Z Generation's Intention to Use Zakat Digital Payment: The Mediating Effect of Trust

Aulia Deva Ferdana[1], Ahmad Ajib Ridlwan[2]*, Clarashinta Canggih[3], Khusnul Fikriyah[4]

[1-4]Department of Islamic Economics, Faculty of Economics and Business, Universitas Negeri Surabaya

Abstract: The goal of this study was to examine the variables that may affect Muslims in the Z generation's desire to make digital zakat payments. The UTAUT theory was employed in this study. PLS-SEM was used to analyze the data and test the hypothesis. 158 users of digital payment systems responded to the survey in total. The study's findings indicate that while performance expectancy has no impact on the intention to pay zakat through digital payments, effort expectancy, social influence, conducive conditions, and trust do. Additionally, trust promotes conditions and mediates social effects on behavioral intention, but it does not mediate performance expectations or effort expectations.

INTRODUCTION
Technology is now being used for charitable giving. The Indonesian Philanthropy Association indicated that donations to the organization had decreased since 2019, but that the trend of donations on digital platforms had greatly increased (filantropi.or.id, 2021). According to the 2020 Katadata Insight Center (KIC) Research, the majority of Z generation members used Shopeepay and e-money the most over the last three months (Annur, 2020). Z generation, or those born between 1997 and 2012, will be 10 to 25 years old in 2022. (Dimock, 2019). It is envisaged that the phenomena of the "Less Cash Society," which is popular among the Z generation, will boost the popularity of digital payments, particularly in terms of online zakat payments. Developing a zakat payment mechanism is a requirement for performing zakat worship, and a Muslim's level of devotion to performing worship determines the quality of their faith (Mahri et al., 2019). OPZ takes advantage of the circumstances by promoting the zakat digitization movement as a result of the advancement of digital technology and finance, which

is continuing to grow. Create digital payment channels using platforms that are privately held or in cooperation with already-existing e-commerce or digital payment platforms.

According to the Gopay Outlook 2020 survey results, the number of digital donation methods has increased by 72%. The tendency to give money online has dramatically increased in a variety of groups, especially the Z generation, from 35% to 51%, and among millennials from 31% to 40%. (Bayu, 2020). BAZNAS said that over the previous two years, there has been a 26–30% growth in online zakat collection. Given that BAZNAS promotes zakat's digitization for the best possible zakat receipt, this scenario is unusual. Zakat collection can become more successful and efficient through a digital transformation since it makes it simpler for muzakki to pay zakat anywhere, at any time. Additionally, digitalization can expand the reach of muzakki and improve BAZNAS and LAZ's transparency in the administration and distribution of zakat. This could be a great chance to improve zakat receipts, particularly zakat received through digital payments.

Purwanto & Loisa (2020) have analyzed the factors influencing the intention to adopt digital technology use performance expectancy, effort expectancy, social influence, and facilitating conditions. While Amofah & Chai (2022); Sanmukhiya (2021) also identifies the same variable as Purwanto & Loisa (2020) but add trust as mediating. Based on the description of the phenomena and research that has been done before, this study aims to analyze the factors that influence the intention of Z generation Muslims in paying zakat using digital payments using the UTAUT model and mediated by trust.

Zakat and Digital Payment
A Muslim or business entity may issue zakat, which is property intended for distribution to those who are deserving of it under Islamic law. Zakat is an Islamic charitable practice that distributes a group's wealth (muzakki) to various groups who are eligible to receive it (mustahik) by fiqh rules (Kasri & Yuniar, 2021). Paying zakat can be seen as a way for us to show our compassion for others while also fulfilling our obligation to worship by realizing the well-being of the populace. Zakat maal is income zakat derived from assets, such as gold and silver, as well as agricultural, mining, marine, commercial, and livestock products. Each source of income is calculated differently (Fathullah, 2018). Every Muslim who has achieved the nisab and haul is required to pay zakat maal if their possessions are worth more than 85 grams of gold annually. Technology is developing with time. Changes have also occurred in transaction activities that have evolved into daily activities. Transactions that are typically made in cash are beginning to be replaced by digital transactions. A cash payment system has flaws that can be fixed by innovation in the payment industry. Non-cash payments were therefore developed as a further kind of innovation to establish a more effective financial system (Aminata & Sjarif, 2020). There are two different types of electronic money: server-based e-wallets and chip-based e-money, which both employ cards (Widodo et al., 2019). Cards (BCA Flazz, BRI Brizzi, and BNI TapCash) are

instances of server-based electronic money, whereas electronic wallets are examples of chip-based electronic money (DANA, LinkAja, OVO, Go-Pay).

Z Generation

Z generation refers to individuals born between 1997 and 2012, or between the ages of 10 and 25 in 2022. (Dimock, 2019). The Z generation has shown to be more adept at using technology and responsive to adjustments made to current structures than the Millennial generation (Rahadi et al., 2021). The fact that the Z generation was born during a period of rapid technical advancement, including the computer revolution and the internet expansion, makes them special (Dimock, 2019). Z generation will probably "see" the digital layer in everything they come into contact with because they are the first generation to be born into a world where everything has a digital equivalent (Sladek & Grabinger, 2016). This is due to the Z generation's increased usage of the Internet and social media, which has integrated technology into their daily life. (Szymkowiak et al., 2021).

Unified Theory of Acceptance and Use Technology (UTAUT)

UTAUT is a study paradigm on technology acceptance that was first presented by Venkatesh et al. (2003) that tries to explain user intentions when utilizing a technology system and subsequent use behavior. This research model is the outcome of combining eight ideas of technology acceptance and use models from several previous investigations (Venkatesh et al., 2003). The eight models describe between 17% and 53% of the variance in intent to use information technology using data from four firms collected over six months with three measurement points. UTAUT surpassed the eight models with an R2 adjustment of 69%; this was then supported by information from two new organizations with an R2 yield of 70%. (Venkatesh et al., 2003).

Development Hypotheses

Figure 1. Shows the relationship between performance expectancy, effort expectancy, social influence, facilitating conditions, trust, and intention to pay zakat through digital payment. The hypothesis below was developed based on an existing research model, namely the technology acceptance model (Venkatesh et al., 2003).
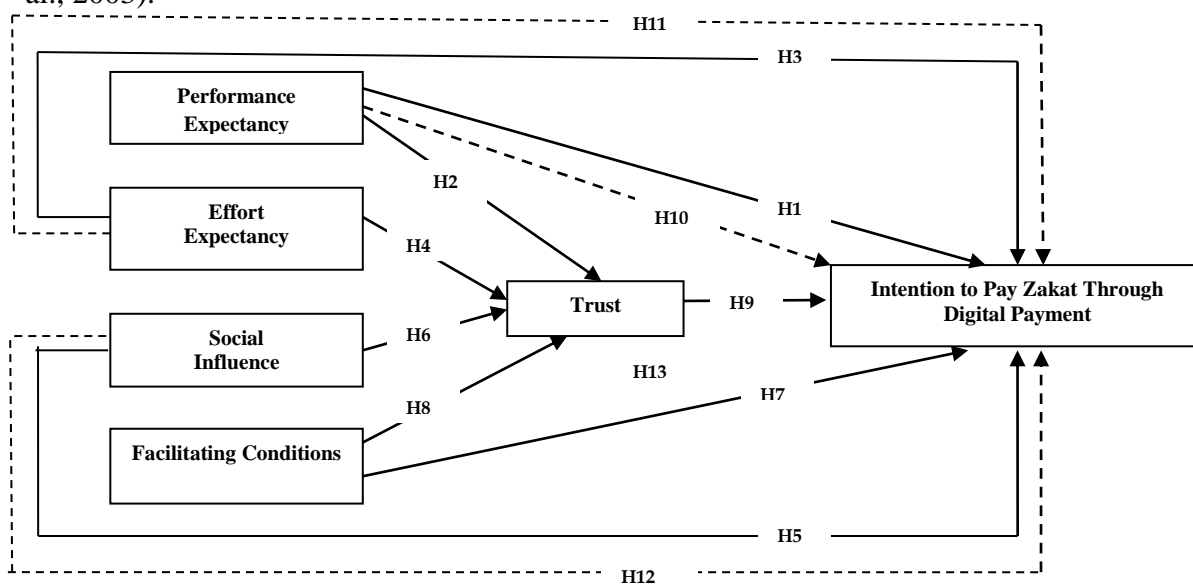
Figure 1. Research Model

Performance expectancy

Performance expectancy is the idea that employing a system would make it easier to carry out specific tasks (Venkatesh et al., 2003). Behavior intention is positively impacted by performance anticipation. People are more likely to trust technology when they think it will enable them to complete tasks faster and more successfully. According to the study by Kasri and Yuniar (2021), performance expectations have an impact on the Indonesian Muslim community's decision to use online platforms to make zakat payments. According to Sanmukhiya's research from 2021, public trust in utilizing government websites is influenced by performance expectancy. Research by Widyanto et al. (2021), which included the aim of using mobile payments, also came to similar conclusions.

> H1: Performance expectancy has a positive effect on the intention to pay zakat through digital payment
> H2: Performance expectancy has a positive effect on trust

Effort expectancy

Effort expectancy is how simple a system is to use (Venkatesh et al., 2003). The more one's goal to utilize technology will be, the higher one's expectations about how easy it will be to use it will be. According to some earlier studies, effort expectancy has an impact on whether someone plans to pay zakat through online platforms (Kasri & Yuniar, 2021). The likelihood of effort also affects whether Thais plan to use a cashless system (Namahoot & Jantasri, 2022). Indonesians' intentions to utilize mobile banking are influenced by their expectations of how simple this technology will be to use (Purwanto & Loisa, 2020). Additionally, effort expectancy has a favorable impact on trust. The more someone thinks that technology is simple to use and comprehend, the more confident they become of it. According to research by Namahoot & Jantasri (2022), effort expectancy has an impact on the public's trust in adopting a cashless payment system.

> H3: Effort expectancy has a positive effect on intention to pay zakat through digital payment
> H4: Effort expectancy has a positive effect on trust

Social influence

How strongly a person believes that important or meaningful individuals to him believe that he should utilize the new system is the concept of social influence (Venkatesh et al., 2003). Behavioral intention is positively impacted by social influence. The greater the social influence a person has over technology, the more likely it is that they will use it. Kurniawan et al (2022) demonstrate that social influence has an impact on people's intentions to use digital zakat applications. The muzakki's confidence in using digital payments to pay zakat rises as his or her

social prominence increases. So one's intention to use technology will increase as a result of this idea.

> H5: Social influence has a positive effect on intention to pay zakat through digital payment
> H6: Social influence has a positive effect on trust

Facilitating Conditions

The degree to which a person thinks a system's technological and organizational infrastructure is supported (Venkatesh et al., 2003). Positive effects on behavioral intention are produced by facilitating conditions. The more comforts someone experiences while using technology, the more likely that person is to want to use it. This is consistent with the findings of Ahmad et al (2014); Bin-nashwan (2022) claimed that conducive circumstances had an impact on people's intentions to utilize the e-zakat system. The enabling environment has a favorable impact on trust. People will have more confidence in technology if they have access to the facilities they need to use it. This statement is to the results of the study by Sanmukhiya (2021), which states that facilitating conditions affect public trust in using government websites.

> H7: Facilitating conditions have a positive effect on intention to pay zakat through digital payment
> H8: Facilitating conditions have a positive effect on trust

Trust

When adopting new technology or making an online payment, users typically think about the technology's dependability and trustworthiness. Users' faith in technology will be impacted if it can provide them with benefits (Oktavendi & Mu'ammal, 2021). According to McKnight et al. (2002), trust is crucial because it can aid consumers in getting past their perceptions of uncertainty and the dangers associated with disclosing personal information or making purchases through a technology system. Regarding behavioral intention, trust has a favorable impact. A person's intention to use technology will also grow the more he believes in it and depends on it to assist him to achieve all of his tasks. Some previous research that has been done supports this statement. Athar & Arif (2021) stated in their research that trust influences the intention of the millennial generation in making zakat payments through digital payments. Amofah & Chai (2022) also showed that trust positively mediates the relationship between performance expectancy and intention in using technology.

> H9: Trust has a positive effect on intention to pay zakat through digital payment
> H10: Trust mediates the relationship between performance expectancy on intention to pay zakat through digital payment
> H11: Trust mediates the relationship between effort expectancy on intention to pay zakat through digital payment

H12: Trust mediates the relationship of social influence on the intention to pay zakat through digital payment

H13: Trust mediates the relationship of facilitating conditions on intention to pay zakat through digital payment

RESEARCH METHODS

Purposive sampling and a quantitative approach were both used in this study. The goal of this study is to examine the variables that may affect a person's decision to make zakat payments online. The UTAUT model was used to create this study (Venkatesh et al., 2003). In Indonesia, the population is predominantly Z generation (20–25 years old). The sampling technique (Hair et al., 2014) makes use of theory, and a minimum of 140 samples are collected. The Structural Equation Model (SEM) test tool was used in this investigation. Three phases make up the SEM analysis. In addition to hypothesis testing, there are measurement models (outer model) and structural models (inner model). Every question in the survey was pulled from earlier research. Independent variables (X), mediating variables (Z), and dependent variables are how the variables in this study are broken down (Y)

Table 1. Questionnaire items

Variable	Indicators	Source
Performance expectancy	Using digital payments to pay zakat will make me complete transactions faster.	Davis (1989); Thompson et al (1991)
	Using digital payment makes it easier for me to pay zakat.	
	Using digital payments to pay zakat will increase my productivity.	
	Using digital payments can increase my effectiveness in paying zakat.	
	Using digital payments saves me time in paying zakat.	
	Using digital payments makes it easier for me to pay zakat.	
Effort expectancy	Learning to use digital payments to pay zakat will be easy for me.	Davis et al (1989)
	With digital payment services, I don't need a big effort to pay zakat.	
Social influence	People who influence my behavior think that I have to pay zakat using a digital payment.	Ajzen (1991); Thompson et al (1991)
	People who are important to me, think that I have to pay zakat using digital payments.	
	I use digital payment to pay zakat because my close friends also use it.	
	The people around me have been assisted in paying zakat with digital payment services.	
Facilitating conditions	Digital payment services for paying zakat are easily accessible using the internet.	Ajzen (1991); Thompson et al (1991)
	I have the knowledge needed to use digital payment services to pay zakat.	
	There are procedures or directions for using digital payment services to pay zakat.	

Ferdana, Ridlwan, Canggih, Fikriyah: Muslim Gen Z Intention to Pay Zakat …..

Variable	Indicators	Source
	There is a call center that is ready to help when you have difficulty using digital payments to pay zakat.	
Trust	Digital payment service providers can provide good knowledge about zakat.	McKnight et al (2011)
	Digital payment service providers can provide features needed by muzakki, such as a zakat calculator.	
	I believe digital payment services can protect muzakki's data.	
	I believe digital payment services can provide quality services to pay zakat.	
	The digital payment service is transparent in showing the receipt of zakat that has been collected.	
	I believe digital payment services can distribute zakat to mustahik and show reports on the distribution.	
Behavioral intention	I will use a digital payment service to pay zakat.	Amofah & Chai (2022)
	I intend to use digital payment services to pay zakat in the following month.	
	I want to continue using digital payment services to pay zakat.	

RESULTS AND DISCUSSION
Data Respondents
Based on the questionnaires that have been distributed, this study collected 188 questionnaires with 158 data used because they met the criteria. Following are the characteristics of respondents based on gender, occupation, last education, and income.

Table 2. Respondent Characteristics

Respondent Identity		Number	Persentase
Gender	Male	24	15%
	Female	134	85%
	Total	158	100%
Latest education	Senior High School	118	75%
	Undergraduate	39	24%
	Master	1	1%
	Total	158	100%
Occupation	Student	142	90%
	Lecturer	1	1%
	Private sector	9	5%
	Entrepreneur	2	1%
	Others	4	2%
	Total	158	100%
Income	< 5 million	146	92%
	5 million – 10 million	12	8%

Respondent Identity		Number	Persentase
	Total	158	100%
Digital payment	Card-based	42	26%
	Server-based	116	74%
	Total	158	100%
District	Bali	1	1%
	Banten	8	5%
	Bengkulu	2	1%
	D.I Yogyakarta	1	1%
	DKI Jakarta	7	4%
	Jawa Timur	75	47%
	Jawa Tengah	14	9%
	Jawa Barat	19	12%
	Kalimantan Timur	1	1%
	Kalimantan Tengah	1	1%
	Kep. Riau	1	1%
	Lampung	1	1%
	Papua	1	1%
	Sulawesi Selatan	2	1%
	Sulawesi Tengah	1	1%
	Sumatera Barat	2	1%
	Sumatera Selatan	1	1%
	Sumatera Utara	5	3%
	Lainnya	15	9%
	Total	158	100%

This research was dominated by women with a percentage of 85%, followed by senior high school education with 75%, the majority of respondents were students with 90%, income less than 5 million 92%, and the majority of respondents used server-based digital payments 74%.

Outer Model
For all of the 188 respondents who had filled out the questionnaire according to the specified criteria, a requirements analysis test was carried out, which consisted of the outer model and inner model with data from 158 respondents after discarding outlier data or those that were not normally distributed. Convergent validity is considered satisfactory if the outer loading value is > 0.7 (Hair et al., 2014). The AVE value > 0.5 indicates that the convergent validity criterion is fulfilled and the indicator is valid in measuring the variable (Hair et al., 2014). The outer loading value is greater than the cross loading indicating that the criteria of discriminant validity are fulfilled. An indicator's consistency in measuring variables can be seen from the value of Cronbach's alpha and composite reliability > 0.6 (Ghozali & Latan, 2015).

Cross Loading
The outer loading value is greater than the cross loading indicating that the criteria of discriminant validity are fulfilled.

Ferdana, Ridlwan, Canggih, Fikriyah: Muslim Gen Z Intention to Pay Zakat …..

Table 3. Cross Loading

	BI	EE	FC	TR	PE	SI
BI1	**0.925**	0.541	0.605	0.555	0.513	0.470
BI2	**0.912**	0.465	0.564	0.526	0.457	0.495
BI3	**0.913**	0.524	0.597	0.587	0.562	0.466
EE1	0.498	**0.848**	0.540	0.384	0.590	0.147
EE2	0.444	**0.843**	0.508	0.433	0.600	0.243
FC1	0.496	0.528	**0.771**	0.550	0.652	0.240
FC2	0.548	0.530	**0.791**	0.451	0.519	0.408
FC3	0.528	0.478	**0.877**	0.428	0.442	0.226
FC4	0.455	0.413	**0.720**	0.436	0.377	0.312
TR1	0.506	0.485	0.556	**0.752**	0.507	0.400
TR2	0.342	0.336	0.423	**0.731**	0.456	0.293
TR3	0.430	0.213	0.353	**0.731**	0.273	0.340
TR4	0.504	0.442	0.496	**0.853**	0.528	0.406
TR5	0.482	0.340	0.428	**0.805**	0.410	0.498
TR6	0.563	0.414	0.506	**0.834**	0.491	0.401
PE1	0.446	0.545	0.526	0.459	**0.829**	0.258
PE2	0.455	0.560	0.513	0.422	**0.811**	0.190
PE3	0.425	0.509	0.409	0.456	**0.713**	0.316
PE4	0.489	0.627	0.530	0.540	**0.814**	0.321
PE5	0.392	0.529	0.474	0.411	**0.772**	0.129
PE6	0.452	0.581	0.586	0.436	**0.842**	0.256
SI1	0.438	0.188	0.276	0.436	0.273	**0.841**
SI2	0.430	0.129	0.218	0.425	0.200	**0.882**
SI3	0.338	0.122	0.282	0.330	0.237	**0.767**
SI4	0.491	0.298	0.448	0.446	0.313	**0.813**

Inner Model

Collinearity

The Inner VIF value < 5 indicates no correlation or relationship between the independent variables, so multicollinearity does not occur in this research model.

Table 4. Collinearity

	BI	EE	FC	TR	PE	SI
BI						
EE	2.210			2.204		
FC	2.138			1.987		
TR	1.974					
PE	2.441			2.305		
SI	1.361			1.181		

R-Square

Model evaluation is needed to determine whether the endogenous variables can adequately explain the exogenous variables. This can be seen in the table. 5, which shows that performance expectancy, effort expectancy, social influence, facilitating conditions, and trust can explain behavioral intention by 56,7%.

Likewise, trust can be explained by performance expectancy, effort expectancy, social influence, and facilitating conditions of 49,3%.

Table 5. R-Square

Variable	R-square	R-square adjusted
Behavioral Intention	0,567	0,553
Trust	0,493	0,480

Hypotheses Testing
Direct effect
Hypothesis testing determines whether the proposed hypothesis is rejected or accepted. The direct effect hypothesis test was carried out to analyze the direct effect between the variables in this study.

Table 6. Direct effect

	Hypothesis	Original Sample	T-statistics	P-values	Decision
H1	PE - BI	0.055	0.640	0.522	Rejected
H2	PE - TR	0.262	3.047	0.002	Accepted
H3	EE - BI	0.196	2.304	0.021	Accepted
H4	EE - TR	0.058	0.730	0.465	Rejected
H5	SI - BI	0.260	3.644	0.000	Accepted
H6	SI - TR	0.302	4.276	0.000	Accepted
H7	FC - BI	0.278	3.164	0.002	Accepted
H8	FC - TR	0.277	3.248	0.001	Accepted
H9	TR - BI	0.186	2.432	0.015	Accepted

Indirect effect
The indirect effect hypothesis test was carried out to analyze whether there is a mediating effect that can cause an indirect effect between the variables in this study.

Table 7. Indirect effect

	Hypothesis	Original Sample	T-statistics	P-values	Decision
H10	PE – TR – BI	0.049	1.846	0.065	Rejected
H11	EE – TR - BI	0.011	0.656	0.512	Rejected
H12	SI – TR - BI	0.056	2.128	0.033	Accepted
H13	FC – TR - BI	0.051	1.946	0.052	Rejected

The effect of performance expectancy on intention to pay zakat through digital payment
The first hypothesis, according to which performance expectancy positively influences the intention to pay zakat through digital payment, is denied by this study. This is consistent with the analysis by (Purwanto & Loisa, 2020; Sanmukhiya, 2021). Additionally, this study's findings are inconclusive (Amofah

Ferdana, Ridlwan, Canggih, Fikriyah: Muslim Gen Z Intention to Pay Zakat …..

& Chai, 2022; Kasri & Yuniar, 2021). Various than digital contributions, there are other ways to pay zakat, including through mustahik and institutions directly. Although it is acceptable to pay zakat online, it is simpler for people to find locations to do so, such as mosques, prayer spaces, and orphanages. Additionally, it is simpler to pay zakat directly through mustahik, specifically through neighbors, as they are aware that the individual has the authority to accept zakat (Baharuddin et al., 2021).

The effect of performance expectancy on trust
This study demonstrates how performance expectations impact trust in electronic payment services. It contradicts the findings of research conducted by Widyanto et al. (2021), although being in line with their findings (Namahoot & Jantasri, 2022). An intention to use this technology will surface once individuals believe it can be beneficial. In their study, Widyanto et al. (2021) also noted that when a system is dependable and accessible whenever a user needs it, mobile payment users in Indonesia are more likely to trust it. Muzakki's trust will be displayed on the site if muzakki believes that using digital payment services makes zakat payments easier to complete fast. Muzakki can trust digital payment services because the platform can meet their expectations and deliver what is required. By using this payment innovation, muzakki can pay zakat to organizations without physically visiting the office. In this situation, muzaki thinks they can rely on digital payment platforms to make zakat payments instantly, anytime, and anywhere.

The effect of effort expectancy on intention to pay zakat through digital payment
The study's findings indicate that the intention to pay zakat utilizing digital payments is influenced by effort expectancy. This assertion is consistent with the research findings of Amofah & Chai (2022) and Purwanto & Loisa (2020), however, the findings of other studies are presented in a different way (Nuryahya et al., 2022; Sanmukhiya, 2021). Theoretically, according to Venkatesh et al. (2003), the public's desire to utilize technology will rise the easier it is to use and requires little effort. The study added that women's intentions to adopt technology are more influenced by effort expectancy. This study, which demonstrated that female respondents were more dominating than male respondents, supported this argument.

The effect of effort expectancy on trust
According to the study's findings, trust in digital payment services is unaffected by effort expectancy. The findings of this study contradict Namahoot & Jantasri (2022) and Sanmukhiya (2021), which demonstrate that effort expectancy has an impact on line trust (Putri & Jumhur, 2019). People may not use digital services to

pay zakat because they do not trust the site, which is one of the reasons (Tantriana & Rahmawati, 2019). There are still generations of Muslims in Indonesia who question the legitimacy of paying zakat online, although digital payment facilities are straightforward to use and have an uncomplicated appearance (Arif et al., 2022). They feel it is better to pay directly to the institution in cash because they are considered more afdhol. In addition, the characteristics of digital payment platforms that are easy to understand and uncomplicated are not enough to make them rely on the services of this payment system to help them pay zakat. Z generation, born in an age of technological development, feels that technology is nothing new. They are used to dealing with technology, so it will not be difficult to understand how to operate it quickly.

The effect of social influence on intention to pay zakat through digital payment
This study demonstrates how muzakki's intention to pay zakat utilizing digital payment methods is influenced by social influence. However, contrary to the findings of research done, Amofah & Chai (2022), Widyanto et al. (2021), and Nuryahya et al. (2022). A person's intention to use a digital payment service appears to be influenced by the remarks of others who are closest to the service. People find it easy to accept recommendations from their closest friends and family members since they have a personal connection to them. They are aware of his daily routine and believe what he says. Muzakki is encouraged by zakat organizations to use online payment systems to make zakat payments (Nuryahya et al., 2022).

The effect of social influence on trust
The results of the hypothesis test indicate that social influence has an impact on how much people trust digital payment services. There is research to back this up (Kurniawan et al., 2022; Namahoot & Jantasri, 2022). This demonstrates how positive social influence will raise muzakki's faith in online zakat payment services. Consumer interaction about their experiences with the platform can also enable new users to obtain information in the form of testimonials to build user confidence in the digital payment service. Muzakki may believe that they may rely on digital payment methods to help them with zakat payments due to social pressure based on the experiences of others. Trust in digital payment services can also be impacted by the opinions of those closest to you. Trust in these zakat payment systems will emerge when someone believes the comments of individuals in their immediate circle who speak well of them.

The effect of facilitating conditions on intention to pay zakat through digital payment
According to the study's findings, facilitating conditions have an impact on people's intentions to pay zakat utilizing digital methods. The more features that digital payment services offered by users want, the greater the likelihood that muzakki will utilize that digital payment service to pay zakat will also be. Results of the research are used to support this study (Amofah & Chai, 2022; Purwanto &

Loisa, 2020; Sanmukhiya, 2021). Additionally, according to the study's findings, the majority of respondents were from Central Java (9%), West Java (12%), and East Java (47%), three provinces that are among the 15 with the best internet connection according to the 2020 Study from Home Survey (Aisyah, 2021). The more readily available technology is, the more seriously people intend to use the electronic zakat system (Bin-nashwan, 2022).

The effect of facilitating conditions on trust
The findings of earlier studies conducted are used to support this research (Amofah & Chai, 2022; Sanmukhiya, 2021). According to the study's findings, enabling factors have an impact on customers' faith in digital payment services. Users' faith in this digital payment service may be impacted by the options available for paying zakat utilizing digital payment services. Z generation Muslims in Indonesia now think that digital payment systems can safeguard muzakki's data thanks to the platform's security characteristics. The platform's call center features or support may also increase muzakki's confidence in it. Transactions don't always go as planned. There will always be barriers to using technology, thus effective communication between service providers and service users is essential. Additionally, the accessibility of platforms via the internet is crucial for using digital payment systems, as users' residences and internet service providers might have an impact on the reliability of the connection they use to access these services.

The effect of trust on intention to pay zakat through digital payment
This study states that trust affects the intention to pay zakat using digital payments. Besides being in line with Amofah & Chai (2022); Namahoot & Jantasri (2022); Sanmukhiya (2021); Widyanto et al. (2021); Akbari et al. (2020); Kurniawan et al. (2022); Oktavendi & Mu'ammal (2021), the results of this study are also contradictory (Yohanes et al., 2020). This shows that without trust in digital payment services, muzakki will not use the platform for zakat payments. The weakness of online transactions using applications is vulnerable to data leaks. So that user trust in service providers is needed. When they believe that service providers can guarantee the security of their data and transactions, they will increase their intention in using these digital payment services.

The effect of trust mediated performance expectancy on intention to pay zakat through digital payment
Based on the study's findings, it can be said that performance expectancy has no indirect impact on a person's decision to pay zakat through digital transactions based on trust. While studies by Amofah & Chai (2022) revealed different results, Namahoot & Jantasri (2022) and Sanmukhiya (2021) complement the findings of this study. According to this study, performance expectancy has no direct or indirect impact on behavioral intention. Trust cannot mediate between

performance expectancy and behavioral intention, even though performance expectancy has an impact on trust and trust has a direct impact on behavioral intention. Even though the Z generation thinks that paying zakat online is efficient, they aren't motivated to use online payment facilities. This is because they believe direct payments to organizations and mustahik are more efficient than payments made using digital payment systems. Therefore, even though the Z generation believes that digital payment systems are efficient, they do not intend to use this zakat payment method.

The effect of trust mediated effort expectancy on intention to pay zakat through digital payment
According to the study's findings, there is no connection between effort expectancy and the intention to make zakat payments online through trust. Not only concurs with the research Sanmukhiya (2021) but also discovers findings that are in opposition to those (Amofah & Chai, 2022; Namahoot & Jantasri, 2022). Trust cannot produce an indirect connection between effort expectancy and behavioral intention, even though effort expectancy directly influences behavioral intention. This ensures that effort expectancy cannot undermine muzakki's confidence in online payment systems. In terms of behavioral intention, trust does not have a point that may be highlighted, especially effort expectancy. Therefore, it can be determined that muzakki's purpose to use digital payment systems for zakat payment is sufficiently motivated by their convenience of use to do so without requiring muzakki's faith in the platform.

The effect of trust mediated social influence on intention to pay zakat through digital payment
This study demonstrates how trust influences the intention to give zakat utilizing digital payments when the social influence has an indirect impact. The findings of this study contradict those of previous studies undertaken (Amofah & Chai, 2022; Namahoot & Jantasri, 2022); (Sanmukhiya, 2021). Directly or indirectly, social influence affects behavioral intention through trust. The Z generation's trust in payment systems may increase as a result of customer interactions about their experiences using the platform and recommendations from individuals in their immediate circle. Consumer interaction about their experiences with the platform can also enable new users to obtain information in the form of user testimonials, increasing customer confidence in the digital payment service. Muzakki may believe that they may rely on digital payment methods to help them with zakat payments due to social pressure based on the experiences of others. They will intend to use digital payment platforms for zakat payments if they have faith in them.

The effect of trust mediated facilitating conditions on intention to pay zakat through digital payment
The results of this study indicate that facilitating conditions have no indirect effect on the intention to pay zakat using digital payments through trust. Besides agreeing with Sanmukhiya's research (2021), this research turns out to be different

from the research results (Amofah & Chai 2022). Good facility conditions increase the Z generation's trust in digital payment services. This trust arises because muzakki feels that the facilities provided by digital payment services are what they need. For example, a service provider provides a call center to receive user complaints. This shows that the service provider will not be released from responsibility when a problem occurs during a transaction so user trust in the service provider will increase. In addition, digital payment services are also easily accessible using the internet, provide directions in using digital payment services to pay zakat and provide a call center that is ready to help when you have difficulty using digital payments to pay zakat. However, this trust will not increase interest in paying zakat using digital payments. Trust is considered unable to mediate the effect of facilitating conditions on behavioral intention. So that the infrastructure support and facilities needed by the Z generation are enough to make them interested in paying zakat through digital payments.

CONCLUSION
Effort expectancy, social influence, facilitating conditions, and trust affect the Z generation's intention in paying zakat using digital payments, while performance expectancy has no effect. Performance expectancy, social influence, and facilitating conditions can influence trust in digital payment services. Trust can mediate the influence of social influence on the Z generation's intention in paying zakat using digital payments. However, trust cannot mediate the effect between performance expectancy, effort expectancy, and facilitating conditions on Z generation intention in paying zakat using digital payment.

REFERENCES
Abiba, R. W., & Indrarini, R. (2021). Pengaruh Penggunaan Uang Elektronik (E-Money) Berbasis Server sebagai Alat Transaksi Terhadap Penciptaan Gerakan Less Cash Society pada Generasi Milenial di Surabaya. *Jurnal Ekonomika dan Bisnis Islam*, *4*, 196–206. https://doi.org/10.26740/jekobi.v4n1.p196-206

Afandi, M. Y. (2021). Antecedents of Digitizing ZIS Payments: A TAM and TPB Approaches. *Journal of Finance and Islamic Banking*, *4*(2). https://doi.org/10.22515/jfib.v4i2.4899

Ahmad, N. N., Tarmidi, M., Ridzwan, I. U., Hamid, M. A., & Roni, R. A. (2014). The Application of Unified Theory of Acceptance and Use of Technology (UTAUT) for Predicting the Usage of E-Zakat Online System. *International Journal of Science and Research*, *3*(4), 63–67.

Aisyah, N. (2021). *10 Provinsi dengan Akses Internet Tertinggi & Terendah untuk Belajar Online*. detikedu.https://www.detik.com/edu/sekolah/d-5702067/10-provinsi-dengan-akses-internet-tertinggi--terendah-untuk-belajar-online/1

Ajzen, I. (1991). The Theory of Planned Behavior. *Organizational Behavioral and Human Decision Processes*, 179-211. https://doi.org/10.1016/0749-

5978(91)90020-T

Akbari, M., Rezvani, A., Shahriari, E., & Angel, M. (2020). Acceptance of 5G technology: Mediation role of Trust and Concentration. *Journal of Engineering and Technology Management*, *57*(June), 101585. https://doi.org/10.1016/j.jengtecman.2020.101585

Aminata, J., & Sjarif, G. E. (2020). Towards a Cashless Society in Indonesia: the Impact on Economic Growth and Interest Rate. *Indonesian Journal of Economics, Entrepreneurship, and Innovation*, *1*(2), 2721–8287. https://doi.org/10.31960/ijoeei.v1i2.705

Amofah, D. O., & Chai, J. (2022). Sustaining Consumer E-Commerce Adoption in Sub-Saharan Africa: Do Trust and Payment Method Matter? *Sustainability*, 1–20. https://doi.org/10.3390/su14148466

Annur, C. M. (2020). *Gen Z Paling Sering Gunakan Shopee Pay & E-money untuk Bertransaksi*. https://databoks.katadata.co.id/datapublish/2020/11/03/gen-z-paling-sering-gunakan-shopee-pay-e-money-untuk-bertransaksi

Arif, M. N. R., Nofrianto, & Fasa, M. I. (2022). Preference of The Muslim Young Generation in Using Digital Zakat Payment: Evidence in Indonesia. *Al-Uqud: Journal of Islamic Economics*, *6*(2), 245–261. https://doi.org/http://dx.doi.org/10.26740/al-uqud.v6n1. p245-261

Athar, M. D. Al, & Arif, M. N. R. Al. (2021). The Intention of Millennial Generation in Paying Zakat through Digital Payments. *International Journal of Islamic Business and Economics*, *5*(1), 38–47. https://doi.org/10.28918/ijibec.v5i1.3675

Baharuddin, J., Affandy, F. F., Pratiwi, I. E., Maulana, U. I. N., & Ibrahim, M. (2021). An Explanatory Analysis of Zakat Payment Using Cash Amidst the COVID-19 Pandemic: Study Case in Jayapura City, Papua Province. *5th International Conference of Zakat Proceedings*. https://doi.org/10.37706/iconz.2021.268

Bayu, D. J. (2020). *Survei: Gen Z Paling Banyak Berdonasi Digital saat Pandemi*. https://databoks.katadata.co.id/datapublish/2020/12/16/survei-gen-z-paling-banyak-berdonasi-digital-saat-pandemi

Bin-nashwan, S. A. (2022). Toward diffusion of e-Zakat initiatives amid the COVID-19 crisis and beyond. *Foresight*, *24*(2), 141–158. https://doi.org/10.1108/FS-08-2020-0082

Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly: Management Information Systems*, *13*(3), 319–339. https://doi.org/10.2307/249008

Davis, F. D., Bagozzi, R. P., & Warshaw, P. R. (1989). User Acceptance of Computer Technology: A Comparison of Two Theoretical Models. *Models, Management Science 35(8)*. 58-65. https://doi.org/10.1287/mnsc.35.8.982

Dimock, M. (2019). Where Millennials end and Generation Z begins. Pew Research Center. *Pew Research Center*, 1–7. https://www.pewresearch.org/fact-tank/2019/01/17/where-millennials-end-and-generation-z-begins/

187

Ferdana, Ridlwan, Canggih, Fikriyah: Muslim Gen Z Intention to Pay Zakat …..

Fathullah. (2018). Zakat in Islam (Analyze the Kinds of Zakat. *Asy-Syari'ah*, 65–74. https://doi.org/10.55210/assyariah.v4i2.107

filantropi.or.id. (2021). Potret Perilaku Berdonasi Masyarakat Indonesia Saat Pandemi. https://filantropi.or.id/potret-perilaku-berdonasi-masyarakat-indonesia-saat-pandemi/

Fishbein, M., & Ajzen, I. (1975). Belief, Attitude, Intention and Behavior: An Introductionto Theory and Research, Addison-Wesle. *Reading, MA,*.

sGhozali, I., & Latan, H. (2015). *Partial Least Square Konsep, Teknik dan Aplikasi Menggunakan Program SmartPLS 3.0 untuk Penelitian Empiris*.

Hair, J. E., Black, W. C., Babin, B. J., & Anderson, R. E. (2013). *Multivariate Data Analysis* (7th ed.).

Hair, J. F., Hult, G. T. M., M, R. C., & Marko, S. (2014). A Primer on Partial Least Squares Structural Equation Modeling. In *Long Range Planning* (Vol. 46, Issues 1–2). https://doi.org/10.1016/j.lrp.2013.01.002

Kasri, R. A., & Yuniar, A. M. (2021). Determinants of digital zakat payments: lessons from Indonesian experience. *Journal of Islamic Accounting and Business Research*, *2019*. https://doi.org/10.1108/JIABR-08-2020-0258

Kurniawan, I. A., Mugiono, M., & Wijayanti, R. (2022). the Effect of Perceived Usefulness, Perceived Ease of Use, and Social Influence Toward Intention To Use Mediated By Trust. *Jurnal Aplikasi Manajemen*, *20*(1), 117–127. https://doi.org/10.21776/ub.jam.2022.020.01.12

Mahri, A. J. W., Nuryahya, E., & Nurasyiah, A. (2019). Influencing Factors of Muzaki Use and Receiving Zakat Payment Platform. *International Conference of Zakat 2019 Proceedings*. https://doi.org/10.37706/iconz.2019.176

McKnight, D. H., Carter, M., Thatcher, J. B., & Clay, P. F. (2011). Trust in a Specific Technology : An Investigation of Its Components. *ACM Transactions on Management Information Systems*, *2*(2). https://doi.org/10.1145/1985347.1985353

Mcknight, D. H., Choudhury, V., & Kacmar, C. (2002). The Impact of Initial Consumer Trust on Intentions to Transact with A Web Site : A Trust Building Model. The Journal of Strategic Information Systems. *11*, 297–323. https://doi.org/10.1016/S0963-8687(02)00020-3

McKnight, D. H., Choudhury, V., & Kacmar, C. (2002). Developing And Validating Trust Measure for E-Commerce: An Integrative Typology. Information System Research. *Information Systems Research*, *13*(3), 334–359. http://dx.doi.org/10.1287/isre.13.3.334.81

Namahoot, K. S., & Jantasri, V. (2022). Integration of UTAUT model in Thailand cashless payment system adoption : the mediating role of perceived risk and trust. *Journal of Science and Technology Policy Management*. https://doi.org/10.1108/JSTPM-07-2020-0102

Nuryahya, E., Mahri, A. J. W., Nurasyiah, A., & Adiresuty, F. (2022). *al-Uqud : Journal of Islamic Economics Technology acceptance of zakat payment*

platform : An analysis of modified of the unified theory of acceptance and use of technology. 142–159. https://doi.org/10.26740/aluqud.v6n1.p142-159

Oktavendi, T. W., & Mu'ammal, I. (2021). The role of risk, trust and social influence on ZIS online payment adoption model : Generation-Z perspectives. *Jurnal Reviu Akuntansi dan Keuangan*, *11*(2), 430–446. https://doi.org/10.22219/jrak.v11i2.17400

Purwanto, E., & Loisa, J. (2020). The Intention and Use Behaviour of the Mobile Banking System in Indonesia : UTAUT Model. *Technology Reports of Kansai University*, *July*.

puskasbaznas.com. (2021). *Survei Nasional Pengumpulan ZIS Partisipasi Masyarakat Non-OPZ 2019-2020*. https://www.puskasbaznas.com/publications/books/1465-survei-nasional-pengumpulan-zis-partisipasi-masyarakat-non-opz-2019-2020

Putri, R. A., & Jumhur, H. M. (2019). Peminat Aplikasi Blibli.com dengan Menggunakan Model Unified Theory Acceptance and Use Technology (UTAUT). *Jurnal Riset Bisnis dan Manajemen*, *12*(1), 16–23. https://doi.org/https://doi.org/10.23969/jrbm.v12i1.762

Sanmukhiya, C. (2021). A PLS-SEM Approach to the UTAUT Model : The Case of Mauritius. *Annals of Social Sciences and Management Studies*, *October 2020*. https://doi.org/10.19080/ASM.2020.06.555677

Sladek, B. S., & Grabinger, A. (2016). The first generation of the 21st Century has arrived! *XYZ University*, 16. www.xyzuniversity.com

Szymkowiak, A., Melović, B., Dabić, M., Jeganathan, K., & Kundi, G. S. (2021). Information technology and Gen Z: The role of teachers, the internet, and technology in the education of young people. *Technology in Society*, *65*(March). https://doi.org/10.1016/j.techsoc.2021.101565

Tantriana, D., & Rahmawati, L. (2019). The Analysis of Surabaya Muzaki's Preference for Zakat Payment through Zakat Digital Method. *International Conference of Zakat*, *23*. https://doi.org/10.37706/iconz.2018.118

Taylor, S. ., & Todd, P. A. (1995a). Understanding Information Technology Usage: A Test of Competing Models. *Information Systems Research*, 144-176. https://doi.org/10.1287/isre.6.2.144

Taylor, S., & Todd, P. A. (1995b). Assessing IT Usage: The Role of Prior Experience. *MIS Quarterly*, 561-570. https://doi.org/10.2307/249633

Thompson, R. L., Higgins, C. A., & Howell, J. M. (1991). Personal Computing: Toward a Conceptual Model of Utilization. *MIS Quarterly*, 124-143. https://doi.org/10.2307/249443

Thongsri, N., Shen, L., Bao, Y., & Alharbi, I. M. (2018). Integrating UTAUT and UGT to Explain Behavioural Intention to Use M-learning A Developing Country's Perspective. *Journal of System and Information Technology*. https://doi.org/10.1108/JSIT-11-2017-0107

Venkatesh, V., & Davis, F. D. (2000). A theoretical Extension of the Technology Acceptance Model: Four Longitudinal Field Studies. *Management Science*, *46*, 186–204. https://doi.org/10.1287/mnsc.46.2.186.11926

Venkatesh, V., Morris, M. G., Davis, G. B., & Davis, F. D. (2003). User Acceptance of Information Technology: Toward a Unified View. *MIS*

Ferdana, Ridlwan, Canggih, Fikriyah: Muslim Gen Z Intention to Pay Zakat …..

Quarterly, *67*(3), 95–98. https://doi.org/10.1016/j.inoche.2016.03.015

Venkatesh, V., Thong, J. Y. L., Chan, F. K. Y., Hu, P. J. H., & Brown, S. A. (2011). Extending the Two-Stage Information Systems Continuance Model: Incorporating UTAUT Predictors and the Role of Context. *Information Systems Journal*, *21*(6), 527–555. https://doi.org/10.1111/j.1365-2575.2011.00373.x

Widyanto, H. A., Kusumawardani, K. A., & Yohanes, H. (2021). Safety First : Extending UTAUT to Better Predict Mobile Payment Adoption by Incorporating Perceived Security, Perceived Risk, and Trust. *Journal of Scien*ce. https://doi.org/10.1108/JSTPM-03-2020-0058

Yohanes, K., Junius, K., Saputra, Y., Sari, R., Lisanti, Y., & Luhukay, D. (2020). Unified Theory of Acceptance and Use of Technology (UTAUT) model perspective to enhance user acceptance of fintech application. *Proceedings of 2020 International Conference on Information Management and Technology, ICIMTech 2020*, *August*, 643–648. https://doi.org/10.1109/ICIMTech50083.2020.9211250