

ANALYSIS OF ZIS PAYMENT METHOD PREFERENCES AMONG INDONESIANS

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ABSTRACT

The use of digital platforms for collecting ZIS funds in Indonesia positively influences the payment method choices of muzakki and munfiq. This study aims to analyze how internal and external factors affect the preferences of muzakki and munfiq for three payment methods: directly to mustahik, through institutions, and via digital or online platforms. It employs an associative quantitative approach with a multinomial logistic regression model to compare the preferences of muzakki and munfiq. The research involved 318 respondents chosen through purposive sampling based on previous ZIS payment experience, with data collected via an online questionnaire and analyzed using SPSS. The results indicate that income, gender, trust, accessibility, and social influence are significant predictors of online payment choices. This study is expected to deepen the understanding of ZIS payment behavior, providing valuable insights for parties aiming to develop effective strategies.

Keywords: ZIS Payment Preference, Digital Zakat, Multinomial Logistic Regression, Trust, Social Influence

INTRODUCTION

The rapid development of technology has created major opportunities to strengthen the national ecosystem, especially in the quality service industry (Zhang et al., 2023). This development has not only influenced people's behavior patterns but also has implications for shaping digital identity (Çötel, 2019). This digital identity is becoming more inclusive by using financial products and services that can shape society's digital representation (Arner et al., 2020). The widespread use of technology in Indonesia is reflected in the report from the Indonesian Internet Service Providers Association (APJII), which states that internet users in Indonesia have reached 221.6 million people, or 79.5% of the total population in 2024 (APJII, 2024). Digital transformation not only improves access to financial services but also promotes the growth of Islamic philanthropy, especially in collecting Zakat, Infak, and Sedekah (ZIS) funds.

Indonesia is also known as the country with the largest Muslim population in the world, with approximately 242.7 million people (World Population Review, 2024) and has consistently ranked at the top of the World Giving Index for seven years in a row, demonstrating a strong tradition of religious giving (Charities Aid Foundation, 2024). This places Indonesia well ahead of other Muslim-majority countries such as the United Arab Emirates, Bahrain, and Malaysia, as summarized in Table 1.

Institutions like the National Zakat Agency (BAZNAS) and the Zakat Agency (LAZ) have experienced changes in ZIS payment methods due to digital growth, making ZIS payments easier through three main options: banking, direct, and digital. (BAZNAS, 2025). The impact of this achievement is shown by a significant increase in national fund collection, which grew from IDR 8.12 trillion in 2018 to IDR 40.51 trillion in 2024, as summarized in Table 2.

The use of digital platforms for ZIS payments is one of the factors contributing to the surge in fund collection, but many people still use traditional methods to pay ZIS (Sofiyawati & Halimah, 2022). The individual preferences of each muzakki and munfiq influence this. Most people believe that giving zakat directly to those in need is better than

giving it through philanthropic institutions (Yarham & Siregar, 2021). Another inhibiting factor is the public's negative perception of certain institutions (Purwatiningsih & Yahya, 2020).

Table 1. Ranking of the 20 Muslim-Majority Countries in the 2024 WGI

Country	Rank	World Giving Index Rankings 2024			
		World Giving Index	Helped a Stranger (% of Adults)	Donated Money (% of Adults)	Volunteered (% of Adults)
Indonesia	1	74	66%	90%	65%
United Arab Emirates	9	54	65%	59%	37%
Bahrain	16	51	72%	56%	26%
Malaysia	20	50	62%	52%	36%

Source: Charities Aid Foundation (2024)

Table 2. Total Collection (in Trillion Rupiah)

Year	ZIS (Trillion)
2018	8,12
2019	10,12
2020	12,51
2021	14,22
2022	22,48
2023	32,32
2024	40,51

Source: BAZNAS (2024)

Various factors influence these preferences, both external, such as ease of access and social influence from the immediate environment, and internal, such as the level of trust in zakat management institutions and individual demographic characteristics (Kotler & Armstrong, 2018). Previous studies have not comprehensively examined how factors such as trust, technological accessibility, social influence, and sociodemographic characteristics (including age, education, income, and gender) simultaneously influence people's decisions when choosing ZIS payment methods in the digital era. Therefore, this study aims to analyze the influence of these factors on people's preferences in choosing ZIS payment methods, whether directly to mustahik, through face-to-face institutions, or through digital platforms. This study is expected to provide a deeper understanding of philanthropic institutions and the government in designing more effective and inclusive ZIS digitization strategies.

LITERATURE REVIEW

Theoretical Framework

Muzakki's Decision-Making Process

This research is based on the Consumer Decision-Making Process theory, which is a core model in the study of Consumer Behaviour (Kotler & Armstrong, 2018). This theory explains that a consumer's "purchase" decision or selection of a service does not occur instantaneously, but rather through a series of stages influenced by various factors. Two major groups of factors influence a consumer's final decision: Internal Factors (such as psychological and personal) and External Factors (such as social and cultural) (Kotler & Armstrong, 2018).

In the context of this research, the "consumer" is the muzakki or munfiq, and the "decision" being analyzed is the preference for selecting a ZIS payment method. Therefore, factors such as trust (psychological), demographic characteristics (personal),

accessibility (environmental), and social influence (social) are analyzed to understand how they shape the muzakki's final decision in channeling their ZIS funds.

The instruments of Zakat, Infaq, and Sadaqah (ZIS) themselves are a central pillar of economic justice and social solidarity in Islam (Al-Qardawi, 2009). In the modern era, the utilization of digital technology has transformed the way ZIS is managed and paid, thereby expanding the alternatives available to the muzakki (Kasri & Yuniar, 2021).

Factors Influencing ZIS Payment Preferences

Previous studies have identified several key variables that influence public preference for paying ZIS, especially in the digital era. Trust has become a crucial factor in digital transactions that lack face-to-face interaction, where confidence in the credibility and transparency of institutions is a primary driver. (Ghofar et al., 2024) Accessibility, which includes the ease of access to devices and the internet, has also been shown to have a positive influence on the preference for digital platforms (Beik et al., 2024). Furthermore, Social Influence from one's social circle significantly encourages the intention to pay ZIS online (Ghofar et al., 2024). Sociodemographic Characteristics such as income, gender, and education have also been shown to affect preferences for ZIS payment methods (Beik et al., 2024; Kasri & Yuniar, 2021).

HYPOTHESIS

The Role of Trust in ZIS Payment Preferences

Trust serves as a foundational element in transactions, particularly on digital platforms devoid of face-to-face interaction. The theory of Consumer Behavior posits that psychological factors such as trust profoundly affect decision-making (Kotler & Armstrong, 2018). Prior research has consistently demonstrated that trust fosters the intention to pay ZIS via both formal institutions (Febriandika et al., 2023) and digital platforms (Ghofar et al., 2024). From this evidence, the following hypotheses are formulated:

H1a: A greater level of trust will enhance the probability of a muzakki selecting a philanthropic institution for ZIS payment over direct payment to a mustahik.

H1b: A greater level of trust will enhance the probability of a muzakki selecting a digital platform for ZIS payment over direct payment to a mustahik.

The Effect of Accessibility on ZIS Payment Preferences

Accessibility, comprising both physical and digital ease, represents a critical external factor. Studies by (Beik et al., 2024) and (Seilalisa & Puspawati, 2024) Consistently affirm that convenient access exerts a positive and significant influence on the preference among younger generations for digital ZIS payments. Based on these findings, we propose the following hypotheses:

H2a: Greater accessibility to philanthropic institutions will enhance the probability of a muzakki opting for payment through an institution over direct payment to a mustahik.

H2b: Greater technological accessibility will enhance the probability of a muzakki opting for payment via a digital platform over direct payment to a mustahik.

The Effect of Social Influence on ZIS Payment Preferences

Previous research consistently indicates that encouragement from one's social environment, including family and peers, motivates individuals to select online ZIS payment methods (Ghofar et al., 2024). Opinions from trusted individuals can act as social validation for the use of digital services (Park et al., 2019). Accordingly, we hypothesize:

H3a: Strong social influence will enhance the probability of a muzakki selecting payment through an institution over direct payment to a mustahik.

H3b: Strong social influence will enhance the probability of a muzakki selecting payment via a digital platform over direct payment to a mustahik.

The Effect of Sociodemographic Characteristics on ZIS Payment Preferences

Demographic variables, including age, education, income, and gender, have been shown to affect ZIS payment preferences (Beik et al., 2024; Chapman et al., 2022). In light of these findings, the subsequent hypotheses are proposed:

Age: Younger generations exhibit a greater tendency to adopt new technologies (Beik et al., 2024). Therefore:

H4a: A differential likelihood exists based on age in selecting ZIS payment through an institution versus direct payment to a mustahik.

H4b: Younger individuals (Generations Y and Z) are more inclined to select digital platforms for ZIS payment compared to their older counterparts (Generation X).

Education: Higher educational attainment is frequently correlated with enhanced digital literacy and awareness of formal institutions (Kasri & Yuniar, 2021). Therefore:

H5a: Individuals with higher educational attainment are more probable to select ZIS payment through an institution over direct payment to a mustahik.

H5b: Individuals with higher educational attainment are more probable to select ZIS payment through a digital platform over direct payment to a mustahik.

Income: Higher income levels are known to facilitate the adoption of financial technologies (Beik et al., 2024). Therefore:

H6a: Individuals with higher incomes are more probable to select ZIS payment through an institution over direct payment to a mustahik.

H6b: Individuals with higher incomes are more probable to select ZIS payment through a digital platform over direct payment to a mustahik.

Gender: Research reveals preference disparities, with males showing a greater inclination for digital platforms and females for personal interactions (Chapman et al., 2022). Therefore:

H7a: A differential likelihood exists between males and females in selecting ZIS payment through an institution versus direct payment to a mustahik.

H7b: Males are more likely to select ZIS payment via a digital platform, whereas females are more likely to choose direct payment.

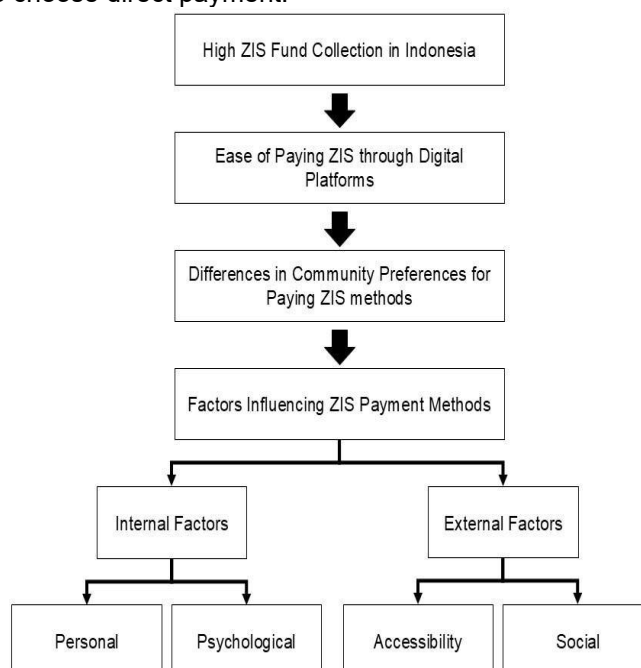


Figure 1. Research Conceptual Framework
 Source: Processed Data (2025)

METHODS

This study employs a quantitative approach with an associative design to examine the cause-and-effect relationships between variables (Purwanza et al., 2022). Primary data were collected through an online questionnaire distributed using Google Forms. The research population comprised all Muslim individuals in Indonesia who have previously paid ZIS (Zakat, Infaq, and Sadaqah). The sample was determined using a purposive sampling technique with the following criteria: respondents must be Muslim, reside in Indonesia, and have experience paying ZIS. The minimum recommended sample size is an EPV (Events Per Variable) of ≥ 10 for each predictor variable in the prediction model (Peduzzi et al., 1996), resulting in a sample of 318 respondents.

The dependent variable in this research is the ZIS Payment Method Preference, which is categorical with three options: (1) Directly to the mustahik (recipient) (reference category), (2) Through an institution (LAZ/BAZNAS) face-to-face, and (3) Through a digital/online platform. The independent variables consist of Trust, Accessibility, Social Influence, and sociodemographic factors, namely Age, Education, Income, and Gender, which serve as control variables. Given that the dependent variable has more than two categories (Appendix 1). The analytical method used is Multinomial Logistic Regression (Hosmer & Lemeshow, 2000). This model is used to estimate the probability that an individual will choose one of the three ZIS payment methods based on a set of independent variables. The regression model for this study is structured as follows:

Model 1 (Logit for Y= 2 compared to Y= 1)

$$\begin{aligned}
 g1(x) &= \log \frac{p(y = 2|x)}{p(y = 1|x)} & (i) \\
 &= \log \left(\frac{\pi_2(x)}{\pi_1(x)} \right) \\
 &= \beta_{10} + \beta_{11}\text{Trust} + \beta_{12}\text{Acc} + \beta_{13}\text{Si} + \beta_{14}\text{Age} + \beta_{15}\text{Edu} + \beta_{16}\text{Inc} + \beta_{17}\text{Gen} + \varepsilon
 \end{aligned}$$

Model 2 (Logit for Y= 3 compared to Y= 1)

$$\begin{aligned}
 g2(x) &= \log \frac{p(y = 3|x)}{p(y = 1|x)} & (ii) \\
 &= \log \left(\frac{\pi_3(x)}{\pi_1(x)} \right) \\
 &= \beta_{20} + \beta_{21}\text{Trust} + \beta_{22}\text{Acc} + \beta_{23}\text{Si} + \beta_{24}\text{Age} + \beta_{25}\text{Edu} + \beta_{26}\text{Inc} + \beta_{27}\text{Gen} + \varepsilon
 \end{aligned}$$

Explanation: g1 = First multinomial logistic formula; g2 = Second multinomial logistic formula; β_{10} = Constant 1 / Intercept 1; β_{11} . . . β_{1n} = Predictor variable parameters in formulation 1 for i (i= 1...7); β_{20} = Constant 2 / Intercept 2; β_{21} . . . β_{2n} = Predictor variable parameters in formulation 2 for i (i= 1...7); Acc = Accessibility; Edu=Education; Inc = Income; Si = Social Influence; Gen= Gender; ε = error term

RESULTS

Instrument Pilot Test

Before the main questionnaire was distributed, a pilot test was conducted with 32 respondents to ensure the validity and reliability of the research instrument. The test was conducted to evaluate the accuracy of each question item. The results indicated that all question items were declared valid, with the Pearson Correlation value for each item being greater than 0.28 at a 5% significance level.

Table 3. Validity Test

Variabel	Questions	Activities		
		pearson correlation	Sig. (two-tailed)	N
Trust	K1	0.909*	0.00	32
	K2	0.887*	0.00	32
	K3	0.900*	0.00	32
	K4	0.695*	0.00	32
Accecebility	A1	0.741*	0.00	32
	A2	0.731*	0.00	32
	A3	0.657*	0.00	32
	A4	0.829*	0.00	32
	A5	0.696*	0.00	32
Social Influence	S1	0.863*	0.00	32
	S2	0.819*	0.00	32
	S3	0.908*	0.00	32
	S4	0.793*	0.00	32

Source: Processed Data (2025); Note: Produced with permission; *significant at the 5% level

The next test was the Reliability Test (Table 4), used to measure the consistency of respondents' answers. The test results showed a Cronbach's Alpha value of 0.900. Since this value is well above the threshold of 0.70, the research instrument is considered highly reliable and consistent. Thus, the questionnaire is deemed suitable for use in primary data collection.

Table 4. Reliability Test

Cronbach's Alpha	N of Items
0.900	13

Source: Processed Data, 2025

Respondent Characteristic

This study successfully collected data from 318 respondents. The majority of respondents were from Generation X (42.5%), female (52.2%), held a bachelor's degree (S1) (66.7%), and were domiciled in West Java (51.6%). The complete profile of the respondents can be seen in **Appendix 2**.

Model Fit Tests

Goodness-of-Fit Test

The Goodness-of-Fit test is used to assess the correspondence between the model and the observed data (Hosmer & Lemeshow, 2000). The results in Table 5 show high significance values for both the Pearson correlation coefficient (.117) and the Deviance Statistic (.950). Since both significance values are greater than 0.05, it can be concluded that there is no significant difference between the model's predicted data and the observed data, indicating that the model provides a good fit.

Likelihood Ratio Test

A Likelihood Ratio Test was conducted to ensure that the addition of independent variables made a significant contribution to the model (Widarjono, 2018). As shown in Table 6, the test results indicate a Chi-Square value of 103.458 with a significance of .000. A significance value of less than 0.05 confirms that the model with independent variables is significantly better at explaining ZIS payment preferences compared to the null model without predictors.

Table 5. Goodness-of-Fit Test

	Chi-Square	df	Sig.
Pearson	660.131	618	.117
Deviance	561.461	618	.950

Source: Processed Data (2025)**Table 6. Likelihood Ratio Test**

Model Fitting Criteria		Likelihood Ratio Tests		
Model	-2 Log Likelihood	Chi-Square	df	Sig.
Intercept Only	664.919			
Final	561.461	103.458	16	.000

Source: Processed Data (2025)**Pseudo R-Square Test**

The Pseudo R-Square is used to measure how much of the variation in the dependent variable can be explained by the model (Widarjono, 2018). Table 4 shows that the Nagelkerke R^2 value is 0.317. This means that the variables of trust, accessibility, social influence, and sociodemographic characteristics can collectively explain 31.7% of the variation in ZIS payment method preferences.

Table 7. Pseudo R-Square

	Sig.
Cox and Snell	.278
Nagelkerke	.317
McFadden	.156

Source: Processed Data (2025)**Hypothesis Testing and Parameter Estimation**

Table 8 presents the results of a multinomial logistic regression estimating preferences for paying ZIS directly to LAZ/BAZNAS. It shows the influence of independent variables such as age, education, income, trust, access, and social factors on respondents' choices. The coefficients (B), significance values (Sig.), and odds ratios (Exp(B)) indicate which factors significantly affect the preference for ZIS payment.

Wald Test

The Wald Test results in Table 8 (based on significance values) show that the preference for paying ZIS through a digital platform is significantly affected by five variables: Trust ($p = .014$), Accessibility ($p = .073$), Social Influence ($p = .015$), Income ($p = .034$), and Gender ($p = .008$). In contrast, for the preference of paying through a formal institution, only Social Influence ($p = .029$) was found to have a significant effect, though in a negative direction. The variables of Age and Education were not identified as important predictors in this model.

Interpretation of Odds Ratios [Exp(B)]

To understand the practical magnitude of influence of the significant variables, an interpretation of the Odds Ratio (Exp(B)) values in Table 8 was performed. The Trust variable was found to have a significant effect (Sig. = .014) on the preference for digital platforms, with an Exp(B) value of 2.088. This indicates that for every one-unit increase on the trust scale, the odds of a respondent choosing to pay ZIS via a digital platform increase by 2.088 times compared to paying directly to a mustahik. Similarly, the Accessibility variable (Sig. = .073) shows that a one-unit increase in the ease of technological access increases the odds of a respondent choosing a digital platform by 1.778 times.

Social Influence shows a unique result with a significant effect on both payment channels. For the preference for digital platforms (Sig. = .015), the Exp(B) value of 1.763 means that social encouragement increases the odds of choosing this method by 1.763 times. Conversely, for the preference for formal institutions (Sig. = .029), the Exp(B) value of 0.870 (less than 1) indicates that social encouragement decreases the odds of choosing this method by 13% compared to paying directly.

Demographic factors also show a significant influence. The Gender variable (Sig.= .008) has an Exp(B) value of 0.449 for female respondents, indicating a preference for digital platforms. This means females have 0.449 times the odds (or are 55.1% less likely) than males to choose to pay ZIS via a digital platform overpaying directly. Lastly, although statistically significant (Sig. = .034), the Income variable has an Exp(B) value of 1.000, which indicates that its practical effect in this sample is negligible and can be disregarded.

Table 8. Multinomial Logistic Regression Parameter Estimation Results

Preference	B	Std.	Wald	Df	Sig.	Exp(B)	95% confidence	
							Bound	Boun
Y =2	Intercept	-2.336	2.313	1.021	1	0.312		
	Age	0.129	0.081	2.525	1	0.112	1.138	1.334
	Age ²	-0.001	0.001	1.826	1	0.177	0.999	1.001
	Edu	-0.089	0.082	1.174	1	0.279	0.915	1.075
	Income	0.000	0.000	0.289	1	0.591	1.000	1.000
	Trust	0.449	0.321	1.958	1	0.162	1.123	2.942
	Acc	0.065	0.338	0.037	1	0.848	0.988	2.068
	SI	-0.532	0.244	4.747	1	0.029	0.870	0.948
	[Gen=0]	0.039	0.337	0.013	1	0.908	1.039	2.011
	[Gen =1]	0 ^b			0			
Preference to pay ZIS digitally/online								
Y=3	Intercept	-8.388	2.301	13.285	1	0.000		
	Age	0.103	0.076	1.807	1	0.179	1.108	0.954
	Age ²	-0.001	0.001	1.829	1	0.176	0.999	0.997
	Edu	0.059	0.086	0.471	1	0.492	1.061	0.896
	Income	0.000	0.000	4.516	1	0.034	1.000	1.000
	Trust	0.736	0.298	6.092	1	0.014	2.088	1.164
	Acc	0.575	0.321	3.209	1	0.073	1.778	0.947
	SI	0.567	0.232	5.953	1	0.015	1.763	1.118
	[Gen=0]	-0.801	0.301	7.097	1	0.008	0.449	0.249
	[Gen =1]	0 ^b			0			

Source: Processed Data (2025); a.The reference category is: Paid directly to mustahik and munfiq/recipients; b This parameter is set to zero because it is redundant. * Significant at the 5% level; ** significant at the 10% level;

Discussion

The Influence of Trust, Accessibility, and Social Influence

The findings of this study confirm that trust (H1b accepted), accessibility (H2b accepted), and social influence (H3b accepted) are the three main pillars that drive the community, especially the younger generation, to adopt digital ZIS platforms. Trust is a fundamental prerequisite in non-face-to-face transactions, where belief in the credibility and transparency of the institution is a determining factor. This finding is highly consistent with studies by (Ghofar et al., 2024) and (Aristiana, 2019) , which also positions trust as a

primary driver. Similarly, the ease of adequate technological access serves as a strong incentive for people to switch to more practical payment methods, a conclusion consistent with research by (Beik et al., 2024)

The most interesting finding concerns social influence. Support from the social environment was found to encourage the adoption of digital platforms significantly, yet simultaneously, it decreased the preference for non-digital formal institutions (H3a rejected). This implies a shift in social norms: the current environment is pushing individuals towards two poles—the pole of modernity (digital) or the pole of tradition/personal connection (directly to the *mustahik*)—leaving conventional formal institutions in the middle.

The Influence of Sociodemographic Characteristics

The research findings indicate that not all demographic factors influence the outcome equally. Age (H4) and education (H5) were not identified as significant predictors. This result, although different from some earlier studies, implies that the decision to pay ZIS in this sample is more likely driven by psychological and social factors that go beyond generational and educational differences. Conversely, income (H6b accepted) and gender (H7b accepted) showed a significant impact on digital preference. Although the practical significance of income was not evident, its statistical significance aligns with other studies linking economic stability to the adoption of financial technology. The most notable finding is the difference in preference based on gender, with women being significantly less likely to choose digital platforms than men. This confirms the findings of (Beik et al., 2024) and can be explained by the theory that women tend to prioritize personal relationships and direct empathy when donating (Pahl, 1995).

CONCLUSION

This study aimed to analyze the internal and external factors influencing the preferences of the Indonesian public in choosing a ZIS payment method. Based on a multinomial logistic regression analysis of 318 respondents, it can be concluded that the preference for digital ZIS payment platforms is significantly affected by the level of trust, technological accessibility, social influence, income, and gender. Conversely, the preference for formal institutions was only negatively impacted by social influence, while age and education were not significant factors. This finding highlights the importance of digital strategies focused on building e-trust and enhancing social validation to boost ZIS collection in the digital era. The main limitation of this study is the use of an online purposive sampling technique, which may restrict the generalizability of the results to the entire Indonesian population. Future research is recommended to employ a more geographically representative sample and to include additional variables such as zakat literacy and perceptions of digital security.

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APPENDIX

Appendix Operational Definition

Table 1. Definition Operational Variable

Variable	Measurement Standard	Definition	Data Type	Source
ZIS Payment (Y)	1: Paid directly to the mustahik 2: Paid directly to an Institution (LAZ/BAZNAS), etc. 3: Paid through a digital/Online platform	The ZIS payment method used by the respondent, with a classification that distinguishes between traditional and digital channels.	Categorical	(Beik et al., 2024)
Trust	K1: Individual's belief that the digital platform provider for ZIS payment is reliable in carrying out its functions. K2: Individual's belief that the provider is transparent in providing information. K3: Individual's belief that the provider is responsible in carrying out its duties. K4: Individual's belief that the provider has good independence as an organization. K5: Individual's belief that the provider acts fairly in every aspect of its function.	The level of an individual's trust in the digital platform provider for ZIS payment in performing its function as a manager in accordance with Good Corporate Governance.	Ordinal (Likert)	(Ghofar)

Accessibility (Acc)	A1: Device Ownership - Respondent owns a mobile device (smartphone) or other digital devices that support online payments. A2: Internet Availability - Respondent has stable internet access. A3: Ease of Use - Respondent finds it easy to access and use digital ZIS payment services. A4: Platform Availability - Digital ZIS payment services are available on various platforms the respondent uses (e.g., mobile banking, digital wallets).	The respondent's level of accessibility to technology and ZIS payment platforms. This concept is important in supporting the adoption of digital payments.	Ordinal (Likert)	(Beik et al., 2024; Loaba, 2022)
Social Influence (SI)	S1: Encouragement from the individual's close circle (relatives, family) to use digital platforms. S2: Encouragement from influential figures (public figures, idols, officials). S3: Encouragement arising from the high frequency of use of digital platforms by the general public. S4: Encouragement that comes from the digital platform provider itself.	A measure of the ability of others to influence an individual to use digital platforms for ZIS payment in Indonesia.	Ordinal (Likert)	(Ghofar Park et al., 2019)

Age	In years	The responde nt's age in years. Age is often used as a demographic factor influencing technology sdoption, as seen in Financial and digital behavior	Ratio	(Beik et al., 2024; Loaba, 2022)
Education	Years of schooling	The responde nt's level of formal education. Education is often used as an indicator to measure the ability to access and utilize digital technology.	Ratio	(Beik et al., 2024; Ghofar et al., 2024; Kasri & Yuniar, 2021; Loaba, 2022)

Income	In IDR (monthly nominal)	The responde nt's Monthly income, which relates to the ability and influences ZIS payment preferences.	Ratio	(Beik et al.,2024; Kasri & Yuniar, 2021; Loaba, 2022)
Gender	0: Female 1: Male	The respondent's gender, which is related to ZIS payment preferences.		(Beik et al., 2024; Chapman et al., 2022)

Deedat & Paksi: Analysis

Appendix 2
Table 2. Research Respondent Profile

Characteristic	Category	Total	Percentage (%)
Age	Gen Z (23 -28)	76	23.9%
	Gen Y (29-44)	84	26.4%
	Gen X (45-60)	135	42.5%
	Baby Boomer (61-79)	23	7.2%
Gender	Male	152	47.8%
	Female	166	52.2%
Education	SD	1	0.3%
	SMP	1	0.3%
	SMA/SMK	38	11.9%
	S1/D4/Equivalent	212	66.7%
	S2	60	18.9%
	S3	6	1.9%
Income (IDR)	< Rp 5.000.000	72	0.3%

Characteristic	Category	Total	Percentage (%)
	Rp 5.000.000 – Rp 9.999.999	106	33.3%
	Rp 10.000.000 – Rp 14.999.999	66	20.8%
	≥ Rp 15.000.000	74	23.3%
	Bali	2	0.6%
	Banten	20	6.3%
Domicile (Province)	DI Yogyakarta	5	1.6%
	DKI Jakarta	71	22.3%
	Jawa Barat	164	51.6%
	Jawa Tengah	4	1.3%
	Jawa Timur	29	9.1%
	Lampung	19	6.0%
	Riau	1	0.3%
	Sulawesi Selatan	1	0.3%
	Sumatera Selatan	1	0.3%
	Sumatera Utara	1	0.3%

Source: Processed Data, 2024

Deedat & Paksi: Analysis

Questionnaire

Respondent demographic data questions

Aspect	Item Question	Options / Answer Type
Domicile	Domicile	Short Answer (City/Regency)
Gender	Gender	Male / Female
Age	Age (Years)	Numeric Answer
Education	Highest Level of Education	No School / Primary School / Junior High School / Senior High School / Bachelor's Degree / Master's Degree / Doctoral Degree
Income	Average Monthly Income (IDR)	Numeric Answer (without periods/dots)
Expenditure	Average Monthly Expenditure (IDR)	Numeric Answer (without periods/dots)

Dependent Variable Questions (ZIS Payment Preferences)

Code	Item Question	Answer Options (Category)
Y	Zakat, Infaq, Sadaqah (ZIS) Payment Preference	1. Paid directly to the mustahik/zakat recipient
		2. Paid directly to a Zakat Institution (LAZ/BAZNAS), etc.
		3. Through a digital/online platform

Independent Variable Questions (Likert Scale)

Instructions: Respondents are asked to provide answers based on the following scale :1 = Strongly Disagree (SD); 2 = Disagree (D); 3 = Agree (A); 4 = Sangat Setuju (SS)

Variable	Indicator	Code	Item Question	Source
Trust	Reliability	K1	I believe that the digital platform provider for zakat payment is reliable in carrying out its functions.	(Ghofar et al., 2024)
	Transparency	K2	I believe that the digital platform provider for zakat payment is transparent in providing information related to fund management.	(Ghofar et al., 2024)

Deedat & Paksi: Analysis

	Responsibility	K3	I believe that the digital platform provider for zakat payment is responsible in carrying out its duties to manage and distribute ZIS funds.	(Ghofar et al., 2024)
	Independence	K4	I believe that the digital platform provider for zakat payment has good independence as an organization.	(Ghofar et al., 2024)
	Fairness	K5	I believe that the digital platform provider for zakat payment acts fairly in every aspect of its function.	(Ghofar et al., 2024)
Accessibility	Device Ownership	A1	I have a mobile device (smartphone) or other digital devices that support online zakat payments.	(Beik et al., 2024)
	Internet Availability	A2	I have a stable internet connection to make digital zakat payments.	(Beik et al., 2024)
	Ease of Use	A3	I find it easy to access and use zakat payment services through digital platforms.	(Beik et al., 2024)
	Platform Availability	A4	Digital zakat payment services are available on various platforms that I use (e.g., mobile banking, digital wallets).	(Beik et al., 2024)
Social Influence	Encouragement from Family/Relatives	SI1	Encouragement from my immediate family and relatives influences me to use digital platforms for zakat payments.	(Ghofar et al., 2024)
	Encouragement from Public Figures	SI2	Encouragement from community leaders, idols, or officials influences me to use digital platforms for zakat payments.	(Ghofar et al., 2024)
	Influence of the General Environment	SI3	The high frequency of use of digital platforms for zakat payments by the general public encourages me to use it as well.	(Ghofar et al., 2024)
	Provider Promotion	SI4	Encouragement or promotions from the digital platform provider for zakat payments influence me to use it.	(Ghofar et al., 2024)