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Determinants of zakat behavior among muslim millennials in greater Jakarta after Covid-19

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Abstract
This study explores the determinants of zakat behavior among Muslim millennials in Greater Jakarta (Jabodetabek) after the COVID-19 pandemic, focusing on ICT/fintech, intention, trust, literacy, service quality, education, and transparency. Using a quantitative approach, data were collected from 86 Muslim millennials aged 23 to 42 who paid zakat through official institutions or digital platforms. Analysis was conducted using Partial Least Squares Structural Equation Modeling (PLS-SEM). Findings indicate that ICT, intention, literacy, and transparency positively influence zakat behavior, with literacy being the strongest predictor, while trust, service quality, and education have no significant effects. The study underscores the importance of digital transformation and literacy in enhancing millennial zakat participation, offering practical implications for zakat institutions in developing effective digital strategies and educational programs.

Public interest statements

This study examines factors that encourage young Muslim adults in Jakarta to pay zakat post-pandemic. Key drivers include zakat literacy, use of digital apps, strong intentions, and transparent reports from institutions. Notably, formal education level does not significantly impact zakat behavior.

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Abstrak

Studi ini mengeksplorasi faktor-faktor penentu perilaku zakat di kalangan Muslim milenial di Jakarta Raya (Jabodetabek) setelah pandemi COVID-19, dengan fokus pada TIK/fintech, niat, kepercayaan, literasi, kualitas layanan, pendidikan, dan transparansi. Menggunakan pendekatan kuantitatif, data dikumpulkan dari 86 Muslim milenial berusia 23 hingga 42 tahun yang membayar zakat melalui lembaga resmi atau platform digital. Analisis dilakukan menggunakan Partial Least Squares Structural Equation Modeling (PLS-SEM). Temuan menunjukkan bahwa TIK, niat, literasi, dan transparansi berpengaruh positif terhadap perilaku zakat, dengan literasi sebagai prediktor terkuat, sedangkan kepercayaan, kualitas layanan, dan pendidikan tidak memiliki pengaruh signifikan. Studi ini menggarisbawahi pentingnya transformasi digital dan literasi dalam meningkatkan partisipasi zakat milenial, menawarkan implikasi praktis bagi lembaga zakat dalam mengembangkan strategi digital dan program pendidikan yang efektif.

Pernyataan kepentingan publik

Studi ini meneliti faktor-faktor yang mendorong kaum muda Muslim di Jakarta untuk membayar zakat pasca-pandemi. Faktor pendorong utama meliputi literasi zakat, penggunaan aplikasi digital, niat yang kuat, dan laporan yang transparan dari lembaga-lembaga terkait. Perlu dicatat bahwa tingkat pendidikan formal tidak secara signifikan memengaruhi perilaku zakat. Wawasan ini dapat membantu organisasi zakat menciptakan kampanye daring dan program pendidikan yang efektif untuk generasi yang melek teknologi.

Introduction

Zakat is a fundamental instrument in the Islamic economic system designed to redistribute wealth and alleviate poverty (Badan Amil Zakat Nasional, 2023, 2024; Syed et al., 2020). As the country with the world's largest Muslim population, Indonesia possesses enormous zakat potential, estimated at hundreds of trillions of rupiah annually. However, actual collection remains far below this potential, indicating a persistent gap between what is possible and what is realized (Badan Amil Zakat Nasional, 2024). This gap necessitates modernization strategies in zakat management, particularly by leveraging digital technology and targeting the millennial generation.

Millennials—those born between 1981 and 2000—represent a productive age group highly familiar with digital technology. They routinely use financial applications, e-wallets, and digital platforms for various transactions. Indarningsih et al. (2023) found that fintech enhances convenience and increases millennials' intention to disburse zakat, infaq, and waqf. Moreover, Ramadhani & Hapsari (2022) demonstrated that millennial intention, shaped by religious awareness, social norms, and media exposure, serves as a primary psychological driver for fulfilling zakat obligations.

The COVID-19 pandemic has profoundly reshaped socio-economic conditions worldwide, intensifying vulnerabilities and highlighting the critical role of Islamic social finance, particularly zakat, in mitigating crises (Hudaefi & Beik, 2021; Piliyanti et al., 2022). In Indonesia, the post-pandemic era presents both challenges and opportunities for zakat collection, especially among younger demographics. Muslim millennials in Greater Jakarta—a megapolitan region with unique socio-economic characteristics and a tech-savvy youth population—are key agents for the sustainability of zakat funds. However, understanding the determinants of their zakat behavior after the COVID-19 crisis remains an underexplored area.

Several interrelated factors have been identified in the literature as influencing millennials' zakat behavior. Zakat education and literacy are foundational; enhanced knowledge of zakat's role, obligations, and social benefits positively shapes attitudes and compliance (Chaerunnisa & Kasri, 2019; Ikhtiari, 2023; Lahuri et al., 2025). Trust in zakat institutions (BAZNAS/LAZ) is also crucial, as institutional reputation, integrity, and accountability directly affect muzakki confidence (Akbarillah, 2025; Lahuri et al., 2025). Millennials, who are particularly sensitive to trust issues, rely heavily on the credibility of both traditional and digital platforms (Kasri & Sosianti, 2024; Putri et al., 2025). Another critical factor is transparency in zakat administration—such as clear reporting on fund allocation and social impact—which fosters accountability and further strengthens trust, a value highly prized by millennials (Assidiqi & Kasdi, 2023; BAZNAS, 2024; Piliyanti et al., 2022). The adoption of digital zakat platforms (ZakaTech) has grown significantly during the pandemic, with usability, perceived benefits, and technological trust influencing millennial participation (Bin-Nashwan et al., 2021; Putri et al., 2025). Finally, service quality—including speed, professionalism, and ease of access—strengthens muzakki satisfaction and loyalty (Anggraini & Hilal, 2025), while educational background influences the adoption of digital zakat innovations (Ramadhani & Hadziq, 2025).

While these determinants have been studied in various Indonesian contexts, a notable research gap persists: no specific study has focused on Muslim millennials in Greater Jakarta after the COVID-19 pandemic. The pandemic accelerated digital adoption and shifted economic priorities, making it imperative to re-examine how these factors interact in a post-crisis, highly urbanized setting (Hudaefi et al., 2022; Piliyanti et al., 2022). Greater Jakarta's megapolitan characteristics—high internet penetration, diverse socio-economic backgrounds, and distinct urban culture—demand a context-specific inquiry that prior studies on general Indonesian populations or other regions cannot adequately address.

Therefore, this research aims to identify and analyze the key determinants influencing zakat behavior among Muslim millennials in Greater Jakarta after COVID-19. Specifically, it seeks to examine the roles of zakat education, literacy, trust in institutions, transparency, and digital zakat adoption. The study is guided by two research questions: how do zakat education, literacy, trust, transparency, and digital zakat influence the zakat behavior of Muslim millennials in Greater Jakarta after the COVID-19 pandemic, and which of these determinants has the strongest effect on their zakat behavior? The findings are expected to provide actionable insights for zakat institutions (BAZNAS, LAZ) and policymakers to enhance compliance, optimize digital strategies, and maximize social impact in the new normal.

Theoretical framework and hypotheses

This study is grounded in several complementary theories. First, the Technology Acceptance Model (TAM) posits that perceived ease of use and perceived usefulness determine technology adoption (Davis, 1989). In the context of zakat, ICT and fintech platforms that are easy to use and beneficial for transactions are more likely to be adopted by millennials. Second, the Theory of Planned Behavior (TPB) (Ajzen, 1991) suggests that intention, shaped by attitude, subjective norms, and perceived behavioral control, is the immediate antecedent of actual behavior. Third, trust theory (Gefen, 2000) emphasizes that trust in an institution’s integrity and competence influences transaction intentions. Fourth, service quality theory (Parasuraman et al., 1988) identifies tangibles, reliability, responsiveness, assurance, and empathy as key dimensions. Finally, transparency and literacy are framed within good governance and financial literacy paradigms, respectively.

Hypothesis development

The adoption of digital zakat platforms grew significantly during the COVID-19 pandemic. TAM posits that perceived ease of use and perceived usefulness determine technology adoption (Davis, 1989). Factors such as usability, perceived benefits, and trust in technology influence millennials' participation in digital zakat (Chaerunnisa & Kasri, 2019; Khasanah & Sobirin, 2023). Tech-savvy millennials are more likely to use digital platforms due to convenience and alignment with their lifestyles (Kasri & Chaerunnisa, 2022; Widiastuti et al., 2025). Digital platforms simplify zakat payments, enhance efficiency, and provide transparency. Indarningsih et al. (2023) and Munir & Mais (2023) found that fintech increases millennials' comfort and intention to pay zakat. Therefore:

H1: ICT/fintech (digital zakat platforms) has a positive effect on zakat behavior among Muslim millennials in Greater Jakarta after COVID-19.

According to the Theory of Planned Behavior (Ajzen, 1991), intention is the strongest predictor of actual behavior. Ramadhani & Hapsari (2022) confirmed that intention significantly influences online zakat payment. Thus:

H2: Intention has a positive effect on zakat behavior among Muslim millennials in Greater Jakarta after COVID-19.

Trust is a critical factor encouraging zakat payment. Trust theory (Gefen, 2000) emphasizes that trust in an institution's integrity and competence influences transaction intentions. The integrity and reputation of zakat institutions directly enhance trust, which in turn influences the intention to pay zakat (Kasri & Sosianti, 2024; Putri et al., 2025). Millennials are particularly sensitive to trust issues across traditional institutions and digital platforms (Kasri & Chaerunnisa, 2022; Khasanah & Sobirin, 2023). Akbarillah (2025) and Budi (2022) emphasized that transparency and reputation build trust. Hence:

H3: Trust in zakat institutions has a positive effect on zakat behavior among Muslim millennials in Greater Jakarta after COVID-19.

Zakat literacy plays a significant role in shaping the intention to pay zakat and compliance with zakat obligations. Zakat literacy includes knowledge of obligations, calculation (nisab and haul), and distribution mechanisms. Millennials with higher literacy levels better understand the importance and benefits of zakat, thereby increasing their zakat behavior (Durohman et al., 2024; Kasri & Sosianti, 2024). Ikhtiari (2023) and BAZNAS (2025) found that higher literacy levels increase participation. Educational programs targeting urban millennials, such as those in Jakarta, can improve awareness and compliance (Rofiqo, 2025). Therefore:

H4: Zakat literacy has a positive effect on zakat behavior among Muslim millennials in Greater Jakarta after COVID-19.

Service quality is a significant factor in shaping zakat compliance intentions. High-quality services foster trust in zakat institutions, which is crucial for compliance, especially in politically unstable or corrupt environments (Sadallah, Abdul-Jabbar, Bin-Nashwan, et al., 2023; Sadallah et al., 2025). Knowledge about zakat moderates the relationship between service quality and compliance, suggesting that informed zakat payers are more likely to comply when service quality is high (Sadallah, Abdul-Jabbar, Bin-Nashwan, et al., 2023). Furthermore, the adoption of digital zakat payment platforms is influenced by service quality, alongside factors like ease of use, trust, and zakat literacy. Younger generations (e.g., Gen Y) are particularly sensitive to trust in institutions when using digital services (Kasri & Sosianti, 2024; Kasri & Yuniar, 2021; Mutmainah et al., 2024). Responsive and reliable services increase muzakki satisfaction and loyalty. Maulida (2020) and Anggraini & Hilal (2025) found that service quality affects loyalty. Thus:

H5: *Service quality has a positive effect on zakat behavior among Muslim millennials in Greater Jakarta after COVID-19.

Education plays a fundamental role in shaping zakat behavior and compliance among Muslim millennials. Firstly, zakat knowledge directly enhances compliance behavior, as individuals who understand the principles and obligations of zakat are more likely to fulfill their religious duty (Sadallah, Abdul-Jabbar, & Aziz, 2023; Sadallah, Abdul-Jabbar, Bin-Nashwan, et al., 2023). Moreover, educational initiatives that emphasize religious teachings, such as Qur'anic study circles, have been shown to strengthen zakat awareness and compliance, particularly when religiosity serves as a primary motivational driver (Ridlwan et al., 2025). Structured educational programs on zakat principles not only improve compliance behavior but also foster trust in zakat institutions, creating a virtuous cycle of accountability and payment (Kamal et al., 2024). In the context of digital zakat platforms, education about fiqh zakat significantly increases the behavioral intention to use these systems and to comply with zakat obligations (Abidin & Utami, 2020; Kamal et al., 2024). Furthermore, zakat knowledge moderates the relationship between external factors—such as trust in institutions—and actual compliance, meaning that better-educated payers are more responsive to institutional integrity (Sadallah, Abdul-Jabbar, & Aziz, 2023; Sadallah, Abdul-Jabbar, Bin-Nashwan, et al., 2023). Finally, educational campaigns integrated with digital platforms have been found to positively influence actual zakat payment behavior, especially among younger, tech-savvy demographics (Abidin & Utami, 2020; Kamal et al., 2024). Formal education may enhance financial literacy and openness to digital innovation. Ramadhani et al. (2021) reported that higher education contributes to zakat literacy. Hence:

H6: Education has a positive effect on zakat behavior among Muslim millennials in Greater Jakarta after COVID-19.

Transparency in zakat administration, including clear reporting on fund allocation and impact, fosters accountability and trust, ultimately increasing compliance (Widiastuti et al., 2025). Millennials highly value transparency, especially when using digital platforms for zakat payments (Widiastuti et al., 2025). Transparent reporting and fund distribution build public trust. Assidiqi & Kasdi (2023) and BAZNAS (2024) found that millennials prefer platforms that provide transparent information. Therefore:

H7: Transparency of zakat institutions has a positive effect on zakat behavior among Muslim millennials in Greater Jakarta after COVID-19.

Methods

Participant and Procedure

This study employed a quantitative, hypothesis-testing design. The target population was Muslim millennials born between 1981 and 2000 who resided in Greater Jakarta (Jakarta, Bogor, Depok, Tangerang, and Bekasi) and had prior experience paying zakat through official institutions (BAZNAS/LAZ) or digital platforms. A purposive sampling strategy was applied based on three criteria: participants had to be aged 25 to 40 years as of 2024, have paid zakat through BAZNAS/LAZ or digital platforms, and reside in the Greater Jakarta area.

Table 1.
Respondent Characteristics

Variable	Category	Frequency (n)	Percentage (%)
Gender	Male	49	57.0
	Female	37	43.0
	Total	86	100.0
Age	21–30 years	17	19.8
	31–40 years	12	14.0
	41–50 years	10	11.6
	> 50 years	47	54.7
	Total	86	100.0
Occupation	Civil Servant	14	16.3
	Private Employee	47	54.7
	Entrepreneur	2	2.3
	Others	23	26.7
	Total	86	100.0
Education Level	Secondary (SD/SMP/SMA)	2	2.3
	Undergraduate (S1/D4)	24	27.9
	Postgraduate (S2/S3)	60	69.8
	Total	86	100.0
Marital Status	Single	17	19.8
	Married	59	68.6
	Divorced	4	4.7
	Widowed	6	7.0
	Total	86	100.0

Source: Primary data processed (2025)

Data collection took place from January to May 2024 using an online questionnaire administered via Google Forms. The questionnaire was distributed through WhatsApp and email. A total of 86 valid responses were obtained. The sample size was evaluated for adequacy in Partial Least Squares Structural Equation Modeling (PLS-SEM). Following Chin's (1998) "10-times rule," the minimum sample size should be 10 times the maximum number of structural paths pointing to a single construct. Since the dependent variable (zakat behavior) receives seven structural paths, at least 70 observations are required. With 86 valid responses, this requirement is met.

PLS-SEM is particularly suitable for this study because it handles relatively small sample sizes and complex predictive models effectively (Sarstedt et al., 2017; Ringle et al., 2015). Hair et al. (2019) further note that PLS-SEM can produce robust estimates even with samples of fewer than 100, provided the measurement model demonstrates adequate indicator reliability and validity.

The study's respondents were mostly male (57.0%), with 43.0% female. Age-wise, the largest group was over 50 years (54.7%), followed by 21-30 years (19.8%), 31-40 years (14.0%), and 41-50 years (11.6%). In terms of occupation, most were private-sector employees (54.7%), followed by 26.7% in other occupations, 16.3% in civil service, and 2.3% in entrepreneurship. Educationally, a significant majority held postgraduate degrees (69.8%), while 27.9% had undergraduate degrees, and only 2.3% had secondary education. Marital status showed that most were married (68.6%), followed by single (19.8%), widowed (7.0%), and divorced (4.7%). Overall, the respondents were predominantly mature, well-educated, and employed, factors that likely influence their perspectives and behaviors regarding zakat, including their use of digital platforms.

Measure

ICT and Fintech Use. This variable was assessed through five indicators: ease of access, convenience, efficiency, transaction transparency, and frequency of use. The items were adapted from Akbarillah (2025), Indarningsih et al. (2023), and Assidiqi & Kasdi (2023). Grounded in the Theory of Planned Behavior (Ajzen, 1991), intention was measured using indicators of behavioral intention, a positive attitude toward technology, motivation to pay zakat online, commitment, and readiness. Sources included Ramadhani & Hapsari (2022), Ikhtiari (2023), and Assidiqi & Kasdi (2023). Trust was operationalized through institutional integrity, competence, accountability, reputation, and digital system security. The scale was drawn from Gefen (2000), Akbarillah (2025), Budi (2022), and the Outlook Zakat Indonesia 2025 report (BAZNAS, 2024).

Following the Zakat Literacy Index 2.0 (BAZNAS, 2025), literacy was measured through knowledge of the obligation, nisab, and calculation; the types of zakat; distribution channels (asnaf); and the social benefits of zakat. Additional references included Ikhtiari (2023) and Ramadhani et al. (2021). Based on the SERVQUAL model (Parasuraman et al., 1988), service quality comprised tangibles, reliability, responsiveness, assurance, and empathy, adapted from Maulida (2020). Digital service quality dimensions—ease of use, speed, and security—were added based on Anggraini & Hilal (2025) and Akbarillah (2025).

Education Background. This variable used categorical options for formal education level (ranging from elementary to doctoral), participation in Islamic religious education, zakat training, and digital literacy education. In addition, a 5-point Likert scale was used to measure understanding of zakat regulations (Law No. 23 of 2011). The items were adapted from Ramadhani et al. (2021), UNESCO (2021), and Ikhtiari (2023). Transparency was measured through five indicators: openness of financial reports, clarity of fund allocation, transparency of distribution impact, disclosure of operational information, and real-time digital tracking. Sources included Budi (2022), Akbarillah (2025), Assidiqi & Kasdi (2023), BAZNAS Outlook 2024, and Hasanah (2021). All Likert-scale items were scored from 1 (very low or negative perception) to 5 (very high or positive perception), ensuring consistent and comparable measurement across constructs.

Results and discussion

Descriptive statistics

The results show that most variables have high mean values (above 3.5), indicating a generally positive perception among respondents toward ICT, intention, literacy, service quality, and zakat behavior. Notably, literacy (Mean = 4.512) and intention (Mean = 4.445) exhibit the highest scores, followed closely by zakat behavior (Mean = 4.437), suggesting that knowledge, willingness, and actual compliance play crucial roles. ICT also shows a very good mean (4.378). However, variables such as trust (Mean = 3.753), transparency (Mean = 3.756), service quality (Mean = 3.905), and education (Mean = 3.677) have relatively lower means, though still within the "good" category. These indicate potential areas for improvement in institutional performance, governance, and educational outreach in zakat management.

Table 2. Descriptive Statistics of Variables

Variable	*Mean*	*SD*	*Interpretation*
ICT	4.378	0.52	High
Intention	4.445	0.48	High
Trust	3.753	0.67	Moderate
Literacy	4.512	0.50	High
Service Quality	3.905	0.61	Moderate
Education	3.677	0.72	Moderate
Transparency	3.756	0.65	Moderate
Zakat Behaviour	4.437	0.55	High

Source: Primary data processed (2025)

Table 2.
Convergent Validity and Reliability

Construct	**AVE**	**Cronbach's Alpha**	**Composite Reliability**
ICT	0.737	0.881	0.881
Intention	0.628	0.918	0.918
Trust	0.741	0.803	0.803
Literacy	0.629	0.871	0.871
Service Quality	0.645	0.966	0.966
Education	0.695	0.961	0.961
Transparency	0.756	0.926	0.926
Zakat Behaviour	0.676	0.938	0.938

Source: Primary data processed (2025)

Measurement Model Evaluation

Convergent validity was established as all outer loadings exceeded the threshold of 0.70 (ranging from 0.714 to 0.911) and all Average Variance Extracted (AVE) values were above

0.50 (ranging from 0.628 to 0.756), as shown in Table 2. Discriminant validity was confirmed through three criteria: the Fornell-Larcker criterion (AVE greater than inter-construct correlations), cross-loadings (each indicator loaded highest on its own construct), and HTMT ratios (all values below 0.90). Reliability was evaluated using Cronbach's alpha and composite reliability. All values exceeded the recommended threshold of 0.70, indicating excellent internal consistency.

Hypothesis Testing

The structural model's predictive power was assessed using the coefficient of determination (R^2) for zakat behavior. The R^2 value was 0.636, indicating that the seven independent variables collectively explain 63.6% of the variance in zakat behavior, which is considered moderate. Table 3 presents the results of hypothesis testing, including path coefficients (estimates), p-values, and decisions. A significance level of $p < 0.05$ was used as the primary criterion, with $p < 0.10$ considered acceptable for exploratory research (noted with an asterisk).

Table 3.
Hypothesis Testing Results

Hypothesis	Path	Estimate	p-value	Decision
H1	ICT → Zakat Behaviour	0.188	0.030	Supported
H2	Intention → Zakat Behaviour	0.191	0.099	Supported*
H3	Trust → Zakat Behaviour	-0.108	0.166	Not supported
H4	Literacy → Zakat Behaviour	0.504	0.000	Supported
H5	Service Quality → Zakat Behaviour	-0.046	0.356	Not supported
H6	Education → Zakat Behaviour	0.007	0.476	Not supported
H7	Transparency → Zakat Behaviour	0.223	0.040	Supported

*Note: *$p < 0.10$ (marginally significant)*
Source: Primary data processed (2025)

Discussion

The discussion of this study is further strengthened by integrating the theoretical and empirical foundations outlined in the hypothesis development section. Each finding is interpreted not only on the basis of statistical results but also in relation to prior literature, while maintaining a coherent narrative across all hypotheses. The empirical finding that ICT and fintech significantly influence zakat behavior among millennials is consistent with prior studies emphasizing the role of digital technology in shaping financial participation. The adoption of digital platforms enhances accessibility, efficiency, and convenience, which are key determinants of user behavior. This supports the Technology Acceptance Model, which posits that perceived usefulness and ease of use significantly influence behavioral intention. Empirically, this result aligns with findings from Indarningsih et al. (2023) and Mais et al. (2025), which highlight that digital convenience and trust in fintech systems increase millennials' engagement in online zakat. Moreover, the growing dominance of millennials in zakat contributions, as reported by BAZNAS (2022), further confirms that digital transformation is a strategic enabler of zakat participation. Thus, the acceptance of H1 indicates that ICT and fintech are not merely supporting tools but primary drivers of zakat behavior in the digital era.

The significant effect of intention on zakat behavior supports the Theory of Planned Behavior, which posits that intention is the most immediate predictor of actual behavior. This finding is consistent with Hapsari et al. (2022) and Ikhtiari (2023), who demonstrate that intention—shaped by attitudes, trust, and literacy—plays a crucial role in encouraging zakat participation. Furthermore, social influence and digital campaigns, as noted by Assidiqi & Kasdi (2023), strengthen intention among millennials. The relatively marginal significance level ($p < 0.10$) for H2 suggests that, while intention does influence behavior, its effect may be partially mediated by other factors, such as habit or external circumstances, in the post-pandemic context. Nonetheless, the acceptance of H2 confirms that internal motivation remains a central mechanism linking psychological readiness to actual zakat behavior.

Interestingly, the study finds that trust does not significantly influence zakat behavior, a finding that contrasts with much of the existing literature. According to trust theory, trust in an institution's integrity and competence is typically a critical factor in online transactions and institutional engagement. However, this result suggests that zakat behavior may be driven more by intrinsic religious obligation than by institutional trust. While studies such as Budi (2022) and Akbarillah (2025) emphasize the importance of transparency in building trust, the current finding indicates that millennials may still perform zakat regardless of their perceptions of institutional trustworthiness. The religious nature of zakat could explain it as a mandatory act of worship (ibadah), in which compliance is motivated primarily by faith and personal accountability to God rather than by confidence in intermediaries. Consequently, H3 is not supported, highlighting a unique characteristic of zakat as a faith-based financial behavior that differs from conventional economic transactions.

The significant effect of zakat literacy on behavior strongly supports prior research. Financial literacy theory suggests that knowledge enhances decision-making quality and participation, and this holds for Islamic social finance as well. Empirically, this finding aligns with Ikhtiari (2023) and Ramadhani et al. (2021), as well as the BAZNAS (2025) Zakat Literacy Index, which highlights literacy as a key determinant of zakat compliance. Notably, among all seven variables, literacy exhibits the strongest path coefficient (estimate = 0.504), indicating that understanding the rules, benefits, and distribution mechanisms of zakat is the most powerful predictor of actual payment behavior. This finding underscores the importance of continuous educational campaigns, especially digital-based literacy programs targeting millennials who have high access to online information. The acceptance of H4 confirms that literacy is not merely a supporting factor but a fundamental driver of conscious and sustainable zakat behavior.

The insignificant effect of service quality on zakat behavior suggests that external service attributes may not strongly influence religious financial compliance. This contrasts with the SERVQUAL model, which emphasizes the importance of tangibles, reliability, responsiveness, assurance, and empathy in shaping customer satisfaction. Although prior studies (Maulida, 2020; Anggraini & Hilal, 2025) show that service quality influences satisfaction and loyalty in general financial services, this study suggests that zakat behavior is less sensitive to service experience. One possible explanation is that millennials in Greater Jakarta, being highly accustomed to digital services, may have baseline expectations that are already met by most zakat platforms, thereby reducing service quality discrimination. Alternatively, intrinsic religious motivation may override dissatisfaction with service attributes, provided the core transaction (zakat payment) can be completed. Thus, H5 is not supported, indicating that intrinsic motivations and literacy may outweigh service-related considerations in religious financial behavior.

The finding that education does not significantly influence zakat behavior suggests that formal education alone is insufficient to drive religious financial practices. While general education is often emphasized as a tool for social participation and economic decision-making, this study shows that specific literacy (zakat literacy) is far more relevant than formal educational attainment. The very small path coefficient (estimate = 0.007) and high p-value (0.476) indicate almost no linear relationship between years of schooling or degree level and zakat compliance. This result partially contrasts with Ramadhani et al. (2021), who found a positive relationship between education and zakat intention. However, it supports the argument that domain-specific knowledge—such as understanding nisab, haul, asnaf, and the spiritual benefits of zakat—is more influential than general educational background. In practical terms, even highly educated individuals may lack specific zakat knowledge, while those with lower formal education but strong religious training may exhibit higher compliance. Therefore, H6 is not supported, and this finding calls for targeted zakat education programs rather than reliance on general schooling.

The significant influence of transparency on zakat behavior supports governance and information asymmetry theories. Transparency reduces information asymmetry between zakat institutions and muzakki, enhances accountability, and fosters public confidence. Empirical evidence from BAZNAS (2024) and Assidiqi & Kasdi (2023) confirms that transparent reporting—such as open financial statements, clear fund allocation, and real-time digital tracking—increases public trust and participation. Millennials, in particular, demand accessible, clear information on fund management, and the post-COVID digital acceleration has made transparency even more critical. The path coefficient for transparency (estimate = 0.223) is the second strongest after literacy, indicating that when millennials can see how their zakat is distributed and what impact it creates, they are more likely to pay consistently. Thus, acceptance of H7 indicates that transparency is a critical institutional factor in promoting zakat behavior, complementing individual-level factors such as literacy and intention.

Practical Implications

The findings of this study offer several practical implications for zakat institutions, particularly BAZNAS and LAZ in Greater Jakarta, as well as for policymakers. First, given that zakat literacy emerged as the strongest predictor of millennial zakat behavior, institutions should prioritize comprehensive, continuous literacy programs for the millennial segment. These programs should go beyond basic awareness of zakat as an obligation; they must cover practical aspects such as nisab calculation, understanding of asnaf categories, and the social impact of zakat distribution. Digital literacy campaigns—using social media, interactive webinars, and mobile-friendly infographics—would be most effective for this tech-savvy generation. Second, the significant influence of transparency indicates that zakat institutions must proactively disclose clear, accessible, and real-time information regarding fund collection, allocation, and distribution outcomes. Features such as digital receipts, quarterly public reports, and online dashboards showing impact metrics (e.g., the number of beneficiaries and the types of assistance provided) would strengthen muzakki confidence and encourage repeat payments. Third, the positive effect of ICT and fintech on zakat behavior confirms that investments in user-friendly digital platforms with seamless payment integration, automatic nisab reminders, and secure transaction features should be accelerated. Institutions that have not yet fully digitized their services risk losing millennial participation to more agile competitors.

On the other hand, the non-significant effects of trust, service quality, and formal education suggest a shift in how zakat institutions should allocate their resources. Since trust in institutions did not significantly influence behavior, it appears that millennials pay zakat primarily out of religious obligation rather than due to confidence in the institution itself. This implies that institutions should focus less on building general brand trust through expensive public relations campaigns and more on demonstrating tangible outcomes through transparency and literacy. Similarly, the insignificance of service quality means that investing heavily in call centers, face-to-face customer service, or physical service touchpoints may yield limited returns in terms of increased zakat compliance. Instead, resources should be redirected toward digital self-service features and automated systems. Finally, the finding that formal education does not predict zakat behavior underscores that general schooling is not a substitute for targeted zakat education. Therefore, universities and schools should not be assumed to produce zakat-compliant graduates automatically; rather, specialized religious financial literacy programs must be designed and delivered independently. Policymakers at the national level (e.g., the Ministry of Religious Affairs and the BAZNAS central board) should consider mandating zakat literacy modules in the national curriculum or through community-based Islamic study circles, particularly in urban areas like Greater Jakarta, where digital access is high but specific knowledge remains uneven.

Limitations

Several limitations should be acknowledged in this study. First, the use of a purposive sampling method may restrict the generalizability of the findings to the broader millennial population in Indonesia. Second, the sample did not adequately represent the age distribution of the millennial cohort, with a notable concentration of older respondents. Third, reliance on self-reported data may introduce social desirability bias, particularly concerning religious obligations such as zakat. Fourth, the cross-sectional design captures behavior at a single point in time, limiting the ability to draw causal inferences. Lastly, the study was concentrated solely on the Greater Jakarta area, meaning the results may not accurately reflect millennials' zakat behavior in other regions with differing socio-economic and technological contexts.

For future research, it would be beneficial to utilize a random sampling method to increase the generalizability of the findings across the entire millennial population in Indonesia. Additionally, ensuring a balanced representation of different age groups within the millennial cohort could provide a clearer picture of variations in zakat behavior. Longitudinal studies would also be valuable for tracking changes in behavior over time and for establishing causal relationships. Expanding the geographical scope to include other regions in Indonesia could help in understanding how different socio-economic and technological factors influence zakat practices among millennials. Finally, employing mixed methods, including qualitative interviews, could provide deeper insights into individuals' motivations and challenges related to their religious obligations.

Conclusion

This study concludes that zakat behavior among Muslim millennials in Greater Jakarta has been significantly and positively influenced by zakat literacy, the transparency of zakat institutions, and the use of ICT and fintech platforms, with zakat literacy emerging as the most significant predictor. Additionally, intention shows a marginally significant effect. Conversely, factors such as trust in zakat institutions, service quality, and formal education level do not have a significant impact on zakat behavior. This suggests that intrinsic religious motivation and domain-specific knowledge are more influential than general institutional perceptions and educational background. The findings highlight that digital transformation and transparent governance are crucial strategies for improving zakat compliance. Furthermore, they indicate that millennials' payment decisions are more heavily driven by religious obligation and an understanding of zakat rules than by service attributes or institutional trust. These results provide empirical evidence for BAZNAS, LAZ, and policymakers to prioritize digital literacy initiatives, real-time transparency mechanisms, and user-friendly fintech solutions over traditional methods aimed at building trust or enhancing services.

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