



Determinants of Digital Zakat Adoption among Generation Z in Indonesia

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Abstract

Purpose: This study aims to examine the determinants of digital zakat adoption among Generation Z within the framework of Islamic philanthropy. **Methodology:** This study employs a quantitative approach using Partial Least Squares Structural Equation Modeling (PLS-SEM) based on data collected from 130 respondents in Makassar, Indonesia. **Findings:** The findings demonstrate that trust is the most dominant factor influencing digital zakat adoption, followed by technology use and financial inclusion, while financial literacy shows the weakest effect. The results indicate that trust exhibits the strongest influence, suggesting its central role in shaping digital zakat behavior. The study uncovers a behavioral paradox in which trust and technological convenience play a more significant role than financial literacy. These findings emphasize the importance of developing trust-based digital ecosystems to enhance participation in Islamic philanthropic practices. This study introduces a behavioral paradox in digital zakat adoption, showing that trust and technological convenience play a more dominant role than financial literacy in influencing Generation Z's digital zakat behavior. This finding offers a new perspective within the discourse of Islamic philanthropic behavior in the digital era. The findings also provide practical implications for zakat institutions in designing transparent, secure, and user-friendly digital ecosystems to strengthen public participation in digital zakat practices.

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A. Introduction

The rapid digitalization of financial services has transformed not only conventional financial systems but also Islamic philanthropic practices, particularly in zakat management (Ghaemi Asl et al., 2024; Marhadi et al., 2024). As one of the core instruments of Islamic philanthropy, zakat plays a significant role in promoting social justice, wealth redistribution, and poverty alleviation. The emergence of digital zakat platforms has introduced new opportunities to enhance efficiency, transparency, and accessibility in zakat collection and distribution. This transformation indicates that digital technology has become an important instrument in strengthening the effectiveness and sustainability of contemporary Islamic philanthropic practices.

Indonesia, as the country with the largest Muslim population, holds substantial potential for zakat collection. However, the realization of this potential remains suboptimal due to limited public participation and low trust in zakat management institutions (Hussain et al., 2022; Malik et al., 2024). The development of digital platforms is expected to address these challenges by providing more convenient and transparent mechanisms for zakat payment. In this context, Generation Z becomes a strategic segment due to their high level of digital engagement and familiarity with financial technology (Oktavendi, 2020). Their strong interaction with digital ecosystems makes Generation Z highly relevant for understanding the future direction of digital zakat adoption.

Despite their technological adaptability, the adoption of digital zakat among Generation Z is not solely determined by digital capability. Previous studies have identified several key factors influencing digital financial behavior, including financial literacy, technology use, financial inclusion, and trust (Alshater et al., 2022a; Ghofar et al., 2024). Financial literacy is traditionally considered essential in shaping financial decisions, while technology use facilitates accessibility and efficiency, financial inclusion ensures access to services, and trust reflects confidence in institutions managing funds.

However, empirical findings remain inconsistent, particularly regarding the role of financial literacy. While some studies emphasize its importance, others suggest that technological convenience may reduce dependency on deep financial knowledge (Khan et al., 2024). These inconsistent findings indicate that the determinants of digital zakat adoption remain inconclusive and require further investigation, particularly in the context of Generation Z. This inconsistency indicates a gap in understanding how these factors interact in influencing digital zakat adoption.

Moreover, most existing studies examine these variables independently and do not integrate them within a comprehensive framework of Islamic philanthropy. There is also limited explanation regarding the phenomenon where individuals with relatively low financial literacy still actively participate in digital zakat. This condition suggests the presence of a behavioral paradox that remains underexplored in the literature. Accordingly, there is a need for a more integrative approach that explains digital zakat behavior not only from a technological perspective, but also from the perspective of Islamic philanthropic values and institutional trust.

From an Islamic perspective, zakat reflects the implementation of *maqashid al-shariah*, particularly in preserving wealth (*hifz al-mal*) and promoting social welfare. The integration of digital technology in zakat management represents a contemporary approach to achieving these objectives by enhancing transparency, accountability, and efficiency. Thus, the digitalization of zakat may serve as a strategic mechanism to strengthen the realization of *maqashid al-shariah* within modern Islamic philanthropic practices.

Therefore, this study aims to examine the influence of financial literacy, technology use, financial inclusion, and trust on digital zakat adoption among Generation Z. This study offers a novel contribution by identifying a behavioral paradox in which trust and

technological convenience play a more dominant role than financial literacy in shaping digital zakat behavior. In addition, this study contributes to the Islamic philanthropy literature by integrating these determinants into a comprehensive framework for understanding digital zakat behavior among Generation Z.

B. Method

This study aims to identify and analyze the factors that influence the adoption of digital zakat among Generation Z, focusing on financial literacy, technology use, financial inclusion, and trust. The conceptual framework in this study can be seen in Figure 1.

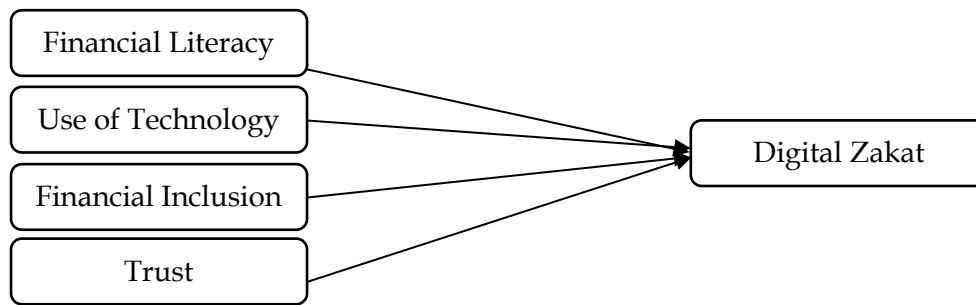


Figure 1: Research Conceptual Framework

This research uses a quantitative approach with descriptive and explanatory designs (Alrasyid et al., 2025). The descriptive design aims to describe the characteristics of the variables involved, namely financial literacy, technology use, financial inclusion, and trust. The population in this study is generation Z spread across various universities in Makassar City. Generation Z was chosen as the population because they are potential users of digital zakat services, especially due to their familiarity with digital technology and financial services.

The sampling technique used in this study was purposive sampling, with inclusion criteria including individuals who belong to Generation Z, are Muslim, and have access to and basic knowledge of digital zakat platforms. The questionnaire was distributed online through WhatsApp using Google Forms to facilitate broader participation and accessibility among respondents. Before completing the questionnaire, respondents were provided with an informed consent statement explaining the purpose of the study, the voluntary nature of participation, confidentiality of responses, and assurance that the collected data would be used solely for academic research purposes. Only respondents who agreed to the informed consent statement were allowed to proceed with the questionnaire. A total of 130 respondents successfully completed the questionnaire and met the research criteria. The collected data were subsequently analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) to test the proposed research hypotheses. The instruments used to measure each variable in this study are presented in Table 1 as follows.

Tabel 1. Instrument Penelitian

Variabel	Indikator	Adapted From
Financial Literacy	1. Basic Financial Knowledge	(Zaimovic et al., 2023); (Khawar & Sarwar, 2021)
	2. Financial Skill	
	3. Financial Behavior	
	4. Financial Attitude	
Use of Technology	1. Perceived Ease of Use	(Ahmad & Ma'in, 2014); (Malle et al., 2015); (Chen & Zhou, 2016)
	2. Compability	
	3. Sosial Influence	

	4. Facilitation	
	5. Perceived Behavior Control	
Financial Inclusion	1. Access to financial accounts 2. Usage of financial services and product 3. Availability of financial infrastructure 4. Affordability of financial services	(Global Patnership for Financial Inclusion (GPF), 2012); (Nguyen, 2020)
Trust	1. Consumer Disposition to Trust 2. Consumer Trust 3. Perceived Risk 4. Perceived Security Protection 5. Presence of Third-Party Seal	(Kim et al., 2008)
Digital Zakat	1. Aksesibilitas Platform Digital, 2. Trust and Transaction Security 3. Ease of Use 4. Transparency of Fund Management 5. Affordable Transaction Fees 6. Speed in Fund Disbursement 7. Customer Service Support	(Hussain et al., 2022); (Hadi et al., 2024); (Asni et al., 2025)

C. Results and Discussion

1. Results

Partial Least Squares Structural Equation Modeling Test Results

For the characteristics observed by researchers from respondents, including age, gender, type of business, city / district and latest education. The characteristics of the participants can be observed in the table 2.

Table 2. Respondent Characteristics

Respondent Characteristics	Total	%
Gender		
Female	60	46%
Male	70	54%
Total	130	100%
Student		
Hasanuddin University	15	12%
Makassar Islamic University	12	9%
Alauddin State Islamic University	20	15%
Fajar University	13	10%
Megarezky University	12	9%
Makassar Muhammadiyah University	20	15%
Handayani University	10	8%

Muhammadiyah Health Polytechnic	13	10%
Indonesian Muslim University	15	12%
Total	130	100%

Table 2 presents the characteristics of respondents involved in this study, focusing on two main aspects: gender and the universities they attend. The total number of respondents in this study is 130, consisting of 70 males (54%) and 60 females (46%). This distribution indicates a slightly higher proportion of male respondents compared to female respondents, although the difference is not particularly significant. Additionally, the table categorizes respondents based on the universities they attend. Among the 130 respondents, the distribution across universities shows interesting variation. The university with the highest number of respondents is Alauddin State Islamic University (20 respondents or 15%), followed by Hasanuddin University (15 respondents or 12%) and Indonesian Muhammadiyah University (15 respondents or 12%). Conversely, the university with the lowest number of respondents is Handayani University (10 respondents or 8%). The presentation of this data provides an overview of the diversity of educational backgrounds among respondents, which can offer additional context for further analysis regarding the impact of demographic characteristics on their attitudes and behaviors in the context of digital zakat.

The analysis is to observe learning variables from the VB-SEM variance media using the SmartPLS 3.3 tool. Initially applying SEM to predict the variables being analyzed, it is mandatory to assess reliability and validity. A value of 0.7 was set for validity. In the validity test, all indicators were found to have values exceeding 0.7. The SEM model that has been declared valid is presented in table 3.

Table 3. Validity and reliability test results

Variable	Indicator	Loading factor	AVE	Cronbach's Alpha
Financial Literacy (FL)	FL1	0.819	0.763	0.896
	FL2	0.833		
	FL3	0.910		
	FL4	0.870		
Use of Technology (UT)	UT1	0.776	0.772	0.900
	UT2	0.934		
	UT3	0.921		
	UT4	0.874		
Financial Inclusion (FI)	FI1	0.870	0.762	0.896
	FI2	0.851		
	FI3	0.904		
	FI4	0.866		
Trust (T)	T1	0.871	0.779	0.929
	T2	0.907		
	T3	0.904		
	T4	0.889		
	T5	0.841		
Digital Zakat (DZ)	DZ1	0.842	0.753	0.945
	DZ2	0.888		
	DZ3	0.836		
	DZ4	0.894		
	DZ5	0.849		
	DZ6	0.851		
	DZ7	0.910		

Table 3 provides a comprehensive overview of the validity and reliability tests conducted for the various constructs within the research model, specifically focusing on Financial Literacy, Use of Technology, Financial Inclusion, Trust, and Digital Zakat. Each variable is measured through several indicators, with the loading factors indicating a strong correlation between the indicators and their respective constructs. All loading factors exceed the threshold of 0.7, which signifies that the indicators are robust measures of the underlying variables, thereby confirming their validity.

The Average Variance Extracted (AVE) values for all constructs also surpass the minimum requirement of 0.5, suggesting that these variables explain a significant portion of the variance associated with their indicators. This reinforces the validity of the measurement model, indicating that it is well-suited for Structural Equation Modeling (SEM). Additionally, the Cronbach's Alpha values for each variable exceed the acceptable limit of 0.6, and typically exceed 0.7, indicating good internal consistency among the indicators. This means that the indicators consistently reflect the constructs they are intended to measure.

Overall, the results in Table 3 confirm that all variables in the study are both valid and reliable. This strong foundation allows for the subsequent hypothesis testing and analysis of the relationships among the variables, setting the stage for deeper insights into the dynamics of digital zakat and its influencing factors. These findings are consistent with the literature emphasizing the importance of ensuring both validity and reliability in research models to yield credible and actionable insights.

The coefficient of determination (R Square) was used to evaluate the extent to which the independent variables explain the dependent variable in the structural model. The results of the R Square analysis are presented in Table 4 below.

Table 4. R Square Test Results

Variable	R Square	R Square Adjusted
Digital Zakat	0.899	0.896

Table 4 shows that the R Square value for the Digital Zakat variable is 0.899, while the Adjusted R Square value is 0.896. These findings indicate that financial literacy, technology use, financial inclusion, and trust are able to explain 89.9% of the variance in digital zakat adoption among Generation Z. This demonstrates that the structural model has strong explanatory power and that the independent variables included in the model substantially contribute to explaining digital zakat behavior. The analysis produces an illustration of the relationship between each variable shown in the following picture. Analysis plays a role in testing hypotheses. The effect size of each variable is listed in Table 5.

Table 5. hypothesis test results

Influence between variables	T Statistics	P Values	Hipotesis
FL -> DZ	2.025	0.022	Accepted
UT -> DZ	3.038	0.001	Accepted
FI -> DZ	2.418	0.008	Accepted
T -> DZ	2.025	0.001	Accepted

Through table 5, hypothesis testing is carried out in the form of: Hypothesis 1: Financial literacy significant effect on zakat digital. Because it was found that $t = 2.025 > t_{table} = 0.17$ then the P value was 0.022 which was below 0.05. It is interpreted that financial literacy significant effect on zakat digital. It is assumed that H1 is accepted; Hypothesis 2: Use of technology significant effect on zakat digital. Because it was found that $t = 3.038 > t_{table} = 0.17$ then the P value was 0.001 which was below 0.05. It is

interpreted that Use of technology significant effect on zakat digital. It is assumed that H2 is accepted.

Hypothesis 3: Financial inclusi significant effect on zakat digital. Because it was found that $t = 2.418 > t \text{ table} = 0.17$ then the P value was 0.008 which was below 0.05. It is interpreted that financial inclusi significant effect on zakat digital. It is assumed that H3 is accepted; Hypothesis 4: Trust significant effect on zakat digital. Because it was found that $t = 2.025 > t \text{ table} = 0.17$ then the P value was 0.001 which was below 0.05. It is interpreted that trust significant effect on zakat digital. It is assumed that H4 is accepted.

2. Discussion

Financial literacy influences Digital Zakat

This suggests that as financial literacy increases among students, so does their likelihood of utilizing digital platforms for zakat payments. Financial literacy empowers individuals by enhancing their understanding of financial products and services, thereby facilitating more informed decision-making regarding their charitable contributions, including zakat (Hussain et al., 2022). Research has shown that financial education can lead to improved financial behaviors, making it crucial for programs targeting students to include components on zakat and digital financial management (Cahyani et al., 2022).

Furthermore, a study focusing on the younger generation highlights that increased financial literacy directly correlates with higher intentions to engage in charitable activities such as zakat (Cahyani et al., 2022). This is particularly relevant for Generation Z, who are often more tech-savvy and open to using digital solutions for their financial needs. By understanding financial concepts better, these young individuals are more inclined to adopt digital zakat practices, ensuring their contributions are not only fulfilling religious obligations but are also made efficiently through modern technology.

Generation Z, in particular, demonstrates high adaptability to digital financial tools when they possess adequate financial knowledge, as seen in their preference for convenient, digital payment methods over traditional forms (Ghofar et al., 2024). Studies have shown that Generation Z is increasingly relying on digital platforms due to their ease of use and alignment with lifestyle preferences, suggesting that financial literacy is a critical factor in encouraging digital zakat contributions (Patrisia et al., 2023).

The Effect of Technology Use on Digital Zakat Adoption

Generation Z, as active users of technology, tend to utilize digital applications to give zakat due to the ease and efficiency offered by these digital platforms. (Utami et al., 2020). Research by (Hussain et al., 2022) also supports this finding, mentioning that digital technology provides flexibility in zakat payment and thus can increase participation among students who are familiar with the use of technology. Another research by (Marhadi, 2024), shows that a digital zakat platform designed with an easy-to-use interface encourages generation Z to be more comfortable in fulfilling their zakat obligations through digital methods.

In addition, technology also enables increased accessibility of information and transparency, which is a plus for the younger generation who are more critical of fund management. According to research conducted by (Ghofar, et. al, 2024), the use of digital zakat applications makes the payment process more efficient and accessible, which in turn increases students' intention to give zakat digitally. Technology also offers the security and convenience needed by this generation, in accordance with the research of (Alshater, 2022) which found that security and ease of access are the main drivers for Generation Z in choosing a digital zakat platform. Thus, the use of technology plays an important role in facilitating digital zakat, and zakat institutions need to continue to update digital features to better suit the needs of generation Z.

Financial Inclusion Affects Digital Zakat

Financial inclusion provides easy access to financial services that facilitate the younger generation in making digital zakat payments, according to the findings (Widiastuti, 2022) which indicates that access to digital financial infrastructure increases people's participation in sharia-based financial services. Other research by (Basnayake, 2024) also supports that digital financial inclusion makes it easier for people, especially generation Z, to use digital zakat applications, making it easier for them to fulfill their zakat obligations efficiently and safely.

Furthermore, the convenience offered by the digital zakat platform also increases user trust in zakat management institutions, especially among the younger generation who tend to be more critical of the transparency of zakat fund management. Research by (Johri, 2024), shows that financial inclusion supported by the transparency and security of digital zakat platforms is able to build trust in generation Z users, which in turn encourages them to be more active in giving zakat digitally. In addition, research by (Hussain et al., 2022) emphasized the importance of inclusive access to financial services to increase awareness and participation in digital zakat, reinforced the importance of financial inclusion in facilitating zakat engagement among the younger generation.

Trust Affects Digital Zakat

Trust is a crucial factor in determining Generation Z's intention to use a digital zakat platform, as they tend to be more cautious about the management of zakat funds done online. Research by (Hussain et al., 2022), supports this by showing that when digital zakat platforms are perceived as transparent and safe, user participation, especially from generation Z, increases significantly. In addition, a study by (Ghofar, et. al, 2024) found that trust in zakat management institutions plays an important role in increasing young people's intention to perform zakat through digital channels, as they are more likely to choose a trusted platform to fulfill their religious obligations.

Furthermore, research by (Cahyani et al., 2022) stated that trust in digital zakat fund management plays a role in reducing users' doubts regarding the security and effectiveness of collected funds, which in turn increases their willingness to give zakat digitally. Generation Z who are accustomed to digital technology show greater interest in platforms that provide transparency in fund management, so zakat institutions need to build a safe and reliable image to attract their attention. Another research by (Soemitra & Nasution, 2022) also confirmed that trust is a factor that drives digital zakat participation, where generation Z is more likely to tithe digitally when they are confident in the credibility and security of the platform used. The results of this study confirm that building trust through transparency and accountability is an important key for zakat institutions to increase generation Z's participation in digital zakat.

D. Conclusion

This study concludes that financial literacy, technology use, financial inclusion, and trust significantly influence digital zakat adoption among Generation Z. Among these variables, trust was identified as the most dominant determinant, followed by technology use and financial inclusion, while financial literacy demonstrated the weakest effect. These findings indicate that the adoption of digital zakat among Generation Z is influenced not only by financial knowledge, but also by perceptions of convenience, accessibility, and institutional credibility in digital zakat services. This study also reaffirms its novelty by revealing a behavioral paradox in which trust and technological convenience exert a stronger influence than financial literacy in shaping digital zakat behavior. This finding provides a broader understanding that digital zakat adoption tends to be more institution-driven than knowledge-driven, emphasizing the strategic role of

transparency, accountability, and reliability of zakat management institutions in encouraging public participation in digital zakat practices.

From the perspective of Islamic philanthropy, the findings demonstrate that the integration of digital technology in zakat management can support the realization of *maqashid al-shariah*, particularly in preserving wealth (*hifz al-mal*), strengthening social welfare, and improving the efficiency of wealth distribution. Therefore, zakat institutions are encouraged to develop digital platforms that are transparent, secure, and user-friendly to strengthen public trust and expand participation in digital zakat. Future studies are recommended to incorporate additional variables such as religiosity, social influence, and digital literacy, as well as to expand the research scope across different regions and demographic groups. Such efforts are expected to provide a more comprehensive understanding of digital zakat behavior and contribute to the further development of Islamic philanthropic studies in the digital era.

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F. Author Contributions Statement

Abdul Malik conceived the research idea, developed the conceptual framework, designed the research methodology, supervised the overall research process, interpreted the findings, and led the preparation and final revision of the manuscript. Jasri contributed to questionnaire development, data collection, statistical analysis using Partial Least Squares Structural Equation Modeling (PLS-SEM) and assisted in interpreting the empirical results. Harun Alrasyid contributed to the research design, theoretical development, validation of the analytical model, interpretation of the findings, and critical revision of the manuscript for important intellectual content. Siti Walida Mustamin contributed to literature review, data management, manuscript drafting, language refinement, formatting, and reference management. All authors discussed the results, critically reviewed the manuscript, approved the final version for publication, and agreed to be accountable for all aspects of the work, ensuring the accuracy and integrity of the research.

G. Conflict of Interest

The authors declare that there are no financial, professional, institutional, or personal relationships that could be perceived as influencing the research reported in this article. The research was conducted independently, and the authors confirm that the design of the study, data collection, data analysis, interpretation of the findings, preparation of the manuscript, and the decision to submit the article for publication were carried out without any commercial or external influence that could create a conflict of interest.

H. AI Usage Statement

The authors used artificial intelligence (AI) tools solely for language editing and grammar improvement. All research ideas, data analysis, and conclusions presented in

this article are the original work of the authors. The use of AI complies with ethical standards in academic publishing.

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