

Determinants of Generation Z Behavior in Zakat, Infaq and Shodaqoh (ZIS) Payments With Digital Platforms: The Role of Sharia Financial Literacy Mediation

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Abstract

Purpose – analyze individual factors that influence generation Z in paying zakat, infak and shodaqoh (ZIS) with digital platforms mediated by sharia financial literacy. **Method** – This study is a quantitative research using primary data from the distribution of questionnaires. The population used was students in Central Java and D.I Yogyakarta using purposive sampling. The analysis method used SEM-PLS (structural Equation Modelling-Partial Least Square) analysis with the SMARTPLS analysis tool version 4.0. This study uses independent variables of intellectual intelligence, fintech, and religiosity. The mediation variable uses shariah financial literacy. Meanwhile, the dependent variable is zakat payments with digital platforms. **Findings** – The results of this study found that the variables of financial technology (Fintech) and religiosity had a direct effect on ZIS payments with digital platforms, but the intellectual intelligence variables did not have a direct effect on ZIS payments with digital platforms. Meanwhile, the sharia financial literacy variable is able to mediate the relationship between intellectual intelligence, fintech, and religiosity to ZIS payments with digital platforms. **Implications** – provides implications for online zakat payment service providers to improve the image and credibility of their companies in maintaining reputation, developing service quality, innovating and providing the best service for the community as well as designing strategies to increase the form of participation of generation Z in Paying Zakat.

Keywords: Intellectual Intelligence, Fintech, Religiosity, Sharia Financial Literacy, ZIS Payments

Introduction

In the modern era, the development of technology has progressed rapidly, almost all levels of society have become users of this technology. The development of technology and information has brought changes in the social, economic, and cultural fields rapidly. Technology provides various conveniences for its users and brings new innovations that have emerged in various sectors. Digital technology makes people's activities easier and more practical. This encourages the advancement of financial technology (*Fintech*) in Indonesia to be closer to the community.

The development of *fintech* in Indonesia is an attraction for zakat institutions, social institutions, and other types of *crowdfunding* to conduct *fundraising* (Muneeza et al., 2023) The emergence of *Fintech* digital innovations can increase the efficiency of the performance of zakat institutions and as an effort to achieve the target of collecting zakat funds (Kasri & Yuniar,



2021). With *Fintech* technology, zakat payments by muzakki have become easier because they can be done anytime and anywhere (Kamal et al., 2024). In response to this phenomenon, the Amil Zakat Institute has implemented the digitization of zakat as a medium in collecting zakat and believes that this innovation can increase zakat receipts (Rohmaniyah, 2022)

The potential for zakat in Indonesia is actually very large, seen through data from the National Amil Zakat Agency (BAZNAS, 2024). In 2022, zakat collection nationally managed to reach IDR 22.43 trillion, an increase of 25% compared to the previous year. This increase is in line with the strengthening of a digital-based zakat management system and collaboration between BAZNAS, the Amil Zakat Institution and business sector actors including SOEs. In 2023, zakat collection in Indonesia also shows a positive trend of reaching IDR 33 trillion and in 2024 zakat collection will reach IDR 38.95 trillion (BAZNAS, 2024).

Efforts to optimize zakat are supported by several innovations, including digitalization services and massive campaigns to encourage public awareness in zakat giving. BAZNAS has succeeded in developing various technology-based zakat management programs to make it easier for muzaki to fulfill their obligations. One of them is the approach to generation Z by referring to the productive age group. The main focus is directed to help alleviate poverty in Indonesia, in line with the role of zakat as an instrument of the ummah (BAZNAS, 2024).

The tendency of the public, especially generation Z who prefer to make transactions online, is used by the National Amil Zakat Agency (BAZNAS) to develop by digitizing zakat collection through fintech (BAZNAS, 2024). The collection, management, and distribution of zakat is carried out by utilizing online-based service facilities. Through *fintech* platforms, zakat collection can improve the performance of zakat management performance and reach the wider community (Oktavendi & Mu'ammal, 2022). It also makes it easier for muzaki to make payments and fulfill zakat obligations more efficiently without being limited by distance and time. Of course, there are many factors that are considered by muzaki in deciding to make zakat payment transactions using fintech platforms.

There are various factors that affect the behavior of generation Z in paying Zakat, Infaq and Shodaqoh (ZIS) using digital payment, including intellectual intelligence. Intellectual intelligence plays a role in an individual's cognitive capacity to understand information, evaluate options, and make rational decisions. In the context of shariah financial behavior, this ability is crucial because ZIS payment decisions are not merely emotional or normative, but also involve conceptual understanding, calculations, and awareness of socio-economic obligations and benefits. Intellectual intelligence refers to the ability of individuals to think logically, process information and make rational decisions. Research by Arifin et al., (2022) shows that intellectual intelligence forms religious character in students of Madrasah Aliyah Negeri 1 Mojokerto. These results show that intellectual intelligence affects a person's character, namely the positive side of human behavior related to God Almighty, oneself, individual human beings, climate, and nationality that appear in thoughts, mentalities, feelings, words, and activities based on standards, rules, manners, culture, and customs. This shows that intellectual intelligence encourages individuals, especially generation Z, to be able to understand zakat obligations and integrate these obligations with technological innovation as a logical, efficient and transparent option (Armawan et al., 2024).

The existence of fintech plays a role as a means that facilitates the needs of modern society with Islamic philanthropic obligations. The *ease of use*, accessibility, and cost efficiency offered by fintech encourage increased public participation in distributing ZIS digitally. Fintech is also able to increase transparency and accountability in ZIS payments through reporting features, digital transaction proofs, and real-time fund distribution information that encourages individual intentions and decisions to use digital platforms in ZIS payments. based on the results of research Ahmad & Yahaya, (2023); Alfarizi, (2023); Robbana et al., (2024) explained that ease of use and benefits have a positive influence on decisions in paying zakat.

On the contrary, Al Mustofa et al., (2025) found that financial technology (Fintech) has no effect on the payment of zakat or other donations.

Religiosity plays an important role in influencing a person's individual intention and behavior to pay zakat. Religiosity shows the extent to which a person's religious beliefs, understanding, and practices influence the decision to pay zakat (Abdullah & Sapiei, 2018) Individuals with high religiosity tend to have a stronger commitment to carry out religious obligations, including paying zakat and distributing infak and Shodaqoh on an ongoing basis. This religious awareness encourages individuals to find the most effective and easy way to fulfill ZIS, including through the use of digital platforms. As long as the use of digital platforms is in accordance with sharia principles and is able to ensure transparency and accountability of fund management, religiosity strengthens individuals intention to use digital ZIS payment services. Based on the results of the research of (Aristyanto & Sarwo Edi, 2022; Hikmah et al., 2024; Safika & Mardikaningsih, 2025; Timur et al., 2025; Usman et al., 2022) found that religiosity had a positive effect on the decision to pay zakat, infaq and shodaqoh (ZIS), in contrast to the results of research by Safitri & Suryaningsih, (2021) and Febrianti & Yasin, (2023) which found that the results of religiosity had no effect on an individual's decision to pay zakat, infaq and shodaqoh (ZIS).

Previous research has shown that individual factors, technology, and religiosity contribute to influencing zakat payment behavior. However, the integration of these three aspects into a comprehensive model is still rare, especially one that simultaneously links intellectual intelligence, financial technology (fintech) utilization, and Shariah financial literacy. Furthermore, most studies still focus on the general public, thus not specifically examining the characteristics of Generation Z, who are very familiar with digital technology. Furthermore, Shariah financial literacy as a mediating variable has also not been widely studied in explaining the relationship between these factors and digital-based ZIS payment behavior. Therefore, this study fill this gap by presenting a more comprehensive and contextual model for analyzing the determinants of Generation Z behavior in ZIS payments through digital platforms.

Based on *the Theory of Planned Behavior*, it provides a strong theoretical framework to explain how cognitive, technological, and religious values shape the intentions and behaviors of muzakki in fulfilling zakat obligations. Intellectual intelligence, the use of fintech, and religiosity influence the behavior of zakat payments through attitude mechanisms, subjective norms, and perceptions of behavior control. The integration of these three factors provides a comprehensive understanding of the determinants of zakat payment intentions and behaviors, especially in the context of digitizing zakat services and the characteristics of the young generation of Muslims.

In this study, sharia financial literacy was used as a mediation variable. Sharia financial literacy is a development of financial literacy where Islamic sharia is a basic preference. So that in decision-making, fund management is carried out based on sharia aspects Mujiatun et al., (2025). An adequate level of sharia financial literacy allows individuals not only to understand ZIS obligations normatively, but also to know the calculation procedures, payment times, and distribution institutions in accordance with sharia provisions. Sharia financial literacy is a key factor that bridges the influence of individual factors, such as the use of financial technology, intellectual intelligence, and religiosity, on ZIS payment behavior. The results of research by (Hikmah et al., 2024; Karakara et al., 2022; Mujiatun et al., 2025; Putri & Herman, 2022; Rinaldi & Devi, 2022) found that Sharia financial literacy has a positive effect on the decision to pay zakat, infak and shodaqoh (ZIS). The purpose of this study is to analyze individual factors that affect generation Z in making zakat, infaq and shodaqoh (ZIS) payments with digital platforms mediated by sharia financial literacy.

The novelty of this research lies in the use of Sharia financial literacy a mediation variable in explaining the payment behavior of ZIS (zakat, infaq, and Shodaqoh) through digital platforms. In contrast to previous research that generally uses conventional financial literacy

as a direct explanatory variable, this study places sharia financial literacy as a conceptual development that makes Islamic sharia principles as a basic preference in financial decision-making. By placing sharia financial literacy as a mediating variable, this study provides a new perspective that the transformation of ZIS payment behavior is not only influenced by technological factors or religious attitudes, but is highly determined by the individual's ability to understand and internalize Shariah financial principles.

Literature review

Theory of Planned Behavior (TPB)

Theory of Planned Behavior (TPB) is a theory that explains that a person's actions and behaviors are influenced by certain factors (Yaumidin et al., 2025). A key component of this model is behavioral intention, behavioral intentions are influenced by attitudes about the likelihood that behavior will have an expected outcome and a subjective evaluation of the risks and benefits of those outcomes. Meanwhile, in the theory of planned behavior (TPB), control behavior is added to see the level of ease of the desired behavior. In simple terms, TPB is a theory of intention that is influenced by three factors, namely attitudes, subjective norms, and behavior control.

This theory focuses on the beliefs that influence a person's actions. The persuasion perspective utilizes the characteristics, qualities, and attributes of specific information to shape the intention to act. The theory of planned behavior is suitable for explaining behavior that requires planning. It is a refinement of the theory of rational action by adding the factor of individual behavioral control, or perception. The theory of planned behavior has evolved from the theory of rational action.

Based on the assumption that humans are rational beings, they systematically process information before deciding to act. This theory analyzes consumers' attitudes, subjective norms, and perceived behavioral control. A positive attitude, support from those around them, and unhindered certainty will increase the willingness to act. An individual's internal factors are reflected in attitudes, while external factors are reflected in their influence on the behavior of others (subjective norms). Fishbein's multiattribute model is needed to analyze attitudes and subjective norms. Although the theory of rational behavior argues that almost all behavior is driven by individual volition, in reality, many behaviors are not fully controlled by the individual. Some actions can be affected by a lack of skills, abilities, knowledge, and proper planning. Meanwhile, other behaviors can be hampered by external factors such as limited time or opportunity, which limit their ability to achieve goals. Therefore, the model shifts from a theory of action to a theory of planned action.

Based on the Theory of Planned Behavior (TPB) perspective, the Religiosity variable is related to subjective norms because religious values and beliefs can encourage individuals to pay ZIS. Sharia Financial Literacy is related to attitude, because understanding sharia finance can shape a positive attitude towards ZIS payments. Furthermore, Fintech and Intellectual Intelligence are related to perceived behavioral control, because technological convenience, efficiency and accessibility provide individual perceptions in making ZIS payments, intellectual abilities can help individuals in processing information, evaluating benefits that can increase individual confidence in making ZIS payments. Therefore, the three dimensions of the Theory of Planned Behavior (TPB) play a role in explaining the behavior of Paying ZIS as a dependent variable in this study.

The Relationship of Intellectual Intelligence to Zakat, Infaq and Shodaqoh (ZIS) Payments with Digital Platforms

Based on the Theory of Planned Behavior (TPB), intellectual intelligence plays a role in shaping attitudes towards zakat payment behavior, because individuals with good cognitive abilities tend to be better able to understand the provisions of zakat, the socio-economic



benefits of zakat, and the consequences of compliance with these obligations. A rational and comprehensive understanding encourages the formation of a positive attitude towards zakat payments, which further increases the intention of individuals to pay zakat. Intellectual intelligence helps individuals in evaluating and utilizing the ease of zakat payments through digital platforms appropriately, thereby strengthening the intention and behavior of zakat payments. This shows that intellectual intelligence encourages individuals, especially generation Z, to be able to understand zakat obligations and integrate these obligations with technological innovation as a logical, efficient and transparent option (Armawan et al., 2024). So the hypotheses formulated in this study are as follows:

H1: Intellectual Intelligence has a positive effect on the payment of Zakat, infaq and shodaqoh (ZIS) with digital platforms

The Relationship of Fintech to Zakat, Infaq and Shodaqoh (ZIS) Payments with Digital Platforms

Financial technology (fintech) influences the behavior of zakat payments through perceived *behavioral control*. The use of digital-based zakat platforms provides ease of access, time efficiency, transaction flexibility, and transparency in fund management, thereby increasing individual confidence that zakat payments can be made easily and controllably. This perception of high control strengthens the intention of individuals to pay zakat, especially among the younger generation who have a closeness to digital technology. Thus, *fintech* plays a role as a facilitator factor that positively influences the intention and behavior of zakat payments through increasing the perception of the ease and ability of individuals to carry out zakat obligations. In line with the results of research by (Ahmad & Yahaya, 2023; Alfarizi, 2023; Robbana et al., 2024) explained that ease of use and benefits have a positive influence on decisions to pay zakat. So the hypotheses formulated in this study are as follows:

H2: Financial technology (fintech) has a positive effect on Zakat, infaq and shodaqoh (ZIS) payments with digital platforms

The Relationship of Religiosity to Zakat, Infaq and Shodaqoh (ZIS) Payments with Digital Platforms

Religiosity plays an important role in shaping attitudes and subjective norms towards zakat payments. Individuals with a high level of religiosity tend to have a strong belief in the values of Islamic teachings, so they view zakat as an obligation of worship that must be fulfilled consistently. These religious values not only form a positive attitude towards zakat, but also create a normative impulse from the social and religious environment that encourages individuals to be obedient in paying zakat. These strong subjective attitudes and norms further increase the intention of individuals to pay zakat, both through conventional mechanisms and digital platforms. Based on *the Theory of Planned Behavior* (TPB), religiosity has a positive relationship with zakat payment behavior through strengthening religious attitudes and normative pressures felt by individuals. In line with the research of Aristyanto & Sarwo Edi, (2022); Hikmah et al., (2024); Safika & Mardikaningsih, (2025); Timur et al., (2025); and Usman et al., (2022) found that religiosity has a positive effect on the decision to pay zakat, infaq and shodaqoh (ZIS). So the hypotheses formulated in this study are as follows:

H3: Religiosity has a positive effect on the payment of Zakat, infaq and shodaqoh (ZIS) with digital platforms.

The Relationship of Sharia financial literacy to Zakat, Infaq and Shodaqoh (ZIS) Payments with Digital Platforms

The behavior of zakat payment is influenced by individual intentions which are formed through attitudes towards behavior, subjective norms, and perceptions of behavior control. Sharia financial literacy plays an important role in shaping attitudes and perceptions of

behavioral control towards zakat payments. Individuals with a high level of Sharia financial literacy have a better understanding of sharia principles, the provisions for calculating zakat, and the mechanism for distributing it, so they view zakat payments as a useful obligation and worth worship. This understanding forms a positive attitude towards zakat while increasing individual confidence in his ability to pay zakat correctly and in accordance with sharia. In addition, Sharia financial literacy helps individuals in assessing and utilizing zakat payment facilities, including digital platforms, thereby strengthening the perception of ease and control in zakat payments. Thus, Sharia financial literacy has a positive effect on the intention and behavior of zakat payments through strengthening attitudes and perceptions of individual behavior control. In line with the results of research by (Hikmah et al., 2024; Karakara et al., 2022; Mujiatun et al., 2025; Putri & Herman, 2022; and Rinaldi & Devi, 2022) found that Sharia financial literacy has a positive effect on the decision to pay zakat, infaq and shodaqoh (ZIS). So the hypotheses formulated in this study are as follows:

H4: *sharia Financial Literacy* has a positive effect on the payment of Zakat, infaq and shodaqoh (ZIS) with digital platforms

The Relationship of Intellectual Intelligence to Shariah financial Literacy

Individual cognitive factors play an important role in shaping *behavioral beliefs* that are the basis for attitudes and perceptions of behavioral control. Intellectual intelligence reflects an individual's ability to understand, analyze, and evaluate information rationally, thereby contributing directly to the level of Shariah financial literacy. Individuals with high intellectual intelligence tend to be better able to understand the principles of sharia finance, the provisions of zakat, and the mechanism of managing and distributing funds in accordance with sharia. These cognitive abilities form a stronger belief about the benefits and ease of applying Islamic finance, which further increases the positive attitude and perception of individual control in managing finances in sharia. Thus, intellectual intelligence has a positive relationship with Sharia financial literacy through strengthening cognitive beliefs that are the basis for the formation of attitudes and control of individual behavior. In line with the research of Sitorus et al., (2022) and Defiansih & Kardiyem, (2021) who explained that intellectual intelligence has a positive influence on Shariah financial literacy. So the hypotheses formulated in this study are as follows:

H5: Intellectual Intelligence has a positive effect on Shariah financial literacy

The Relationship of Financial Technology (Fintech) to Sharia Financial Literacy

The use of financial technology (fintech) plays a role in improving Sharia financial literacy through easy access to information, transaction transparency, and educational features provided by sharia-based digital financial platforms. Intensive interaction with fintech services allows individuals to gain a better understanding of Islamic finance products and principles, including zakat payment mechanisms and fund management in accordance with sharia. Within the framework of *the Theory of Planned Behavior* (TPB), the increase in understanding strengthens the perception of individual control over Shariah financial management, thereby encouraging the formation of positive attitudes and self-confidence in applying Shariah financial principles. Thus, *fintech* has a positive relationship with Sharia financial literacy through strengthening individual beliefs, control, and cognitive learning. In line with research by Sugiarti et al., (2019) and Puspita et al., (2021) which found that financial technology has a positive effect on Shariah financial literacy. So the hypotheses formulated in this study are as follows:

H6: *Fintech* has a positive effect on Shariah financial literacy



The Relationship of Religiosity to Shariah financial Literacy

The high level of religiosity encourages individuals to be more concerned about adherence to sharia values in various aspects of life, especially generation Z, including financial management. Internalized religious values and teachings form a positive attitude towards the importance of understanding the principles of sharia finance, thereby increasing individual motivation to learn the provisions of zakat, infaq, Shodaqoh, and financial mechanisms in accordance with sharia. The normative impulse of religious values strengthens Generation Z's intention to improve understanding of Islamic finance, which is ultimately reflected in a better level of Shariah financial literacy. Thus, religiosity has a positive relationship with Sharia financial literacy in Generation Z through strengthening subjective attitudes and norms that encourage learning behavior and understanding of Islamic finance. In line with the research results of (Adriyani Hanifah et al., 2024; Defiansih & Kardiyem, 2021; and Puspita et al., 2021) who explained that religiosity has a significant positive influence on Shariah financial literacy. So the hypotheses formulated in this study are as follows:

H7: Religiosity has a positive effect on Shariah financial literacy

Sharia financial literacy mediates the relationship between intellectual intelligence, Fintech and religiosity to Zakat, Infaq and Shodaqoh Payments (ZIS) with digital platforms

Individual behavior in making Zakat, Infaq, and Sadaqah (ZIS) payments through digital platforms is determined by individual intentions formed through attitudes towards behavior, subjective norms, and perceptions of behavior control. Intellectual intelligence, the use of *financial technology (fintech)*, and religiosity play a role as factors that shape behavioral beliefs, normative beliefs, and control beliefs. However, the influence of these three factors on the intention and behavior of individuals in making Zakat, Infaq, and Shodaqoh (ZIS) payments does not occur directly, but requires the individual's ability to understand and internalize the principles of Islamic finance.

Based on *the Theory of Planned Behavior (TPB)*, Sharia financial literacy functions as a mediating variable that bridges the influence of intellectual intelligence, *financial technology (fintech)*, and religiosity on the payment behavior of Zakat, Infaq, and Shodaqoh (ZIS) with digital platforms. Sharia financial literacy allows individuals to translate cognitive abilities, technological ease, and religious impulses into positive attitudes, strong subjective norms, and a perception of high control over Zakat, Infaq, and Shodaqoh (ZIS) payments through digital platforms. Individuals who have an adequate level of Sharia financial literacy will view digital payment of Zakat, Infaq, and Shodaqoh (ZIS) as an easy action, in accordance with sharia principles, and with worship value, thereby increasing the intention and tendency to pay Zakat, Infaq, and Shodaqoh (ZIS) digitally. Thus, Sharia financial literacy is a key mechanism in explaining how individual factors and technology contribute to the behavior of Zakat, Infaq, and Shodaqoh (ZIS) payments with digital platforms, especially in Generation Z. So that the hypothesis formulated in this study is as follows:

H8a: Sharia financial literacy mediates the relationship of intellectual intelligence to Zakat, infaq and shodaqoh (ZIS) payments with digital platforms.

H8b: Sharia financial literacy mediates the relationship between financial technology (fintech) and Zakat, infaq and shodaqoh (ZIS) payments with digital platforms.

H8c: Sharia financial literacy mediates the relationship between Religiosity and Zakat, infaq and shodaqoh (ZIS) payments with digital platforms.



Research model

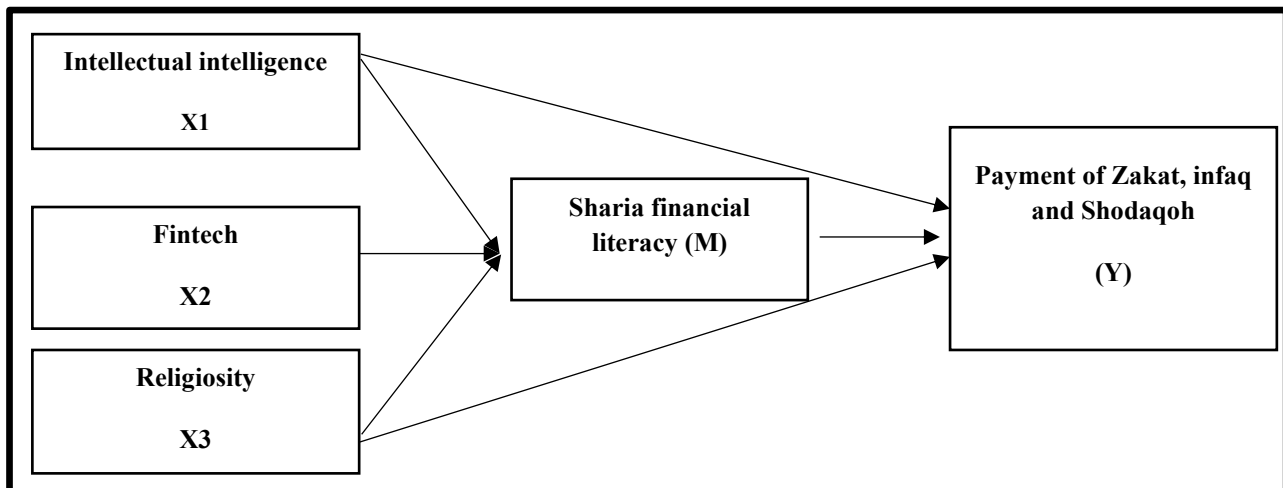


Figure 1. Research model

Source: Primary Data, 2026

Method

The method of approach in this study is through a quantitative approach, The purpose of using the quantitative method is to test hypotheses that have been determined to be used to research certain populations and samples, collect data using research instruments, and analyze quantitative or statistical data (Ghozali, 2021). This type of research is a quantitative research with the population in this study consisting of students at Muhammadiyah and Aisyah Universities (PTMA) in Central Java and D.I Yogyakarta. The sample for this study was selected using the *Purposive Sampling* method, where the selected students must meet certain criteria, namely active students who are registered at Muhammadiyah and Aisyah Universities (PTMA) in the Central Java and D.I Yogyakarta regions and have used or are using digital platforms (E.g. *E-wallet*, mobile banking, or zakat fintech platforms) for general financial transactions. Thus, it can ensure that respondents have relevant experience (*digital payment / ZIS*) in an effort to improve the validity of data for behavioral models.

Questionnaire with indicators on each of the variables that have been determined, including the intellectual intelligence variable with indicators of problem-solving ability, verbal intelligence and practical intelligence (Armawan et al., 2024). Variable Sharia financial literacy with indicators of Shariah financial awareness, Shariah financial knowledge, Shariah financial skills and Shariah financial inclusion (Mujiatun et al., 2025). Financial *Technology variables* with indicators of perception of usefulness, perception of ease and perception of use (Al Mustofa et al., 2025). Religiosity variables with indicators of ritual, knowledge, belief, and appreciation (Fiandari et al., 2024). Variable pays zakat, infaq and shodaqoh (ZIS) with a digital platform with indicators of stability, service satisfaction, comfort (Oktavendi & Mu'ammal, 2022)

The analysis tool used in this study is SEM-PLS (*Structural Equation Modelling-Partial Least Square*) Analysis, which is a statistical method used in modeling and analyzing the relationships between variables in a structural model. This method is used to test the causal relationships between theoretical constructs, as well as to measure the strength and statistical significance of these relationships. This research method was used to evaluate in this study using SmartPLS version.4.0 with the following statistical equations:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$$

$$M = a + b_1X_1 + b_2X_2 + b_3X_3 + e$$

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4M + e$$

Results and discussion

Respondent Characteristics

The respondents in this study amounted to 387 students at Muhammadiyah and Aisiyah Universities (PTMA) in Central Java and D.I Yogyakarta who had met the criteria. The characteristics of the respondents include gender, age, and semester which can be shown in table 1.

Table 1. Characteristics of Respondents based on questionnaires

Characteristics	Remarks	Frequency	Percentage
Gender	Male	180	47%
	Women	207	53%
Age	18 years -22 years old	267	69%
	23 years – 27 years old	96	25%
	28 years – 32 years old	24	6%
Semester	Three (3)	62	16%
	five (5)	187	48%
	Seven (7)	138	36%

Source: Primary Data, 2026 (Processed)

Table 1 shows that the number of female respondents in filling out this research questionnaire was 207 people compared to the male respondents who amounted to 180 people with an age range between 18 years and 22 years (69%). Most of the respondents were in semesters 5-7 with a total of 187 people and 138 people.

Measurement Model Analysis (*Outer Model*)

Testing the validity of the indicators studied in explaining latent variables, this study uses cross-loading values. An indicator is considered valid if the cross-loading value of each indicator against the described variable is higher than the cross-loading value of the other variable. Figure 1 shows the testing of the research data, which is the result of calculating the validity of the discriminant by looking at cross-loading.

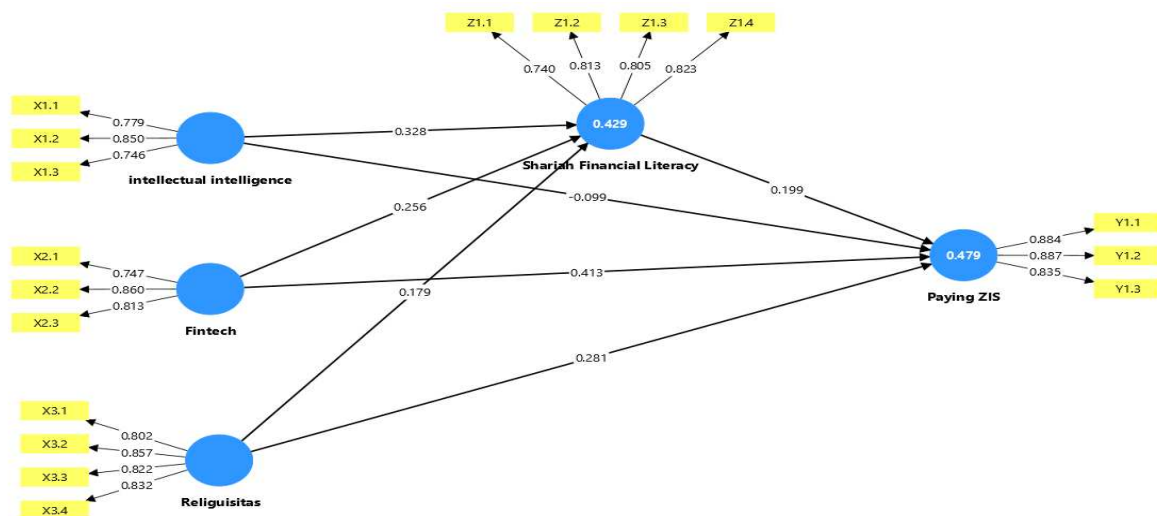


Figure 2. Smart PLS Results

Source: Primary Data, 2026



Table 2 shows that the cross-loading value of all indicators of intellectual intelligence, *financial technology*, religiosity, Sharia financial literacy and paying Zakat Infaq and Shodaqoh (ZIS) has a high cross loading value in the construct concerned and the cross loading value in other constructs is lower which indicates that the validity is fulfilled and good. This means that all indicator variables have a high level of validity as an explanatory factor.

Table 2. Cross Loading Value

Variable	intellectual intelligence	Fintech	Religiosity	Shariah Financial Literacy	Paying ZIS
X1.1	0.747	0.516	0.323	0.438	0.375
X1.2	0.860	0.551	0.420	0.495	0.540
X1.3	0.813	0.458	0.649	0.441	0.583
X2.1	0.467	0.779	0.493	0.374	0.336
X2.2	0.501	0.850	0.386	0.544	0.373
X2.3	0.523	0.746	0.451	0.459	0.313
X3.1	0.434	0.405	0.802	0.343	0.430
X3.2	0.494	0.488	0.857	0.420	0.456
X3.3	0.497	0.450	0.822	0.472	0.538
X3.4	0.505	0.48	0.832	0.439	0.447
Z1.1	0.395	0.353	0.287	0.740	0.308
Z1.2	0.405	0.440	0.423	0.813	0.398
Z1.3	0.475	0.526	0.384	0.805	0.452
Z1.4	0.512	0.519	0.499	0.823	0.463
Y1.1	0.574	0.399	0.476	0.454	0.884
Y1.2	0.506	0.374	0.531	0.430	0.887
Y1.3	0.554	0.350	0.477	0.465	0.835

Source: Primary Data, 2026 (processed)

In evaluating the validity of the differentiation in the structural measurement model, the Fornell Larcker Creterion test was also carried out by comparing the square root of the AVE (Average Variance Extracted) value for each construct to the correlation between constructs. An instrument is said to have good discriminant validity if the root value of the AVE of each construct is greater than the correlation value between the other constructs and the Heterotrait-Monotrait Ratio (HTMT) value with a value criterion of <0.90 which is said to be a very good and ideal model (a very strict model). The results of calculating the root value of the Average Variance Extracted (AVE) and Heterotrait-Monotrait Ratio (HTMT) are shown in table 3 and table 4.

Table 3. Discriminant Validity Result. Fornell-Larcker Criterion

	AVE	√AVE	Fintech	Paying ZIS	Religiosity	Shariah Financial Literacy	intellectual intelligence
Fintech	0.628	0.792	0.793				
Paying ZIS	0.755	0.868	0.431	0.869			

	AVE	$\sqrt{\text{AVE}}$	Fintech	Paying ZIS	Religiosity	Shariah Financial Literacy	intellectual intelligence
Religiosity	0.686	0.828	0.551	0.569	0.828		
Shariah Financial Literacy	0.633	0.795	0.587	0.518	0.510	0.796	
intellectual intelligence	0.653	0.8080	0.626	0.628	0.585	0.567	0.808

Source: Primary Data, 2026 (processed)

Reflective measurement models also have discriminant validity in addition to convergent validity. If the AVE root of a construct is greater than its correlation coefficient with another construct, then the measurement model meets the criteria of discriminant validity. The test results show that the root value of a variable exceeds its correlation value, and the AVE value is also > 0.50. Thus, it can be explained that the measurement model in this study has discriminative validity.

Table 4. Heterotrait-Monotrait Ratio (HTMT) Result

	Fintech	Paying ZIS	Religiosity	Shariah Financial Literacy
Paying ZIS	0.787			
Religiosity	0.724	0.670		
Shariah Financial Literacy	0.728	0.617	0.597	
intellectual intelligence	0.760	0.560	0.722	0.754

Source: Primary Data, 2026 (processed)

Based on the Heterotrait-Monotrait Ratio (HTMT) test results in Table 4, HTMT values between constructs are in the range of 0.560-0.787. This value is less than 0.90, thus meeting the criteria for discriminant validity. These results indicate that each construct in the study has distinct characteristics and is capable of measuring the concept it is intended to measure. The variables Fintech, Paying ZIS, Religiosity, Sharia financial literacy, and intellectual intelligence are declared to meet the requirements for discriminant validity and are suitable for use in further analysis.

The next test is the reliability of the structural indicator by testing the reliability of the composite. The value is considered a reliable composite greater than 0.60, so the reliability result is considered good. Cronbach's Alpha value must be higher than 0.70.

Table 5. Composite Reliability Result

Construct	Composite Reliability	Cronbach's Alpha
intellectual intelligence	0.748	0.734
Fintech	0.718	0.704
Religiosity	0.854	0.848
Shariah Financial Literacy	0.821	0.809
Paying ZIS	0.837	0.837

Source: Primary Data, 2026 (processed)



The results of the reliability test are shown in table 5 which explains that Intellectual Intelligence, *Financial Technology*, religiosity, Sharia financial literacy and paying Zakat Infaq and Shodaqoh (ZIS) have a reliability coefficient of more than 0.60 and Cronbach's Alpha value of more than 0.70. Thus, overall the measurement model in this study has a good and high level of reliability.

Structural Model Analysis (*Inner Model*)

Structural model *analysis (inner model)* was carried out to analyze the influence of exogenous latent variables on endogenous latent variables. The next test is the R Square grading which can be shown in table 6.

Table 6. R Square Result

	R Square	Adjuted R square
Paying ZIS	0,479	0,468
Shariah Financial Literacy	0,429	0,420

Source: Primary Data, 2026 (processed)

Based on table 6, it shows that the variable of Sharia financial literacy has an R square value of 0.429, which means that intellectual intelligence, financial technology and religiosity are able to explain Sharia financial literacy by 42.9%. Meanwhile, the variables of zakat, infaq and shodaqoh (ZIS) payments using digital platforms have an R square value of 0.479, which means that intellectual intelligence, financial technology, religiosity and sharia financial literacy can explain the variables of zakat, infaq and shodaqoh (ZIS) payments using digital platforms by 47.9% which indicates that the research model has moderate explanatory power in accordance with the structural model evaluation criteria.

Further multicollinearity testing was conducted to demonstrate that there was no high correlation between the independent variables in the model. High levels of multicollinearity can cause the model to become unstable and make it difficult to interpret the influence of each variable. The results of the multicollinearity test are shown in Table 7.

Table 7. Multicollinearity Result

Variable	Shariah Financial Literacy	Paying ZIS	Decision
	VIF		
Fintech	1.904	2.019	No multicollinearity problem
Intellectual Intelligence	1.799	1.988	No multicollinearity problem
Religiosity	1.662	1.719	No multicollinearity problem
Shariah Financial Literacy		1.752	No multicollinearity problem

Source: Primary Data, 2026 (processed)

Table 7. shows that all variables have VIF values below the general tolerance threshold, namely $VIF < 5$, which indicates that there are no significant multicollinearity problems in the model. Thus, each variable can be explained individually without experiencing interference from high correlations with other variables.

Hypothesis Testing

This study uses SEM PLS analysis. The results of the hypothesis test focus on the significance of the path coefficient between variables in the model and can be shown in Table 8.

Table 8. Hypothesis Testing Result

	Original sample (O)	T statistics	P values	Results	Decision
intellectual intelligence -> Paying ZIS	-0.099	1.177	0.239	Not Significant	Rejected
Fintech -> Paying ZIS	0.413	3.599	0,000***	Significant	Accepted
Religiosity -> Paying ZIS	0.281	3.362	0.001***	Significant	Accepted
Shariah Financial Literacy -> Paying ZIS	0.199	2.821	0.005***	Significant	Accepted
intellectual intelligence -> Shariah Financial Literacy	0.413	3.599	0,000***	Significant	Accepted
Fintech -> Shariah Financial Literacy	0.328	4.392	0,000***	Significant	Accepted
Religiosity -> Shariah Financial Literacy	0.179	2.586	0.010***	Significant	Accepted
intellectual intelligence -> Shariah Financial Literacy -> Paying ZIS	0.051	2.101	0.036**	Significant	Accepted
Fintech -> Shariah Financial Literacy -> Paying ZIS	0.065	2.463	0.014**	Significant	Accepted
Religiosity -> Shariah Financial Literacy -> Paying ZIS	0.036	1.718	0.086*	Significant	Accepted

Source: Primary Data, 2026 (processed)

Description: significance level: *** (1%), ** (5%), *(10%)

Based on Table 8, it is obtained that the path coefficient value of intellectual intelligence on the decision to pay zakat, infak and shodaqoh (ZIS) is -0.099, and the p value is 0.239 which is greater than 0.05, so it can be interpreted that intellectual intelligence does not have a significant effect on the decision to pay zakat, infak and shodaqoh (ZIS). **Hypothesis 1 is rejected.** The path coefficient value of financial technology (fintech) on the decision to pay zakat, infak and shodaqoh (ZIS) is 0.413 and the p value is 0.000 which is smaller than 0.05, so it can be interpreted that financial technology (Fintech) has a significant influence on the decision to pay zakat, infak and shodaqoh (ZIS). **Hypothesis 2 is accepted.** The path coefficient value of religiosity on the decision to pay zakat, infak and shodaqoh (ZIS) is 0.281, and the p value of 0.001 is smaller than 0.05, so it can be interpreted that religiosity has a significant effect on the decision to pay zakat, infak and shodaqoh (ZIS). **Hypothesis 3 is accepted.**



The *path coefficient* value of Sharia financial literacy on the decision to pay zakat, infak and shodaqoh (ZIS) is 0.199 and the p value is 0.005 which is smaller than 0.05 so that it can be interpreted that Sharia financial literacy has a significant effect on the decision to pay zakat, infak and shodaqoh (ZIS). **Hypothesis 4 is accepted.** The *path coefficient* value of intellectual intelligence for Sharia financial literacy is 0.413 and the p-value of 0.000 is less than 0.05, so it can be interpreted that intellectual intelligence has a significant effect on Shariah financial literacy. **Hypothesis 5 is accepted.**

The *path coefficient* value of *financial technology (Fintech)* on Sharia financial literacy is 0.328 and the p value is 0.000 which is smaller than 0.05 so that it can be interpreted that *financial technology* has a significant influence on sharia financial literacy. **Hypothesis 6 is accepted.** The *path coefficient* value of *religiosity* on Sharia financial literacy is 0.179 and the p value is 0.010 which is smaller than 0.05 so that *religiosity* can be interpreted as having an effect on sharia financial literacy. **Hypothesis 7 is accepted.**

The *path coefficient* value of *intellectual intelligence* on the decision to pay zakat, infaq, and shodaqoh (ZIS) mediated by sharia financial literacy is 0.051 and the p value is 0.036 which is smaller than 0.05 so that it can be interpreted that sharia financial literacy mediates the relationship between intellectual intelligence to the payment of zakat, infaq, and shodaqoh (ZIS) with a digital platform (*full mediating*). **Hypothesis 8a is accepted.** The *path coefficient* value of *fintech* on the decision to pay zakat, infaq, and shodaqoh (ZIS) mediated by sharia financial literacy is 0.065 and the p value is 0.014 which is smaller than 0.05 so that it can be interpreted that sharia financial literacy mediates the financial relationship of technology to the payment of zakat, infaq, and shodaqoh (ZIS) with a digital platform (*partial mediating*). **Hypothesis 8b is accepted.** The *path coefficient* value of religiosity to the decision to pay zakat, infaq, and shodaqoh (ZIS) mediated by sharia financial literacy is 0.036 and the p-value is 0.086 which is smaller than 0.1 so that it can be interpreted that sharia financial literacy mediates the relationship of religiosity to the payment of zakat, infaq, and shodaqoh (ZIS) with a digital platform (*partial mediating*). **Hypothesis 8c is accepted.**

The Influence of Intellectual Intelligence on Zakat, Infaq and Shodaqoh (ZIS) Payments with Digital Platforms

Based on the results of the analysis that has been carried out previously, it can be explained that intellectual intelligence has no effect on the payment of zakat, infak and shodaqoh (ZIS) with digital platforms. These results reveal that individual cognitive ability in understanding the concept of zakat, calculation, and social benefits does not necessarily directly encourage generation Z to make zakat, infaq, and shodaqoh payments. This indicates that the decision to pay zakat, infak and shodaqoh (ZIS) payments is more influenced by affective dimensions and values, such as religiosity and social norms, than by intellectual ability alone. In line with the research, Arifin et al., (2022) show that intellectual intelligence forms religious character in students of Madrasah Aliyah Negeri 1 Mojokerto.

The Influence of Financial Technology (Fintech) on Zakat, Infaq and Shodaqoh (ZIS) Payments with Digital Platforms

The test results show that financial technology (fintech) has a positive and significant effect on paying zakat, infaq, and Shodaqoh (ZIS). The findings indicate that the ease of access, time efficiency, transaction security, and transparency offered by digital platforms are able to increase the tendency of individuals to pay zakat, infaq, and Shodaqoh (ZIS). In the perspective of the Theory of Planned Behavior (TPB), fintech strengthens perceived behavioral control, which is an individual's perception of the ease and ability to perform an action. The higher the perception of ease and control in using fintech services, the greater the individual's intention and decision to pay for ZIS through digital platforms. Thus, fintech not only plays a role as a technological innovation, but also as an important determinant in driving digital ZIS payment

compliance behavior and participation. These results support the research of Ahmad & Yahaya, (2023); Alfarizi, (2023); and Robbana et al., (2024) who found that ease of use and benefits have a positive influence on decisions in paying zakat.

The Influence of Religiosity on Zakat, Infaq and Shodaqoh (ZIS) Payments with Digital Platforms

The test results showed that religiosity had a positive and significant effect on the decision to pay zakat, infaq, and Shodaqoh (ZIS). The findings indicate that the higher the level of individual's religiosity, the stronger their commitment and awareness in fulfilling the obligations and recommendations of Islamic law related to paying zakat, infaq, and Shodaqoh (ZIS). In line with *the Theory of Planned Behavior* (TPB), religiosity plays a role in shaping attitudes (*attitude toward behavior*) and subjective norms. Individuals who have a high level of religiosity tend to view the payment of zakat, infaq, and Shodaqoh (ZIS) as behaviors that are worth worship and bring blessings, thus forming a positive attitude towards these actions. Religious beliefs also strengthen perceptions of social norms that encourage adherence to Islamic teachings. Thus, religiosity is an internal factor that significantly increases individual intentions and decisions in paying zakat, infaq, and Shodaqoh (ZIS), both conventionally and through digital platforms. These results support the research of Aristyanto & Sarwo Edi, (2022); Hikmah et al., (2024); Safika & Mardikaningsih, (2025); Timur et al., (2025); and Usman et al., (2022) found that religiosity has a positive effect on the decision to pay zakat, infaq and shodaqoh (ZIS).

The Effect of Sharia financial literacy on Zakat, Infaq and Shodaqoh (ZIS) Payments with Digital Platforms

Based on the results of the analysis that has been carried out previously, it shows that Sharia financial literacy has a positive and significant effect on the decision to pay zakat, infaq, and Shodaqoh (ZIS). The findings indicate that the better an individual's understanding of sharia-based financial principles, including zakat provisions, calculation mechanisms, payment times, and the selection of distribution institutions in accordance with sharia, the higher the individual's tendency to pay zakat, infaq, and Shodaqoh (ZIS). Sharia financial literacy not only improves the aspect of knowledge, but also builds confidence and trust in the ZIS fund management system, thereby reducing doubts in decision-making. These results support the research of Hikmah et al., (2024); Karakara et al., (2022); Mujiatun et al., (2025); Putri & Herman, (2022); Rinaldi & Devi, (2022) found that Sharia financial literacy has a positive effect on the decision to pay zakat, infaq and shodaqoh (ZIS).

The Influence of Intellectual Intelligence on sharia Financial Literacy

The test results show that intellectual intelligence has a positive and significant effect on Shariah financial literacy. The findings indicate that individuals with better levels of cognitive ability are able to understand information, analyze problems, and think logically and systematically and tend to have a higher understanding of Islamic finance concepts, principles, and practices. Intellectual intelligence makes it easier for individuals to process information related to zakat calculations, nisab provisions, and the selection of distribution institutions in accordance with sharia. Intellectual intelligence reflects an individual's ability to understand, analyze, and evaluate information rationally, thereby contributing directly to the level of Shariah financial literacy. Individuals with high intellectual intelligence tend to be better able to understand the principles of sharia finance, the provisions of zakat, and the mechanism of managing and distributing funds in accordance with sharia. Thus, the higher a person's intellectual intelligence, the stronger his Sharia financial literacy as the basis for decision-making in sharia-based financial activities. These results support the research of (Sitorus et al.,

2022) and Defiansih & Kardiyem, (2021) who explain that intellectual intelligence has a positive influence on Shariah financial literacy.

The Influence of Financial Technology (Fintech) on Shariah financial Literacy

The results of the study show that *financial technology* (fintech) has a positive and significant effect on Shariah financial literacy. The finding indicate that the use of fintech services, such as digital payment applications, e-wallets, and online donation or zakat platforms, not only facilitates transactions, but also increases individual understanding of sharia-based financial products and mechanisms. Through information features, transaction transparency, and digital education integrated into the platform, users gain wider access to knowledge about sharia principles, procedures for paying zakat, infaq and shodaqoh (ZIS), and fund management in accordance with Islamic regulations. These results support the research of Sugiarti et al., (2019) and Puspita et al., (2021) who found that financial technology has a positive effect on Shariah financial literacy.

The Influence of Religiosity on Shariah financial Literacy

The results of the study show that religiosity has a positive and significant effect on Shariah financial literacy. The finding indicate that the higher the level of practice of religious teachings, the greater the individual's motivation to understand financial principles in accordance with Islamic law. Religious individuals tend to have an intrinsic motivation to ensure that their financial activities, including asset management and payment of Zakat, infaq and shodaqoh (ZIS), are in line with sharia provisions, so they are encouraged to increase their knowledge and understanding of the concepts of riba, gharar, zakat, and halal transaction mechanisms. Strong religious values create a normative belief that understanding and applying the principles of Islamic finance is part of a moral and spiritual responsibility, thus ultimately increasing the level of Sharia financial literacy of individuals. These results support the research of Adriyani Hanifah et al., (2024); Defiansih & Kardiyem, (2021); and Puspita et al., (2021) which explains that religiosity has a significant positive influence on Shariah financial literacy.

Sharia Financial Literacy Mediates Intellectual Intelligence, Fintech, Religiosity to Zakat, Infaq and Shodaqoh Payments (ZIS) with digital platforms

The test results showed that Sharia financial literacy fully mediated the relationship between intellectual intelligence and the decision to pay zakat, infaq, and shodaqoh (ZIS) through digital platforms. The finding indicate that intellectual intelligence does not directly drive digital zakat, infaq, and shodaqoh (ZIS) payment decisions, but first improves the individual's ability to understand the concepts, principles, and mechanisms of Islamic finance. In other words, high cognitive capacity will be more meaningful when followed by an adequate understanding of sharia aspects, which then translates into actual behavior in digital zakat, infaq, and shodaqoh (ZIS) payments. This emphasizes the role of Sharia financial literacy as a cognitive mechanism that bridges intellectual potential into technology-based Islamic philanthropic actions.

Sharia financial literacy also partially mediates the relationship between financial technology (fintech) and the decision to pay zakat, infaq, and shodaqoh (ZIS) through digital platforms. These results indicate that the use of fintech not only directly facilitates and encourages individuals to pay zakat, infaq, and shodaqoh (ZIS) through digital platforms, but also indirectly increases Sharia financial literacy which ultimately strengthens the decision. The features of ease of access, transparency, and availability of information on digital platforms help users understand the principles and mechanisms of Islamic finance, thereby increasing confidence and readiness in paying zakat, infaq and shodaqoh (ZIS) digitally.

Furthermore, the results of the study show that Sharia financial literacy partially mediates the relationship between religiosity and the decision to pay zakat, infaq, and



shodaqoh (ZIS) through digital platforms. These findings indicate that religiosity not only directly encourages individuals to fulfill zakat, infaq and shodaqoh (ZIS) obligations as a form of spiritual obedience, but also increases sharia financial literacy which ultimately strengthens the decision to pay zakat, infaq and shodaqoh (ZIS) digitally. Individuals with a high level of religiosity tend to have the urge to understand more deeply the principles of muamalah, zakat provisions, and distribution mechanisms in accordance with sharia. This understanding is the rational basis for choosing and using digital platforms as a means of ZIS payment. Thus, Sharia financial literacy serves as a cognitive mechanism that bridges religious values with the actual behavior of digital-based ZIS payments, so that the integration between spiritual dimensions and financial understanding is key in increasing ZIS participation through digital platforms.

Conclusions

The purpose of this study is to analyze individual factors that affect generation Z in making zakat, infaq and shodaqoh (ZIS) payments with digital platforms mediated by Shariah financial literacy. The respondents of this study were students at Muhammadiyah and Aisiyah Universities (PTMA) in Central Java and D.I Yogyakarta. The results of the analysis found that intellectual intelligence did not have a significant effect on the payment of zakat, infak and shodaqoh (ZIS) with digital platforms. Meanwhile, *financial technology (Fintech)* and religiosity have a significant positive effect on the payment of zakat, infak and shodaqoh (ZIS) with digital platforms. Furthermore, intellectual intelligence, financial technology (Fintech) and religiosity have a significant positive effect on Shariah financial literacy.

Sharia financial literacy plays a role as a mediating variable in the relationship between intellectual intelligence, financial technology (fintech), and religiosity to the decision to pay zakat, infaq, and shodaqoh (ZIS) through digital platforms. Sharia financial literacy is a cognitive mechanism that bridges the influence of individual factors and technology on actual behavior in the payment of zakat, infaq, and shodaqoh (ZIS). Intellectual intelligence enhances an individual's ability to understand the concepts and mechanisms of Islamic finance, which further drives digital ZIS payment decisions. The use of fintech also has a direct impact on the ease of transactions, but also increases the understanding of sharia which strengthens payment decisions. Similarly, religiosity encourages individuals to deepen their knowledge related to the provisions of ZIS so that they are more confident in fulfilling them through digital platforms. Sharia financial literacy is a key factor that transforms cognitive, technological, and spiritual potential into digital-based zakat, infaq, and shodaqoh (ZIS) payment behavior in a real and targeted manner.

This research provides implications for online zakat payment service providers to improve the image and credibility of their companies in maintaining reputation, developing service quality, innovating and providing the best service for the community as well as designing strategies to increase the form of participation of generation Z in Paying Zakat. This study has several limitations: first, the difficulty of obtaining respondents who are in accordance with the research criteria, especially Generation Z students at PTMA in Central Java and D.I. Yogyakarta who have used digital platforms for zakat, infaq and shodaqoh (ZIS) payments. Not all students have experience paying for ZIS digitally. Second, the limited coverage of respondents who only came from PTMA students in Central Java and D.I. Yogyakarta limited the generalization of findings to the Generation Z population more broadly. Therefore, further research is recommended to involve a more diverse sample and, where possible, use actual behavioral data or mixed-method approaches to improve the external validity and depth of the analysis.



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