



Gen Z Behavioral Intention to Pay Zakat : The Effect Ease of Digital Payment Literacy Zakat and Religiosity

Indra Kurniawan¹, Dzikrulloh²

^{1,2} Universitas Tunjojo Madura, Indonesia

*Corresponding author, email: Kurniawanindra1300@gmail.com, dzikrulloh@trunojoyo.ac.id

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ABSTRACT

This research aims to examine the influence of ease of digital payments, zakat literacy and religiosity on the behavior intentions of the generation to pay zakat through zakat management organizations. This research uses structural analysis Equation Model-Partial Least Square (SEM-PLS). The research used a questionnaire data collection technique which was distributed online to Generation Z Muslims in Indonesia , with a total of 199 respondents or samples. The results of this research show that the variables of ease of digital payments and religiosity have a significant effect on generation Z's behavioral intentions to pay zakat through zakat management organizations. Meanwhile, the zakat literacy variable has no effect on generation Z's behavioral intentions to pay zakat through zakat management organizations. Overall, behavior intentions to pay zakat through zakat management organizations is explained by the variables ease of digital payment, zakat literacy, and religiosity at 31.1%, the remaining 68.9% is influenced by other variables outside this research.

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INTRODUCTIONS

86.7% of Indonesia's 277 million inhabitants are Muslims, making up the bulk of the country's religious population. Indonesia hosts 13% of the world's Muslim population. One of the great potentials for zakat funds that must be gathered by zakat management organizations is the sizeable Muslim population. Government estimates indicate that by 2021, it might amount to Rp 327.6 trillion. Despite Indonesia's enormous potential for zakat collection, the country has not been as successful as it could have been in realizing zakat collected, with the most recent figures showing 71.4 trillion. This circumstance causes a gap between the potential and actualization of zakat collection in Indonesia, necessitating specific consideration and a fix.

The Indonesian people must have a high level of literacy in order for them to fully comprehend the concept of zakat in order to maximize the potential of zakat

collection in Indonesia. To reach a higher level of understanding, Indonesians who are currently at the middle of the literacy scale require concerted efforts to improve their literacy. Additionally, the findings of BAZNAS research, which indicate that over 85% of zakat collected is handled by unauthorized Zakat Management Organizations, highlight the consequences of inadequate zakat literacy. Therefore, there are issues with people's propensity to prefer to distribute zakat through unofficial means in addition to the low zakat literacy within the Indonesian Muslim community.

This phenomenon demonstrates that, despite Indonesia's status as a nation with a majority of Muslims, public compliance with regards to paying zakat to the official Zakat Management Institution is not guaranteed. There are a number of potential causes for this phenomenon. Numerous studies have attempted to investigate this gap thus far. Numerous studies, including Canggih & Indrarini (2021), Yusfiarto et al. (2020), and Rofiqoh et al. (2018), highlight the significance of literacy as a critical component in maximizing strategies for collecting zakat funds. Their study's findings demonstrate the significance of literacy in raising zakat payments' public awareness. This indicates that increasing zakat collection is significantly impacted by having a correct understanding of the obligation to pay zakat.

Studies by Beik et al. (2017) and Yuliani et al. (2018) demonstrate that there is a discrepancy between the actions of those who choose to pay directly and the efforts made to maximize zakat and pay it to Zakat Management Institutions. Their study's findings indicate that a considerable number of people continue to pay zakat to mustahik in their neighborhood instead of using the Zakat Management Agency. Some individuals are thought to be motivated by a number of factors, including illiteracy and a lack of trust, to pay zakat directly to Mustahiq rather than through the Zakat Management Agency.

It takes a number of initiatives to get people to donate zakat through zakat management institutions. The study of tactics and initiatives to maximize zakat payments through Zakat Management Institutions is the subject of several studies, including Asnaini (2017), Zetira & Fatwa (2021), Arifah & Muhammad (2021), and Wijaya & Khotijah (2020). These studies advocate for zakat management organizations to adopt digital zakat payment services, improve the professionalism of their human resources, and create creative fundraising products by utilizing technology advancements. It is imperative for Zakat Management Organizations to exhibit accountability in their fund management to enhance the trust and confidence of Generation Z towards zakat payments.

The research that has been done thus far has only focused on demonstrating the significance of zakat literacy in enhancing zakat collection optimization as well as the tactics that zakat management institutions must employ to achieve this goal. Studies that look at initiatives to improve zakat fund collection optimization through educating and socializing young Muslims, specifically Generation Z, about paying zakat to Zakat Management Institutions are still rare, though. As a result, research on this condition becomes necessary and needs to be addressed. The intention of Generation Z to pay zakat to Zakat Management Institutions is influenced by a number of factors, including ease of payment, literacy, and trust.

According to researchers, millennials' zakat literacy plays a significant role in improving the efficiency of zakat collection in zakat management institutions. Another

significant factor influencing people's intentions to pay zakat to the Zakat Management Agency, particularly the millennial generation, is their level of trust in the organization. Generation Z may be more interested in paying zakat to Zakat Management Institutions due to the varying ease of zakat payment, including digital payments.

LITERATURE REVIEW

Behavioral Intentions

A person's intention to use information technology to accomplish their desired goals is referred to as behavioral intention, or simply behavioral intention. As per the definition provided by Venkatesh et al. (2003), behavioral intention refers to the degree of an individual's strong intention to perform a particular behavior. The intention behind behavior as stated by Ulum et al. (2020) An individual's internal motivation to drive actions stemming from desires associated with thoughts and emotions is known as behavioral intention. This idea serves as a framework for determining the variables that affect expected behavior. This gives a psychological impression of a person's willingness to engage in specific activities. The desire to pay zakat can be viewed as an impulse in this context.

According to studies by Crow & Crow (1989), cited in Atika (2018), a person's intention to do an action is influenced by a number of factors.

1. Stimuli that come from the environment or context that fit a person's needs or desires are known as internal urge factors, and they have the ability to affect how intentions are formed.
2. A person's intention toward an object or thing is reflected in social motive factors, which are influenced by both social and internal individual factors.
3. The influence of sentiments and emotions on the matter at hand is referred to as an emotional factor.

The intention theory of Crow and Crow (1989), as outlined in Atika (2018), serves as the foundation for this study. According to this theory, there is a strong correlation between intentions and emotions, and that intentions are impacted by emotional factors. An individual's intentions towards an activity can be strengthened when they experience pleasure from achieving success in that activity. On the other hand, a lack of success may cause one's intentions to decrease. Regarding zakat payments through zakat management organizations, the expectation is that if someone has a positive experience with such payments, this will lead to a strong desire to make zakat payments through such organizations.

Generations Z

According to a number of earlier studies by Francis & Hoefel (2018), Brown (2020), and Linnes & Metcalf (2017), people born after 1995 are commonly referred to as Generation Z. Another common term for this generation is the post-millennial generation. McKinsey (2018) conducted research that categorized Generation Z behavior into four main components. These components are predicated on the notion that Generation Z is a truth-seeking generation. Firstly, Gen Z is called "the undefined ID" because they respect each person's expression without attaching a

label to it. They actively look for (Afiyana, 2019) their identity, which makes them highly receptive to the individuality of every person.

Ease of Digital Payment

One of the key elements that can encourage muzakki to pay zakat is how simple it is to do so. If people are having trouble making direct payments to the zakat amil, then increasing public awareness of the channels available for zakat payment will undoubtedly offer a solution. Zakat payments to zakat management organizations can be made through one of three general channels: direct payment channels, bank payments, outlet payments, or electronic media payments (digital payments). Convenience is one of the factors that influences a person's intention to pay zakat to the Zakat Management Institution, according to a number of research findings. Astuti & Prijanto (2021), Rahmani & Erpurini (2020), Maghfirah (2020), and Kharisma & Jayanto (2021) research findings demonstrate that the simplicity of zakat payments offered.

Literasi zakat

According to the idea, literacy is defined as a person's aptitude, knowledge, and comprehension of a subject that can subsequently affect and modify a person's actions or choices regarding that subject. In the context of zakat, it can be said that zakat literacy refers to an individual's awareness of the obligation to pay zakat as well as their knowledge, comprehension, and ability in this area. A person's willingness and capacity to obtain different zakat-related information are included in their zakat literacy. According to Hasanah & Qomar (2021), a person's intentions are strongly correlated with their level of literacy. Here, a person's low intention to pay zakat will be influenced by their low level of zakat literacy.

A number of factors contribute to Indonesia's low zakat literacy rate, one of which is the general public's ignorance of the zakat payment methods, which must be optimized by zakat management organizations with official status. From a conceptual standpoint, the quantity and quality of zakat management—that is, the amount and distribution of zakat funds—are influenced by the level of literacy. The fact that people would rather pay zakat directly to those who are deemed mustahiq illustrates the low level of zakat literacy when it comes to money collection. Low literacy in zakat distribution is also demonstrated by the direct and personal zakat distribution process. Numerous studies demonstrate the significant impact that literacy has on people's intentions to pay zakat.

Religiosity

The Latin word "religio," which meaning "to bind," is the root of the word religiosity. This idea suggests that there are binding laws and duties within a religion that followers of that religion are required to follow. According to Santosa and Sinarasri (2015), religiosity entails intimate and interconnected relationships between people and their God, with other people, and with their surroundings. The degree of commitment to religious practice that a person possesses can be used to determine their level of religiosity. A person's religious background is one element that may affect their ability to successfully collect zakat, according to (Hafidhuddin, 2002).

Research Method

Jenis penelitian ini adalah penelitian kausal konklusif dengan tujuan utama pengujian hipotesis spesifik dan memperoleh bukti hubungan sebab akibat menggunakan pendekatan kuantitatif. Sumber data yang digunakan adalah data primer dari studi lapangan diperoleh dengan mendistribusikan kuesioner online. Kuesioner online dalam penelitian ini dirancang menggunakan google form dan didistribusikan melalui platform media sosial seperti WhatsApp, Line, dan Instagram. Semua pertanyaan dinilai menggunakan skala Likert lima poin mulai dari 1 (sangat tidak setuju) hingga 5 (sangat setuju).

In order to conform to the study's criteria, judgmental sampling techniques were used to select only respondents from generation Z Muslims who are between the ages of 18 and 28 and who currently own a business or source of income and are required to pay zakat. Measurement and structural model testing are done using the Structural Equation Model (SEM) approach. SEM is used in structural models due to its ability to estimate both direct and indirect effects within a single model (Ghozali, 2015). Partial Least Square analysis is the technique employed (PLS). Validity, instrument reliability, and multicollinearity are checked in PLS analysis, and structural models such as r-square and q-square are tested, along with hypothesis testing (bootstrapping resampling).

It is uncertain how big the study's population will be. According to Hair et al. (2017), the base sample size in the PLS-SEM model is ten times the number of arrows that hit latent variables. The minimum sample size for this study was 70 because the number of arrows that hit the variable with the greatest significance was 7. With reference to these viewpoints, 167 respondents made up the sample.

RESULTS and DISCUSSION

The primary data for this research was obtained from distributing online questionnaires to Generation Z Muslims. The data collected was 200. However, the data used in this research were 167 respondents who met the criteria. Because the other 33 samples do not match the research characteristics, namely Muslim respondents and generation Z aged 18-28 years, here are the results of the characteristics of respondents based on gender, last education and occupation:

Tabel 1.1 Hasil Pengolahan Responden

Identitas responden	Nomor	Presentase
Jenis kelamin		
Laki laki	77	46%
perempuan	90	54%
Total	167	100%
Pendidikan terakhir		
Sekolah dasar	1	1%
Sekolah Menengah Pertama	1	1%
Sekolah Menengah Atas	100	59%
S1	65	38%
Magister	3	1%
Doktoral	-	-

Total	167	100%
Pekerjaan		
Pegawai PNS/BUMN/ASN	7	4%
Karyawan Swasta	10	6%
Pengusaha	50	30%
Lain lain	100	60%
Total	167	100%

Sumber : Data penelitian yang sudah diolah (2023)

This research was dominated by female respondents with a percentage of 54%, then dominated by high school/equivalent education, 100 respondents with a percentage of 59%, and dominated by respondents with other occupations with a percentage of 100 respondents with a percentage of 60%. It can be concluded that research respondents took part in the current research because the majority have jobs and of course, have sufficient income to meet the requirements for paying zakat.

Convergen Validity

This indicator is considered valid if it has an extreme loading value of 0.50 to 0.60 (Ghozali & Latan, 2015). From the results of the analysis it is known that all items in the questionnaire are declared valid because the loading factor seen through the outer loading value of each item statement of the variables in this study is more significant than 0.50. Tabel 1.2 Outer Loading

Variabel	Item	Outer Loading	Information
Kemudahan Pembayaran Digital	KPD1	0,789	Valid
	KPD2	0,821	Valid
	KPD3	0,744	Valid
	KPD4	0,781	Valid
Literasi Zakat	LZ1	0.814	Valid
	LZ2	0,654	Valid
	LZ3	0,784	Valid
	LZ4	0.780	Valid
Religiusitas	R1	0,762	Valid
	R2	0,740	Valid
	R3	0.737	Valid
	R4	0.747	Valid
Behavioral intention	BI1	0,847	Valid
	BI2	0,873	Valid

Sumber : SmartPLS output (2023)

Convergent Validity

If the AVE root of a construct is larger than its correlation coefficient with another construction and the AVE value is more significant than 0.50, the measurement model satisfies discriminant validity (Chin, 1998; Höck & Ringle, 2006).

The findings indicate that the AVE value is greater than 0.50 and that the discriminant validity value of a variable is greater than the correlation of values between variables. It is known from the results analysis that discriminant validity has been encountered by the study's external model.

Tabel 1.3 Hasil Uji Convergent Validity

Variable	AVE	Inforamations
Kemudahan Pembayaran Digital	0,615	Valid
Literasi Zakat	0,578	Valid
Religiusitas	0,558	Valid
Behavioral Intentions membayar zakat	0.740	Valid

Sumber: SmartPLS Output (2023)

Realiabilitas Tes

When the value is greater than 0.70, Cronbach's composite and alpha reliability are considered to be good (Henseler et al., 2012; Garson, 2016). It was discovered that every variable in this study had a value greater than 0.70. As a result, the study's measurement models are all very reliable. When the value is greater than 0.70, Cronbach's composite and alpha reliability are considered to be good (Henseler et al., 2012; Garson, 2016). It was discovered that every variable in this study had a value greater than 0.70. As a result, the study's measurement models are all very reliable.

Tabel 1.4 Hasil Uji Realiabilitas

Items	Cronbach's alpha	Composit e reliability (rho_a)	Composit e reliability (rho_c)
Behavior Intention pays zakat through the Zakat Management Organization	0.649	0.652	0.850
Ease of Digital Payments	0.793	0.799	0.865
Zakat Literacy	0.769	0.783	0.845
Religiosity	0.738	0.739	0.834

Sumber : SmartPLS Output (2023)

Tabel 1.5 uji R-Square

Item	R-square	R-square adjusted
Behavior Intention Â membayar zakat melalui Organisasi Pengelola Zakat	0,311	0,300

Sumber : SmartPLS Output (2023)

abel 1.6 uji Q Predict

	Q ² predict	PLS-SEM_RMSE	PLS-SEM_MAE	LM_RMSE	LM_MAE
BI1	0,186	0,637	0,487	0,654	0,497

BI2	0,219	0,539	0,412	0,539	0,390
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Sumber : SmartPLS Output (2023)

Resampling Bootstrapping (Uji Hipotesis)

The t-statistic values and path coefficient are examined during the hypothesis testing process. This value can be found in the bootstrapping test of SmartPLS 4.0 software. P-values <0.05 and t-statistic >1.96 are the commonly applied guidelines. The following table displays the findings of the hypothesis test:

Tabel 1.6 hasil uji hipotesis

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
Kemudahan Pembayaran Digital -> Behavior Intention \hat{A} membayar zakat melalui OPZ	0,308	0,315	0,081	3,789	0,000
LITERASI ZAKAT -> Behavior Intention \hat{A} membayar zakat melalui OPZ	0,042	0,054	0,07	0,598	0,550
RELIGIUSITAS -> Behavior Intention \hat{A} membayar zakat melalui OPZ	0,336	0,333	0,074	4,535	0,000

Sumber: SmartPLS Output (2023)

The Influence Of Easy Digital Payments On The Behavior Intention Of Paying Zakat Through Zakat Management Organizations

The variable ease of digital payments has a t-statistic value of 3.789 which means >1.96 and a p-value of 0.000 which means <0.05. This value states that the ease of digital payments shows a significant positive impact on behavioral intention to pay zakat through zakat management organizations.

This shows that H1 is supported because the ease of digital payments has an influence on the behavioral intention to pay zakat through zakat management organizations. Research findings indicate that the ease of digital payments has a significant impact on the intention of generation Z and millennials to make zakat donations to zakat amil organizations. The results of this research are in line with findings made by Rahmani & Erpurini (2020), Maghfirah (2020), Astuti & Prijanto (2021), and Kharisma & Jayanto (2021).

The findings of this study support tactics aimed at encouraging millennials and generation Z to contribute zakat to zakat amil organizations by offering a range of more convenient payment choices. In addition to accepting cash payments, zakat amil organizations can also accept payments via digital transfers by working with financial institutions. In addition, they can use digital wallets and electronic money to make payments using QRIS, which facilitates zakat payments for millennials and members of generation Z. Due to the close relationship that Generation Z and millennial groups have with smartphones and digital technology, it is critical that zakat amil organizations keep up with changes in payment methods in response to technological trends that.

The Influence Of Digital Literacy On Behavior Intention Of Paying Zakat Through Zakat Management Organizations

The zakat literacy variable has a coefficient parameter value of 0.042 and the t-statistic value shows a figure of $0.598 < 1.96$ and a p-value of 0.550 or > 0.05 . These results show that H2 is not supported, so it can be concluded that zakat literacy has no influence on behavioral intention to pay zakat via digital platforms.

Based on the research results, zakat literacy in this study has no influence on behavioral intention to pay zakat via digital platforms in generation Z in East Java due to several reasons. Generation Z Muslims in East Java tend not to pay zakat via digital platforms and prefer to pay directly. Apart from that, the East Java Muslim community is still relatively low in basic zakat knowledge. This is because people have not answered the basic questions correctly. So this illustrates that the literacy level of generation Z Muslims in East Java in paying zakat via digital platforms is still relatively low.

So it can be concluded that zakat literacy has no effect on behavioral intention to pay zakat through zakat management organizations due to the low level of zakat literacy known to generation Z. The results of this research are in line with research conducted by Anggraini & Indrarini, (2022), Sophisticated & Indrarini, (2021), Soemitra & Nasution, (2021), Pertiwi, (2020) which states that zakat literacy has no influence on behavioral intention to pay zakat through zakat management organizations. The lower the public's knowledge regarding zakat, the lower their knowledge and intention to pay zakat through zakat management organizations.

The Influence of Religiosity on Behavioral Intention to Pay Zakat Through Zakat Management Organizations

The religiosity variable has a coefficient parameter value of 0.336 and the t-statistic value shows a figure of $0.598 < 1.96$ and a p-value of 4.535 or > 0.05 . These results show that the religiosity variable leads to positive significance, so it can be concluded that religiosity has an influence on behavioral intention to pay zakat through zakat management organizations.

This is supported by research conducted by Muhammad Tho'in (2019). In this study, it was found that there was a significant influence between the religiosity variable on muzakki's preferences in paying zakat through zakat institutions, meaning that the higher a person's level of religiosity, the higher their preference in paying zakat, infaq, and alms. This research is also in line with research conducted by Abdullah Mujaddid (2019). In this research, it was found that the religiosity variable had an influence on Generation Z's behavioral intention to pay zakat through zakat management organizations.

In other words, someone who has a good level of religiosity will encourage their preference in paying zakat through a zakat management organization. This is in accordance with the theory presented in the literature review where a person's level of religiosity will be an important factor in influencing their preferences in paying zakat.

CONCLUSION

Drawing from the analysis presented, the following conclusions can be made about the impact of digital payment ease, zakat literacy, and religiosity on Generation Z's behavior intentions to pay zakat through the Zakat Management Organization (OPZ):

The ease of digital payments has a positive influence on behavioral intentions to pay zakat through the Zakat Management Organization (OPZ) among generation Z in East Java. Generation Z Muslims in East Java have felt the benefits of the Zakat Management Organization (OPZ) to be able to improve their performance to make it easier for generation Z to pay zakat through the Zakat Management Organization (OPZ).

The research results show that zakat literacy has no impact on the behavioral intention to pay zakat via digital platforms among Muslim communities in the East Java region. In general, Muslim communities in the region prefer to pay zakat directly, and the level of zakat literacy is known to be still low.

From the results of this research, it can be concluded that religiosity has a significant impact on generation Z's behavioral intentions in paying zakat through the Zakat Management Organization (OPZ). This shows that a person's level of religiosity influences their tendency to pay zakat, and the higher an individual's level of religiosity, the greater the influence on their preference for paying zakat through the Zakat Management Organization (OPZ).

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