Article

Young muslim generation's preferences for using digital platforms for Zakat payments: A cross-country study of Indonesia and Malaysia

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Abstract: The young Muslim generation's embracing digital platforms for Zakat payments represents a dynamic fusion of enduring religious values with the modern digital landscape, heralding a new era in Islamic charitable practices. This trend illustrates a profound transformation within the Islamic world, where the pillars of faith are being reimagined and revitalized through the lens of technological advancement. The present study delved into the factors influencing the young Muslim generation's preference for digital platforms in Zakat transactions across Indonesia and Malaysia. We examined variables such as Performance Expectancy, Effort Expectancy, Social Influence, Trust, Zakat Literacy, and Digital Infrastructure, aiming to discern their impact on the propensity for digital Zakat contributions with the extension of Unified Theory of Acceptance and Use of Technology (UTAUT) model. The research encompassed a diverse sample of 382 participants and utilized advanced methodologies, specifically Partial Least Squares Structural Equation Modeling (PLS-SEM) and PLS Multi Group Analysis (PLS-MGA), for rigorous data analysis. The results indicated that Effort Expectancy, Social Influence, Digital Infrastructure, and Zakat Literacy notably influenced the use of digital platforms for Zakat. Furthermore, PLS-MGA uncovered significant cross-country differences where Digital Infrastructure showed a more pronounced positive impact in Malaysian context, whereas Social Influence had a greater effect in Indonesia. These findings offer critical insights into the young Muslim community's digital engagement for religious financial obligations, underscoring the need for tailored digital Zakat solutions that cater to the unique preferences of this demographic. This research not only enriches the understanding of digital adoption in religious practices but also challenges the notion of a universal approach, advocating for context-specific strategies in the realm of digital religious financial services. Future researchers are suggested to consider longitudinal investigations as well as examining cross-regional contexts in this realm of research.

Keywords: digital platforms; Zakat payments; PLS-SEM; PLS-MGA; poverty alleviation

1. Introduction

Islam requires its followers to carry out worships of various categories including *Salah* (pray to God) and giving to others, as a consequence of adhering to it. Among the five pillars of worship, one significant to promote the sharing and giving to others is known as zakat (Al-Bawwab, 2023). Zakat manifests the act of giving a portion of wealth, primarily by from affluent individuals, known as 'muzaki,' to those less fortunate, referred to as 'mustahik' (Sabiq, 2009). Zakat has far-reaching socio-economic implications, as it can significantly enhance the overall welfare of a nation

by stimulating increased consumption and circulation of wealth in society (Nurlita and Ekawaty, 2018; Suprayitno et al., 2013). It is considered an essential instrument for societal well-being as well as national development (Saad et al., 2020), particularly in countries with substantial Muslim populations in Southeast Asia, such as Indonesia, where approximately 86.7% of the population, or about 237.6 million people, adhere to Islam. Similarly, Malaysia features around 61.3% of its population, totaling approximately 19.84 million people who follow the Islamic faith (Annur, 2023). However, despite the potential benefits of zakat, both Indonesia and Malaysia have yet to fully harness its economic potential. In Indonesia, the recorded zakat potential stands at IDR 327 trillion (Rosana, 2022), while in Malaysia, research indicates a potential of RM 5.5 billion (Paizin and Sarif, 2021). Scholars like Fathoni et al. (2020), attribute this underutilization of zakat potential in Indonesia and Malaysia to the absence of state laws or regulations governing the consequences of non-payment of zakat. In addition, Rinaldi and Devi (2022) stated that the small number of zakat payers in Indonesia is also caused by low public trust in the zakat authorities. Similarly, in Malaysia, the inadequate and non-comprehensive nature of government-established zakat regulations has discouraged potential contributors (Saad and Foori, 2020) to participate through structured channels.

The management of zakat by a Zakat Management Organization (OPZ) that adheres to the principles of Good Corporate Governance, as outlined by Atsarina (2018), is a significant element in fostering trust among muzaki (those who pay zakat). Despite of having such institute, both Indonesia and Malaysia face distinct challenges in zakat management. In Malaysia, transparency issues within zakat management have eroded trust among zakat payers in zakat management institutions (Htay and Salman, 2014; Taha et al., 2017). Conversely, in Indonesia, zakat management problems stem from a lack of synergy between policy makers and zakat management institutions (Alam, 2018; Huda, 2014). Additionally, inaccuracies in mustahik (those who receive zakat) data have led to inefficient distribution of zakat benefits (Nasution, 2017). The limited amount of zakat collected in both Indonesia and Malaysia can also be attributed to a lack of public knowledge and ambiguity regarding zakat and its disbursement mechanism (Canggih and Indrarini, 2021).

Maulida et al. (2022) proposed a solution to enhance zakat collections in Indonesia by leveraging digital bonuses. Digitalization, a disruptive force powered by the industrial revolution and the Internet of Things, compels various entities to adapt their business processes with innovative approaches (Ghobakhloo et al., 2023; Parida, 2018). Øverby and Audestad (2021) argued that the digital economy, stemming from digitalization, hinges on technological advancements, such as data digitization, digital infrastructure development, and digital storage. Dahlman et al. (2016) emphasized that developing countries, in particular, require robust digital infrastructure more urgently than developed counterparts. Furthermore, Permana and Puspitaningsih (2021) posited that establishing strong digital infrastructure, encompassing enhanced security and service quality, positively influences individuals' willingness to engage in online transactions.

In the context of a person's intention to use digital services, performance expectancy stands out as a significant factor, as highlighted by Nasir (2013). Venkatesh et al. (2003) went further to assert that performance expectancy is the

foremost influential factor, shaping a positive perception of using digital systems or services. On the other side, Kasri and Yuniar (2021) discovered that effort expectancy plays a significant role in influencing an individual's decision to adopt a digital product or service. This aligns with the findings of Pangestu (2022), who emphasized that the user-friendliness of a digital service can profoundly impact an individual's willingness to use it. Furthermore, social influence contributes significantly to an individual's intention to use digital products or services. It is the power of an individual to sway another's adoption of a new system, such as a digital product or service (Venkatesh et al., 2003). A couple of research revealed that social influence played a significant role in influencing intentions to use e-banking services in Iran and India (Ghalandari, 2012; Sareen and Jain, 2014). However, Sari and Mayasari (2022) reported differing findings, as they discovered that social influence did not have a significant impact, primarily due to the stronger influence of another factor, namely trust. Trust, indeed, is a formidable factor when it comes to influencing an individual's choice to use online donation services (Bonang and Baihaqi, 2022; Panner and Manohar, 2021), and this holds true in various settings, including China (Li et al., 2018).

The adoption of prevailing digital technology in zakat, often referred to as the digitalization of zakat, has the potential to streamline the entire zakat process, including its operations, collection, and distribution. This, in turn, can amplify the impact of zakat, effectively reducing poverty and enhancing community welfare (Beik et al., 2021). Moreover, the digitalization of zakat holds the promise of bolstering transparency in zakat management (Verdianti and Puja, 2023). However, for these digital platforms for zakat payment services to gain traction, it is crucial for the community to have a strong understanding of zakat principles, known as zakat literacy. This increased awareness can also lead to a rise in the total zakat collections through structured channels (Khairrani et al., 2022; Yuniar and Kasri, 2020).
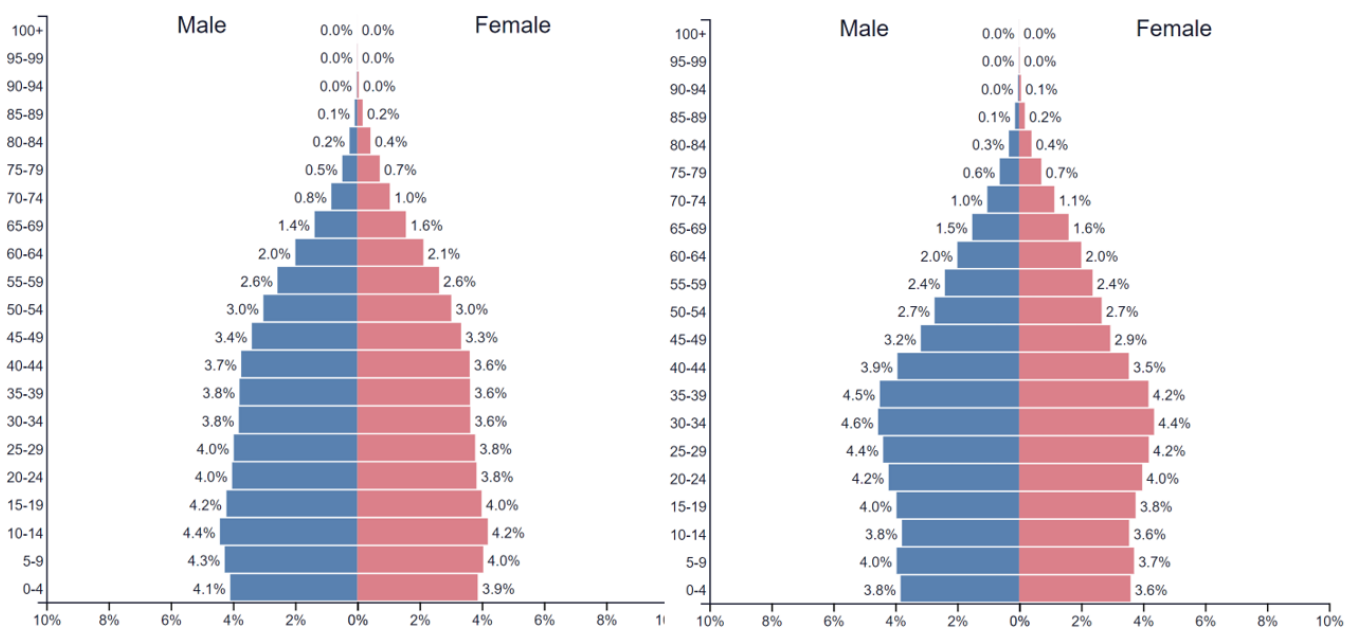

Figure 1. Pyramids of population of Indonesia (Left) and Malaysia (Right) by age group.
Source: Populationpyramid (2023).

As shown in **Figure 1**, in 2022, both Indonesia and Malaysia had a population predominantly comprised of individuals under the age of 45. When considering the digitalization of zakat, this presents a promising scenario. The synergy between the young generation, including millennials and Generation Z, who possess advanced digital skills compared to previous generations (Limilia, 2022) and the digitalization of zakat holds the potential for optimal conditions, leading to increased amount of zakat collected. Hence, the primary objective of this research is to identify the determinants influencing individuals' preferences, particularly among the young Muslim generation in Indonesia and Malaysia, regarding their intention to use digital platforms for zakat payments. Notably, to the best of our understanding, very limited prior research has conducted a comparative analysis of the determinants of intention among the young Muslim generation in these two countries concerning digital platforms for zakat payments, especially with respect to adoption of UTAUT (Unified Theory of Acceptance and Use of Technology) model. The researchers, for this reason, aspired for this research to serve as a valuable reference for Islamic philanthropy initiatives and governmental efforts aimed at enhancing zakat contributions, elevating the standards of zakat governance, and maximizing zakat's role in alleviating poverty and enhancing community welfare.

2. Materials and methods

2.1. Digital economy

Digital technology is defined as a technology capable of processing information using a combination of codes stored in a system. Consequently, the digital economy can be understood as an economy driven by information and communication technology systems (Øverby and Audestad, 2021; Tapscott, 1996). The digital economy also encompasses the study of digital goods and services. However, it's worth noting that the term 'goods' sufficiently encompasses what is studied in the digital economy, as even digital services ultimately stem from data and generate data themselves. Data, in essence, represents a form of digital goods (Øverby and Audestad, 2021). Central to the concept of the digital economy is connectivity, with the internet serving as a fundamental component for its operation (Øverby and Audestad, 2021). The development of the digital economy appears unstoppable, driven by the increasing integration of technology into various aspects of life. This results in faster information transfer and an ever-expanding volume of data, approaching infinite proportions (Øverby and Audestad, 2021; Tapscott, 1996).

From a Sharia economic perspective, the digitalization of the economy holds significant importance in the context of poverty alleviation. Digitalization has the potential to stimulate economic growth, boost income levels, and create employment opportunities. These three outcomes align with the principles of *maqashid Sharia* (Barata, 2019; Nurhadi, 2019). Additionally, the digital economy intersects with the rules set for the *al-Qawaid al-Fiqhiyyah* or Islamic Legal Maxims. One of these rules pertains to the maximization of benefits, as follows:

الأصل في المنافع الإباحة وفي المضار التحريم

"Everything that brings benefits is permitted, and everything that brings harm is prohibited."

The interpretation of this rule suggests that engaging in economic activities that bring benefits and do not cause harm is permissible (Salimudin et al., 2022). This principle is grounded in Quranic verses, including Q.S Al-Baqarah: 219, Q.S Shad: 24, Q.S Al-An'am: 17, and Q.S Al-Baqarah: 279. The digitalization seen in the digital economy has indeed demonstrated its ability to yield benefits for economic activities (Barata, 2019) aligning with the objectives of Sharia economics, such as poverty alleviation, increased productivity, and the creation of numerous positive opportunities.

2.2. Digital payment

The process of economic and financial digitalization has been evolving over the years. It is no surprise that various economic activities can now be conducted with a simple touch on a digital device, including payments for products or services (Saal et al., 2017). Digital payments refer to transactions conducted through a network system, eliminating the need for traditional forms of exchange like physical cash. These payments are entirely digital in nature, with the payer and recipient interacting electronically, as explained by Sahayaselvi (2017). According to Tarantang et al. (2019), digital payments serve the purpose of simplifying transactions, enhancing efficiency, eliminating the necessity for cash transactions, and reducing the need for face-to-face interactions between payers and recipients. Sahayaselvi (2017) elaborated that several common digital payment instruments include payment cards (debit and credit cards), digital wallets (e.g., Go-Pay, OVO, Touch n' Go, GrabPay), mobile banking, QR codes, and internet banking. However, despite the advancements in digital payment technology, it is essential to acknowledge that there are challenges and obstacles in this domain. From an Islamic economics perspective, there are concerns related to Sharia law, such as issues of usury (*riba*) and excessive uncertainty (*gharar*) that may arise in the implementation of fintech, including digital payments (Aysan and Unal, 2023).

2.3. Unified Theory of Acceptance and Use of Technology (UTAUT)

In assessing the popularity of digital payment technology among users, the UTAUT (Unified Theory of Acceptance and Use of Technology) model is often the preferred choice due to its strong accuracy and predictive power (Ghobakhloo et al., 2023; 2024; Khechine et al., 2016). Venkatesh et al. (2003) derived independent variables from the UTAUT model, including performance expectancy, effort expectancy, social influence, and facilitating conditions, while behavioral intention served as the dependent variable. Notably, various studies, such as those conducted by Li et al. (2018) in China, Leong et al. (2021) in Malaysia, and Kasri and Yuniar (2021) in Indonesia, employed the UTAUT model to analyze user intentions regarding digital payment applications, including for zakat payments. According to Venkatesh et al. (2003), the UTAUT model outperforms other theories in explaining intentions to use technology, achieving a high variance level of up to 70%.

The UTAUT (Unified Theory of Acceptance and Use of Technology) model comprises four key factors that contribute to explaining individuals' intentions to use technology, as mentioned earlier: performance expectancy, effort expectancy, social influence, and facilitating conditions. Performance expectancy refers to the extent to which an individual believes that using a particular system or technology will help them accomplish a specific task or achieve certain goals; effort expectancy relates to the perceived ease with which an individual can use a technology; social influence measures the degree to which an individual perceives that people in their social network, such as friends, family, or colleagues, expect or encourage them to adopt and use the new technology or system; facilitating conditions encompass the individual's belief that there is adequate technical and structural support or infrastructure in place to enable them to use the new technology or system effectively (Venkatesh et al., 2003). It's important to note that the UTAUT model is not rigid, and researchers have the flexibility to incorporate additional variables or modify existing ones to better explain intentions to use specific technologies, as demonstrated in previous research by scholars like Kasri and Yuniar (2021) and Li et al. (2018).

2.4. Zakat concepts and implications

Linguistically, the foundational term for zakat is '*zaka*,' which carries meanings related to blessings, growth, cleanliness, and goodness (BAZNAS, 2021a). In terms of its definition, according to Qardawi (2006), zakat in *fiqh* (Islamic jurisprudence) signifies a specific portion of one's wealth that Allah mandates to be allocated to those rightfully entitled to it. Zakat serves as both a testament of one's faith and a means of purification, not only cleansing one's possessions but also the soul of the giver (Qardawi, 2006; Sabiq, 2009). In contemporary contexts, zakat can be comprehended as an Islamic financial instrument with the objective of redistributing wealth from the *muzaki* (one who pays for zakat) to the *mustahik* (one who receives zakat) in order to enhance overall welfare (Kasri and Yuniar, 2021).

Zakat is categorized into two main types: zakat fitrah and zakat mal. Zakat fitrah is obligatory for every individual, regardless of gender or age, including both adults and newborns. It is mandatory for every Muslim and is typically paid during the month of Ramadan. In Indonesia, the rate of zakat fitrah is based on 2.5 kilograms or 3.5 litres of staple foods. The rate can be various on each provinces, but for example in Jakarta, the capital city of Indonesia, the rate is determined to 45,000 rupiahs per day per person. Meanwhile, in Malaysia, the zakat rate is based on the price of local rice in each states which can be various too. Usually, the amount for each person is below 10 ringgits, but for those who have stronger financial capability, they can actually pay the zakat according to the price of the rice they consume (MYEG, 2023). Zakat mal applies to various types of assets, provided that the form or means of acquiring those assets align with Islamic principles. This form of zakat can be applied to assets such as money, gold, earnings from employment, and other eligible forms of wealth. Both in Indonesia and Malaysia, zakat on earnings is the most common type of zakat mal. Zakat on earning is imposed to the Muslims who have been employed for minumum a year and gain an income above the nisab. Nisab means the minimum amount and it is equivalent to 85 grams of gold. (BAZNAS, 2021b; MYEG, 2023).

Research pertaining to zakat cannot overlook the pivotal role played by zakat managers, as they serve as essential intermediaries in bridging the obligations of *muzaki* (those who pay zakat) and the rights of *mustahik* (those who receive zakat) (Atsarina, 2018). Trust in zakat managers in fulfilling their role is of utmost importance, as it directly impacts the trust placed in the zakat system (Atsarina, 2018; Rinaldi and Devi, 2022). Furthermore, a strong foundation of zakat literacy is instrumental in optimizing the collection and distribution of zakat, ensuring that its potential and impact are fully realized (Canggih and Indrarini, 2021; Ahmad and Sapir, 2020). Additionally, digitalization plays a crucial role in enhancing the efficiency of collecting various forms of zakat. The growing population indirectly contributes to an increase in the overall amount of zakat collected, particularly zakat fitrah, which is obligatory for every Muslim. Therefore, with the aid of digitalization, zakat payments can be executed with ease and efficiency.

2.5. Hypotheses of study

Kasri and Yuniar (2021) discovered that performance expectancy exerts a positive and significant influence on individuals' intentions to use online platforms for zakat payments. Similarly, Pangestu (2022) in his study of intentions to use QRIS as a digital payment method also established that performance expectancy had a significant impact. However, Lesmana and Ashfath (2022) arrived at a different conclusion as they found that performance expectancy did not directly affect the interest in using the Jago application but rather exerted an indirect influence through other variables while Rekabder et al. (2021) found performance expectancy actually affected negatively the digital market in Malaysia. Therefore, a hypothesis regarding the variable performance expectancy could be formulated as follows:

H1: Performance expectancy has a significant effect on the intention of the young Muslim generation in Indonesia and Malaysia to use digital platforms to pay zakat.

Previous research has indicated that effort expectancy plays a crucial role in shaping an individual's intention to use digital payment methods, both for zakat and general consumption transactions (Kasri and Yuniar, 2021; Pangestu, 2022) . However, it is noteworthy that Indah and Agustin (2019) arrived at a contrasting result, as they found that effort expectancy had a negative impact on the use of Go-pay, a popular digital wallet in Indonesia while Yahaya and Ahmad (2019) in Malaysia, found that effort expectancy is not significant to the usage of mobile banking by *asnaf* for zakat distribution. Consequently, a hypothesis concerning the variable effort expectancy could be formulated as follows:

H2: Effort expectancy has a significant effect on the intention of the young Muslim generation in Indonesia and Malaysia to use digital platforms to pay zakat.

The variable social influence was a significant aspect of this research for its substantial and positive impact on an individual's intention to engage in online transactions (Sareen and Jain, 2014). Handayani and Rianto (2021) also underscored its impact on the intentions of the Islamic millennial generation to use digital payment applications. However, it is crucial to acknowledge that social influence may not consistently exert a significant impact on intentions to use digital payment applications, as indicated by the research conducted by Pangestu (2022) in Indonesia and also

reinforced by Ramlee et al. (2023) which found the insignificance of this variable on the usage of online platform to pay zakat in Malaysia. Therefore, the hypothesis formulated for the social influence variable could be summarized as follows:

H3: Social influence has a significant effect on the intention of the young Muslim generation in Indonesia and Malaysia to use digital platforms to pay zakat.

In the context of charitable donations and fundraising, research conducted in China has shown that trust has a substantial and positive impact on an individual's intention to contribute to charitable projects via fundraising platforms (Li et al., 2018) Similarly, Salsabila and Hasbi (2021) found that trust played a significant role in fundraising activities on the Kitabisa, a crowdfunding platform in Indonesia and so for Mahad et al. (2015) on Malaysia mobile banking applications. It is worth noting that trust in using a digital service can have an even more pronounced influence when coupled with strong security measures and company accountability (Irawan et al., 2022). However, it is important to acknowledge that findings can vary across different studies and contexts. For instance, Dayan (2020) did not identify trust as a significant variable in the context of digital payment applications. Given this background, the hypothesis proposed for this research could be formulated as follows:

H4: Trust has a significant effect on the intention of the young Muslim generation in Indonesia and Malaysia to use digital platforms to pay zakat

Zakat literacy emerges as a crucial factor because of its substantial impact on an individual's zakat payment behavior, whether through digital means or traditional methods in Indonesia (Canggih and Indrarini, 2021; Kasri and Yuniar, 2021; Khairrani et al., 2022) and Malaysia (Mazlan and Shahimi, 2022). However, it is important to note that varying results have been obtained in different studies. For instance, Hussain et al. (2022) and Pertiwi (2020), reported that zakat literacy, regardless of the mode of payment (digital or traditional), did not exert a significant influence. Regardless of the consistency of zakat literacy's significance, it is essential to underscore that zakat, as a form of worship, holds great importance and should ideally be accompanied by knowledge, as emphasized by religious scholars (Al-Jauziyyah, 2004). Based on these considerations, the hypothesis regarding this variable was formulated as follows:

H5: Zakat literacy has a significant effect on the intention of the young Muslim generation in Indonesia and Malaysia to use digital platforms to pay zakat.

The UTAUT model, originally proposed by Venkatesh et al. (2003), incorporates facilitating conditions as a variable that assesses the extent to which organizational and technical infrastructure can support the utilization of an online system. This variable has been found to have a significant impact on the intention to use digital platforms for zakat payments in studies by Cahyani et al. (2022) in Indonesia and Yahaya and Ahmad (2019) in Malaysia. However, (Li et al. (2018) did not identify facilitating conditions as a sufficiently influential variable in determining the use of social fundraising applications. It is worth noting that facilitating conditions may not encompass specific factors related to data security, internet speed, and stability, even though these factors are crucial determinants of the intention to use digital payments, especially in developing countries (Øverby and Audestad, 2021; Sahayaselvi, 2017; Venkatesh et al., 2003).

In this research, a specific emphasis was placed on the technical aspects of facilitating conditions, leading to the construction of the variable digital infrastructure.

This variable assesses how users perceive the availability, security, stability, and speed of internet networks and their influence on their intentions to use digital applications for zakat payments. Therefore, the hypothesis formulated is as follows:

H6: Digital infrastructure has a significant effect on the intention of the young Muslim generation in Indonesia and Malaysia to use digital platforms to pay zakat.

Drawing on a digital economic perspective as the theoretical foundation, this study delved deeper into the phenomenon of digital payments of zakat by adapting the UTAUT model and incorporating the concept of zakat management. To construct the framework, this study integrated various theoretical concepts from prior studies that investigated intentions to use digital applications (Al-Athar and Al-Arif, 2021; Kasri and Yuniar, 2021; Li et al., 2018; etc.). By combining these concepts with the previously formulated hypotheses, the study framework is illustrated in **Figure 2**.
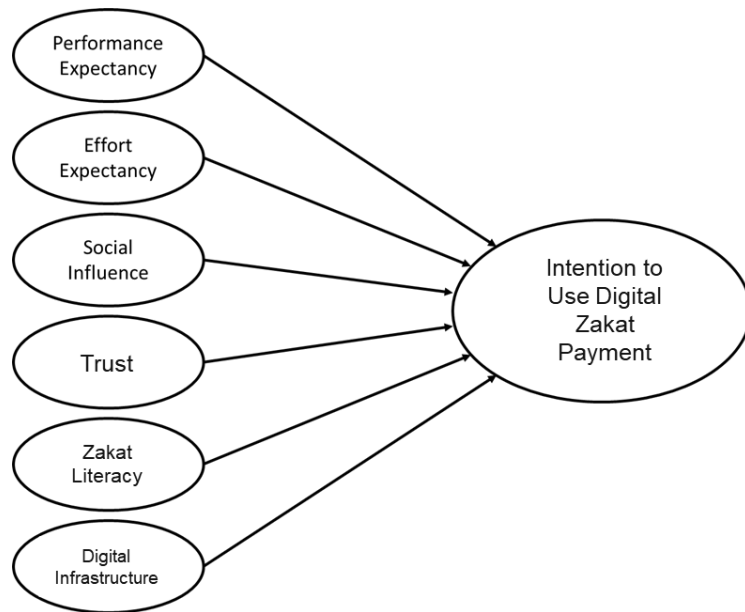
Figure 2. Study framework.

2.6. Methodology

This study employed a deductive approach of research with the application of quantitative research method. The data was collected with the help of a structured questionnaire from Malaysia and Indonesia. At the outset of the questionnaire, respondents were presented with inquiries pertaining to their demographic and socio-economic information. To gauge the model constructed within the study framework, the questionnaire comprised 30 questions employing a 6-point Likert scale spanning from 'strongly disagree' to 'strongly agree.' The selection of the 6-point Likert scale was made to minimize data bias in comparison to Likert scales that include a midpoint and to offer a clearer indication of respondents' inclinations (Garland, 1991; Pimentel, 2019). The specifics of the questionnaire are available in **Table 1**. The questionnaire was specifically tailored for young Muslims in Indonesia and Malaysia who had either used or intended to use digital platforms for zakat payments. The young generation in this context refers to millennials and Generation Z, with birth years spanning from 1981 to 1996 and 1997 to 2012, respectively (Dimock, 2019). Adjusting for the study's timeline and requirements, the target age criteria for respondents ranged from 17 to 42

years old. For this study, according to Memon et al. (2020), a minimum of 300 respondents was needed to ensure robust research conclusions using this research method when cross-country comparison is concerned. Moreover, Mubarak and Petraite (2020) in their cross-country comparison reported 324 responses as sufficient for such study. The analysis on collected data is performed by applying PLS-SEM (Partial Least Square—Structural Equation Modelling) to test the hypotheses developed in study. Moreover, PLS-MGA (Partial Least Square—Multi Group Analysis) is performed to ascertain the differences of results between Malaysia and Indonesia as endorsed by Mubarak and Petraite (2020) by applying Smart PLS 4.

Table 1. Variables' operational definitions and measurements.

Sr.	Variables	Definitions	Indicators	References
1	Intention to Use Digital Zakat Payments	Intention of Individuals in Indonesia and Malaysia to make digital zakat payments	a. Interest in using digital platforms for zakat payments in the future b. Estimated use of digital zakat payments in the future	(Kasri and Yuniar, 2021; Venkatesh et al., 2003)
2	Performance Expectancy	The level of efficiency of a digital platform in making it easier for individuals in Indonesia and Malaysia to pay zakat	a. Trust that digital platforms make it easier to pay zakat b. Trust that digital platforms require a fairly short process in paying zakat c. Trust that zakat payments through digital platforms can be made from anywhere d. Trust that digital platforms can increase the effectiveness of zakat payments	(Kasri and Yuniar, 2021; Venkatesh et al., 2003)
3	Effort Expectancy	The level of ease of digital platforms for individuals in Indonesia and Malaysia to use and understand	a. Trust that digital platforms for zakat payments are easy to understand b. Trust that digital platforms for zakat payments are easy to learn c. Trust that it is easy to get used to digital platforms for zakat payments	(Kasri and Yuniar, 2021; Venkatesh et al., 2003)
4	Social Influence	A measure of an individual's ability to influence other individuals to use digital platforms for zakat payments in Indonesia and Malaysia	a. Encouragement of parties closest to individuals to use digital platforms for zakat payments (relatives, family) b. Encouragement by influential parties for individuals to use digital platforms for zakat payments (figures, idols, officials) c. Encouragement for individuals arising from the high frequency of other people using digital platforms for zakat payments (general public) d. Encouragement for individuals that emerges from the providers of digital platforms for zakat payments	(Kasri and Yuniar, 2021; Venkatesh et al., 2003)

Table 1. (*Continued*).

Sr.	Variables	Definitions	Indicators	References
5	Trust	The level of individual trust in digital platform providers for zakat payments in carrying out their functions as zakat managers in accordance with Good Corporate Governance in Indonesia and Malaysia	a. Individual trust that digital platform providers for zakat payments can be relied on in carrying out their functions b. Individual trust that digital platform providers for zakat payments are transparent in providing information c. Individual trust that digital platform providers for zakat payments are responsible in carrying out their tasks d. Individual trust that digital platform providers for zakat payments have good independence as organizations e. Individual trust that digital platform providers for zakat payments act reasonably in every aspect of their functions	(Atsarina, 2018; Rinaldi and Devi, 2022)
6	Zakat Literacy	The level of individual understanding regarding the concept and basis of zakat in Indonesia and Malaysia	a. General knowledge of zakat b. Knowledge about the obligation to pay zakat c. Knowledge about the 8 groups of *asnaf* (people who are entitled to receive zakat) d. Knowledge of zakat calculations e. Knowledge about zakat objects f. Knowledge about zakat institutions g. Knowledge about the impact of zakat h. Knowledge of zakat regulations	(BAZNAS, 2019; Pitchay et al., 2019)
7	Digital Infrastructure	The level of individual trust in the availability, security, and speed of the internet network for the use of digital platforms for zakat payments in Indonesia and Malaysia	a. Individual trust that the internet network is sufficient to make digital payments of zakat b. Individual trust that the internet network is safe enough to make digital payments of zakat c. Individual belief that the internet network is fast and stable enough to make digital payments of zakat	(Øverby and Audestad, 2021; Sahayaselvi, 2017)

3. Results

3.1. Respondents' demographics

The response culminated to data collected from 382 individuals, with a slightly higher representation from Malaysia (51.83%, n = 198) compared to Indonesia (48.17%, n = 184). Regarding gender distribution, females constituted a majority of the respondents, as much as 56.81% (n = 217), while males represented 43.19% (n = 165). The age distribution of the participants was skewed towards the younger demographic, with the majority (56.81%, n = 217) falling within the 17–24 age range. This was followed by individuals aged 32–42 years (22.51%, n = 86) and those in the 24–32 age bracket (20.68%, n = 79). In terms of marital status, a significant portion of the respondents were not married (68.32%, n = 261), while 25.39% (n = 97) were married, and a smaller fraction (6.28%, n = 24) reported being divorced. The

educational background of the participants varied, with a majority holding a Diploma or Bachelor's degree (52.09%, n = 199). Those with a High School or equivalent level of education comprised 33.25% (n = 127), and a smaller group had attained postgraduate qualifications (14.66%, n = 56). Occupationally, students formed the largest group among the respondents, as much as 52.88% (n = 202). This was followed by private employees (17.80%, n = 68), government employees (9.95%, n = 38), entrepreneurs (8.12%, n = 31), teaching staff, including lecturers and teachers (5.50%, n = 21), and a minimal representation from state institution employees (1.05%, n = 4). Other occupations accounted for 4.71% (n = 18) of the sample. Overall, the demographic profile of the respondents reflects a diverse representation from Malaysia and Indonesia, with a predominance of younger, unmarried individuals, primarily students, and predominantly female, indicating a youthful and educationally engaged sample population.

In analyzing the income distribution among respondents from Indonesia and Malaysia, distinct patterns emerge, shedding light on the economic backgrounds of the participants. In the Indonesian cohort, income levels varied, with the largest group earning less than Rp 1,500,000 per month (21.20%, n = 81). The next substantial segment earned between Rp 1,500,000 and Rp 2,999,999 (12.04%, n = 46). Those with monthly incomes ranging from Rp 3,000,000 to Rp 5,000,000 constituted 8.90% (n = 34) of the respondents, while a smaller fraction, 6.02% (n = 23), reported earning more than Rp 5,000,000 per month. Similarly, in the Malaysian sample, the income distribution revealed that a significant portion of respondents earned less than RM 1500 monthly (18.59%, n = 71). This was closely followed by individuals with incomes between RM 1500 and RM 2999 (12.30%, n = 47) and those earning between RM 3000 and RM 4500 (12.83%, n = 49). A smaller percentage of the Malaysian respondents, 8.12% (n = 31), had monthly incomes exceeding RM 4500. These income statistics provide insight into the financial contexts of the respondents. The data indicates that a majority of participants from both countries fall within the lower income brackets, with the highest concentration of individuals earning below the first income threshold. This demographic characteristic suggests that the respondents predominantly come from modest economic backgrounds, which could have implications for their perspectives and responses in the study. The data is shown in **Table 2**.

Table 2. Respondents' demographic characteristics.

Respondent criteria	Number	Percentage
Country of origin		
Indonesia	184	48.17%
Malaysia	198	51.83%
Gender		
Male	165	43.19%
Female	217	56.81%
Age		
17–24	217	56.81%
24–32	79	20.68%
32–42	86	22.51%

Table 2. (*Continued*).

Respondent criteria	Number	Percentage
Marital status		
Not Married	261	68.32%
Married	97	25.39%
Divorce	24	6.28%
Last formal education		
High School/Equivalent	127	33.25%
Diploma/Bachelor	199	52.09%
Postgraduate	56	14.66%
Occupation		
Student	202	52.88%
Teaching Staff/Lecturer/Teacher	21	5.50%
Government employee	38	9.95%
Private employee	68	17.80%
State Institution Employee	4	1.05%
Entrepreneur	31	8.12%
Other	18	4.71%
Income per month		
Indonesia		
Less than Rp 1,500,000	81	21.20%
Rp 1,500,000–Rp 2,999,999	46	12.04%
Rp 3,000,000–Rp 5,000,000	34	8.90%
More than Rp 5,000,000	23	6.02%
Malaysia		
Less than RM 1500	71	18.59%
RM 1500–RM 2999	47	12.30%
RM 3000–RM 4500	49	12.83%
More than RM 4500	31	8.12%

3.2. Reliability, consistency and validity

The measurement model's results reveal robust psychometric properties of the constructs used in the study. All constructs demonstrate high factor loadings with all more than 0.70 which are considered suitable, indicating that the items within each construct are highly correlated with their respective constructs (Purwanto, 2021). This suggests that the items are good indicators of the underlying construct they are meant to measure. Moreover, The Cronbach (CB) Alpha values for all constructs are well above the acceptable threshold of 0.7, signifying strong internal consistency (Kusi-Sarpong et al., 2022). This implies that the items within each construct reliably measure the same underlying concept. Likewise, Composite Reliability (CR) values calculated using both rho_a and rho_c methods are high for all constructs, consistently exceeding the recommended benchmark of 0.7. This reaffirms the reliability of the constructs, indicating that they are composed of items that consistently measure the

same concept. Finally, Average Variance Extracted (AVE) for each construct is above the recommended threshold of 0.5, indicating good convergent validity (Mubarak and Petraite, 2020). This suggests that a significant portion of the variance in the items is explained by the construct they are associated with, reaffirming the relevance and appropriateness of the items for each construct. **Table 3** reports factor loadings, Cronbach's Alpha (CB Alpha), Composite Reliability (CR) using both rho_a and rho_c methods, and the Average Variance Extracted (AVE) for each construct.

Table 3. Reliability, consistency and validity.

	Factor loadings	**CB alpha**	**CR (rho_a)**	**CR (rho_c)**	**(AVE)**
BI1	0.958	0.895	0.906	0.950	0.905
BI2	0.945				
EE1	0.960				
EE2	0.971	0.955	0.955	0.971	0.918
EE3	0.942				
ID1	0.943				
ID2	0.959	0.948	0.950	0.966	0.906
ID3	0.952				
LZ1	0.841				
LZ2	0.856				
LZ3	0.739				
LZ4	0.849				
LZ5	0.860	0.939	0.945	0.949	0.702
LZ6	0.909				
LZ7	0.895				
LZ8	0.736				
PE1	0.896				
PE2	0.927	0.929	0.929	0.949	0.824
PE3	0.904				
PE4	0.904				
SI1	0.856				
SI2	0.857	0.888	0.893	0.922	0.748
SI3	0.895				
SI4	0.849				
T1	0.905				
T2	0.920				
T3	0.940	0.957	0.957	0.967	0.854
T4	0.931				
T5	0.926				

3.3. Discriminant validity and collinearity statistics

The results of a discriminant validity test using the Fornell-Larcker criterion are presented in **Table 4**. Discriminant validity assesses the extent to which a construct is

truly distinct from other constructs in the model. According to the Fornell-Larcker criterion, for discriminant validity to be established, the square root of the Average Variance Extracted (AVE) for each construct (represented by the diagonal elements in the table) should be greater than the correlations between that construct and all other constructs (represented by the off-diagonal elements in the same row and column). the Fornell-Larcker criterion for discriminant validity is met for all constructs in the study. The diagonal elements (square root of the AVEs) are consistently higher than the off-diagonal elements (correlations with other constructs) in their respective rows and columns. This implies that each construct is sufficiently distinct from the others, supporting the validity of the measurement model used in the research.

In addition to utilizing the Fornell and Larcker criteria, the presence of multicollinearity can also be assessed through collinearity statistics, as shown in **Table 4**. This table presents the maximum VIF (Variance Inflation Factor) values for each construct. Ideally, an indicator is considered free from multicollinearity when the VIF value is below 5 (Hair et al., 2019). Nevertheless, in line with Purwanto (2021) and Witten and James (2013), a VIF value below 10 is still deemed acceptable. Based on the results of the data analysis, all question items exhibit VIF values below 10, indicating that no multicollinearity is detected in this research dataset.

Table 4. Discriminant validity—Fornell Larcker.

	VIF	DIG INFRA	EFF EXPECT	INT USE DIG ZAK	PERF EXPECT	SOC INF	TRUST	ZAK LITR
DIG INFRA	5.776	**0.952**	-	-	-	-	-	-
EFF EXPECT	6.835	0.760	**0.976**	-	-	-	-	-
INT USE DIG ZAK	2.913	0.691	0.672	**0.951**	-	-	-	-
PERF EXPECT	4.298	0.717	0.860	0.631	**0.908**	-	-	-
SOC INF	3.197	0.417	0.574	0.554	0.539	**0.865**	-	-
TRUST	5.517	0.678	0.752	0.660	0.734	0.631	**0.924**	-
ZAK LITR	4.583	0.426	0.500	0.334	0.592	0.442	0.458	**0.838**

Note(s): Diagonal values are square root of the AVEs. The VIF represents upper range values of constructs.

3.4. Hypothesis testing

The influence of various predictors on the intention to use digital Zakat was examined by applying PLS-SEM on total sample. In addition, PLS-MGA (Multi-Group Analysis) is performed to ascertain any difference between both countries undertaken, Malaysia and Indonesia. For combined total sample, the beta coefficients (β) and their corresponding p-values revealed the strength and significance of these relationships. Digital Infrastructure ($\beta = 0.397$, $p = 0.05$) displayed a significant and moderately strong positive influence on the intention to use digital Zakat payment mechanism, confirming its substantial role in driving user adoption. Effort Expectancy, though with a lesser effect size ($\beta = 0.104$), showed a significant positive impact ($p = 0.01$) on the intention, suggesting that perceived ease of use contributes to the likelihood of digital Zakat utilization. Likewise, Performance Expectancy also emerged as a positive contributor, albeit with a smaller effect ($\beta = 0.079$), and its relationship with the intention to use digital Zakat was significant at the 5% level ($p = 0.05$). Social Influence significantly affected the intention to use digital Zakat ($\beta = $

0.236, $p = 0.05$), indicating that social norms and peer influence play a notable role in the decision to adopt digital Zakat practices. Trust was found to have a moderately positive and significant effect ($\beta = 0.155$, $p = 0.01$) on the intention, highlighting the importance of trustworthiness in the adoption of digital financial services. Interestingly, Zakat Literacy showed a negative association with the intention to use digital Zakat ($\beta = -0.110$), but this relationship was not statistically significant ($p = 0.29$), suggesting that higher literacy in Zakat may not necessarily translate into increased digital adoption. The combined model's R-square value of 0.592 and adjusted R-square of 0.585 indicated that a substantial portion of the variance in the intention to use digital Zakat was explained by these factors, signifying a robust model fit. This analysis provides valuable insights into the determinants of digital Zakat adoption, highlighting the multifaceted nature of user behavior in the context of digital religious financial practices. The results are shown in **Table 5**.

Table 5. PLS-SEM and PLS MGA results.

Hypotheses	Total sample (N = 382) [β (*p*-values)]	Malaysia (N = 198) *β-value*	Indonesia (N = 184) *β-value*	Permutation *p-value*
DIG INFRA → INT USE DIG ZAK	0.397 (0.05)	0.721	0.165	0.000
EFF EXPECT → INT USE DIG ZAK	0.104 (0.01)	0.086	0.172	0.308
PERF EXPECT → INT USE DIG ZAK	0.079 (0.05)	−0.026	0.188	0.072
SOC INF → INT USE DIG ZAK	0.236 (0.05)	−0.004	0.271	0.035
TRUST → INT USE DIG ZAK	0.155 (0.01)	0.179	0.065	0.224
ZAK LITR → INT USE DIG ZAK	−0.110 (0.29)	−0.049	−0.085	0.335
R-square	0.592	0.814	0.407	0.000
R-square adjusted	0.585	0.811	0.397	0.000

Furthermore, the study conducted a comprehensive PLS-MGA to compare the impact of various factors on the intention to use digital Zakat payments (INT USE DIG ZAK) between Malaysia (N = 198) and Indonesia (N = 184). The analysis primarily focused on examining the beta coefficients (β-values) to understand the strength and direction of these relationships in each country, supplemented by permutation p-values to assess the statistical significance of the differences between the two countries. A notable finding was the significant disparity in the influence of Digital Infrastructure on the intention to use digital Zakat between the two countries. In Malaysia, Digital Infrastructure ($\beta = 0.721$) was found to have a substantial positive impact on this intention, a stark contrast to its relatively weaker influence in Indonesia ($\beta = 0.165$), as indicated by a permutation p-value of 0.000. This significant difference underscores the varying roles that technological infrastructure plays in the adoption of digital financial services in these countries. Effort Expectancy, while exhibiting a positive influence in both countries, demonstrated a slightly higher impact in Indonesia ($\beta = 0.172$) compared to Malaysia ($\beta = 0.086$). However, this difference was not statistically significant (permutation p-value = 0.308), suggesting that the perceived ease of using digital Zakat platforms is similarly valued in both countries. Performance Expectancy revealed an intriguing contrast, with a negative association in Malaysia ($\beta = -0.026$) and a positive one in Indonesia ($\beta = 0.188$). The permutation

p-value of 0.072 indicates that this difference approaches statistical significance, hinting at divergent perceptions regarding the effectiveness of digital Zakat platforms between the two countries.

Social Influence showed a statistically significant difference (permutation p-value = 0.035) between the countries, with a negligible impact in Malaysia ($\beta = -0.004$) but a considerable positive influence in Indonesia ($\beta = 0.271$). This finding suggests that social factors and peer influence are more potent drivers in the Indonesian context for the adoption of digital Zakat. Regarding Trust, both countries demonstrated a positive influence on the intention to use digital Zakat, with a slightly stronger effect in Malaysia ($\beta = 0.179$) compared to Indonesia ($\beta = 0.065$). Nevertheless, this difference was not statistically significant (permutation *p*-value = 0.224), indicating a generally similar level of trust's impact in both regions. Zakat Literacy was observed to have a negative relationship with the intention to use digital Zakat in both Malaysia and Indonesia, with β-values of -0.049 and -0.085, respectively. However, the difference was not statistically significant (permutation *p*-value = 0.335), suggesting a consistent pattern across both countries where higher Zakat literacy does not necessarily translate into a greater intention to use digital Zakat platforms. In a nutshell, significant differences were found in the influence of various factors on the intention to use digital Zakat payments. Digital Infrastructure had a much stronger positive impact in Malaysia than in Indonesia, while Social Influence was more significant in Indonesia. Differences in the effects of Effort Expectancy, Performance Expectancy, Trust, and Zakat Literacy were not statistically significant. The overall model explained the intention to use digital Zakat more effectively in Malaysia than in Indonesia. Finally, the R-square values of 0.814 for Malaysia and 0.407 for Indonesia, with permutation *p*-values of 0.000, indicate a substantial difference in the overall explanatory power of the model between the two countries. The results of PLS-MGA are presented in **Table 5**. This difference further emphasizes the distinct nature of the factors influencing digital Zakat adoption in Malaysia and Indonesia, offering rich insights for policymakers and practitioners in the domain of digital religious financial services.

4. Discussion

Effort expectancy in this study refers to the perceived level of ease associated with making digital platforms for zakat payments in Indonesia and Malaysia. As per the findings of Fedorko et al. (2021), effort expectancy not only influences individuals' intentions to use digital banking services but also shapes consumer behavior and habits in using digital products or services. Although the study did not find statistically significant differences between Indonesia and Malaysia, the trend suggests that Effort Expectancy is a crucial factor in both countries. This aligns with the principles of the Unified Theory of Acceptance and Use of Technology (UTAUT), as proposed by Venkatesh et al. (2012), which highlights the importance of perceived ease of use in the adoption of new technologies. The influence of Effort Expectancy in the context of digital Zakat platforms reflects the growing trend of technological integration in religious practices. The young Muslim population, known for its adaptability to digital innovations (Berakon et al., 2023), likely values user-friendly and efficient digital

solutions for religious obligations like Zakat. This necessitates the development of Zakat platforms that prioritize ease of use to enhance adoption rates. Furthermore, as Mubarak et al. (2019) suggest, the usability of digital platforms is critical, particularly in diverse socio-economic contexts like Indonesia and Malaysia. Developing intuitive and accessible digital Zakat platforms could thus play a pivotal role in encouraging their use among the young Muslim generation. Overall, the research underscores the need for continuous improvement in the design and functionality of digital religious services to cater to the evolving preferences of the young, tech-savvy Muslim community.

In this study, effort expectancy was found to have a positive and significant relationship with the intention to use digital platforms for zakat payments among the young Muslim generation in Indonesia and Malaysia. Importantly, the dummy test results did not reveal any differences between Indonesia and Malaysia in this regard. This positive and significant relationship aligns with the conclusions of previous research conducted by Mangini et al. (2020), Nikou and Aavakare (2021), Wadi and Nurzaman (2020), all of which underscored the pivotal role of effort expectancy in determining the adoption of digital services, particularly in the context of digital platforms for zakat payments (Kasri and Yuniar, 2021). In practical terms, the ease of effort expectancy is bolstered by various factors, including access to internet services provided by the governments of both Indonesia and Malaysia. It is worth noting that both countries boast high internet penetration rates in Asia, indicating the widespread availability of internet services to support digital transactions, such as zakat payments. It is evident that Indonesia and Malaysia have high internet penetration rates compared to other Asian countries. Specifically, Indonesia and Malaysia have internet penetration levels of 76.3% and 93.8%, respectively. Therefore, it can be concluded that effort expectancy significantly influences the use of digital platforms for zakat payments among the young Muslim generation in Indonesia and Malaysia (Kasri and Yuniar, 2021). This influence is further supported by the favorable conditions of internet service availability in these countries.

The variable social influence has been identified as having a positive and significant impact on the intention to use digital platforms for zakat payments among the young Muslim generation in Indonesia and Malaysia. These findings align with previous research conducted by Al-Saedi et al. (2020), Friemel (2016), Knoll et al. (2015), and Li et al. (2018). Social influence is recognized as a factor that frequently shapes an individual's intention to use digital services. This influence can be attributed to the wide array of social media content available today, where individuals can easily be influenced by the actions of others, even when such influence is indirect and exerted by individuals they may not personally know, such as celebrities and influencers (Jiménez-Castillo and Sánchez-Fernández, 2019). Undoubtedly, as Azzam (2022) has pointed out, one crucial strategy for boosting the number of donations received by Infak.ID, an online donation platform affiliated with the Rumah Zakat institution, is to enlist influencers to endorse the digital service or application. Additionally, the frequent use of a digital application for zakat payments by the public plays a significant role in influencing an individual's intention to use the application. This frequency of use reflects the credibility and tangible benefits that the digital platform offers for zakat payments, as highlighted by Zubaidah and Afifah (2020). Moreover, it's worth

noting that in Indonesia, according to Anggie (2023), there is a growing distrust among Generation Z towards influencers. This skepticism arises from the increasing number of paid posts that do not align with the actual quality of the promoted products, as well as the prevalence of influencers who use bots or purchase followers, resulting in fake engagement. In contrast, influencers in Malaysia still enjoy a high level of trust from the public. They are often perceived as reliable sources of information, particularly when individuals seek guidance on product-related matters (Taslaud, 2023).

Digital infrastructure is a variable that has been identified as having a positive and significant relationship with the intention of the young Muslim generation to use digital platforms for zakat payments in both Indonesia and Malaysia. These findings were consistent with previous research conducted by Barns et al. (2017), Latonero and Kift (2018), Strusani and Houngbonon (2020), all of which found that factors such as network speed and security significantly influence an individual's intention to use digital services. In this research, network speed and security are indicators that contribute to the digital infrastructure variable. The significance of this relationship underscores the importance of network conditions in facilitating the use of digital services in both Indonesia and Malaysia, as noted by Brockhaus et al. (2022). Notably, based on the Speedtest Global Index data for 2022, Indonesia and Malaysia are ranked 112th and 86th, respectively, in terms of network quality at the global level. This ranking suggests that there is still a high reliance on internet conditions among the young Muslim generation in both countries. However, there are notable differences between Indonesia and Malaysia in this regard. The dependence on digital infrastructure appears to be higher among the young Muslim generation in Indonesia compared to their counterparts in Malaysia. This disparity may be attributed to variations in the distribution of fast, stable, and secure networks within Indonesia, while Malaysia boasts a more advanced network infrastructure. Data from Datareportal (2023) supports this claim, indicating that internet speeds in Malaysia (36.34 Mbps) surpass those in Indonesia (17.27 Mbps).
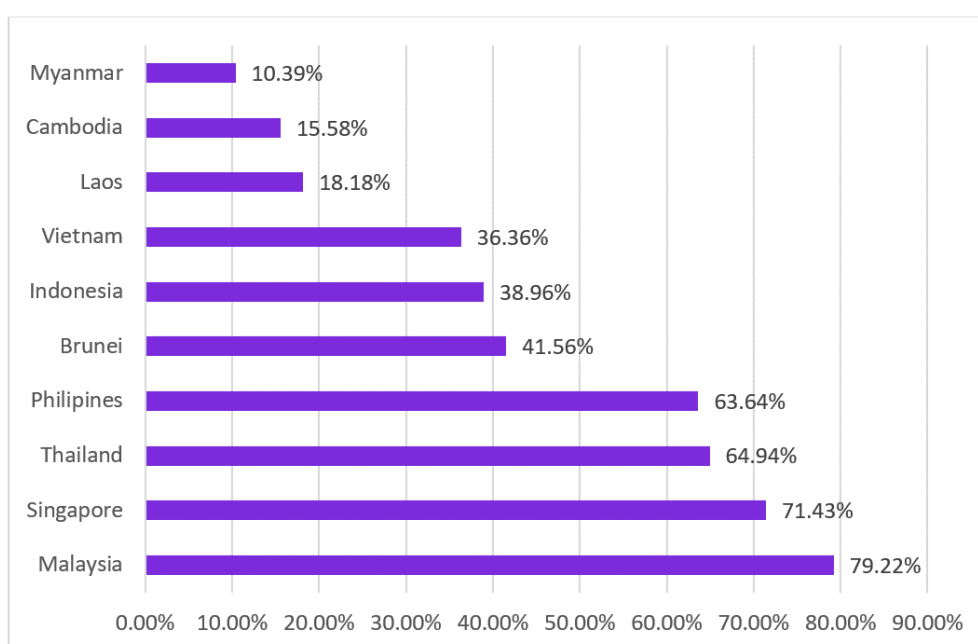

Figure 3. Cybersecurity index of southeast Asian countries 2022.

Source: National Cyber Security Index (2022).

It is evident from **Figure 3** that Malaysia has a higher level of internet security compared to Indonesia. Malaysia boasts a significantly greater index, at 79.22, whereas Indonesia's index is notably lower, standing at 38.96. Additionally, network instability remains a recurring issue experienced by the young Muslim generation in Indonesia. This is supported by the findings of the Indonesian digital literacy survey report from 2022, as illustrated in **Figure 4**.
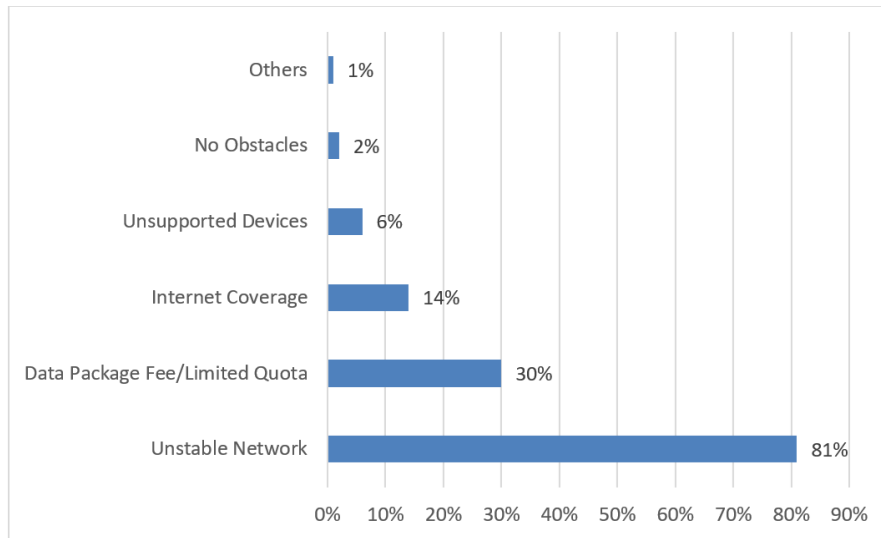
Figure 4. The obstacles most often experienced by Indonesian people when accessing the internet.
Source: Ministry of communication and information of the Republic of Indonesia (2023).

Network instability, which leads to interrupted internet connections, is the primary obstacle experienced by Indonesians, including the young Muslim generation. This contributes to a relatively high reliance on digital infrastructure among the young Muslim generation in Indonesia when compared to their counterparts in Malaysia.

Zakat literacy in this study has been found to exert a significant influence on the intention of the young Muslim generation to use digital platforms for zakat payments in both Indonesia and Malaysia. This finding aligns with the research conducted by Firdaus et al. (2023) and Siraj et al. (2022), which also observed a significant relationship between zakat literacy and the intention to use digital platforms for zakat payments. However, it is worth noting that in this study, the relationship between zakat literacy and intention was negative. In other words, as zakat literacy increases, the intention to use digital platforms for zakat payments decreases. This implies that individuals who already possess knowledge about zakat, including its legal aspects and payment procedures, may not rely on digital platforms for zakat payments as they fulfill their obligations. Alternatively, it is possible that the young Muslim generation in both Indonesia and Malaysia prefer to make direct zakat payments (direct giving) rather than utilizing digital platforms (indirectly). This preference is consistent with the findings of Nilawati and Rijal (2019) and Sofiyawati and Halimah (2022), who noted that *muzaki* (those obligated to pay zakat) in Indonesia often opt to pay zakat directly to *mustahik* (recipients of zakat), mosques, prayer rooms, or zakat management institutions. Such direct payments are believed to enhance empathy and

foster relationships between *muzaki* and *mustahik*. Additionally, Purwatiningsih (2020) pointed out that people in Malaysia tend to channel their zakat through community empowerment initiatives as charitable funds, reflecting a similar inclination towards direct giving rather than using digital platforms.

Furthermore, the zakat literacy index in Indonesia, as reported by the National Zakat Amil Agency (BAZNAS), reveals that Generation Z has a lower zakat literacy score compared to Generations Y and X, as depicted in **Figure 5**. This finding aligns with the results of this study, particularly because most of the respondents belong to Generation Z. It suggests that an increase in zakat literacy may not necessarily translate to a higher intention among the young Muslim generation to make zakat payments through digital platforms, even though Generation Z generally possesses better digital skills than previous generations. It is important to note that digital literacy is another crucial factor to consider. The level of digital literacy in Indonesia is still not very high (Anam, 2021), which can impact the optimal utilization of digital zakat payments.
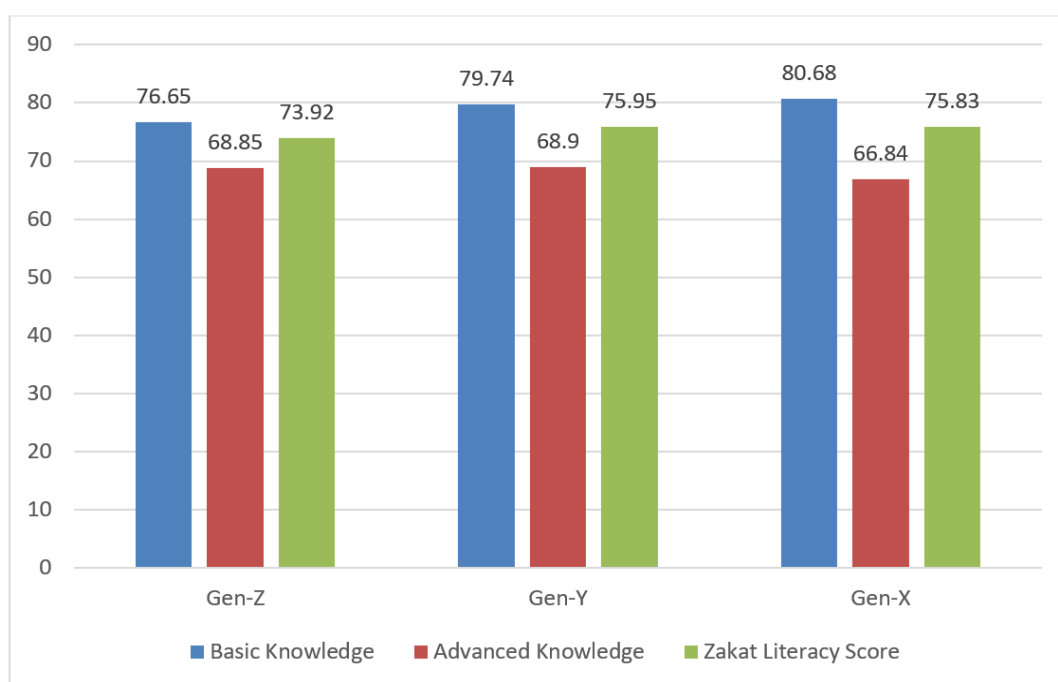
Figure 5. Zakat literacy index based on birth period.
Source: Puskas BAZNAS (2022).

Trust in zakat institutions was found to have a positive and significant relationship with the intention of the young Muslim generation to use digital platforms for zakat payments in both Indonesia and Malaysia. This finding was consistent with prior research conducted by Ferdana et al. (2022), Jamaludin et al. (2017), and Nuryahya et al. (2019). The significance of trust in shaping the intentions of the young Muslim generation to use digital platforms for zakat payments in both countries underscores the importance of credibility when it comes to providers of digital zakat payment platforms. It suggests that the young Muslim generation in Indonesia and Malaysia place a considerable emphasis on the trustworthiness of these platforms before engaging in digital zakat payments (Soemitra and Nasution, 2021; Suhaedi et al., 2015). Trust is not only influential in zakat but also often serves as a critical factor

in an individual's intention to use other digital services, such as e-commerce (Soleimani, 2022).

Furthermore, trust can be regarded as an indicator of effective zakat management by zakat organizers or agencies. Given the significant relationship between trust and the intention to use digital platforms for zakat payments, the young Muslim generation in Indonesia and Malaysia likely perceive the zakat management by these agencies as reliable. However, it is crucial for various digital platform providers and zakat agencies to remain attentive. The intentions of the young Muslim generation can also be influenced by social factors, which might lead to fluctuations in their trust levels toward digital platform organizers or zakat agencies in case of irregularities. Therefore, zakat organizers and agencies must prioritize building and maintaining the trust of the community, especially among the young Muslim generation, as they play a vital role in advancing the concept of '*rahmatan lil alamin*' or blessings for all beings.

5. Conclusion

The young Muslim generation is spearheading a transformative shift in Islamic philanthropy, seamlessly integrating digital platforms into their Zakat practices, thereby melding deep-rooted religious traditions with the cutting-edge conveniences of modern technology. This trend signifies a broader movement within the Islamic world, where faith meets innovation, creating new avenues for religious observance and charitable giving in an increasingly digital age. This study, undertaken with the objective of understanding the determinants influencing the young Muslim generation's intention to use digital platforms for Zakat payments in Indonesia and Malaysia, offers valuable insights into the intersection of religion and digital technology. With a robust methodology encompassing PLS-SEM and PLS-MGA, the research analyzed responses, yielding significant findings. The study reveals that factors such as Effort Expectancy, Social Influence, Digital Infrastructure, Trust, and Zakat Literacy significantly shape the intentions of young Muslims in both Indonesia and Malaysia toward digital Zakat payments. Notably, Performance Expectancy did not emerge as a significant predictor. Moreover, the research identified notable differences in the influence of these factors between the two countries, particularly in Social Influence and Digital Infrastructure. These disparities can be attributed to variations in social habits and technological advancement levels, suggesting a nuanced understanding of digital Zakat adoption in different cultural and technological contexts. The findings underscore that while young Muslims in both countries are receptive to digital Zakat platforms, the drivers of this acceptance vary. In Malaysia, the strong positive impact of Digital Infrastructure indicates a reliance on robust technological platforms for facilitating religious financial transactions. In contrast, in Indonesia, Social Influence plays a more significant role, reflecting the cultural emphasis on community and peer dynamics in decision-making. Effort Expectancy's universal significance across both countries highlights the importance of user-friendly and efficient digital solutions in religious practices. Trust in digital platforms emerged as a pivotal factor, indicating the necessity for credible and transparent Zakat management to foster adoption among the young Muslim generation. However, an intriguing negative association between Zakat Literacy and the intention to use digital

platforms suggests that increased knowledge about Zakat might lead to preferences for traditional payment methods. This finding points to a potential gap between digital literacy and religious financial practices, warranting further exploration. By understanding the unique motivations and preferences of the young Muslim generation in Indonesia and Malaysia, this research aids in the development of tailored digital Zakat platforms, aligning technological innovation with religious practice and community welfare.

6. Limitations and future research directions

This research relied on a single set of data collected through a cross-sectional approach, capturing a snapshot of preferences and behaviors at a specific point in time. Future research endeavors would benefit significantly from adopting a longitudinal approach, which would enable the tracking of changes and trends over time in the context of digital Zakat usage. Such an approach would provide a richer, more dynamic understanding of how preferences and behaviors evolve, particularly in response to technological advancements and cultural shifts. While the current study specifically targeted the youth demographic in Malaysia and Indonesia, there is an opportunity for future studies to adopt a more inclusive and comprehensive perspective. Expanding the scope to encompass a broader population base, including diverse age groups and socio-economic backgrounds, coupled with a larger sample size, would offer a more holistic view of digital Zakat practices. This would allow for a more representative and nuanced understanding of the factors influencing digital Zakat adoption across different segments of society. Theoretically, this study was anchored in the Unified Theory of Acceptance and Use of Technology (UTAUT) model. Future research could explore other theoretical frameworks to gain varied perspectives on technology adoption. Models such as the Technology Acceptance Model (TAC), the Technology, Organization, and Environment (TOE) framework, and the Human, Organization, and Technology-fit (HOT-fit) model could provide alternative lenses through which to examine and understand the adoption of digital platforms for religious financial transactions. These models may uncover different aspects or dimensions not captured by UTAUT. Additionally, qualitative research methodologies could offer deeper insights into context-specific variables, particularly for distinct demographic groups. This study has indicated variances in digital Zakat adoption between Indonesia and Malaysia, suggesting that similar variations might exist within and between other countries. Qualitative studies could unravel these complex, context-bound nuances and provide a more granular understanding of the factors influencing digital Zakat adoption. Finally, while this study compared Indonesia and Malaysia, both of which are part of the Asia-Pacific region, future research should consider a more diverse range of geographical contexts. Comparisons between countries from different regions, such as the Middle East and Asia, would shed light on the cross-cultural similarities and differences in the adoption of digital platforms for financial transactions related to religious rituals. Such comparative studies would enhance our understanding of the global landscape of digital religious practices, offering valuable insights for the development of universally applicable digital religious services.

Conflict of interest: The authors declare no conflict of interest.

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