

Generation Z's Intention to Employ The Banking Services (M-Banking) to Pay Zakat Online

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ABSTRACT

The purpose of this study is to look at Indonesian Muslim Gen Z's desire to use banking services (m-banking) to pay zakat online. This study also describes the factors of Islamic Religiosity, Effort Expectancy, and Performance Expectancy for Indonesian Muslim Gen Z members who use banking services (m-banking) to pay zakat online. The measurement and structural models were assessed using the Partial Least Square Structural Equation Modeling (PLS-SEM) technique. After then, purposively selected respondents from all of Indonesia's main islands received online surveys. There were 101 responders in all. This study found that among Indonesian Muslim Gen Z, the performance Expectancy characteristics had an impact on the desire to pay zakat online using financial services (M-banking). However, there was no substantial evidence that Islamic religiosity or effort expectation were factors that influence people's decision to use banking services (m-banking) to pay zakat online. This study focuses on Generation Z so that outcomes from other generations can be compared. Furthermore, national rules may influence the findings of comparable studies, and future research may incorporate variables not included in this study. In order to sustain the trend and advancement of zakat instruments, policymakers, particularly zakat regulators and zakat institutions, can use the most recent data and variables examined as guidelines to innovate in terms of technology that can support the characteristics of zakat donors, particularly those from Muslim Gen Z.

Keywords: Zakat Online, Banking Services, M-banking, Generation Z

INTRODUCTION

The retail banking sector has experienced significant changes due to client demands, technology innovation, and competitive pressure (Wessels & Drennan, 2010). Customers prefer technology-based self-service over traditional face-to-face interactions, leading to a shift in service delivery (Dawes Farquhar, 2004). This convenience benefits clients and lowers transaction costs. Mobile phone banking, or

M-banking, offers a rich platform for automated banking and other financial services (Lee & Chung, 2009). Similarly, zakat organizations and other financial sectors are changing as a result of the trend toward technological innovation and digitalization. Fintech has grown in popularity as zakat institutions use digital solutions to expedite the collection and distribution processes because of its accessibility and efficiency (Ahmad & Yahaya, 2023). These developments show

how technology has a broad influence on financial services, reflecting the revolutionary shifts observed in retail banking.

Zakat, a fundamental pillar of Islam, aims to address financial issues among financially weak and distressed Muslims by making it obligatory for the financially wealthy to contribute, fostering a culture of caring Muslim society that helps the poor (Juniati & Widiastuti, 2024). The increase in zakat collection in 2022 could potentially surpass that of 2021 due to digital-based transactions, requiring increased attention to technological support (Baznas, 2023). The total number of ZISWAF (Zakat Infaq Shadah) transactions at BSI (Bank Syariah Indonesia) Mobile during the 2024 Ramadan season exceeded 700,000, with a total transaction value of IDR 14 billion. Combined with the convenience of services that clients can access with just one application, this encouraging trend keeps growing (BSI, 2024). Furthermore, the business estimates that ZISWAF transactions at BSI Mobile might complete one million transactions by the conclusion of Ramadan, with a total value of IDR 20 billion (BSI, 2024). Transactions conducted using mobile banking at other Indonesian banks are not included in this data, although practically all banks presently provide mobile banking for zakat payments. However, the general public still does not use the mobile banking application to make zakat payments (Siregar et al., 2022).

Hence, this study aims to determine the traits of generation Z based on the aforementioned statement, including whether they prefer to pay zakat online using platforms offered by both government and commercial zakat institutions, such as banking services (m-banking), or directly to mustahik. This study also examines the elements that motivate Generation Z to use the channels that are accessible to them for

online zakat payments, particularly banking services (m-banking).

Human traits are categorized into three generations. These groupings include Baby boomers, Generation X, and Generation Y. Generation Z is recent group to become known. The attitude expressed by each group is undoubtedly very different. Baby Boomers born 1946-1960, are known for their optimistic outlook. Generation V (born 1960-1980) is known for its scepticism towards technological advancements such as personal computers, cable TV, and the internet. Compared to Generation Y or millennial who were born amid the internet boom. Millennial addiction to social media platforms like Facebook and Twitter has led to an open-minded mentality. In addition being open-minded, the millennial generation is also labelled as motivated, innovative, ambitious, energetic and sociality. This demonstrates that in comparison to earlier generations, the millennial generation has become more open particularly in digital media. (Oktavendi & Mu'ammal, 2022)

Generation Z has characteristics similar to the millennial generation (Oktavendi & Mu'ammal, 2022). Generation Z (born 1995-2012) grew up during the smartphone boom. Generation Z embraces smartphone as if they holds the entire world in their palms. Generation Z excels in multitasking due to their circumstances (Ummah, 2019). Generation Z also can browse on a computer, use social media on a smartphone, and listen to music simultaneously. This makes Generation Z seems to be more adaptable to new technologies than earlier generations. The younger generation differs from their parents in areas such as technology, lifestyle, personality, and work ideals. Generation Z uses technology to cope with their difficult offline lives.

Zakat and Digitalization

The word “zakat” has a lot of meanings, such as blessing, growth, development, purity and neatness (Al-Qardawi, 1981). Additionally, in Islamic law, the term “zakat” is frequently defined as a percentage of wealth given to groups of individuals who have the right to receive zakat under Islamic teaching (al qardawi 2000). As a result, zakat might be defined as an Islamic tool that distributes the wealth of specific groups (muzakki) to groups designated by the Qur'an (mustahik) and distributed in accordance with specified procedures and legal considerations. (Al Athar & Al Arif, 2021)

Zakat holds significant importance in Islamic teaching. It is one of the five pillars of Islam and a key institution in Islamic economics that aims to distribute income and promote social justice. Zakat is both an ethical and economic institution, as it is based on Islamic ethics and the unity of knowledge. Zakat represents a sort of social capital in Muslim societies that aims to improve social welfare outcomes. The offering of zakat has an impact on both individuals and society. Providing zakat from personal money can reduce selfishness, hoarding, and greed, as stated in the Qur'an (At-Taubah: 34-35). Zakat has been shown to reduce poverty and income disparity, improve socioeconomic welfare, and create high quality education and healthcare facilities.

Muslim societies have utilized zakat professionally to achieve their intentions. Establishments across the world are currently starting to use technology in their operations. Zakat institutions in Indonesia are progressively using digital technology for zakat collection, distribution, management, and zakat literacy instruction. Baznas' strategic plan encourages its implementation of information technology. The strategic plan aims to improve the effectiveness and efficiency of zakat

collecting through the use of technology. This invention aims to boost zakat collection and distribution capacity (BAZNAS, 2016). The development of digital zakat programs, in which numerous zakat institutions joined with crowdfunding platforms to provide online zakat payment services, demonstrates the spread of technology (Hudaefi & Beik, 2020)

Payment through SMS banking or mobile banking

Digitalization has had a significant impact on both existing and emerging industries. Financial technology, for example, has a significant impact on start-up projects, improving their financial success. In the digital age, philanthropy institutions use the system to collect charity money via internet platforms, such as a bank-cash transfer facility. Dompot dhuafa has created its digitalized system using the following methods. Dompot dhuafa also has collaborated with numerous banks. The list includes eight Islamic commercial banks, one Islamic window, and seven conventional commercial banks. They offer money transfer services both within and between banks. Donors can simply pay zakat funds through mobile banking apps (Beik et al., 2024)

Islamic Religiosity

The main incentive for religious followers to carry out their religious direction is faith or religiosity. A true believer is an individual who accepts all Allah's instructions, whether they are easy or difficult, liked or detested, even if it means killing himself or abandoning his hometown (Sinaga et al., 2013). Identified five dimensions of a person's religiosity that can be measured to determine whether a person is religious or not, which were then elaborated by (Syafira et al., 2020) in an Islamic context namely: 1) the dimension of belief (aqeedah) which explains the extent

to which a person accepts dogmatism in religion; 2) dimension of religious practice (sharia) which is a dimension of religious practice, showing the level of frequency or intensity of people when carrying out ritual activities as instructed and encouraged by their religion; 3) dimension of experience (ihsan) which is the religious experience encountered by a Muslim while carrying out his religious teachings; 4) dimension of religious knowledge (science) namely the extent to which a person understands the teachings of his life.

Religiosity is an important feature, as religion is one of the pillars of society. These fundamental foundations influence individual and group thought processes, attributes, and behaviour. Religiosity is the reciprocal attitude of principle and practices in matters of purification or ordinary life, and it promotes comprehension of one another's associations and duties when living in a group (Mukhtar & Butt, 2012). Religiosity is described as a person's commitment to religion and its teachings.

Several studies have shown that religious beliefs influence people's attitudes, conduct, and character. In this case because religion factors, elements, and dimensions can influence effective and cognitive functions, which in turn alter judgment. While religion is acknowledged as a significant aspect in understanding human behaviour, measuring religiosity is frequently a challenge in the research. It has been stated that assessing religiosity is a difficult undertaking, and scholar approach religiosity from numerous angles. (Syafira et al., 2020)

Performance Expectancy

Performance expectancy is the degree to which a person believes that employing the system will help him or her improve their job performance. Because this model is a combination of previous

ones, five factors from previous models helped in the information of the performance expectancy variable, consisting of perceived usefulness (technology acceptance models), external motivation (motivational model), job fit (PC utilization model), relative advantages (innovation diffusion theory), and outcome expectations (social cognition theory). (Ghalandari, 2012)

Effort Expectancy

Effort expectancy is the perceived level of convenience in utilizing the system. Similar constructs in other models and theories from a semantic standpoint are perceived ease of use (technology acceptance model), complexity (PC usage model, and innovation diffusion theory). (Ghalandari, 2012)

Behavioral Intention

Intention as cognitive preparation to engage in a behaviour. Intention is the willingness to do something. Intention is crucial in the implementation of worship in Islam since worship without intention does not receive a good return from God. Intention to use products and services is the outcome of an individual's contentment with the items and services given by product and service providers. Intention, or the extent to which people actively plan or future conduct. In this study the term "behavioural intention to pay" refers to the payment of zakat, infaq, alms, and endowments via digital banking. Donations or payments for charitable projects are now made not only manually, but also electronically, such as through internet donations. Internet technology has evolved and is rapidly improving, making a popular practice and evolving donations. (Sunarsih et al., 2023)

Previous studies

Before conducting the latest research, researcher will look at several previous studies as a comparison glass a reference as a bridge in drawing a common thread between future research and previous research. The following are previous studies that the researcher took to be a reference and strengthen the research. Regarding the determinant of millennials' zakat payment through digital platform in Indonesia, Beik et al., (2024) by using Multinomial logistic regression method, found to have a significant influence on zakat payment through online platforms provided by private zakat institutions. Meanwhile, variables that influence zakat payment through online platforms provided by public zakat institutions are education, accessibility and income. This study also finds that millennials have the highest probability to select online platforms provided by private zakat institutions as a channel of their zakat payment. However, the overall result shows that millennials tend to pay directly to the mustahik (zakat recipients) rather than via online platforms, presumably because of their limited zakat literacy.

Meanwhile, Al Athar & Al Arif, (2021) found that, using logistic regression showed that the variable trust, perception variable, and convenience variable had a significant influence on the intention of the millennial generation to pay zakat through digital payments, while knowledge and motivation had an insignificant effect. Similar to Kasri & Yuniar, (2021) using UTAUT framework to examine determinants of digital zakat payments. The findings indicate that performance expectancy, effort expectancy, facilitating condition and zakat literacy significantly affect the intention to use an online platform to pay zakat in Indonesia. However, social influence is found to be insignificant in this study.

Specific digital charity payment systems were studied by Sunarsih et al., (2023) they found that improving the technology-based services that will be more accessible and reachable. Provision of technical follow-ups regarding the utilization of technology, including community-based digital platform. However Syafira et al., (2020), using structural equation model (SEM), Partial Least Square (PLS) was chosen to analyze statistics. Found that each religiosity and trust has insignificant and significant related to the intention to pay zakat, infaq, endowments, and alms. However, trust as intervening variable could affect religiosity indirectly, regarding its impact towards intention to pay.

A study on generation Z paying zakat has been done by Oktavendi & Mu'ammal, (2022) using smart PLS analysis tool. The results show that several reflective models of AR and PR. By adding the TR factor, this study can be used to understand the attributes of the acceptance of the ZIS digital payment model. On the other hand, this research has practical implications for the success of cashless ZIS payment transactions.

In addition Mutmainah et al., (2024) using PLS-SEM found that performance expectancy, social influence, facilitating conditions, perceived security and privacy and zakat literacy significantly increase the intention of Muzakki to adopt financial technology. Perceived security and privacy has succeeded in being an important predictor of digital payment adoption for Muzakki.

Utami et al., (2020) found a substantial correlation between digitization and the ability to collect zakat funds. However they discovered that access to digital payment was remained limited and inconsistent across Indonesia's territory. According to Khasandy & Badrudin,

(2019), the current legal framework should support and increase the operational efficiency of zakat collecting systems, in Indonesia, zakat can be collected by BAZNAS (public institution), LAZ (private institution), and UPZ (independent but report to BAZNAS and spreads extensively up to the district of neighbor circle.

Hudaefi & Beik, (2020) found that digital inclusion has a practical role in religious obligation campaigns. The study promoted the Islamic marketing philosophy about the inclusion of digital material in zakat campaigns. The theory is practically important for zakat institutions in marketing, particularly when creating such material for social media. During Covid-19 outbreak, the research pioneered a digital zakat campaign utilizing a netnographic approach. Conclusion of the literature review, conducted studies on zakat awareness and choice. They also covered multiple places in Indonesia. However no specific study on the preferences of public or private philanthropic institution has been done. Research on Generation Z preference for paying zakat through mobile banking has not differentiated between public and private entities. This study addresses the question of how Generation Z choice to pay zakat, whether through internet mobile banking provided by corporate and public entities or directly to recipients.

METHODOLOGY

All of the data used by the authors in this study were primary. Using Google form tools, an online survey was sent to research participants in order to gather data via online media. The research questionnaire included a five-point Likert scale, with one representing "strongly disagree" and five representing "strongly agree." One kind of scale that is used to collect data in order to comprehend or measure both qualitative and quantitative data is the Likert scale.

The purpose of the data collection is to determine an individual's opinion, attitude, or perspective of an event. Additionally, this study used WarpPLS software to apply the PLS-SEM approach.

Additionally, this study used purposive sampling to fulfill its objectives by restricting the number of respondents to Muslims and Indonesian citizens. Based on Kock & Hadaya, (2018) a minimum of 100 valid respondents were needed for the PLS-SEM research investigation.

A multivariate analysis method called structural equation modeling (SEM) was created to address the shortcomings of earlier analytical models that were often employed in statistical research. Regression analysis, path analysis, and confirmatory factor analysis are among the models (Hox & Becher, 1998). Covariance-based SEM and variant-based SEM are the two categories of SEM. A solid and clear theoretical basis is necessary for covariance-based SEM analysis. With the presumption that the data have a multivariate normal distribution, this model necessitates a sizable sample. A free and adaptable research methodology is required because field data frequently exhibits a pattern of data that is not regularly distributed. Partial Least Square (PLS), also known as variant-based SEM, is the alternative SEM technique under consideration.

Vinzi et al. (2010) claim that the fundamental presumptions of PLS are intended for both model exploration and prediction, while model exploration is favored. The predictive association between latent variables, which are monitored indirectly by the indicator, may be optimized by the model that PLS produces. The measurement and structural models were tested using the partial least squares (PLS) approach in structural equation modeling (SEM). The research constructs'

validity and reliability were assessed. An established method for estimating route coefficients and examining the intricacy of the interactions incorporated into structural models is PLS-SEM (Ali et al., 2017).

In contrast to co-variance-based SEM, this approach has the benefit of being able to link the relationship between variables in the analysis of measurement model items (Fakih et al., 2016). For data analysis, the data were scanned and filtered for legitimate use cases. Both the measurement model and the structural model may be tested concurrently using PLS, a variant-based structural equation analysis. While the structural model is used to examine causality (testing hypotheses with prediction models), the measurement model is used to assess validity and reliability.

The main difference between LISREL or AMOS, which is covariance-based, and PLS, which is a variant-based SEM, is its intended usage. Variance-based SEM seeks to forecast models for theory creation, whereas covariance-based SEM seeks to estimate models for theory testing or confirmation. PLS is therefore a method for predicting causation that is employed in theory formation (Jogiyanto & Abdillah, 2009).

Additionally, PLS is applicable to small samples; nevertheless, the precision of estimation will be improved with a larger sample size. There are no constraints governing the number of samples that can be used with PLS-SEM. The data distribution does not have to be normal for PLS to work. The construct may employ a formative or reflecting model. Around 1,000 indications is the maximum number, which is therefore quite high (Hair., et al, 2014)

The exogenous latent variables in this study consisted of three variables: Islamic Religiosity (ξ_1), Performance

expectancy (ξ_2), Effort expectancy (ξ_3), and endogenous latent variable of intention (η).

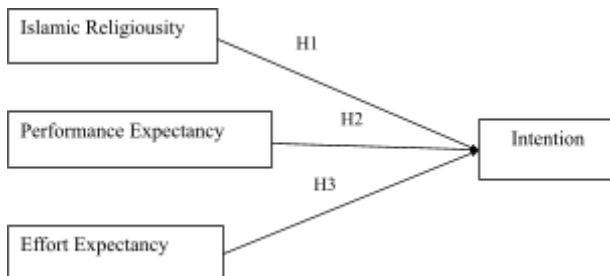
Referring to these variables can be developed into several indicators described in Table 1.

Table 1. Indicator Variables

Variables	Indicators	Symbol
Islamic Religiosity (ξ_1)	I understand that zakat is an obligation that must be fulfilled.	IS1
	I believe that paying zakat has a positive impact on society.	IS2
	I understand that zakat is a part of the pillars of Islam."	IS3
Performance Expectancy (ξ_2)	I believe that paying zakat through banking channels such as mobile banking can be beneficial for fulfilling zakat obligations.	PE1
	Using banking facilities like mobile banking can expedite the zakat payment process	PE2
	Using banking facilities like mobile banking helps me pay zakat effectively	PE3
	Using banking facilities like mobile banking enhances my productivity	PE4
Effort Expectancy (ξ_3)	Learning how to pay zakat through banking facilities like mobile banking is easy.	EE1

	My interaction with banking facilities like mobile banking for paying zakat is easy to understand.	EE2
	I feel that banking facilities like mobile banking are easy to use for paying zakat.	EE3
	It is easy for me to become proficient in using banking facilities like mobile banking to pay zakat	EE4
4. Intention (η).	I intend to pay zakat using banking facilities like mobile banking.	INT1
	I will strive to pay zakat using banking facilities like mobile banking in my life.	INT2
	I plan to pay zakat using banking facilities like mobile banking in the future."	INT3

The research framework for this study is as follows, employing the PLS-SEM model:



The following is the research hypothesis:

H1: Islamic Religiosity positively and significantly influences Indonesian Muslim gen Z intention to to pay zakat online using banking services (M-banking).

H2: Performance Expectancy positively and significantly influences Indonesian Muslim gen Z intention to to pay zakat online using banking services (M-banking).

RESULT AND DISCUSSION

A total of 101 people took part in this investigation. Male respondents accounted for 18.8% of the total, while female respondents amounted to 81.2%. Respondents' profile characteristics can be seen in Table 2.

H3: Effort Expectancy positively and significantly affects Indonesian Muslim gen Z intention to to pay zakat online using banking services (M-banking).

Table 2. Respondent Characteristic, November 2024

Demographic Variables	N	%
Gender		
Male	19	18.8%
Female	82	81.2%
Region		
Java Island	75	74%
Sumatera Island	13	13%
Bali and Nusa Tenggara Island	5	5%
Kalimantan Island	4	4%
Sulawesi Island	2	2%
Papua Island	2	2%
Age		
18-21 years old	9	9%
22-24 years old	67	66%
25-27 years old	22	22%
Education		
Senior High School	5	5%
Bachelor Degree	71	70%
Master Degree	25	25%
Occupation		
Student	57	56%
Employee	8	8%
Others	36	36%

Measurement Model Tests-Validity and Reliability

There are two kinds of tests for statistical validity: convergent and discriminant. Convergent validity is typically assessed using the Average Variance Extracted (AVE) and loading factor values. Convergence validity issues are absent from an item if its loading factor value is more than 0.5 and its AVE value in each variable is greater than 0.5. Discriminant validity is attained when one variable's correlation value with other variables is greater than the correlation value of all the variables.

If the cross-loading value of each question item variable is greater than the correlation value of the question item variable on other variables, then use the cross-loading value as an additional strategy to pass this test. A reliability test is deemed reliable if both the Cronbach's alpha and composite reliability (CR) values are more than 0.70 (Hair et al., 2014). The outcome of construct reliability and convergence validity is shown in Table 3.

Table 3. Convergence Validity and Construct Reliability Results Items

Items	Loadings	AVE	Alpha	CR
Islamic Religiosity		0.866	0.922	0.951
IS1	(0.969)			
IS2	(0.897)			
IS3	(0.924)			
Performance Expectancy		0.849	0.941	0.958
PE1	(0.911)			
PE2	(0.942)			
PE3	(0.943)			
PE4	(0.889)			
Effort Expectancy		0.848	0.940	0.957
EE1	(0.904)			
EE2	(0.939)			
EE3	(0.935)			

EE4	(0.905)			
Intention		0.914	0.953	0.970
INT1	(0.954)			
INT2	(0.958)			
INT3	(0.956)			

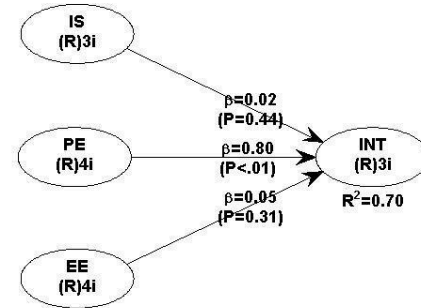


Figure 1. Research Model

The results of the statistical test showed that Indonesian Muslim generation Z's intentions to pay zakat online utilizing banking services (m-banking) were not influenced by their Islamic religious beliefs ($\beta=0.02$, p value=0.44), suggesting that H1 was not supported. According to performance expectancy variables, the result showed that (p -value < 0.01 $\beta = 0.80$), which is performance expectancy influences Indonesian Muslim generation Z's decision to use m-banking to pay zakat online H2 was supported. The statistical results of variable effort expectancy ($\beta = 0.05$, p -value=0.31) showed that had no impact on the intention to pay zakat online utilizing banking services (m-banking), the H3 was not supported. Furthermore, the model's findings show that the variables Islamic Religiosity, Performance Expectancy, and Effort Expectancy represent the majority (70%) of the factors that influence Indonesian Muslims in generation Z's desire to pay zakat online using banking services (m-banking). Table 5 explains the results of hypothesis testing of the model.

Table 4. Hypotheses Testing Results

Path

Path	β	Remark
Islamic Religiosity → Intention	0.02ns	H1 is Unsupported
Performance Expectancy → Intention	0.80*	H2 is Supported
Effort Expectancy → Intention	0.05ns	H3 is Unsupported
Note: *p-value <0.01 (significant); ns =not significant		

There is evidence for one hypothesis and no support for two based on the survey data. According to the statistics, the Performance Expectancy variable significantly affects Indonesian Muslim generation Z's inclination to use banking services (m-banking) to pay zakat online. This demonstrates that among Generation Z, the choice to pay zakat using technologies like m-banking is influenced by performance and efficacy. This result supports earlier study by Mutmainah et al. (2024), which discovered that the desire to adopt financial technology is influenced by performance expectations.

However, it was shown that it had no discernible impact on the Islamic religiosity variable. This indicates that using financial services like m-banking to pay zakat online is not influenced by a person's level of religiosity, particularly among Generation Z. Similarly, it was discovered that the effort expectation factors had no discernible impact on generation Z's inclination to use m-banking to make online zakat payments. This indicates that members of Generation Z do not entirely agree that certain technologies are simple to understand and use.

CONCLUSION

The objective of this study is to

examine, from the insights of Indonesian Muslim Gen Z, the intention to pay zakat online using banking services (m-banking). This study investigates using three variables which is performance Expectancy, Islamic religiosity, and Effort Expectancy. This study found that among Indonesian Muslim Gen Z, the performance Expectancy characteristics had an impact on the desire to pay zakat online using financial services (M-banking). However, there was no substantial evidence that Islamic religiosity or effort expectation were factors that influence people's decision to use banking services (m-banking) to pay zakat online. Furthermore, the model's findings show that the variables Islamic Religiosity, Performance Expectancy, and Effort Expectancy represent the majority (70%) of the factors that influence Indonesian Muslims in generation Z's desire to pay zakat online using banking services (m-banking).

In order to maximize zakat collecting methods and technologies and make zakat payments more convenient for the payer, policymakers may utilize the document to create rules and enforce laws. Regarding innovation and service growth, banks and zakat organizations may also find this study useful. Students may learn more about Indonesia's zakat payment environment by using the material in the classroom. Additionally, the work may have ramifications for zakat payers and society, and the overall findings support these conclusions.

Although the sample is representative of all Indonesian islands, Java Island predominates in the dispersed sample, which is the study's drawback. Reaching responders who live far from east to west is a major difficulty in this instance. Consequently, more study ought to yield more information in this field. Similarly,

because this study only looks at generation Z, the findings only apply to a tiny subset of the population.

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