

Analyzing the Behavior of Millennial Muslim Generation in Paying Zakat Digitally

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Abstract

This study aims to examine the influence of perceived ease, trust, and brand awareness moderated by religiosity on the digital zakat payment decisions of millennial Muslim muzaki. This study employs a quantitative method, with respondents comprising the millennial Muslim generation in Solo Raya (Surakarta, Klaten, Boyolali, Karanganyar, Wonogiri, and Sragen). The analytical tool used in this study is SEM-PLS (Structural Equation Modeling-Partial Least Square) analysis, conducted using SmartPLS version 4.0. The results indicate that perceived ease and brand awareness significantly influence the digital zakat payment decisions of millennial Muslim muzaki, while trust does not have a significant effect. Religiosity moderates the relationship between brand awareness and the digital zakat payment decisions of millennial Muslim muzaki. However, it does not moderate the relationship between perceived ease or trust and those decisions.

Keywords: Perception of ease, Trust, Brand Awareness, Religiosity, Zakat

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Introduction

In the modern era, technological development has progressed rapidly, with nearly all segments of society becoming users. Advances in technology and information have brought swift changes in social, economic, and cultural domains. This technology offers various conveniences to users, including the development of computer-based services and the emergence of innovations across multiple sectors. Digital technology simplifies and streamlines daily activities. This has encouraged the advancement of financial technology in Indonesia, making it more accessible to the public.

FinTech helps minimize issues in transactions and payments, such as the lack of time to shop in person, the need to visit banks or ATMs for fund transfers, and reluctance to visit certain places due to poor service. In other words, FinTech enhances the efficiency and cost-effectiveness of transactions and payment systems while maintaining effectiveness (BI, 2019). According to statistical data from the Financial Services Authority (OJK), as of December 2020, there were 149 registered or licensed fintech companies in Indonesia. Ten sharia fintech companies are officially licensed to operate by the OJK. As a country with a Muslim-majority population, Indonesia presents strong growth prospects for the sharia fintech industry.

In this context, the development of fintech in Indonesia attracts zakat institutions, social organizations, and other types of crowdfunding platforms to engage in fundraising (Muneeza et al., 2023). The emergence of FinTech crowdfunding innovations can enhance the efficiency of zakat institutions' performance and support efforts to achieve zakat collection targets (Kasri & Yuniar, 2021; Razak et al., 2024). In addition to its benefits in facilitating the payment of zakat, infaq, and alms, FinTech also involves several variables that influence individuals' interest or intention to channel funds digitally (Abdullah et al., 2023; Ahmad & Yahaya, 2023). With Fintech, zakat payments by muzakki become more convenient, as they can be made anytime and anywhere (Kamal, Berakon, et al., 2024). In response to this phenomenon, Amil Zakat Institution are pursuing zakat digitization as a means of collection, based on the belief that such innovation can increase zakat receipts (Rohmaniyah, 2022).

The potential for zakat in Indonesia is considerable, as indicated by research data from the National Zakat Agency (BAZNAS). In 2025,

Indonesia's zakat potential is projected to reach 327 trillion rupiah, while in 2024, national zakat collection accounted for only about 12.5%, or 41 trillion rupiah (BAZNAS, 2024), as shown in Figure 1. This presents a significant challenge to bridge the gap between zakat potential and actual collection.

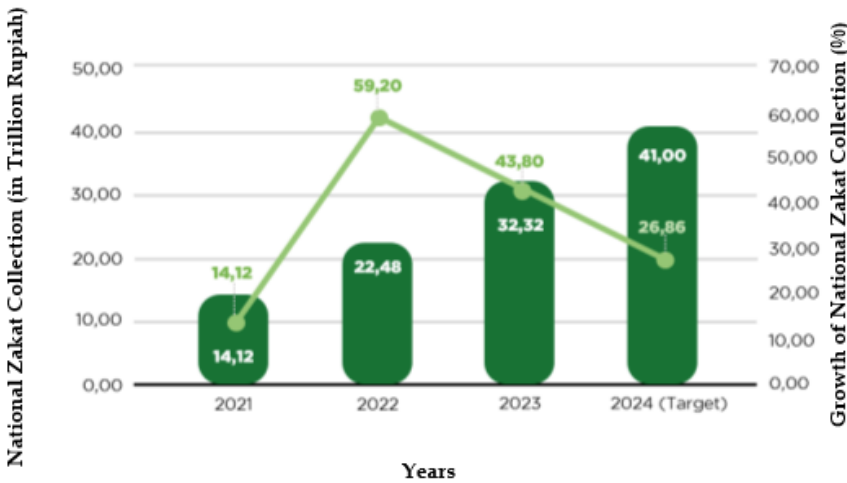


Figure 1. National Zakat Collection 2021-2024
Source: BAZNAS, 2024

Efforts to optimize zakat are supported by various innovations, including digital services and large-scale campaigns to raise public awareness, one of which is detailed below. An effective approach to the millennial generation can focus on the productive age group, namely those aged 21–40 years. Data show that Indonesia's population reached 270.2 million in 2020, the majority of whom were millennials (BPS, 2023). With 87% of the population identifying as Muslim and most belonging to the productive millennial group—Indonesia holds significant zakat potential (Mustikawan et al., 2024).

Table 1. National Zakat Collection in semester 1 of 2023-2024

No.	Type of Zakat Management Institutions	Number of Zakat Management (Institutions)	Total Distribution	
			1 st Semester (2023)	1 st Semester (2024)
1	BAZNAS	1	Rp 357,101,334,657	Rp 553,626,780,807
2	BAZNAS Province	34	Rp 329,591,145,850	Rp 344,476,506,629
3	BAZNAS Regency/City	514	Rp 973,600,658,229	Rp 1,018,251,550,376
4	LAZ National	46	Rp 2,718,702,391,431	Rp 3,429,342,955,436
5	LAZ Province	38	Rp 164,158,410,001	Rp 223,499,805,736
6	LAZ Regency/City	78	Rp 94,719,465,845	Rp 519,641,097,811
7	ZIS-DSKL off Balance Sheet		Rp 10,252,220,972,050	Rp 19,486,989,200,537
	Total	678	Rp 14,890,094,378,063	Rp 25,575,827,897,397

Source: BAZNAS, 2024

The strong public preference, particularly among the millennial generation—for digital transactions is leveraged by the National Zakat Agency (BAZNAS) as a strategic opportunity to expand the zakat collection. In response to technological advancements, BAZNAS is digitalizing the zakat collection, management, and distribution processes through fintech platforms, utilizing online services to enhance efficiency, transparency, and accessibility (BAZNAS, 2024). Table 1 shows that national zakat collection increased by 58.2% in the first semester of 2024 compared to the same period in 2023. The fintech platform enhances zakat management performance and expands outreach to a broader community (Oktavendi & Mu'ammal, 2022). This also facilitates muzaki in making zakat payments more efficiently, without constraints of distance or time. Naturally, several factors influence muzaki's decision to use fintech platforms for zakat transactions. This study examines how perceived ease, trust, and brand awareness—moderated by religiosity—influence the digital zakat payment decisions of millennial Muslim generation muzaki.

Zakat is a mechanism for wealth distribution aimed at achieving social balance in Islam (Oktavendi & Mu'ammal, 2022). Linguistically, zakat means holy, blessed, growing, and commendable. In fiqh terminology, zakat refers to a portion of wealth that must be given to entitled recipients under specific conditions (Kamal et al., 2024).

Zakat is one of the pillars of Islam that must be fulfilled by every Muslim who meets specific requirements, as ordained by Allah SWT through the Qur'an and Sunnah. For those Muslim who meet these

requirements determined, zakat is considered fardhu 'ain. Moreover, zakat is not only a command but also an obligatory duty in Islam (Handayani P et al., 2024). The obligation of zakat is emphasized in Islam for individuals living in Muslim communities. Paying zakat may involve the sale of livestock, trading assets, and other means. Zakat benefits payers in several ways, including preventing the unjust seizure of others' rights, alleviating poverty, curbing excessive attachment to wealth, and eliciting prayers from the wealthy that promote peace of mind (Sunarsih et al., 2023).

The Theory of Planned Behavior (TPB) is an extension of the Theory of Reasoned Action (TRA), developed to complement it. According to Ajzen (1991) as cited in Ramdhani (2011), TPB explains that an individual's actions and behaviors are influenced by specific factors. The key components of this model include behavioral intentions, which are influenced by attitudes toward the expected outcomes and subjective evaluations of their associated risks and benefits. The theory of planned behavior (TPB) adds perceived behavioral control to assess the ease with which the behavior can be performed (Taraghi & Yoder, 2025). Simply put, the Theory of Planned Behavior (TPB) explains intention as influenced by three factors: attitudes, subjective norms, and perceived behavioral control. TPB has significantly contributed to the more realistic and empirical explanation and prediction of human behavior (Nguyen & Nguyen, 2025). The development of TPB also allows for the integration of additional factors—such as religiosity, cultural values, emotional intelligence, and moral and ethical considerations to better address the complexity of human behavior within a broader social context.

Davis (1989) stated that one of the factors influencing individuals' tendency to use information technology is the perceived ease of use. This perception refers to an individual's belief that the system is not burdensome or does not require great effort, with the belief that the computer can be easily understood and operated. Indicators of ease of use of information technology include easy to learn, easy to do, facilitating skill improvement, and easy to operate (Davis, 1989). To increase zakat receipts, various studies have examined BAZNAS programs. Maulidi (2023) stated that muzaki prefer to pay zakat directly to mustahik due to convenience factor. Muzaki also believes that distributing zakat directly increases spiritual rewards and a greater sense of afdhol-an. Research

by Oktavendi & Mu'ammal (2022) indicated that the convenience of digital payments influences the intention of Generation Z and Millennials' intention to pay zakat through Zakat Management Organization (OPZ).

The level of trust in zakat institutions refers to muzaki's willingness to rely on these institutions to distribute zakat to mustahik, based on the belief that the institutions are trustworthy, professional, and transparent (Jamaludin et al., 2025). Consumer trust in brands is essential for companies, as it enables their products to be perceived as solutions that meet consumer needs. It is also a key determinant in whether someone decides to donate through a platform (Bin-Nashwan et al., 2021). The level of consumer trust is influenced by their existing knowledge and the conclusions they draw about an object. Trust can also be defined as an assessment of whether a transaction aligns with a person's expectations. Thus, trust arises when there is confidence in the integrity and reliability of others (Hamdani et al., 2024). According to Bin-Nashwan et al. (2021), seven core values are essentials to build trust, namely openness, integrity, competence, sharing, appreciation, and accountability. Thus, in this study, trust is defined as a factor influencing the decision to pay zakat through a fintech platform, based on the belief that the platform is managed in a trustworthy, professional, and transparent manner. Previous studies by Hamdani et al. (2024) and Widiastuti et al. (2024) stated that trust in digital payments affects the intention of Generation Z and Millennials to pay zakat through Zakat Management Organization (OPZ).

Brand awareness is one of the key considerations influencing muzaki in deciding to pay zakat online. A well-known brand will greatly influence an individual's choice of platform (Sheikh & Asemani, 2024). The increasing number of fintech platforms (Ghorbanzadeh et al., 2023), makes it easier for consumers to switch between brands. Muzaki's trust in a brand is important in determining their decision to pay zakat through a particular platform. Research by Febriana et al. (2022) found that brand awareness and trust positively influence muzaki's decision to pay zakat online through the Tokopedia platform.

Religiosity refers to an individual's condition and obedience in practicing religious values, obligations, and behavioral rules in accordance with religious teachings (Fiandari et al., 2024). It is a factor that can influence consumer attitudes and decisions towards the products they

use, driven by the desire to consistently obey and comply with the rules established by Allah SWT (Farouk et al., 2018). Given that Indonesian society is predominantly Muslim, the level of religiosity is an important aspect that can influence an individual's decision to make online zakat payments (Muflih, 2023). Religiosity can serve as a strong motivation in decision-making and as an expression of religious devotion. However, studies by Safitri & Suryaningsih (2021) and Muflih (2023) found that religiosity did not have a significant effect on the muzaki's decision in paying zakat or ZIS.

In relation to the above statement, research is needed to examine the factors that influence muzaki's interest in distributing their wealth through digital platforms. This study will analyze the characteristics of muzaki and their preferences in distributing zakat, along with the driving factors in the digital era.

Relationship between Perceived Ease of Use and Millennial Generation's Decision to Pay Zakat Digitally

The concept of ease of use reflects the level at which an individual believes that using an information system is simple and does not require significant effort. Ease indicates that a system is designed to facilitate, not hinder, its users in completing tasks (Nurdin et al, 2020). Previous research by Muflih (2023) found that muzaki's intention to make ZIS payments through a digital platform is influenced by ease of use and trust. Similarly, Ichwan (2020) stated that the ease of use has a partial effect on muzaki's decision to pay zakat through the Fintech platform Go-PAY. Based on these findings, the hypothesis formulated in this study is H1 as follows.

H1. Perception of ease positively influences the decision of the millennial generation to pay zakat digitally.

Relationship between the level of trust in the decision of the millennial generation to pay zakat digitally

Trust is a pillar for the companies, encouraging consumers to use its products as solutions to meet their needs by accepting all the risks that will occur. Research on the level of trust in zakat has been widely conducted, and in general, the quality of zakat services affects public trust in zakat management performance. When muzaki receives good zakat services, it will foster trust. Conversely, poor service leads to distrust (Bin-Nashwan et al., 2021). In addition to fostering public trust in zakat institutions, quality

services also help optimize the use of collected zakat funds. Thus, the community becomes more committed to the zakat amil institution and is more likely choose it as the primary channel for distributing ZIS. Previous studies found that trust positively influences the community's decision to pay zakat online (Usman et al., 2022). Similarly, research Febriana et al. (2022) stated that trust and the use of technology significantly influence people's interest in zakat. Based on these findings, the hypothesis formulated in this study is H2 as follows.

H2: The level of trust positively influences the decision of the millennial generation to pay zakat digitally.

The Relationship between Brand Awareness and the Millennial Generation's Decision to Pay Zakat Digitally

The emergence of various competing brands provides consumers several alternatives, enabling them to easily choose and switch between platforms. The increasing number of zakat platforms also allows users to switch platforms easily (Sheikh & Asemani, 2024). Therefore, brand awareness must play a strong role in influencing user decisions to use a particular zakat platform. Research Febriana et al. (2022) shows that brand awareness positively influences the decision to donate. Based on this, the hypothesis formulated in this study is H3 as follows.

H3. Brand Awareness positively influences the decision of the millennial generation to pay zakat digitally.

The level of religiosity moderating the Relationship between Perceived Ease, Level of Trust, and Brand Awareness towards the Millennial Generation's Decision to Pay Zakat Digitally.

Religiosity is an individual's condition and obedience in embracing religion by practicing its values, obligations, and behavioral rules in accordance with religious teachings. It is a factor that can influence consumer attitudes and decisions towards the products they use. This influence stems from an attitude that encourages consistent obedience to the rules established by Allah SWT (Farouk et al., 2018).

The level of religiosity can be a means to overcome social problems. In Islamic teachings, zakat is an alternative used to alleviate poverty and promote social welfare (Fiandari et al. 2024). Individuals with high religiosity tend to obey the zakat command (Bin-Naswan et al.,

2019). Therefore, religiosity can strengthen a person's interest in fulfilling religious duties, an activity, particularly obligatory practices such as zakat and sunnah, such as infak and sedekah (Farouk et al., 2018; Fiandari et al., 2024; Muflih, 2023). Based on this, the hypothesis formulated in this study are H4a, H4b, and H4c as follows.

H4a. The level of religiosity strengthens the relationship between perceived ease of payment towards the millennial generation's decision to pay zakat digitally.

H4b. The level of religiosity strengthens the relationship between the level of trust towards the millennial generation's decision to pay zakat digitally.

H4c. The level of religiosity strengthens the relationship between brand awareness and the millennial generation's decision to pay zakat digitally.

Methods

This study employed a quantitative approach. The purpose of using quantitative methods is to test predetermined hypotheses by examining certain populations and samples, collecting data through research instruments, and analyzing the data using quantitative or statistical techniques (Ghozali, 2016).

The data used in this study are primary data obtained from respondents' answers to questionnaires administered through both paper-based and online surveys. The paper-based survey was collected through printed questionnaires, while the online survey was conducted using a Google form distributed to respondents.

The sample in this study was selected based on criteria determined by the researcher, namely: Muslim, aged over 20 years, and a muzaki who has previously used or is currently using a digital platform to distribute ZIS funds in the Solo Raya area (Surakarta, Klaten, Boyolali, Karanganyar, Wonogiri, Sragen).

Table 2. Operational Definition Variables

Variable	Indicator	Literature
Perception of Ease	1. Easy to learn 2. Easy to control 3. Flexible to use 4. Easy to understand	Davis, 1989
Trust Level	1. Integrity 2. Technology Orientation 3. Competence	Muflih, 2023
Brand Awareness	1. Ability to remember the brand 2. Ability to recognize the brand	Munir & Watts, 2025
Religiosity	1. Ritual 2. Knowledge 3. Belief 4. Appreciation	Fiandari et al., 2024
Zakat Payment Decision	1. Stability 2. Service Satisfaction 3. Convenience	Oktavendi & Mu'ammal, 2022

Based on Table 2, the perception of ease is reflected in the view that paying zakat using a digital platform is easy to learn, control, and understand, thereby increasing the millennial generation's participation in zakat payment. Digital platforms are also considered flexible for users. The level of trust is reflected in the appropriateness of platform selection, the availability of complete and user-friendly zakat payment features, transaction guarantees, and consistent operational performance. Brand awareness is indicated by the ability to recall and recognize digital zakat payment platforms. Religiosity is reflected in efforts to fulfill the obligation to pay zakat by the command of Allah SWT, the influence of religion on daily choices, and the intention to seek the pleasure and reward of Allah SWT through zakat. The decision to pay zakat is reflected in the belief that paying zakat digitally is the right choice, provides satisfaction, and generates interest in paying zakat through digital platforms.

The analytical tool used in this study is SEM-PLS Analysis (Structural Equation Modeling-Partial Least Square), a statistical method used to model and analyze relationships between variables in a structural model. This method tests the causal relationships between theoretical constructs and

measures the strength and statistical significance of those relationships. The analysis in this study was conducted using SmartPLS version.4.0 (Ghozali & Aprilia, 2023).

Result and Discussion

To test the validity of the indicators in explaining latent variables, this study uses cross-loading values. An indicator is considered valid if its cross-loading value on the intended variable is higher than its loading on other variables. Figure 2 presents the results of a discriminant validity test based on cross-loading values.

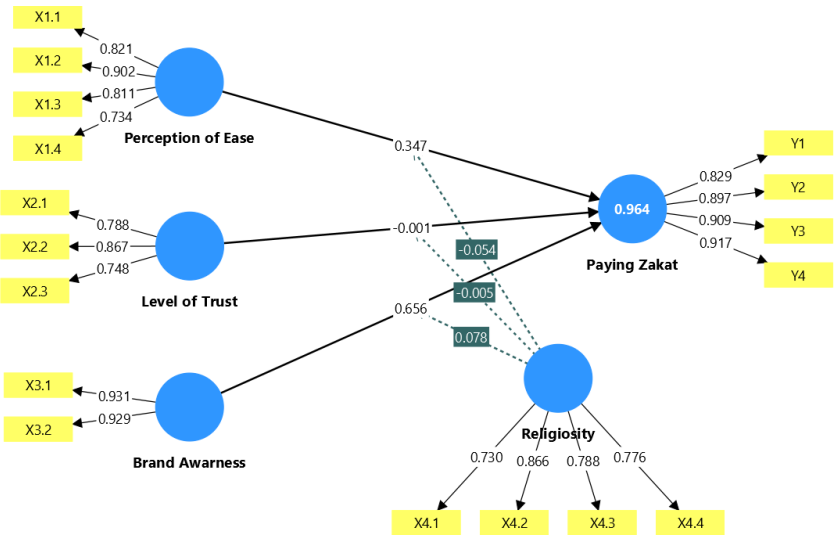


Figure 2. SEM-PLS Result

Table 3 shows that the cross-loading values of all indicators for perceived ease, trust, brand awareness, religiosity, and zakat payment are highest on their respective constructs and lower on other constructs. This indicates that the validity criteria are met and are of good quality. Thus, all indicators demonstrate a high level of validity as explanatory factors.

Tabel 3. Cross Loading Value

Variable	Perception of Ease	Level of trust	Brand Awareness	Religiosity	Paying Zakat
X1.1	0.821	-0.145	0.714	0.101	0.829
X1.2	0.902	-0.098	0.929	0.068	0.897
X1.3	0.811	-0.126	0.686	-0.012	0.735
X1.4	0.734	-0.065	0.600	0.108	0.569
X2.1	-0.078	0.788	-0.104	-0.027	-0.103
X2.2	-0.076	0.867	-0.105	0.013	-0.102
X2.3	-0.153	0.748	-0.134	-0.029	-0.135
X3.1	0.787	-0.173	0.931	0.010	0.909
X3.2	0.902	-0.098	0.929	0.068	0.897
X4.1	0.065	0.035	0.022	0.730	0.035
X4.2	0.069	-0.058	0.049	0.866	0.050
X4.3	0.068	-0.057	0.035	0.788	0.041
X4.4	0.044	0.055	0.016	0.776	0.029
Y1	0.821	-0.145	0.714	0.101	0.829
Y2	0.902	-0.098	0.929	0.068	0.897
Y3	0.787	-0.173	0.931	0.010	0.909
Y4	0.833	-0.103	0.855	0.007	0.917

Source: Data Processed, 2025

To evaluate discriminant validity in the structural measurement model, the Fornell-Larcker Creterion test was conducted by comparing the square root of the AVE (Average Variance Extracted) for each construct with the correlation between constructs. An instrument is considered to have good discriminant validity if the AVE root value of each construct is greater than its correlations with other constructs. The results of the calculation of the root value of the Average Variance Extracted (AVE) are presented in Table 4.

Table 4. Discriminant Validity Results
Fornell-Larcker criterion

	AVE	√AVE	Brand Awareness	Paying Zakat	Perception of Ease	Religiosity	Level of trust
BrandAwareness	0.866	0.930	0.930				
Paying zakat	0.790	0.889	0.971	0.889			
Perception of Ease	0.671	0.819	0.907	0.941	0.819		
Religiosity	0.627	0.803	0.842	0.850	0.884	0.803	
Level of Trust	0.644	0.792	0.946	0.845	0.835	0.820	0.792

Source: Data Processed, 2025

In addition to convergent validity, the reflective measurement model must also have discriminant validity. A measurement model meets the criteria for discriminant validity if the square root of the AVE for a construct is greater than its correlation with other constructs. The test results, as shown in Table 4, indicate that the AVE root value for each variable exceeds its correlation value, and all AVE values are greater than 0.50. Therefore, the measurement model in this study satisfies the criteria for discriminant validity.

The next test assesses the reliability of the structural indicator through composite reliability. A construct is considered to have good reliability if the composite reliability value exceeds 0.60. Additionally, the Cronbach's Alpha value should be greater than 0.70 to indicate acceptable internal consistency.

Table 5. Composite Reliability Results

Construct	Composite Reliability	Cronbach's Alpha
Paying Zakat	0.917	0.911
Brand Awareness	0.845	0.845
Perception of Ease	0.859	0.836
Religiosity	0.833	0.804
Level of Trust	0.724	0.727

Source: Data Processed, 2025

The results of the reliability test, as shown in Table 5, indicate that paying zakat, brand awareness, perception of ease, religiosity, and level of trust have reliability coefficients above 0.60 and Cronbach's Alpha values above 0.70. Thus, the overall measurement model in this study demonstrates good and high reliability.

Hypothesis Testing

This study uses SEM PLS analysis, with hypothesis testing focused on the level of significance of the path coefficient between variables in the model. A hypothesis is accepted if the p-value is less than 0.05 (significance level = 5%) or the t-statistic value exceeds the t table value of 1.971.

Table 6. Hypothesis Testing Results

Variable	Original sample (O)	T statistics	P values	Result
Brand Awareness -> Paying Zakat	0.656	11.949	0.000 ***	Significant
Perception of Ease -> Paying Zakat	0.347	6.134	0.000 ***	Significant
Level of trust -> Paying Zakat	-0.001	0.102	0.459	Non Significant
Religiosity -> Paying Zakat	-0.008	0.618	0.268	Non Significant
Religiosity x Brand Awareness -> Paying Zakat	0.078	1.396	0.082 *	Significant
Religiosity x Perception of Ease -> Paying Zakat	-0.054	1.208	0.114	Non Significant
Religiosity x Level of trust -> Paying Zakat	-0.005	0.321	0.374	Non Significant

Note: *significant at alpha 10%; **significant at alpha 5%; *** significant at alpha 1%

Source: Data Processed, 2025

Based on Table 6, the path coefficient of brand awareness on the decision to pay zakat is 0.656, with a p-value of 0.000, which is less than 0.05. This indicates that brand awareness has a significant effect on the decision to pay zakat. Thus, Hypothesis 3 is accepted. The path coefficient of perceived ease on the decision to pay zakat is 0.347, with the p-value of 0.000, also less than 0.05. This indicates that perceived ease has a significant effect on the decision to pay zakat. Thus, Hypothesis 1 is accepted. The path coefficient value of the level of trust in paying zakat is -0.001, with the p-value is 0.459, which is greater than 0.05. This indicates that the level of trust does not have a significant effect on the decision to pay zakat. Thus, Hypothesis 2 is rejected. The path coefficient of brand awareness moderated by the level of religiosity on the decision to pay zakat is 0.078, with a p-value of 0.082, which is less than 0.10. This indicates that brand awareness, when moderated by the level of religiosity, has a significant effect on the decision to pay zakat. Thus, Hypothesis 4a is accepted. The path coefficient value of perceived ease moderated by the level of religiosity on the decision to pay zakat is -0.054, with a p-value of 0.114, which is greater than 0.05. This indicates that the perception of ease, when moderated by the level of

religiosity, does not have a significant effect on the decision to pay zakat. Similarly, the path coefficient value of the level of trust moderated by the level of religiosity is -0.005, with the-p value of 0.374, which is greater than 0.05. This indicates that the level of trust, when moderated by the level of religiosity, does not have a significant effect on the decision to pay zakat. Thus, Hypothesis 4b and 4c are rejected.

Discussion

Based on the results of the previous analysis, it can be explained that perceived ease has a significant effect on the behavior of millennial muzaki in paying zakat digitally. This finding aligns with Ichwan (2020), who stated that convenience has a positive effect on individual's interest in distributing ZIS through digital platforms. The use of online media for zakat collection is an optimization strategy that positively affects zakat fundraising by Zakat Collection Institution. In the digital era, ease of access has become a global standard; therefore, zakat institutions continue to maximize this potential by providing convenient digital payment options to meet community needs.

The variable level of trust, based on the analysis results, did not have a significant effect on the behavior of millennial muzaki in paying zakat digitally. Interest in using digital platforms to pay zakat is essential, as such platforms enable zakat management institutions to optimize and effectively distribute zakat funds (Widodo, 2024). However, digital transformation has not completely influenced the behavior of muzaki, particularly among the millennial Muslim generation. Many muzaki still prefer to pay zakat directly to mustahik for reasons of convenience (Rohmah et al., 2020). This is consistent with the research of Heikal et al. (2019) and Robbana et al. (2024), which revealed that most muzaki in Banda Aceh preferred to distribute zakat directly to mustahik, with a smaller proportion doing so through local religious leaders. Muzaki in Banda Aceh believe that direct distribution increases spiritual rewards and reinforces the values of afdholan within the community.

On the other hand, brand awareness influences the decision of the millennial Muslim generation in paying zakat. A well-known brand encourages muzaki to choose a particular digital platform, as consumer decision-making involves identifying problems, seeking solutions, evaluating alternatives, and selecting from the available options. Basically, paying zakat is a religious obligation, whereas donations are voluntary acts of individual

generosity. Although both involve the distribution of wealth to those in need, zakat is mandated by religious law, while donations are based on personal willingness. Both aim to promote social welfare, increase good deeds, and earn spiritual rewards. After deciding to pay zakat or donate, each individual will choose a distribution medium based on preferred criteria. Field results show that brand recognition, through a brand's audio-visual identity and specific products, influence the millennial Muslim generation's decision in distributing zakat digitally. These findings align with Febriana et al. (2022) and Sheikh & Asemani (2024), which indicated that brand awareness influences decisions to pay zakat and donate (Hafez, 2018).

This study also finds that religiosity strengthens the relationship between brand awareness and the decision of the millennial Muslim generation to pay zakat digitally. The results indicate that higher brand awareness of the zakat platform increases the likelihood of individuals choosing those platforms for zakat payments. In this context, highly religious millennial Muslim tend to use brand information as a reference in decision-making, incorporating spiritual values, institutional trust, and social benefits. This finding supports the Theory of Planned Behavior (Ajzen, 1991), which highlights religious values as a key foundation influencing individual's behavior and facilitating the transition from intention to action, ultimately enhancing national zakat participation, especially through digital platforms.

Otherwise, the results of this study found that the level of religiosity does not moderate the relationship between perceived ease and trust in the decision of the millennial Muslim generation to pay zakat digitally. The results indicate that individual religious experiences do not affect the millennial Muslim generation in deciding to pay zakat via digital platforms. The ease of using a digital platform is not a determining factor for this generation to pay zakat (Shikur et al., 2025). Muzaki who pay zakat do so with the belief that their wealth will be multiplied and to fulfill the third pillar of Islam. While it can be stated that higher religiosity increases the tendency of the millennial muzaki to pay zakat, this religious foundation alone does not necessarily become a strong motivator for digital zakat payment.

A person's spiritual experience influences their level of religiosity. As religious knowledge increases and the commitment to fulfilling religious obligations strengthens, an individual's religiosity becomes more deeply rooted. However, this study found that religiosity does not moderate

the relationship between trust and the decision of the millennial Muslim generation to pay zakat digitally. This may be due to a limited understanding among millennials regarding the meaning and broader benefits of zakat, as well as lack of commitment to integrating religious teachings into daily decision-making. In addition, many millennial Muslim prefer to distribute their zakat directly to those in need or through local zakat collectors. Thus, religiosity cannot be measured solely by the frequency of digital platform use for zakat payment. These results align with Farouk et al. (2018), which shows that religiosity does not moderate zakat payment behavior in Nigeria.

Conclusion

This study aims to examine the effects of perceived ease, trust, and brand awareness moderated by the level of religiosity on the decision of the millennial Muslim generation (*muzaki*) to pay zakat digitally. The respondents were the millennial Muslims from Solo Raya (Surakarta, Klaten, Boyolali, Karanganyar, Wonogiri, Sragen), and analysis was conducted using SEM PLS with the SMART PLS application 4.0. The results showed that perceived ease and brand awareness significantly influence the decision of millennial Muslim *muzaki* to pay zakat digitally. The perceived ease factor indicates that, in the digital era, convenience is essential. Therefore, zakat institutions continuously strive to meet community needs by facilitating easier zakat payments. The brand awareness factor shows that a well-known brand influences *muzaki* in selecting digital platforms, as consumer decision-making includes identifying problems, seeking solutions, evaluating alternatives, and selecting available options.

Meanwhile, the trust factor does not significantly influence the decision of the millennial Muslim generation *muzaki* to pay zakat digitally. This indicates that digital transformation has not completely changed *muzaki* behavior, particularly among the millennial Muslim generation in distributing zakat. Generally, *muzaki* still prefer to pay zakat directly to *mustahik*, believing that doing so increases rewards and reinforces the value of *afidholan*. The Level of Religiosity moderates the relationship between brand awareness and decision to pay zakat digitally. This indicates that higher brand awareness of a zakat platform increases the likelihood of *muzaki* entrusting their zakat payments to that platform.

The level of religiosity does not moderate the relationship between the perceived ease and trust in the decision of the millennial Muslim generation

to pay zakat digitally. This may be due to the limited knowledge of the meaning and broader benefits of the obligation to pay zakat, as well as lack of commitment to incorporating religious teachings into daily decision-making. The religious foundation of the millennial Muslim generation does not necessarily become a strong motivator for zakat payment. Moreover, their level of religiosity cannot be assessed solely by the frequency of digital platform usage for zakat payments.

This study provides implications for various stakeholders, particularly online zakat payment service providers, to improve their image and credibility by maintaining their reputation, improving service quality, fostering innovation, and providing the best service to the community. This study is limited by a sample drawn solely from the millennial Muslim generation in the Solo raya area. Future research should expand the sample size and geographic scope to enable broader generalization. Additionally, this study utilized only closed-ended questionnaires. Subsequent studies are encouraged to incorporate open-ended questionnaires or interviews with targeted respondents and consider the inclusion of additional variables relevant to similar research topics.

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