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Determinants of Generation Z in Paying Zakat, Infaq, and Alms (ZIS) Online in the City of Surabaya

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Abstract

The potential for zakat, infaq, and sadaqah (ZIS) in Indonesia has enormous potential in obtaining fundraising, where the Muslim population dominates. However, the facts that occur in the field are that the maximum amount of ZIS fund collection has not been realized. The existence of online ZIS today is a form of innovation for zakat institutions in the era of technological development to be able to help encourage an increase in ZIS collection. This study aims to analyze the factors that influence Gen Z's interest in paying ZIS online. This study uses associative quantitative methods with Sem-PLS analysis and the Smart PLS analysis tool. Sampling used a purposive sampling technique with sample criteria namely Gen Z (15-25) years old Muslims residing in the city of Surabaya. The results of the study show that the accountability variable influences Gen Z's interest in paying ZIS online. If accountability has increased, the interest of Gen Z in the city of Surabaya in paying ZIS online has increased. Meanwhile, the variables of usability, ease of use, risk, and transparency do not affect Gen Z's interest in making ZIS payments online. The findings from this study are that it can be used to improve the online ZIS system so that fundraising can increase.

Keywords: *Gen Z, Usability, Ease of Use, Accountability, Transparency*

Abstrak

Potensi zakat, infaq dan shodaqoh (ZIS) di Indonesia, memiliki potensi yang sangat besar dalam memperoleh menghimpunan dana, dimana jumlah penduduk muslim sangat mendominasi. Akan tetapi fakta yang terjadi dilapangan jumlah pengimpunan dana ZIS belum maksimal dapat terealisasi. Adanya ZIS online saat ini merupakan bentuk inovasi lembaga zakat di era perkembangan teknologi untuk dapat membantu me dorong peningkatan penghimpunan ZIS. Penelitian ini betujuan untuk menganalisis faktor-faktor yang mempengaruhi minat Gen Z membayar ZIS secara online. Penelitian ini menggunakan metode kuantitatif asosiatif dengan analisis Sem-PLS dan alat analisis Smart PLS. Pengambilan sampel menggunakan teknik *purposive sampling* dengan kriteria sampel yakni Gen Z (15-25) tahun beragama Islam dan bertempat tinggal di kota Surabaya. Hasil penelitian menunjukkan bahwa variabel akuntabilitas berpengaruh terhadap minat Gen Z untuk membayar ZIS secara online. Apabila akuntabilitas mengalami peningkatan maka minat Gen Z di kota Surabaya dalam membayar ZIS secara online mengalami peningkatan. Sedangkan variabel kegunaan, kemudahan penggunaan, risiko dan transparansi tidak berpengaruh terhadap minat Gen Z dalam melakukan pembayaran ZIS secara online. Temuan dari penelitian ini yaitu dapat digunakan untuk memperbaiki sistem ZIS online sehingga penghimpunan dana dapat meningkat.

Kata kunci: Gen Z, Kegunaan, Kemudahan Penggunaan, Akuntabilitas, Transparansi

INTRODUCTION

Zakat, infaq, and alms (ZIS) are very potent sources of Islamic funding to increase people's welfare and reduce poverty levels (Oktavendi, 2021). If ZIS is developed properly, it can be used as a solution to poverty reduction and as an instrument to increase economic growth (Canggih & Indrarini, 2021).

Indonesia is a country with a Muslim-majority population. In 2020 the Muslim population in Indonesia will reach 87.2%. By dominating the majority of the Muslim population in Indonesia. This can be a huge potential in increasing ZIS fundraising (Mastuki, 2020).

Figure 1. Potential for 2009-2019 ZIS Collection

Source: Statistics Baznas, (2020)

The figure above explains the potential for zakat in Indonesia in 2019 to reach IDR 327.6 trillion, this amount does not include the potential for alms and infaq. However, in realization, the ZIS collected was only IDR 61.2 trillion in 2018 and increased by 5.10% in 2019. The discrepancy between the potential and the realization of ZIS collection illustrates the lack of motivation and awareness from the Muslim community in Indonesia to make ZIS payments through zakat institutions (Purbasari et al., 2020).

Online collection of ZIS is a form of zakat institution innovation in the current era of modern technological development as an effort to increase zakat, infaq, and alms (ZIS)

collection in Indonesia (Azizah et al., 2021). According to Wiharjo, *et.al.*, (2019), At present, national zakat institutions need to develop efficient and effective technology and information for managing financial institutions. The existence of online zakat payments makes muzakki and donors easily find out all information about zakat. Zakat online provides convenience in making zakat payments by providing a zakat calculator, and a digital system that uses the internet network without having to come to a zakat institution or meet mustahik directly.

According to Apji, (2020), stated that in 2019-2020 internet users in Indonesia reached 196.71 million, around 73.7% of the total population, this can be a big support and force for increasing ZIS collection online. ZIS payments online can be through applications, E-Commerce, social media, and online channels. According to Kurniaputri *et al.*, (2020), ZIS collection online can have a positive impact on awareness of the obligation to pay ZIS. This statement is reinforced by the affirmation of permissibility according to the DSN MUI fatwa No. 116/DSN-MUI/IX/2017 regarding the use of sharia electronic money.

Humans aged 10-25 years fall into the Gen Z category. Of the 270 million people in Indonesia, 27.94% are Gen Z. According to Catriana, (2020), Gen Z is superior to using digital wallets in transactions than the millennial generation. The number of transactions in one week at least one to two times with an average nominal top-up balance of IDR 140,663. So that Gen Z has the potential to contribute to increasing the acquisition of ZIS in Indonesia with online payments.

According to Kharisma & Jayanto (2021), factors that influence muzaki's interest in paying ZIS online, namely using the Technology of Acceptance Model (TAM) model including usability, transparency based on the theory of Good Corporate Governance (GCG), which has the aim of directing companies to have professional strength and authority and

guaranteeing responsibility for stakeholders. The Innovation Diffusion Theory (IDT) theory can influence someone to involve in something in their activities. The higher the perceived benefits, the e-zakat users will make muzaki and donors happy to pay ZIS online. When the risks obtained are higher when using e-zakat, the public's interest tends to be low.

This study took a sample of Gen Z in the city of Surabaya. This is because the highest number of Gen Z in East Java in the city of Surabaya is more than 712,806 people with a productive age of more than 518,856 people (BPS, 2019). This study aims to analyze whether usability, ease of use, risk, accountability, and transparency affect Gen Z's interest in paying ZIS online.

RESEARCH METHODOLOGY

This study uses associative quantitative methods using Sem-PLS. An associative quantitative approach was used to determine the effect of usability, ease of use, risk, accountability, and transparency on Gen Z interest in paying ZIS online. The type of data used in this research is cross-section data. Sources of research data using data through the distribution of questionnaires

The research sampling method uses non-probability sampling, where only a portion of the population has the opportunity to become a sample using a purposive sampling technique. The number of samples is 100 respondents with Gen Z criteria (15-25 years), who are Muslim and live in the city of Surabaya.

Determination of the sample using the formula *Lemeshow* :

$$n = \frac{Z^2 1 - a/2\ P(1-P)}{d^2}$$

$$n = \frac{1,96^2\ x\ 0,5(1-0,5)}{0,1^2}$$

$$n = \frac{3,8416\ x\ 0,25}{0,01}$$

n = 96,04 then rounded up to 100 respondents.

The usability variable uses the Technology Acceptance Model (TAM) theory, which is considered appropriate for evaluating consumers in using online payments (Daragmeh et al., 2021). Usefulness itself is an individual belief to improve performance by involving the use of technology (Oentario et al., 2017). According to Rahayu, (2016), perceived usefulness shows a positive influence on interest in using online payments.

H1: Usability Influences Interest in Paying ZIS Online

Ease of use based on the theory of the Technology Acceptance Model (TAM) is one of the most important factors to encourage consumers to adopt technology (Matemba & Li, 2018). Ease of use is defined as an effort to involve the use of technology. Refers to the extent to which consumers feel comfortable and effort in the process of trying to learn to use technology.

Perceived ease of use becomes a level of confidence when using a system to provide operational convenience by the user without burdensome effort. Perceived ease of use shows a positive influence on software users (Suyanto & Kurniawan, 2019).

H2: Ease of Use Affects Interest in Paying ZIS Online

The risk variable is based on the Innovation Diffusion Theory (IDT) theory, which can influence someone to involve something in work activities. Risk is an uncertain situation that can occur in decision-making based on many things considered. The risk of occurrence can be caused by the limited information obtained (Siswanti et al, 2020).

The risk of causing losses and also discrepancies in the expected results with those obtained. Risk has a negative effect on the use of non-cash payment systems. The risk that users get will be high if they get uncertain and unexpected consequences (Arifudin et al, 2020).

H3: Risks Affect Interest in Paying ZIS Online

Accountability is an important component in the concept of Good Corporate Governance (GCG). Accountability serves to see the performance produced by a company. Performance management must be precise and measurable, as well as evaluation. Requirements for achieving sustainable performance and being able to account for company performance in an accountable manner (Sudarmanto et al, 2021). The accountability variable affects public trust in paying zakat. Interest in paying zakat will increase if accountability also increases (Pertiwi & Ghofur, 2020).
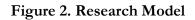
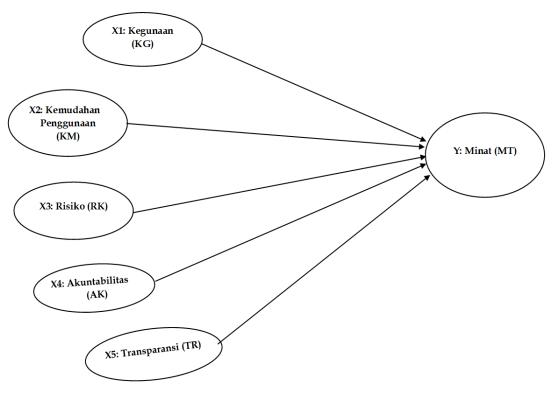## H4: Accountability Affects Interest in Paying ZIS Online

Transparency is based on the theory of Good Corporate Governance (GCG), which functions to maintain objectivity in a business in the form of clear, accurate, easily accessible, understandable, and accountable information. Transparency is also an access for the public to be able to obtain clear information regarding the management of funds by zakat management institutions (Munir, 2021). Transparency has a positive and significant effect on the intention to pay zakat online. There is an increase in the intention of the millennial generation to pay zakat online if transparency also increases (Ramadhani & Hapsari, 2022).

H5: Transparency Affects Interest in Paying ZIS Online

Table 1. Variable Operational Definition

Variable	Indicator	Variable	Indicator
Y: Interest (MT)	1. Interest 2. Desire 3. Belief	X3: Risk (RK)	1. Risky 2. Losses 3. Uncertainty 4. Problems
X1: Utility (KG)	1. Useful 2. Productivity 3. Effectiveness	X4: Accountability (AK)	1. Procedure Compliance 2. Responsive service 3. Responsive service 4. Low-cost service
X2: Kemudahan Penggunaan (KM)	1. Easy to use 2. Clear understandable 3. Less effort	X5: Transparency (TR)	1. Donor information 2. Fund management information 3. 3Information on zakat institutions

Figure 2. Research Model

Source: Author, 2023

RESULTS AND DISCUSSION

Test Outer Model

The Outer Model Test includes a Validity Test by looking at the Average Variance Extracted (AVE) value, and Reliability. aims to find out how valid and reliable the indicator instrument for each variable is.

Table 2. Test Convergent Validity

Indicator	Outer loadings	Indicator	Outer loadings
MT1.1 <- MT	0.840*	RK2.1 <- RK	0.816*
MT1.2 <- MT	0.900*	RK2.2 <- RK	0.678
MT1.3 <- MT	0.878*	RK2.3 <- RK	0.768*
MT2.1 <- MT	0.912*	RK3.1 <- RK	0.805*
MT2.2 <- MT	0.891*	RK3.2 <- RK	0.736*
MT2.3 <- MT	0.893*	RK3.3 <- RK	0.679

Indicator	Outer loadings	Indicator	Outer loadings
MT3.1 <- MT	0.885*	RK4.1 <- RK	0.584
MT3.2 <- MT	0.889*	RK4.2 <- RK	0.014
MT3.3 <- MT	0.896*	RK4.3 <- RK	0.193
KG1.1 <- KG	0.814*	AK1.1 <- AK	0.818*
KG1.2 <- KG	0.825*	AK1.2 <- AK	0.805*
KG1.3 <- KG	0.865*	AK1.3 <- AK	0.860*
KG2.1 <- KG	0.844*	AK2.1 <- AK	0.783*
KG2.2 <- KG	0.882*	AK2.2 <- AK	0.803*
KG2.3 <- KG	0.887*	AK2.3 <- AK	0.810*
KG3.1 <- KG	0.879*	AK3.1 <- AK	0.804*
KG3.2 <- KG	0.834*	AK3.2 <- AK	0.800*
KG3.3 <- KG	0.874*	AK3.3 <- AK	0.838*
KM1.1 <- KM	0.882*	AK4.1 <- AK	0.861*
KM1.2 <- KM	0.870*	AK4.2 <- AK	0.815*
KM1.3 <- KM	0.831*	AK4.3 <- AK	0.782*
KM2.1 <- KM	0.844*	TP1.1 <- TP	0.839*
KM2.2 <- KM	0.893*	TP1.2 <- TP	0.857*
KM2.3 <- KM	0.886*	TP1.3 <- TP	0.898*
KM3.1 <- KM	0.869*	TP2.1 <- TP	0.880*
KM3.2 <- KM	0.817*	TP2.2 <- TP	0.893*
KM3.3 <- KM	0.828*	TP2.3 <- TP	0.891*
RK1.1 <- RK	0.534	TP3.1 <- TP	0.908*
RK1.2 <- RK	0.651	TP3.2 <- TP	0.873*
RK1.3 <- RK	0.765*	TP3.3 <- TP	0.869*

Source: Output PLS, 2023

*: The instrument is convergently valid

The table above explains that the variable indicators of usability, ease of use, risk, accountability, transparency, and interest have a loading factor value of ≥ 0.7 which is declared convergently valid. This means that variables can be measured and described precisely and remove invalid indicators.

Table 3. Test Discriminate Validity (Fornell Larcker)

	AK	KG	KM	MT	RK	TP
AK	0.839					
KG	0.647	0.875				
KM	0.757	0.816	0.888			
MT	0.783	0.627	0.689	0.887		
RK	-0.118	-0.069	-0.07	-0.184	0.857	
TP	0.830	0.656	0.752	0.737	-0.124	0.93

Source:: Output PLS, 2023

Table 4. Test Cross Loading

	AK	KG	KM	MT	RK	TP
MT1.1	0.694	0.604	0.628	0.840	-0.132	0.747
MT1.2	0.688	0.537	0.595	0.900	-0.154	0.639
MT1.3	0.643	0.569	0.655	0.877	-0.145	0.614
MT2.1	0.705	0.574	0.671	0.912	-0.191	0.665
MT2.2	0.651	0.506	0.514	0.891	-0.104	0.605
MT2.3	0.668	0.557	0.614	0.892	-0.239	0.620
MT3.1	0.722	0.602	0.636	0.885	-0.240	0.710
MT3.2	0.739	0.526	0.596	0.890	-0.133	0.624
MT3.3	0.731	0.521	0.584	0.896	-0.120	0.645
KG1.3	0.558	0.870	0.665	0.568	-0.067	0.516
KG2.1	0.561	0.851	0.739	0.482	-0.043	0.632
KG2.2	0.555	0.898	0.701	0.552	-0.005	0.555
KG2.3	0.527	0.903	0.682	0.537	-0.053	0.531
KG3.1	0.576	0.888	0.684	0.591	-0.090	0.535
KG3.2	0.584	0.837	0.759	0.502	-0.073	0.639
KG3.3	0.605	0.878	0.779	0.593	-0.089	0.626
KM1.2	0.589	0.803	0.885	0.537	-0.094	0.611
KM1.3	0.685	0.666	0.883	0.576	-0.102	0.674
KM2.1	0.687	0.651	0.900	0.604	-0.040	0.656
KM2.2	0.714	0.73	0.917	0.655	-0.027	0.702
KM2.3	0.710	0.727	0.925	0.637	-0.016	0.697
KM3.1	0.631	0.769	0.812	0.642	-0.102	0.652
RK1.3	0.004	-0.092	-0.067	-0.103	0.826	-0.043
RK2.1	-0.161	-0.051	-0.075	-0.201	0.873	-0.161
RK2.3	-0.096	-0.029	-0.057	-0.111	0.839	-0.054
RK3.1	-0.100	-0.071	-0.042	-0.174	0.888	-0.115
AK1.1	0.810	0.551	0.679	0.562	0.055	0.700
AK1.3	0.838	0.594	0.695	0.637	-0.093	0.693
AK2.3	0.838	0.475	0.590	0.658	-0.111	0.706
AK3.1	0.842	0.533	0.601	0.682	-0.121	0.677
AK3.2	0.839	0.585	0.612	0.702	-0.122	0.707

	AK	KG	KM	MT	RK	TP
AK3.3	0.852	0.502	0.596	0.685	-0.099	0.659
AK4.1	0.862	0.591	0.662	0.671	-0.127	0.764
AK4.2	0.828	0.514	0.660	0.640	-0.151	0.667
TP1.3	0.757	0.628	0.739	0.684	-0.111	0.926
TP2.2	0.770	0.589	0.654	0.688	-0.126	0.934
TP3.1	0.789	0.614	0.706	0.684	-0.109	0.930

Source: Output PLS, 2023

The table above describes the Fornell locker value with a comparison that produces a larger number between the loading value of the intended construct and the loading value of other constructs. To meet these requirements the indicator that has the lowest value on the loading factor is removed so that it meets the requirements that the questionnaire can be declared valid. Meanwhile, Table 4 shows the results of cross loading for each indicator for each variable having a value of ≥ 0.7. Some indicators are deleted so that the indicators for each variable can be declared valid in a discriminant manner, which means that each variable can be measured validly.

Table 5. AVE Test and Reliability Test

Variable	*AVE*	Cronbach's alpha	Composite reliability
MT	0.787	0.966	0.967
KG	0.766	0.949	0.952
KM	0.788	0.946	0.948
RK	0.734	0.883	0.939
AK	0.703	0.94	0.941
TP	0.865	0.922	0.922

Source:: Output PLS, 2023

The table above shows that the Average Variance Extracted (AVE) value for each variable ≥ 0.5 means that all indicators for each variable are declared convergently valid. All constructs have a Cronbach's Alpha value ≥ 0.7 and a Composite Reliability value ≥ 0.7, meaning that the indicators of the construct or variables in the questionnaire are declared reliable.

Test Inner Model

The Inner model test has the objective of analyzing the relationship between endogenous variables and exogenous variables.

Table 6. R Square

	R-square	*R-square adjusted*
MT	0.661	0.643

Source: Output PLS, 2023

The table above shows that the r-square value is 0.643, meaning that 64% of the Interest in Paying ZIS Online variable can be explained from this research model. So this study is between a strong point and a moderate point, namely > 0.50 and < 0.75. It can be concluded that the model used in this study has a fairly strong and good prediction of the structural model.

Table 7. Test Model Fit

	Saturated model	Estimated model
SRMR	0.059	0.059
d_ULS	2.451	2.451
d_G	2.954	2.954
Chi-square	1327.507	1327.507
NFI	0.724	0.724

Source: Output PLS, 2023

The table above shows the model fit test seen from the SRMR value through bootstrapping aims to find out the average index between the correlation matrix and the hypothesis matrix as an absolute measure of the model fit criteria. Indicates that the SRMR has fulfilled the requirements, namely <0.08.

Table 8. Hypothesis testing

	T statistics (|O/STDEV|)	P values	Information
KG -> MT	0.792	0.428	Rejected
KM -> MT	0.526	0.599	Rejected
RK -> MT	1.692	0.091	Rejected
AK -> MT	3.209	0.001	Accepted
TP -> MT	1.222	0.222	Rejected

Sumber: Output PLS, 2023

In the table above it can be concluded from the 5 hypotheses that only the 4th hypothesis is accepted, namely AK -> MT because it meets the requirements.

DISCUSSION

Based on the results of the hypothesis testing that has been done, it shows that the usability variable does not affect the intention to pay ZIS online. So the results of this study are not in line with the Technology Acceptance Model (TAM) theory proposed by Davis in 1989. He explained that usability underlies consumers to adopt technology for online ZIS payments. Usefulness itself is related to beliefs involving technology that is felt to have benefits for improving job performance. The findings of this study are supported by previous studies which state that usability does not affect interest in using digital zakat services (Astuti & Prijanto, 2021)

Research results Utami & Kusumawati, (2017), states that the usability variable does not affect students' interest in using online payments. The results of this study are in line with the research Farras & Nursiam, (2021), who stated that usability did not affect the interest of taxpayers to report SPT through e-filling. In this study, the usability variable did not affect the intention to pay ZIS online because it used respondents who had never used ZIS online also this study did not specifically explain which ZIS

online would be used so respondents did not have an idea of the uses to be obtained.

The usage variable does not affect the intention to pay ZIS online. So the results of this study are not in line with the Technology Acceptance Model (TAM) theory proposed by Davis in 1989. He stated that perceived ease of use is an important factor in encouraging users to pay ZIS online. Ease of use relates to a sense of comfort, friendliness, and ease of operation of a technology. The research findings state that ease of use does not affect interest in paying ZIS online. The results of this study are supported by previous studies which state that the ease of use variable does not affect interest in using the internet banking system (Rakhmawati & Isharijadi, 2013).

Research results in Novitasari & Fitriasari, (2016), dan Purba et al., (2020), state that the ease of use variable does not affect the interest in using the internet banking system in Gen Z, because they are used to dealing with online payments, Gen Z often interacts with online payments so that respondents do not have difficulty making ZIS payments online.

The risk variable does not affect the intention to pay ZIS online. So that the research results are not in line with the Innovation Diffusion Theory (IDT) theory developed by Moore and Benbasat 1991, he explained that the risk affects someone involving technology to pay ZIS online. Risk is related to uncertain circumstances that may occur in the future with decision-making at this time that tends to lead to losses. The results of this study are in line with the results of the study by Sienatra, (2020), that risk does not affect interest in using the Mandiri E-Money electronic money card. Research results are supported by research by Kusuma et al., (2020), and Aieni & Purwantini, (2017).

Varietal accountability has a significant influence on the intention to pay ZIS online. So that the research results are in line with the theory of Good Corporate Governance (GCG) introduced by the Cadbury Committee in 1992,

he explained that accountability is an important component to see the performance produced by zakat institutions. Accountability is related to guarantees given to muzakki and donors who have channeled ZIS through zakat management institutions.

The results of this study are supported by research by Pangestu & Jayanto, (2017). He stated that the accountability variable affects the public's trust in paying zakat (Pertiwi & Ghofur, 2020). The research results are in line with the research of Kabib *et al.,* (2021). It can be concluded that accountability has a significant positive effect on the intention to pay ZIS online. This study shows the results of respondents' answers that accountability by paying ZIS online is considered quite good, where prospective users can easily find out all ZIS payment procedures online and get ZIS payment transaction reports on time after the transaction is completed. This means that the higher the online ZIS accountability, the higher Gen Z's interest in paying ZIS online.

The transparency variable does not affect the intention to pay ZIS online. So the results of this study are not in line with the theory of Good Corporate Governance (GCG) introduced by the Cadbury Committee in 1992, he explained that transparency is a very important component in ensuring accountability to potential users and donors who pay ZIS online. Transparency relates to public access to information regarding the management of funds by zakat institutions. The findings of this study indicate that the transparency variable does not affect the intention to pay ZIS online, this research is in line with research Ikhwandha & Hudayati, (2019) and Febriyanti & Devi, (2022). The results of this study indicate that the transparency variable does not affect donor trust (Nikmahtul & Darno, 2019). The transparency variable does not affect the intention to pay ZIS online in this study because transparency has become a requirement for zakat institutions so it is considered commonplace. This means that transparency is no longer a thing that affects an

interest in paying ZIS online. Thus the risk does not affect Gen Z's interest in paying ZIS online.

CONCLUSIONS

Based on the research results and data analysis, it shows that the usability variable does not affect Gen Z's interest in paying ZIS online. The convenience variable does not affect Gen Z's interest in paying ZIS online. The risk does not affect Gen Z's interest in paying ZIS online and the accountability variable affects Gen Z's interest in paying ZIS online. Transparency does not affect Gen Z's interest in paying ZIS online.

This research has limitations, so it is suggested for further research expand the boundaries of the region, not only Gen Z in the city of Surabaya. Future research can modify the new research model to find out other factors that influence Gen Z interest in paying ZIS online.

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