

# DETERMINANTS OF GENERATION Z IN EFFORTS TO INCREASE AWARENES OF FAYING ZISWAF: AN EMPIRICAL EVIDENCE OF MUSLIM COMMUNITY IN INDONESIA (RECOMMENDATIONS FOR DSN MUI FATWA NO. 116/DSN-MUI/IX/2017 REGARDING THE USE OF SHARIA ELECTRONIC MONEY)

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**Abstract.** The potential of zakat, infaq and shodaqoh (ZIS) in Indonesia has enormous potential in obtaining funds, where the Muslim population dominates. However, the fact that occurs in the field the amount of ZIS fundraising has not been maximally realised. The existence of ZIS online is currently a form of innovation of zakat institutions in the era of technological development to be able to help encourage an increase in ZIS collection. This study aims to analyse the factors that influence Gen Z's interest in paying ZIS online in Indonesia. This research uses associative quantitative methods with Sem-PLS analysis and Smart PLS analysis tools. Sampling using *purposive sampling* technique with sample criteria, namely Gen Z (15-25) years old Muslim and residing in the city of Surabaya. The results showed that the accountability variable affects Gen Z's interest in paying ZIS online. If accountability increases, Gen Z's interest in paying ZIS online will increase. While the variables of usability, ease of use, risk and transparency have no effect on Gen Z's interest in making ZIS payments online. The findings of this study can be used to improve the online ZIS system so that fundraising can increase.

**Keywords:** Gen Z, Awareness, ZISWAF, Indonesian Muslim Society

## 1. INTRODUCTION

Zakat, infaq and sadaqah (ZIS) is a source of Islamic funding that has the potential to improve welfare and reduce poverty levels in society. (Oktavendi, 2021, Wibisono, 2019 & Harahap et al., 2021). If ZIS is developed appropriately, it can be used as a solution to poverty management and as an instrument in increasing economic growth. (Sophisticated & Indrarini, 2021). Indonesia is a country with a majority Muslim population. In 2020, the Muslim population in Indonesia reached 87.2%. With the dominance of the majority of the Muslim population in Indonesia. This can be a huge potential in increasing the collection of ZIS funds. (Mastuki, 2020).

Online ZIS collection is a form of innovation for zakat institutions in the current era of modern technological development, an effort to increase the collection of zakat, infaq and sadaqah (ZIS) in Indonesia. (Azizah et al., 2021). According to (Wiharjo, et.al., 2019), national zakat institutions currently need to develop technology and information that is efficient and effective in managing financial institutions. The existence of online zakat payments makes *muzakki* and donors easily find out about all information about zakat. Online zakat provides convenience in making zakat payments by providing zakat calculators, and digital systems that use the internet network without having to come to zakat institutions or meet mustahik directly. AAPji, (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 great support and strength to increase ZIS collection online. Online ZIS payments can be made through applications, *E-Commerce*, social media, and online *channels*. According to Kurniawati et al., (2020)(2020), online ZIS collection 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 old fall into the Gen Z category. Of the 270 million people in Indonesia, 27.94% are Gen Z. According to Catriana, (2020)(2020), Gen Z is superior to using digital wallets in transactions than the millennial generation. The number of transactions in one week is 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 ZIS acquisition in Indonesia with online payments. According to Kharisma &

Jayanto (2021) According to Kharisma & Jayanto (2021), the factors that influence muzaki's interest in paying ZIS online are 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 power and authority and ensuring responsibility to *stakeholders*. *Innovation Diffusion Theory* (IDT) theory can influence someone to involve something in their activities. The higher the perceived benefits, the e-zakat users make muzaki and donors feel happy in paying ZIS online. When the risk obtained is higher when using *e-zakat*, public interest tends to be low.

## 2. LITERATURE REVIEW

Mustahik has the option to pay their zakat in a convenient way and get related information. One of the available options is online zakat payment, which is a technology that provides better information and convenience than the traditional way. Online Payment of zakat can provide greater benefits, potentially increasing its usage. According to Bakar et al. (2016), respondents in their study strongly agreed that online zakat provides advantages because it is an easier and faster way to make zakat payments. A study conducted in Jogjakarta in 2007 showed that respondents from the Jogjakarta community who used internet banking services felt that the use of internet banking was more practical and faster in making transactions compared to the traditional way. The result also stated that internet banking replaces the traditional process which is more complicated in its mechanism (Kusuma & Sulistiowati, 2007). Therefore, the usefulness of information systems can increase the ease of use.

The usability variable uses the *Technology Acceptance Model* (TAM) theory, which is considered appropriate for evaluating consumers in the use of online payments. (Daragmeh et al., 2021).. Usability itself is an individual's belief to improve performance by involving the use of technology. (Oentario et al., 2017). According to Rahayu, (2016)(2016), perceived usefulness shows a positive influence on interest in using *online payments*. Ease of use is based on the *Technology Acceptance Model* (TAM) theory, which is one of the most important factors to encourage consumers to adopt technology. (Matemba & Li, 2018). Ease of use is defined as the effort involved in using 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 is the level of confidence when using a system that provides operational ease by users without burdensome effort. Perceived ease of use shows a positive influence on software users (Suyanto & Kurniawan, 2019).

The risk variable is based on the *Innovation Diffusion Theory* (IDT) theory, which can influence a person to involve something in work activities. Risk is an uncertain situation that can occur in a decision making based on many things that are considered. Risk can occur due to limited information obtained (Siswanti et al, 2020). (Siswanti et al, 2020). Risk causes losses and also mismatches 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 uncertainty and unexpected consequences. (Arifudin et al, 2020). 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 the company's performance with accountability (Sudarmanto et al, 2021). Accountability variables affect public trust to pay zakat. Interest in paying zakat will increase if accountability also increases (Pertiwi & Ghofur, 2020).

Transparency is based on the theory of *Good Corporate Governance* (GCG), which functions to maintain objectivity in a business in the form of information that is clear, accurate, easily accessible, understood and accounted for (Sudarmanto et al., 2021). Transparency is also an access for the public to be able to obtain clear information about 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).

### 3. METHODS

This research uses associative quantitative methods using Sem-PLS. The associative quantitative approach is used to determine the effect of usability, ease of use, risk, accountability and transparency on Gen Z's interest in paying ZIS online. The type of data used in the study is *cross section* data. The research data source uses data through distributing questionnaires. The research sampling method uses *non probability sampling*, where only some of the population elements have the opportunity to be sampled with *purposive sampling* technique. The number of samples was 100 respondents with Gen Z criteria (15-25 years old), Muslim and residing in Surabaya City. Sample determination using the *Lemeshow* formula:

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

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

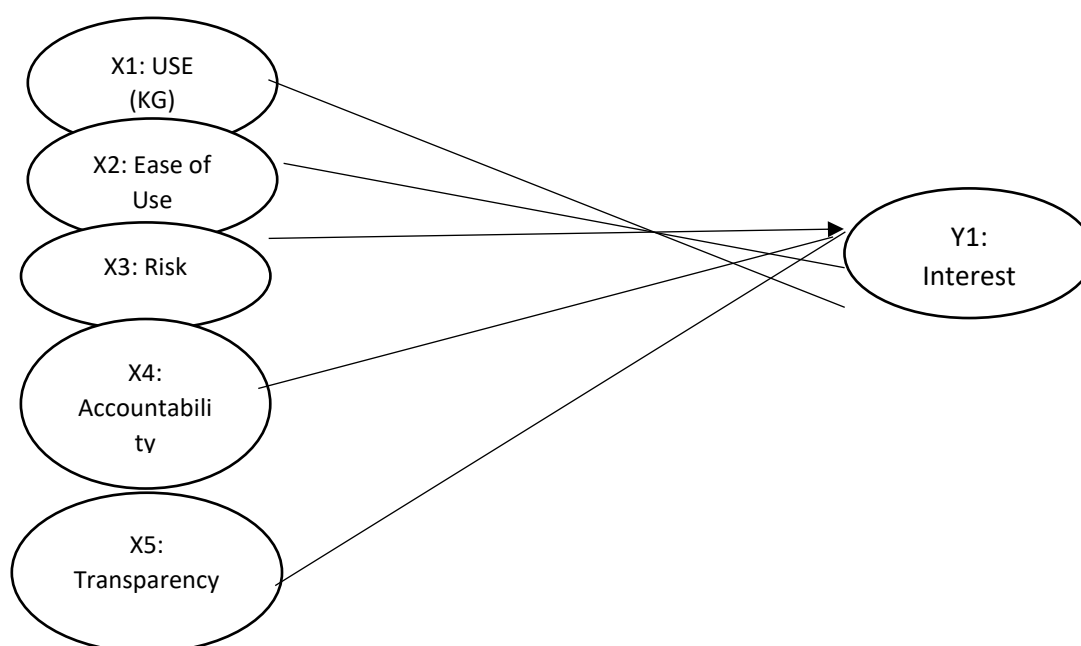
$$n = \frac{3,8416 \times 0,25}{0,01}$$

n = 96.04 then rounded up to 100 respondents

Table 1. Operational Definition of Variables

Variables	Indicators	Variables	Indicators
Y: Interest (MT)	1. Interest 2. Desire 3. Confidence	X3: Risk (RK)	1. At Risk 2. Loss 3. Uncertainty 4. Problems
X1: Usability (KG)	1. Useful 2. Productivity 3. Effectiveness	X4: Accountability (AK)	1. Procedure compliance 2. Responsive service 3. Responsive service 4. Low cost service
X2: Ease of Use (KM)	1. Easy to use 2. Clear understandable 3. Less effort	X5: Transparency (TR)	1. Donor information 2. Fund management information 3. Zakat institution information

Figure 1. Research model




## 4. RESULTS

**Outer Model Test**

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

**Table 2. Convergent Validity Test**

Indicators	Outer loadings	Indicators	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
Indicators	Outer loadings	Indicators	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: PLS output, 2023

\*: Instrument is convergently valid

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


**Table 3. Discriminate Validity Test (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: PLS output, 2023

**Tabel 4. Uji 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
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

Source: PLS output, 2023

The table above explains the value of *Fornell Lrcker* 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 to meet the requirements, so that the questionnaire can be declared valid. Meanwhile, Table 4 shows the results of Cross loading for each indicator of each variable having a value  $\geq 0.7$ . There are indicators that are removed so that the indicators of each variable can be declared discriminantly valid, which means that they can measure each variable validly.

Table 5. AVE Test and Reliability Test

Variables	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: PLS output, 2023

The table above shows that the *Avarage Variance Extracted* means that all indicators of each variable are declared convergently valid. All constructs have a *Cronbach's Alpha Composite Reliability* variables on the questionnaire are declared reliable.

### Inner Model Test

The *Inner model* test has the aim of analysing the relationship between endogenous variables and exogenous variables.

**Table 6. R Square**

<i>R-square</i>	<i>Adjusted R-square</i>	
MT	0.661	0.643

Source: PLS output, 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. Then this research 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 on the structural model.

**Table 7. Model Fit Test**

	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: PLS output, 2023

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

**Table 8. Hypothesis Test**

	T statistics ( O/STDEV )	P values	Description
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

Source: PLS output, 2023

In the table above, it can be concluded that of the 5 accepted hypotheses, only the 4th hypothesis, namely AK -> MT, has been fulfilled.

## 5. Discussion

Based on the results of the hypothesis testing that has been carried out, it shows that the usability



variable has no effect on the interest in paying ZIS online. So that 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. Usability itself relates to beliefs involving technology that is felt to have benefits to improve job performance. The findings of this study are supported by previous research which states that usability does not affect the interest in using digital zakat services. (Astuti & Prijanto, 2021).

The results of this study are in line with research by Utami & Kusumawati, (2017), which states that the usability variable has no effect on student interest in using *online payments*. The results of this study are in line with research Farras & Nursiam (2022), He stated that usability has no effect on taxpayer interest in reporting tax returns via *e-filling*. In this study, the usability variable does not affect the interest in paying ZIS online because it uses respondents who have never used ZIS online and also in this study do not specifically explain the online ZIS to be used, so that respondents do not have an idea of the usefulness that will be obtained.

The usage variable has no effect on the interest in paying 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 one of the important factors to encourage users to pay ZIS online. Ease of use is related to a sense of comfort, friendliness and ease of operating a technology. The research findings state that ease of use has no effect on interest in paying ZIS online. The results of this study are supported by previous research which states that the ease of use variable has no effect on interest in using the internet banking system. (Rakhmawati & Isharijadi, 2013).

Research results Novitasari & Fitriasisari, (2016), and Purba *et al.*, (2020) The results of the research by Novitasari & Fitriasisari, (2016), and Purba *et al.*, (2020) state that the ease of use variable has no effect on 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 find it difficult to make ZIS payments online. The risk variable has no effect on the interest in paying ZIS online. So that the results of the study are not in line with the theory of *Innovation Diffusion Theory* (IDT) developed by Moore and Benbasat 1991, it explains that risk affects a person in involving technology to pay ZIS online. Risk is related to uncertain circumstances that can occur in the future with a decision making at this time that tends towards loss. The results of this study are in line with the results of research by Sienatra, (2020). The results of this study are in line with the results of research by Sienatra, (2020), that risk has no effect on interest in using the *E-Money Mandiri* electronic money card. The results of the study are supported by research Kusuma *et al.*, (2020), and Aieni & Purwantini, (2017).

Variebal accountability has a significant influence on the interest in paying ZIS online. So that the results of the study are in line with the theory of *Good Corporate Governance* (GCG) introduced by the Cadbury Committee in 1992, it explains that accountability is one of the important components to see the performance produced by zakat institutions. Accountability is related to the guarantees given to muzaki and donors who have channeled ZIS through zakat management institutions.

The results of this study are supported by research Pangestu & Jayanto, (2017). He stated that the accountability variable has an effect on public trust in paying zakat. (Pertiwati & Ghofur, 2020). The results of the study are in line with the research of Kabib *et al.*, (2021). So it can be concluded that accountability has a significant positive effect on interest in paying 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 complete. This means that the higher the accountability of ZIS online, the higher the interest of Gen Z to pay ZIS online.


The transparency variable has no effect on the interest in paying ZIS online. So that the results of this study are not in line with the theory of *Good Corporate Governance* (GCG) introduced by the Cadbury Committee in 1992, it explains that transparency is a very important component in ensuring accountability to potential users and donors who pay ZIS online. Transparency is related to public access to information regarding the management of funds by zakat institutions. The findings of this study indicate that the transparency variable has no effect on the interest in paying ZIS online, this research is in line with research from the University of Indonesia. Ikhwandha & Hidayati, (2019) and Febriyanti




& Devi, (2022). The results of this study indicate that the transparency variable has no effect on donor trust. (Nikmahtul & Darno, 2019). The variable transparency has no effect on the interest in paying ZIS online in this study because transparency has become a demand for zakat institutions so that it is considered a common thing. This means that transparency is no longer something that affects the interest in paying ZIS online. Thus, risk does not affect Gen Z's interest in paying ZIS online.

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