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## ANALYZING GEN Z'S INTEREST IN PAYING ZAKAT ON DIGITAL PLATFORMS

**Hanifatuz Zulva Oktavia Al-Hasani<sup>1</sup>**

**Universitas Trunojoyo Madura, Bangkalan, Indonesia**  
[210721100086@trunojoyo.ac.id](mailto:210721100086@trunojoyo.ac.id)

**Trischa Relanda Putra<sup>2</sup>**

**Universitas Trunojoyo Madura, Bangkalan, Indonesia**  
[trischa.putra@trunojoyo.ac.id](mailto:trischa.putra@trunojoyo.ac.id)



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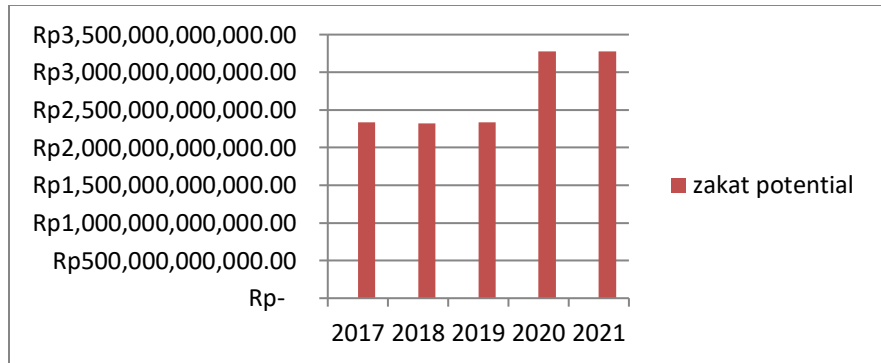
### Abstract

The rise of digital wallets in society, especially the millennial generation, has driven the concept of a cashless society where individuals use online transaction activities instead of physical cash for financial transactions. Gen Z has the potential to contribute to expanding Zakat acquisitions in Indonesia with online payments. This convenience can influence Gen Z's interest in paying zakat via digital platforms. The research method used is a quantitative method with a survey approach, with multiple linear regression analysis techniques. This research uses a purposive sampling technique with primary data originating from questionnaires distributed to the respondents' criteria in the research. The research results show that the image of the institution (X1) and convenience (X3) influence the interest in paying zakat through digital zakat among Gen Z in Gresik Regency. Zakat literacy (X2) does not influence interest in paying zakat via digital zakat among Gen Z in the Gresik Regency.

**Keywords:** Institutional Image, Zakat Literacy, Convenience

## INTRODUCTION

Zakat has served as a counterweight in the economic and financial sectors of society. Therefore, the role of Zakat is very important and strategic, making it the main foundation in the welfare of the people. Zakat also becomes very special because in its regulation it not only binds the subject (*muzaki*) and object (*mustahik*) but is very complete with its institution (*amil zakat*) which focuses on zakat optimized collection and targeted distribution to the rightful beneficiaries (Azmi et al., 2023). 13% of the world's Muslims are in Indonesia. As many as 86.7% of Indonesia's 277 million population embrace Islam, being the religion with the most adherents in Indonesia. The potential for zakat collection by zakat management organizations in Indonesia is huge. Government estimates suggest that by 2021, the amount may reach IDR 327.6 trillion. But despite the huge potential, the country is still failing to realize the zakat collection, with the latest figures recording an amount of 71.4 trillion. This condition creates an imbalance in the potential and realization of the zakat collection, which requires special handling and repair (Kurniawan & Dzikrulloh, 2020). The potential of zakat in Indonesia collected in IPPZ 2017 is worth IDR 233 trillion. The realization of zakat collected in 2017 is much smaller, around IDR 8 trillion from the previous year. In 2018, there was IDR 13,588.8 trillion. in 2019 worth IDR 233.8 trillion whose value is equivalent to 1.72% of GDP in 2018 (Puskas BAZNAS, 2019), so IDR 327.6 trillion is the potential amount of zakat in Indonesia. But in practice, the amount of ZIS collected is only Rp. 517,367,434,655 (Puskas BAZNAS, 2020). So, in reality, the ZIS collected by BAZNAS still does not reach the expected amount and it is not surprising that poverty is still rampant (Purbasari et al., 2020). In the field conditions, most people choose to distribute zakat directly, whereas muzaki will give zakat directly to *mustahik*. This is supported by the statement of the Director of Zakat and Waqaf Empowerment of the Ministry of Religion Tarmizi Tohor in 2022 through the official BAZNAS website which revealed that the low potential of zakat is due to the habit of people who still pay zakat directly to *mustahik*. Based on the Muslim population which is the majority of Indonesia's population, zakat has great potential in Indonesia (Febrianti & Yasin, 2023).



**Figure 1**  
**Outlook Zakat Indonesia 2022**

As the era has now stepped into the digital era, even long before Indonesia was gripped by modern thinking or systems, technological developments have also been carried out. The emergence of digital wallets in society, especially among millennials, sparked the concept of a cashless society, where people use online transaction activities rather than physical money for financial transactions. BAZNAS seeks to digitize the zakat collection using digital platforms by taking advantage of the trend of society, especially millennials who prefer online transactions (Assidiqi & Kasdi, 2023). Since 2016, the strategy of utilizing digital media platforms as an online zakat payment instrument has begun to be developed and implemented. In the year of the start of online zakat payment, only 1% of people used it, in 2019 it increased to 14%, and in 2020 it increased again by around 20% and is expected to continue to increase every year. In the digital payment of zakat, several online platforms can be accessed by the public that have been provided by BAZNAS. Platforms that encourage online zakat payment are a.) BAZNAS Platform, namely through BAZNAS and an application program called Muzaki Corner, b.) Commercial Platform, namely BAZNAS cooperates with e-commerce, such as Lazada, Shopee, Blibli, Elevenia, and JD.ID. besides that there are several fintech services such as OVO, Gopay, and Linkaja which are partners of BAZNAS, c.) Social Media Platform, which invites people to give zakat through online media and advertisements in several media, such as Facebook, Twitter, Instagram, WhatsApp, and so on, d.) Innovative Platform, where BAZNAS makes services that are innovative and appeal through QR codes (Rukmana et al., 2023).

The region with the highest number of people connected to the internet based on the Apiji survey (2023) is the island of Java, reaching 81.83%, which is the highest number in

Indonesia where 25-30% of users belong to Gen Z. 270 million or 27.94% of the population in Indonesia is gen z. Gen Z is a generation with an age range of 12 - 27 years. Gen Z is more adept at using digital wallets for transactions compared to millennials. Gen Z is formed into a consumptive generation and often buys goods that have no benefit (useless) they buy only to fulfill their satisfaction (utility) as much as 72.9% of Generation Z make regular online purchases every month, this is the largest amount spent by Gen Z. The frequency of purchases that occur in a week is at least one or two transactions, with a nominal value of IDR 140,663. This shows that Gen Z plays a role in increasing ZIS acquisition in Indonesia through online payments (Rachmawati & Canggih, 2023). Zakat payment platforms have increased muzaki who pay zakat online. However, This platform is not so much because there are still many muzaki who pay their zakat not in cash compared to muzaki who pay zakat in cash, so Utilization of the zakat payment platform is not maximized (Nuryahya et al., 2019).

(Soleha & Zulfa Zakiatul Hidayah, 2022) has researched the effect of financial literacy and ease of transactions on the interest of millennials in using digital wallets (shopee pay) with accidental sampling method using smart PLS software which focuses on the shopeepay application. Then (Rahmi et al., 2024) researched the use of TikTok social media, digital wallets, and sharia financial literacy on consumptive online shopping behavior in Generation Z in Banjarmasin City using incidental sampling which focuses on tiktokshop social media. (Sya'diyah, 2024) conducted research on the influence of OVO digital wallet (E-Wallet quality) on Gen-Z's interest using mixed methods by conducting online surveys and relevant literature reviews focusing on Gen Z's interest in using the OVO application as a transaction tool. Then (Dharma & Nirwana, 2023) researched the behavioral intention of Gen Z Muslims towards the decision to use digital payment technology and crowdfunding in paying zakat infaq sedekah by using performance expectancy, effort expectancy, social influence, and habit variables, and adding self-awareness variables as the main component.

Based on previous studies analyzing interest in digital payments, researchers are interested in conducting similar research, but in this case, researchers do not use the millennial generation as the research subject but use Generation Z, because currently, digital payments are more dominated by Gen Z. And in this study, the digital transactions studied are not payments on online shopping transactions but are more focused on Zakat payment

transactions through digital media. In this study, the digital transactions studied are not payments on online shopping transactions but are more focused on Zakat payment transactions through digital media, because researchers want to know how Gen Z can use digital technology developments in religious affairs. Then this study did not use smart PLS software but used SPSS software in data processing. The variables in the research used are institutional image, zakat literacy, and ease of use in contrast to previous studies which used performance expectancy, effort expectancy, social influence and habit variables, and self-awareness variables.

## **REVIEW OF LITERATURE**

### **Interest**

Interest is A feeling of connection to something or an activity. Interest is important for a person to carry out activities (Prayoga & Yafiz, n.d.). Interest in paying zakat using digital zakat can be interpreted as the willingness or interest of a *muzakki* to channel his zakat obligations using the digital platform of zakat management institutions, crowdfunding institutions, or other philanthropic institutions (Zaeni et al., 2024).

### **Zakat**

Zakat is an obligation of Muslim Muslims who significantly influence Indonesia's economy. Zakat encourages the flow of wealth from the rich to the poor, they will automatically be able to perform well and contribute significantly to the economy in various financial sectors. Zakat can be used for beneficial efforts in overcoming weaknesses and improving one's quality. The Application of zakat for beneficial effort occurs when the basic needs of *mustahik* are fulfilled. Mustahik is a person who is entitled to receive Zakat. An increase in Zakat Contribution, infaq, and sadaqah collected will increase the consumption of the poor, which will increase aggregate consumption and ultimately increase the national GDP (Purwanti, 2020).

### **Gen Z**

American experts categorize Generation Z as those born in 1996-2010. They are identified as having characters that value diversity, want social change, like to share, and are target-oriented. Gen Z also tends to do everything through cyberspace and use existing

technology (Afista et al., 2024). Gen Z's percentage in charity is only 12%. This figure is certainly still far from Gen Z's spending, which is more often used for online shopping. Indonesia's population is dominated by Muslims, which has great potential to increase ZISWAF. (Wahyudi & Arman, n.d.).

### **Image**

Image is the impression gotten from the level of information and understanding of truths (almost individuals, items, or situations). image is a person's collection of ideas, perceptions, and feelings about a thing (Istiqomah & Rahayu, 2022).

### **Zakat Literacy**

Literacy comes from the Latin word "Literatus," which means someone who learns. Simply put, literacy refers to reading and writing skills. Reading and writing and having knowledge and competence. Literacy in KBBI is described as having the capacity to read, write, and process information and knowledge (Hikmah et al., 2023).

### **EASE OF USE**

Ease of use is where an individual accepts that a computer can be effectively caught on. Based on the over definition, where ease of use will reduce the effort of a person in learning a computer. Ease of use relates to how an individual believes in the utilization of technology (Selvira et al., 2020).

### **RESEARCH METHOD**

This research applies to a quantitative approach, which includes hypothesis testing, data measurement, and inference. The data used includes primary and secondary data. Primary data was obtained through distributing questionnaires designed to harmonize research variables and predetermined items. The questionnaire used in this research was also measured using a Likert scale with 4 answer options with a total of 22 statement items. The questionnaire is presented in a web jotform which is then distributed to respondents. Web jotform is used because it is relatively new and rarely used and is easily accessible to all respondents in online data collection. Then the secondary data used by researchers comes from journals and reports related to this research as supporting data and information.

The research sampling method uses non-probability sampling, where only part of the population has the opportunity to be sampled, using purposive sampling technique, namely selecting samples from the population determined by the researcher alone (Sumargo, 2020:20). This technique is appropriate for use in research on Gen Z interest in paying zakat through digital platforms because the sample is taken based on considerations and objectives relevant to the research. The population in this study is all Gen Z people who live in Gresik Regency. Based on data taken from (PC 2020 Gresik Regency) the number of Gen Z residents living in Gresik Regency is 338,633; 25.96% of the population. This sample was selected based on the criteria set by the researcher, namely the Muslim population who live in Gresik with an age range of 28-12, the age range refers to the age of Gen Z at this time. As for determining the sample that will be used as respondents in this study, it is determined using the Slovin formula. The Slovin formula was used in this study because the population in this study was known. Then to determine the number of samples, the Slovin formula is used with an error rate of 10% or in other words, a confidence level or truth of 90%. The solving formula is as follows:

$$N = \frac{N}{1 + Ne^2}$$

Description:

n = number of respondents or sample size

N = population size

e = the percentage of sampling error rate that can still be tolerated

$$n = \frac{338.633}{1 + (3.38633 \cdot 0,10^2)}$$

$$n = \frac{338.633}{1 + (33,8633)}$$

$$n = \frac{338.633}{34,8633} = 9,703 = \text{rounded up } 100$$

Based on these results, The total number of respondents was obtained as many as 100 respondents.

The data from this research are as follows were processed using SPSS version 25. Data processing carried out is a validity test, reliability test, prerequisite test (normality test, multicollinearity test, and heteroscedasticity test), and hypothesis testing (F test and T-test). Validity and reliability tests are used to test the quality of the instrument. Then the prerequisite test is carried out, namely the normality test, multicollinearity test, and heteroscedasticity test which shows that this study has met all the requirements needed for

the classical assumption test. Furthermore, hypothesis testing is carried out through multiple linear regression tests, using the F-test and T-test.

## RESULTS AND DISCUSSION

### Validity and Reliability Test Results

**Table 1**  
**Validity**

Variable	Item	Calculated value	R-	Sig Value.	Note
Image	X1.1	0,682		0,000	Valid
	X1.2	0,790		0,000	Valid
	X1.3	0,613		0,000	Valid
	X1.4	0,733		0,000	Valid
	X1.5	0,748		0,000	Valid
Zakat Literacy	X2.1	0,616		0,000	Valid
	X2.2	0,685		0,000	Valid
	X2.3	0,694		0,000	Valid
	X2.4	0,725		0,000	Valid
	X2.5	0,740		0,000	Valid
	X2.6	0,438		0,000	Valid
Ease Of Use	X3.1	0,786		0,000	Valid
	X3.2	0,799		0,000	Valid
	X3.3	0,754		0,000	Valid
	X3.4	0,828		0,000	Valid
	X3.5	0,727		0,000	Valid
	X3.6	0,641		0,000	Valid
Muzaki Interest	Y1.1	0,605		0,000	Valid
	Y1.2	0,769		0,000	Valid
	Y1.3	0,724		0,000	Valid
	Y1.4	0,813		0,000	Valid
	Y1.5	0,725		0,000	Valid

Source: primary data obtained, 2024

The validity test in this study uses Pearson product-moment correlation with the condition that if the significance value  $\leq 0.05$ , the loyal item is said to be valid. It is known that the r-table value of 100 respondents is  $0.196 \leq$  the calculated r-value, so each item is said to be Reliable. The results of the validity test of the variables of the institutional image, zakat literacy, convenience, and interest in the table above show that Each question item has a significance value  $\leq 0.05$ , which means that each question item is said to be reliable and can be used to conduct further research.

**Table 2**  
**Reliability**

Variable	Nilai Cronbach's Alpha	Note
Image	0,757	Reliable
Zakat Literacy	0,700	Reliable
Ease Of Use	0,849	Reliable
Muzaki Interest	0,767	Reliable

Source: primary data obtained, 2024

The reliability test results show that Cronbach's alpha ( $\alpha$ ) value on the variables of institutional image, zakat literacy, convenience, and interest  $\geq 0.70$ , which means that all instruments are said to be reliable. Reliable means that the instrument produces consistent and predictable results in various situations and times.

**Classical Assumption Test Results**

**Table 3**  
**One-Sample Kolmogorov-Smirnov Test**

			Unstandardized Residual
N			100
Normal Parameters <sup>a,b</sup>	Mean		.0000000
	Std. Deviation		1.11969465
Most Extreme Differences	Absolute		.120
	Positive		.120
	Negative		-.096
Test Statistic			.120
Asymp. Sig. (2-tailed)			.001 <sup>c</sup>
Monte Carlo Sig. (2-tailed)	Sig. Sig.		.101 <sup>d</sup>
	99% Confidence Interval	Lower Bound	.093
		Upper Bound	.109

Source: primary data obtained, 2024

The normality test results in the table, the Monte Carlo sig. 2-tailed results in a significance value of  $0.109 \geq 0.05$ . So that the data has a normal distribution.

**Table 4**  
**Multicollinearity Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients	Standardized Coefficients	t	Sig.	Collinearity Statistics
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		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	3.765	1.292		2.913	.004		
	X1	.295	.092	.279	3.220	.002	.650	1.538
	X2	.048	.067	.063	.714	.477	.631	1.585
	X3	.338	.057	.507	5.905	.000	.661	1.512

Source: primary data obtained, 2024

According to the multicollinearity test outcomes in the above table, the VIF value for each independent variable is less than or equal to 10. We can conclude that the regression model's independent variables do not exhibit any signs of correlation.

### Hypothesis Test Results

**Table 5**  
**Determination**  
**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.729 <sup>a</sup>	.532	.517	1.137

Source: primary data obtained, 2024

The R-value shows the multiple correlation between the independent variable and the dependent variable. From the table above, it is known that the R-value is 0.729 or 72.9%. This means that the multiple correlation between variable X and variable Y has a strong level of relationship.

According to the table, the adjusted R squared value is 0.517, which indicates that the independent factors have a significant impact on the dependent variable of 51.7%, with other variables not included in this model accounting for the remaining 48.3%.

**Table 6**  
**T Test**  
**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.765	1.292		2.913	.004
	X1	.295	.092	.279	3.220	.002
	X2	.048	.067	.063	.714	.477

X3	.338	.057	.507	5.905	.000
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Source: primary data obtained, 2024

In Table 6 the value for the institution image (X1)  $(0.002) \leq 0.05$ , so it has a positive and significant effect on gen z's interest in paying zakat on digital platforms. while the regression value of the zakat literacy (X2)  $(0.477) \geq 0.05$  so it does not have a positive and significant effect on interest in paying zakat. While the regression value of the convenience (X3)  $(0.000) \leq 0.05$  so that it has a significant and positive effect on gen z's interest in paying zakat on digital platforms.

**Table 7**  
**F Test**  
**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	140.872	3	46.957	36.320	.000 <sup>b</sup>
	Residual	124.118	96	1.293		
	Total	264.990	99			

Source: primary data obtained, 2024

Considering the results of the f test, the calculated f value is 36.320 at the 0.000 level of significance. The variables of institutional image (X1), zakat literacy (X2), and convenience (X3) all have an impact on *muzakki* interest (Y) in paying zakat at the same time since the significant level value is  $0.000 \leq 0.05$ .

**Table 8**  
**Multiple Linear Regression**  
**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.765	1.292		2.913	.004
	X1	.295	.092	.279	3.220	.002
	X2	.048	.067	.063	.714	.477
	X3	.338	.057	.507	5.905	.000

Source: primary data obtained, 2024

From the regression analysis, it was found that the coefficient for the institution image variable (X1) was 0.295, for the zakat literacy variable (X2) was 0.048, and for the

convenience variable (X3) was 0.338. Thus, the resulting regression model can be written as follows:

$$Y = 3,765 + 0,295X_1 + 0,048X_2 + 0,338X_3$$

- a. Constant (a) = 3.765 variable interest *muzakki* (Y) obtained is the interest of *muzakki* to pay zakat is 3.765
- b. The regression coefficient value of the institutional image (X1) has a regression coefficient of 0.295, which means that if the institutional image variable experiences an increase of 1%, the interest of Gen Z in paying zakat through digital platforms in Gresik Regency will increase by 0.295.
- c. The regression coefficient value of the zakat literacy (X2) is 0.048. The conclusion is that muzakki's interest in paying zakat is influenced by zakat literacy, which means that if zakat literacy rises by 1%, Gen Z's interest in using digital platforms to pay zakat in Gresik Regency will rise by 0.048.
- d. The ease of use (X3) regression coefficient value is 0.338, meaning that a 1% rise in the convenience variable will result in a 0.338 increase in Gen Z interest in paying zakat online in Gresik Regency.

### **The Effect of Institutional Image on Gen Z's Interest in Paying Zakat**

Based on the results of the test analysis, it can be concluded that H0 is accepted, and Ha is rejected, meaning that there is a positive and significant influence between the institution's image variables on Gen's interest in paying zakat on digital platforms. The magnitude of the t value on the institutional image variable (X1) is found to be 0.295 with a significant value of  $0.002 \leq 0.05$ , which shows that the institutional image variable (X1) has a positive effect on gen z's interest in paying zakat on digital platforms. This finding is related to the findings of (Hesti Yulianti, 2022) (Muzakki & Bulukumba, 2024). The title The Influence of Religiosity and Institutional Image on Muzakki's Decision to Pay Zakat at Baznas Bulukumba Regency shows that the variable image of the institution and religiosity affect the interest in paying zakat, one of the causes of the effect of this variable is that muzakki has an awareness of the importance of paying zakat with a p-esteem value of 0.000. In addition, there are local regulations issued by the local government. Muzakki trusts

BAZNAS to distribute the zakat funds they provide to the rightful *mustahik*, ensuring it reaches the intended targets accurately.

### **The effect of zakat literacy on gene interest in paying zakat**

Based on the results of the t-test analysis, it can be concluded that  $H_a$  is accepted and  $H_0$  is rejected, meaning that there is no positive and significant influence on the zakat literacy variable on gen z's interest in paying zakat on digital platforms. Based on the T-test analysis, it is known that the t value on the zakat literacy (X2) is obtained at 0.048 with a significant value of  $0.447 \geq 0.05$  which shows that the zakat literacy (X2) does not have a positive effect on gen z's interest in paying zakat on digital platforms. this research is supported by (Pertwi, 2020) (Al Gazali & Anwar, 2023). The paper entitled “The Effect of Zakat Knowledge on Muzakki's Believe in nu care-lazisnu, Jepara Branch” states that Muzakki's belief in nu care-lazisnu is positively impacted by their understanding of the obligation to pay zakat and 8 Asnav. Zakat has a beneficial effect on Muzakki's belief in nu care-lazisnu. Rephrase In common, information on zakat calculation and knowledge of zakat object don't have a positive impact on muzakki's trust in nu care-lazisnu with an assessed p-value of 0.888. Subsequently, information of Zakat does not donate a noteworthy impact on Muzakki's intrigue in conveying Zakat. In this manner, the degree of zakat control cannot influence muzakki's belief in channeling zakat stores to BAZNAS.

### **The Effect of Convenience on Gen Z's Interest in Paying Zakat**

Based on the results of the t-test analysis, it can be concluded that  $H_0$  is accepted and  $H_a$  is rejected, meaning that there is a positive and significant influence between the institution's image variable on gen z's interest in paying zakat on digital platforms. From the T-test analysis, it is known that the t value on the convenience (X3) is found to be 0.338 with a significant value of  $0.000 \leq 0.05$ , which shows that the zakat literacy (X2) has a positive effect on gen z's interest in paying zakat on digital platforms. This research outcome is consistent with (Fauzi Ilham Akbar & Burhan, 2023) (Sari & Asyari, 2024) with the title of the effect of perceived convenience, perceived usefulness and security on interest in paying zakat through e-zakat services with digital literacy as a moderating variable (case study of the Muslim community of bukit city) shows that the variable perception of convenience has a significant effect on muzaki's interest in paying zakat through e-zakat services with a p-

esteem value of 0.01. Convenience has a big impact on muzakki's desire to give out zakat. The ease of access factor makes muzakki more helpful in channeling their obligations so that it can be done more effectively and efficiently.

## CONCLUSION

Referring to the research results that have been presented, the conclusions of this study are that the variables of institutional image (X1) and convenience (X3) have an influence on the interest of gen z to pay zakat on digital platforms in Gresik district. While the variable of zakat literacy (X2) has no influence on gen z's interest in paying zakat through digital platforms in Gresik district. After conducting analysis and reset, the suggestion that is considered to increase muzaki's interest in paying zakat is to increase zakat literacy in BAZNAS. Nowadays, zakat literacy can be done through supporting platforms such as Instagram, YouTube, and TikTok. By taking an emotional approach that emphasizes real contributions in the form of campaigns that show how zakat helps people in need by using visual content or gamification can be an effective strategy.

Limitations and shortcomings in this study are that the research only focuses on gen z's interest in paying zakat through digital platforms and does not dig deeper into other factors that might influence their decisions, as well as religious factors, local culture, or more complex psychological factors so that it is hoped that future researchers can change generation groups such as gen millennial, alpha, or others and can expand other factors that might influence their decisions.

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