

Analysis the Influence of Digital Platforms On Increasing Interest In Alms Of Generation Z

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ARTICLE INFO

Article history

Received June 4, 2025

Revised June 20, 2025

Accepted June 23, 2025

Keywords: Digital Platform,
Generation Z, Alms giving.

ABSTRACT

This study examines the influence of digital platforms on Generation Z's interest in almsgiving within the framework of Islamic values. Using a mixed methods approach with an explanatory sequential design, the research involved a survey of 60 respondents who had previously donated through digital means, followed by in-depth interviews with selected participants. The quantitative results reveal that perceived ease of use, accessibility, and trust in digital platforms significantly influence interest in digital almsgiving. Additionally, Islamic values such as religiosity, ibadah maliyah (financial worship), and the pursuit of barakah (divine blessing) play a central role in shaping intentions. Qualitative findings further show that emotional engagement, particularly empathy evoked by donation content and social encouragement from peers and influencers, enhances this interest. The study concludes that Generation Z's participation in digital almsgiving is driven by a synergy of technological convenience, spiritual motivation, and emotional-social dynamics. These findings offer important implications for optimizing digital donation platforms and advancing Islamic digital almsgiving.

1. INTRODUCTION

The digital era has brought significant changes in almost all aspects of human life, including the development of information technology. Such rapid development has created a paradigm shift in the way people carry out their social activities. People have now changed the way they carry out activities directly by using technology to make it easier and also shorten the work. This change has also occurred in almsgiving activities, where in the past alms were given directly through mosques, religious institutions, or individuals in need and now with the development of technology, more and more people are using digital technology to fulfill this social obligation. Donation applications, crowdfunding sites, and various social media have become new means that offer convenience in giving alms anytime and anywhere. The digital era has shifted how people engage in social and religious activities, including almsgiving, by integrating technology for ease and efficiency (Al-Gazali & Soppeng, 2023; Zaeni, Mukhsin, & Abduh, 2024).

Generation Z (1997–2012), known as digital natives, are highly adaptive to technology, making them responsive to digital innovations, including in religious giving (Oktavia Ramadhani & Khoirunisa, 2025; Fadillah et al., 2022; Zulva et al., 2025). Understanding Gen Z's behavior and preferences is key in designing effective strategies to increase their participation in digital platform-based charity activities (Nurul Aini & Paksi, 2024). Digital literacy moderates the

relationship between motivation and the use of digital platforms for zakat, infaq, and alms among Generation Z (Alatas, 2024).

Almsgiving in Islamic teachings has a very important position as a form of social worship. In the Qur'an, the command and virtue of almsgiving are explained in many verses, including Surah Al-Baqarah verse 267 and Surah At-Taubah verse 60, which emphasize the importance of sincerity and targeted distribution. Trust in the digital zakat system plays a more dominant role than religious knowledge in influencing Gen Z's decision to donate digitally (Anggraini & Indrarini, 2022). Almsgiving has become a habit for Muslims that is very easy to practice in everyday life. More than just an individual practice, almsgiving also functions as a social instrument to create justice and strengthen welfare between people (Rifa & Nurul Huda, 2024). In the current context, this practice is not free from the touch of digital technology which has also changed the way Muslims carry it out. The use of digital applications and platforms provides convenience in conducting transactions, transparency in reporting the use of funds, and flexibility in choosing programs to be supported (Kamizi & Pramudita, 2024).

Platforms like Kitabisa.com, Dompot Dhuafa, and Rumah Zakat attract Gen Z through emotional storytelling, transparency, and influencers, effectively increasing trust and participation (Subardin et al., 2021; Khalim & Fitriyana, 2025; Purwantini et al., 2021). Therefore, in addition to the presentation of interesting content, aspects of trust in digital platforms, ease of use, and openness in fund management are important factors in maintaining and increasing interest in almsgiving through digital media. The implementation of trusted digital zakat applications has a positive influence on millennials' interest in paying zakat (Rahmani & Erpurini, 2020).

Previous studies have shown that a person's decision to donate online is not only determined by technical aspects, but also by psychological and social factors (Zuhrul Anam et al., 2024). Emotional factors, peer influence, and digital religious literacy significantly shape Gen Z's decision-making in digital almsgiving (Zuhrul Anam et al., 2024; Alief Rizky, 2024). Given the complexity and dynamics that occur, it is very important to conduct an in-depth study of the influence of digital platforms on the interest in almsgiving among Gen Z. Not only to understand trends and behavior, but also to formulate a more effective approach to preaching and communication strategies. This study is expected to comprehensively explore the factors that encourage or hinder Gen Z in actively participating in digital almsgiving. Thus, an approach formulation will be found that is not only technologically relevant, but also strong in Islamic values and spirituality.

Therefore, this study investigates how Islamic values, digital features, and emotional-social factors influence Gen Z's interest in almsgiving addressing gaps in previous research that

overlooked intrinsic religious motivations. However, most previous studies have primarily focused on technical aspects such as ease of use, transaction security, and the influence of social media, without empirically examining how Islamic values function as intrinsic motivations driving digital almsgiving behavior among Generation Z. In fact, a deeper understanding of the integration between Islamic principles and digital practices is essential for designing contextualized da'wah and religious education strategies in the digital era. Therefore, this study aims to fill this research gap by empirically investigating the role of Islamic values in encouraging Generation Z's interest in giving alms through digital platforms.

Based on the aforementioned background, this study seeks to investigate the extent to which Islamic values influence Generation Z's interest in digital almsgiving, as well as to identify the significant factors that drive their participation in such practices. By exploring these dimensions, the research aims to provide a deeper understanding of how religious principles intersect with digital behavior among young Muslims in the context of charitable giving. The transformation brought about by digital technology has significantly influenced the practices of Islamic philanthropy, particularly in the management, collection, and distribution of zakat, infaq, and sadaqah (ZIS). In the current landscape, crowdfunding platforms and mobile-based donation services play a crucial role in broadening the reach of donors and enhancing the convenience of charitable transactions. Fatimah & Suryaman (2024) provide evidence of the successful use of crowdfunding by LAZ Lidzikri Bandung in increasing donor engagement. Separately, Nugraha & Fauzia (2021) highlight the role of digital wallets such as OVO, GoPay, Dana, and LinkAja in facilitating more efficient donation processes, particularly among younger generations.

As digital natives, individuals belonging to Generation Z demonstrate high responsiveness to technological innovation, including in the domain of religious and social philanthropy. Fadillah et al. (2022) note that Gen Z's digital literacy, coupled with their active engagement on social media platforms, positions them as a highly receptive audience for digital almsgiving initiatives. Complementing this view, Zulva et al. (2025) argue that digital almsgiving is increasingly perceived by Gen Z not only as a social responsibility but also as an expression of identity in the digital age.

Theoretically, the Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT-3) have been widely employed to examine behavioral intention in adopting digital technologies. TAM posits that perceived ease of use and perceived usefulness are central determinants of a user's decision to adopt a technology. Putri & Herman (2022) emphasize that these two constructs are instrumental in influencing an individual's attitude toward digital religious practices. Building upon TAM, UTAUT-3 introduces additional constructs such as habit, hedonic motivation, and facilitating conditions. Afandi (2024)

demonstrates that these variables are particularly relevant for Generation Z, whose behavioral patterns are often shaped by routine exposure to digital platforms and strong peer influence.

In addition to these technological determinants, religiosity emerges as a fundamental motivational factor in digital philanthropic behavior. Hidayatullah & Purbasari (2022) suggest that a strong sense of religiosity not only reinforces the intention to give but also enhances trust in digital platforms as legitimate tools for fulfilling religious obligations. Within the framework of Islamic economics, digital almsgiving is not merely treated as a financial act, but is conceptualized as *ibadah maliyah*, or worship through wealth, which reflects spiritual obedience. This practice is intrinsically linked to the pursuit of *barakah* (divine blessing), *al-'adl* (justice), and collective well-being, underscoring the ethical and spiritual dimensions of giving Rifa & Nurul Huda (2024).

Furthermore, emotional and social dimensions are increasingly recognized as significant in shaping charitable behavior. Exposure to emotionally charged digital content, combined with peer influence and support from public figures or influencers, has been shown to evoke empathy and a sense of moral responsibility. Fiddareini (2023) notes that emotional engagement enhances an individual's desire to take charitable action, particularly when narratives are visually presented through digital platforms. Zuhurul Anam et al. (2024) add that transparent communication and visibility of impact are instrumental in building trust and sustaining long-term donor participation.

Based on this body of literature, the present study advances a set of hypotheses to empirically examine the factors that influence Generation Z's interest in digital almsgiving. It is hypothesized that technological variables—specifically perceived ease of use, platform trust, and accessibility—exert a positive and significant influence on the interest of Generation Z in engaging in digital almsgiving. Simultaneously, Islamic values, as reflected in individual religiosity, the concept of *ibadah maliyah*, and the pursuit of *barakah*, are expected to significantly strengthen the intention to donate through digital platforms. In addition, emotional and social stimuli, such as empathy induced by donation-related content, peer influence, and the presence of public figures, are assumed to moderate the relationship between religious motivation and digital almsgiving interest. These hypotheses are examined through an integrative framework that combines models of technological acceptance with Islamic ethical principles, aiming to provide a holistic understanding of Generation Z's engagement in digital philanthropic behavior.

2. METHODS

This research employed a mixed methods approach, which combines quantitative and qualitative methods to provide a more comprehensive understanding of the phenomena studied (Hakim Nasution et al., 2024). The design used was explanatory sequential, where the research

was conducted in two stages: the quantitative phase was carried out first, followed by a qualitative phase to explore the initial findings in more depth (Toyon, 2021). In the first phase, quantitative data were collected through an online questionnaire distributed to 60 Generation Z respondents who had previously donated via digital platforms. The Likert-scale items measured variables such as perceived ease of use, usefulness, platform trust, emotional exposure, religiosity, and interest in digital almsgiving—adapted from TAM (Putri & Herman, 2022), UTAUT-3 (Afandi, 2024), and constructs related to religiosity and trust (Hidayatullah & Purbasari, 2022). The collected data were analyzed using descriptive statistics and inferential statistical tests, especially multiple linear regression analysis, to test the formulated hypotheses. Testing included checking the validity and reliability of each variable using statistical tools such as Cronbach's Alpha for internal consistency.

The second phase used semi-structured interviews involving five informants, selected based on their unique responses in the quantitative questionnaire. These interviews aimed to explore more deeply the respondents' motivations, emotional experiences, and perspectives on using digital platforms for almsgiving. The data were analyzed using thematic analysis, focusing on patterns that explain or reinforce the findings of the quantitative phase. In addition to primary data, secondary data were also used, including academic journal articles and relevant digital documentation that support the analysis (Sulung U & Muspawi M, 2024). By integrating both quantitative and qualitative data, the research findings are expected to provide a richer and more contextual understanding of Generation Z's interest in digital almsgiving.

3. RESULTS AND DISCUSSION

3.1. Results

The results of the research conducted on 60 respondents who had met the specified criteria produced the following data:

Table 1. Respondent demographic data

Respondent Demographic Data		Frequency (F)	Percentage (%)
Age	17-20	49	81.67
	21-24	7	11.67
	25-28	4	6.67
Status	Students	45	75
	Work	9	15

Other	6	10
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The majority of respondents (81.67%) were aged 17–20 years and 75% were students, indicating a representative sample of Gen Z in educational environments. These figures affirm that the study sample predominantly represents the younger segment of Generation Z, particularly those who are still in formal education. This is significant because individuals in this age bracket typically exhibit high digital literacy and are more exposed to online platforms, making them an appropriate target for investigating digital almsgiving behavior. The dominance of students also suggests a relevant context for exploring the intersection between religiosity, emotional stimuli, and digital habits in a population that is not only tech-savvy but also in a formative phase of value development. The demographic data were processed using descriptive statistical techniques to establish the sample profile and ensure that subsequent analyses were grounded in an accurate representation of the target population.

Table 2. Number of respondents agreeing to digital alms general questions

No.	General Statement	Frequency (F)	Percentage (%)
1	more interested in giving alms via digital platforms compared to conventional methods	53	88.33
2	digital platforms are more accessible than conventional methods	55	91.67
3	digital platforms are safer than conventional methods	49	81.67
4	digital platforms are more practical than conventional methods	55	91.67

The results shown in Table 2 indicate that Generation Z exhibits a strong preference for digital platforms when engaging in almsgiving activities. A significant proportion of respondents (88.33%) expressed greater interest in giving alms through digital platforms compared to conventional methods. Additionally, 91.67% of respondents perceived digital almsgiving as more accessible and practical, and 81.67% believed that digital platforms offer higher levels of security. These findings clearly support the notion that perceived ease of use, practicality, and security are fundamental to shaping Gen Z’s preference for digital religious practices. This result affirms the first hypothesis (H1), which posited that perceived ease of use, trust in digital platforms, and platform accessibility would significantly influence interest in digital almsgiving. The data also align well with the Technology Acceptance Model (TAM), which identifies perceived usefulness and ease of use as core determinants of user acceptance. For Generation Z, the accessibility of

digital donation platforms represents a seamless extension of their broader digital behavior, characterized by speed, multitasking, and mobile-first interaction.

Support from the qualitative data reinforces this interpretation. Several informants reported that digital almsgiving felt more practical and immediate than traditional methods. One informant mentioned that they often made donations spontaneously through their smartphone, especially when they were at home or in between daily routines. This flexibility allowed them to act on charitable impulses without delay. Others emphasized the role of digital convenience in helping them give more consistently, without needing to carry cash or search for physical donation boxes. Regarding the perception of safety, informants highlighted their preference for reputable platforms such as Kitabisa, Dompot Dhuafa, or Rumah Zakat, especially those that provided clear transaction records, donation receipts, and secure payment gateways. According to one informant, these features created a sense of transparency and personal accountability that made them more willing to donate. These insights strengthen the quantitative findings by illustrating how trust and usability are experienced in real digital giving contexts. Thus, both sets of data quantitative and qualitative—demonstrate that digital almsgiving is not only functionally superior in the eyes of Gen Z, but also emotionally and practically aligned with their daily habits and technological expectations.

Table 3. Number of respondents agreeing to questions on factors driving digital almsgiving

No.	Driving Factor Statement	Frequency (F)	Percentage (%)
1.	Trust alms through digital platforms more than manual methods	49	81.67
2.	It is more convenient to give alms via digital platforms than manual methods	51	85
3.	Often see charity or donation content on social media	56	93.33
4.	Seeing my friends donating online	46	76.67
5.	see encouragement from influencers or public figures that I follow	44	73.33
6.	a sense of empathy for the content I see	56	93.33
7	see testimonials from donation recipients on social media	49	81.67

8	Digital donation campaigns look transparent and trustworthy	52	86.67
9	A sense of wanting to help	55	91.67
10	can see the ongoing donation target	54	90
11	Various digital payment methods are available	52	86.67
12	Almsgiving via digital platforms has the same worship value as manual almsgiving	57	95

The data presented in Table 3 provide a comprehensive overview of the key factors influencing Generation Z's interest in digital almsgiving. Among the most dominant findings is the belief that giving alms via digital platforms holds the same worship value as manual methods, as affirmed by 95% of respondents. This indicates a high level of acceptance that *ibadah maliyah* (financial worship) can be fulfilled through technological means, reflecting that digitalization does not reduce the spiritual integrity of charitable acts. In fact, for Generation Z, digital almsgiving is not merely an act of convenience but is perceived as equally valid in religious terms. This finding confirms the second hypothesis (H2), which posits that Islamic values significantly influence the intention of Generation Z to participate in digital almsgiving.

The intrinsic motivation to help others was also found to be a major driver, with 91.67% of respondents citing a sincere desire to assist as the basis for their participation. This motivation is closely linked to emotional factors: 93.33% of respondents reported that they often encounter donation content on social media, and the same percentage stated that such content evokes a strong sense of empathy. These results support the third hypothesis (H3), which proposes that emotional stimuli moderate the relationship between Islamic values and almsgiving behavior. The emotional exposure to campaigns particularly those that tell real-life stories of beneficiaries generates an immediate affective response that motivates charitable action.

Qualitative findings further reinforce this emotional and spiritual connection. Several informants described how they were moved to donate upon seeing personal stories of hardship and recovery. One participant mentioned, "When I saw a video of a sick child being treated thanks to donations, I couldn't hold back. I gave immediately." Such testimonials, especially those shared by the recipients themselves, had a profound effect. This is reflected in the survey result that 81.67% of respondents were influenced by testimonials from donation recipients. Another informant added that seeing expressions of gratitude from those who received aid gave their donation a tangible sense of impact and purpose.

Trust in the platform also plays a critical role. A total of 81.67% of respondents stated that they trust digital platforms more than manual methods for almsgiving. This trust stems from transparency, which was highlighted by 86.67% of respondents who agreed that digital donation campaigns appear clear and credible. Supporting this, informants emphasized the importance of platform reputation and system integrity. They preferred using well-known platforms like Kitabisa, which provided features such as donation history, fund usage breakdowns, and secure payment systems. These transparency features align with the Islamic concept of *amanah* (trust), ensuring that the donation reaches the rightful recipients and is managed responsibly.

Technological aspects also contributed significantly to motivating behavior. The ability to track donation targets in real-time was appreciated by 90% of respondents. Informants noted that these visual indicators—such as progress bars or target counters—made them feel part of a collective effort, encouraging repeated engagement. One informant said, “When I see the target almost reached, I feel like my help really matters. It pushes me to give again.” Additionally, 86.67% of respondents valued the availability of various digital payment methods, which made the act of giving more accessible, especially for young users accustomed to mobile transactions. Social factors further shape this behavior. Peer influence was noted by 76.67% of respondents, and 73.33% reported being encouraged to donate by influencers or public figures. Interviews echoed these findings, with several participants stating that when a friend or a well-known figure promotes a cause, they feel a greater sense of urgency and social alignment in participating. This reflects the relevance of the UTAUT-3 model, in which social influence and habit are key drivers of behavior, especially for younger, digitally immersed users.

3.2. Discussion

Emotional and social elements also strongly influence behavior. Empathy-inducing content (93.33%), recipient testimonials (81.67%), and transparent campaign features (90%) enhance trust and donor engagement. As noted by Fiddareini (2023), emotional engagement in digital narratives drives charitable responses. In addition, high exposure to social media donation content and peer encouragement illustrates how digital platforms successfully replicate traditional communal giving dynamics (Fadillah et al., 2022; Zulva et al., 2025). These findings suggest that effective Islamic digital philanthropy must integrate transparency, emotional storytelling, and Islamic ethical values to maintain relevance and trust among young donors. Values emerge as key internal motivators. The overwhelming agreement (95%) that digital almsgiving holds equal worship value to traditional methods highlights the role of religiosity and the concept of *ibadah maliyah* as central to charitable intent. Generation Z adapts traditional Islamic concepts like *barakah* and *amanah* into digital contexts. This aligns with Hidayatullah & Purbasari (2022), who

found that religiosity reinforces both the intention to donate and trust in digital platforms as legitimate means of fulfilling religious obligations.

The findings confirm that digital almsgiving platforms are widely accepted by Generation Z, as evidenced by high perceived accessibility (91.67%) and practicality (91.67%). These results validate the Technology Acceptance Model (TAM) and UTAUT-3, particularly the influence of perceived ease of use and social influence. The significant impact of peer behavior (76.67%) and influencer endorsements (73.33%) reflects the communal nature of Islamic charitable practices, where shared participation strengthens individual motivation (Putri & Herman, 2022; Afandi, 2024).

4. CONCLUSION

This study confirms that digital platforms significantly influence Generation Z's interest in almsgiving. Factors such as ease of access, perceived security, and usability strengthen their intention to give, aligning with the TAM and UTAUT-3 models. At the same time, Islamic values—particularly *ibadah maliyah*, *barakah*, and religiosity—remain central motivators. Emotional content and social influence also play vital roles, amplifying engagement and trust in platforms. Digital almsgiving is not only seen as convenient but as a spiritually meaningful practice. Therefore, platform developers should focus on enhancing transparency, storytelling, and social interaction features to sustain user participation. For future studies, broader samples and cross-cultural comparisons are suggested to explore how digital religious practices evolve and how they impact long-term philanthropic behavior in Muslim communities.

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