *Journal of Islamic Accounting and Business Research*, 12(3), 362–379.
- KNEKS. (2019, October 8). *Religiusitas Bukan Faktor Utama Keengganan Publik Ke Bank Syariah*. KNEKS. <https://kneks.go.id/>
- KNEKS. (2020, November 30). *Penuhi Tren Gaya Hidup Halal, Unilever Pastikan Seluruh Pabriknya Halal*. KNEKS. <https://kneks.go.id/berita/347/penuhi-tren-gaya-hidup-halal-unilever-pastikan-seluruh-pabriknya-halal?category=1>
- Kusumawati, A., Listyorini, S., Suharyono, & Yulianto, E. (2019). The impact of religiosity on fashion knowledge, consumer-perceived value and patronage intention. *Research Journal of Textile and Apparel*, 23(4), 269–290. <https://doi.org/10.1108/RJTA-04-2019-0014>
- Martono, S., Nurkhin, A., Lutfhiyah, F., Fachrurrozie, Rofiq, A., & Sumiadji. (2019). The relationship between knowledge, trust, intention to pay zakah, and zakah-paying behavior. *International Journal of Financial Research*, 10(2). <https://doi.org/10.5430/ijfr.v10n2p75>
- Muflih, M. (2023). Muzakki's adoption of mobile service: integrating the roles of technology acceptance model (TAM), perceived trust and religiosity. *Journal of Islamic Accounting and Business Research*, 14(1), 21–33. <https://doi.org/10.1108/JIABR-09-2021-0273>
- Mutmainah, L., Berakon, I., & Yusfiarto, R. (2024). Does financial technology improve intention to pay zakat during national economic recovery? A multi-group analysis. *Journal of Islamic Marketing*, 15(6), 1583–1607. <https://doi.org/10.1108/JIMA-09-2022-0268>
- Naseri, R. N. N., & Abdullah, R. N. R. (2022). Religiosity as a Moderator Between Attitude and Intention towards Online Halal Cosmetic Purchasing. *International Journal of Academic Research in Business and Social Sciences*, 12(6). <https://doi.org/10.6007/ijarbss/v12-i6/14074>

- Nordin, N., & Sing Yee, H. A. T. (2021). Purchase Intention on Halal Food Products: Non-Muslim Consumers' Perception. *International Journal of Academic Research in Business and Social Sciences*, 11(11). <https://doi.org/10.6007/ijarbss/v11-i11/11632>
- Nurfadilah, I. R., & Sasongko, C. (2019). Web-Based Accountability in an Islamic Non-Profit Organization: A Case Study of Badan Amil Zakat National in Indonesia. *1st Asia Pacific Business and Economics Conference (APBEC 2018)*, 89, 252–259.
- Nuryakin, Md Saad, M. S., & Maulani, M. R. (2023). Purchase intention behavior of halal cosmetics. Comparing study between Indonesia and Malaysia millennial generation. *Journal of Islamic Accounting and Business Research*. <https://doi.org/10.1108/JIABR-06-2021-0177>
- Othman, Y. H.-, Alwi, I., Yusuff, M. S. S., & Saufi, M. S. A. M. (2017). The Influence of Attitude, Subjective Norm, and Islamic Religiosity on Compliance Behavior of Income Zakat Among Educators. *International Journal of Academic Research in Business and Social Sciences*, 7(11). <https://doi.org/10.6007/ijarbss/v7-i11/3549>
- Othman, Y. H.-, Yusuff, M. S. S., & Latib, M. F. A. (2018). Motivations for Paying Income Zakat among UniSHAMS' Employees. *International Journal of Academic Research in Business and Social Sciences*, 8(10). <https://doi.org/10.6007/ijarbss/v8-i10/4768>
- Purwanto, Sulthon, M., & Wafirah, M. (2021). Behavior Intention to Use Online Zakat: Application of Technology Acceptance Model with Development. *ZISWAF : Jurnal Zakat Dan Wakaf*, 8(1), 44–60.
- Puskas Baznas. (2019). *Indeks Literasi Zakat - Teori dan Konsep*. 1–32. <https://www.puskasbaznas.com/publications/books/1020-indeks-literasi-zakat-teori-dan-konsep>
- Rachmawati<sup>1</sup>, L. N., & Canggih<sup>2</sup>, C. (2023). Determinants of Generation Z in Paying Zakat, Infaq, and Alms (ZIS) Online in the City of Surabaya. In *Jurnal Ekonomi Syariah Indonesia* (Vol. 1, Issue 1). Online.
- Ranganathan, S. K., & Henley, W. H. (2008). Determinants of charitable donation intentions: a structural equation model. *International Journal of Nonprofit and Voluntary Sector Marketing*, 13(1), 1–11. <https://doi.org/10.1002/nvsm.297>
- Rigdon, E. E., Ringle, C. M., & Sarstedt, M. (2010). Structural modeling of heterogeneous data with partial least squares. *Review of Marketing Research*, 7, 255–296. [https://doi.org/10.1108/S1548-6435\(2010\)0000007011](https://doi.org/10.1108/S1548-6435(2010)0000007011)
- Sadallah, M., Abdul-Jabbar, H., & Aziz, S. A. (2022). Promoting zakat compliance among business owners in Algeria: the mediation effect of compliance intention. *Journal of Islamic Marketing*. <https://doi.org/10.1108/JIMA-11-2021-0366>

- Salleh, W. N. W. M., Rasid, Z. siti A., & Basiruddin, R. (2019). Towards Transforming Zakat Collection and Distribution Roles using Digital Wallet in Support of Social Justice and Social Financing. *Open International Journal of Informatics (OIJI)*, 7(2). <https://doi.org/10.1108/JIMA-03-2017>
- Saragih, A. H. (2018). Generation XYZ's Perception on Zakat Mal and Tax The Planned Behavior Perspective. *Shirkah Journal of Economics and Business*, 3(3), 344–376.
- Sareye, J. M., Haji-Othman, Y., & Omar, M. M. (2017). The Influence of Attitude, Religiosity, and Perception towards Law Enforcement on Intention towards Compliance Behaviour of Income Zakat among KUIN Staff in Kedah, Malaysia. *International Journal of Muamalat*, 1(1), 9–29.
- Sari, D. F., Beik, I. S., & Rindayati, W. (2019). Investigating the Impact of Zakat on Poverty Alleviation: A Case from West Sumatra, Indonesia. In *International Journal of Zakat* (Vol. 4, Issue 2).
- Sharma, S. K., Govindaluri, S. M., Muharrami, S. M., & Tarhini, A. (2017). A multi-analytical model for mobile banking adoption: a developing country perspective. *Review of International Business and Strategy*, 27(1), 133–148. <https://doi.org/10.1108/RIBS-11-2016-0074>
- Siregar, Y., Kent, A., Peirson-Smith, A., & Guan, C. (2023). Disrupting the fashion retail journey: social media and GenZ's fashion consumption. *International Journal of Retail and Distribution Management*, 51(7), 862–875. <https://doi.org/10.1108/IJRDM-01-2022-0002>
- Soemitra, A., & Nasution, J. (2021). The Influence of Zakat Literacy, Trust, and Ease of Digital Payments on Generation Z and Y Intention in Paying Zakat to Amil Zakat Organizations. *International Conference Of Zakat Preceedings*, 323–334.
- Sudarsono, H., Supriani, I., Ridha, A., & Perdana, A. (2022). Do perceived zakat institutions and government support affect entrepreneurs' intention to pay zakat? *Review of Islamic Social Finance and Entrepreneurship (RISFE)*, 1(2), 85–96. <https://doi.org/10.20885/RISFE>
- Suhartanto, D., Dean, D., Ismail, T. A. T., & Sundari, R. (2020). Mobile banking adoption in Islamic banks: Integrating TAM model and religiosity-intention model. *Journal of Islamic Marketing*, 11(6), 1405–1418. <https://doi.org/10.1108/JIMA-05-2019-0096>
- Supriani, I., Ninglasari, S. Y., & Sri, I. (2024). How social media influencers form Muslim consumers' halal cosmetics purchase intention: religiosity concern. *Journal of Islamic Marketing*. <https://doi.org/10.1108/JIMA-02-2024-0085>
- Syafira, F. N., Ratnasari, R. T., & Ismail, S. (2020). The Effect of Religiosity And Trust nn Intention to Pay in ZISWAF Collection Through Digital Payments. *Jurnal Ekonomi Dan Bisnis Islam (Journal of Islamic Economics and Business)*, 6(1), 98. <https://doi.org/10.20473/jebis.v6i1.17293>

- Syaksena, A., & Ekawaty, M. (2021). Effect of zakat (almsgiving) literacy level on muzakki's decision to pay zakat in registered zakat institutions. *Journal of Islamic Economics*, 3(1), 15–34. <https://doi.org/10.21580/jiemb.2021.3.1.8841>
- Syauqi, M., Anshori, M., & Mawardi, I. (2022). Motivation to paying Zakat: The role of religiosity, Zakat literacy, and government regulations. *Al-Uqud : Journal of Islamic Economics*, 6(2), 232–246. <https://doi.org/10.26740/aluqud.v6n2.p232-246>
- The Royal Islamic Studies Centre. (2023). *The Muslim 500: The World's Most Influential Muslims, 2024* (T. Elghawary, Ed.; 1st ed.). Amman: Royal Al Bayt For Islamic Thought.
- Tucker, M., Jubb, C., & Yap, C. J. (2020). The theory of planned behaviour and student banking in Australia. *International Journal of Bank Marketing*, 38(1), 113–137. <https://doi.org/10.1108/IJBM-11-2018-0324>
- Ur Rehman, A., Aslam, E., & Iqbal, A. (2021). Factors influencing the intention to give zakāt on employment income: evidence from the Kingdom of Saudi Arabia . *Islamic Economic Studies*, 29(1), 33–49. <https://doi.org/10.1108/ies-05-2020-0017>
- Utami, N. S., Muthohar, A. M., & Ridlo, M. (2021). Analisis Tingkat Pendapatan, Kepercayaan dan Reputasi terhadap Minat Muzakki dalam Membayar Zakat dengan Religiusitas sebagai Variabel Moderating. *IQTISHODUNA*, 17(1), 1–16. <https://doi.org/10.18860/iq.v17i1.10630>
- Widiastuti, T., Herianingrum, S., & Zulaikha, S. (2022). *Ekonomi dan Manjaemen Ziswaf (Zakat, Infak, Sedekah, dan Wakaf)*.
- Yerrou, H., Achmaoui, A., & Bezoui, O. (2023). The determinants of institutionalization of Zakāt: the case of Morocco. *Islamic Economic Studies*, 31(1/2), 22–42. <https://doi.org/10.1108/ies-01-2023-0003>
- Yusfiarto, R., Setiawan, A., & Setia Nugraha, S. (2020). Literacy and Intention to Pay Zakat: A Theory Planned Behavior View Evidence from Indonesian Muzakki. In *International Journal of Zakat* (Vol. 5, Issue 1).