

Determinants of Digital Zakat Adoption Among Muslim Millennials in Indonesia

ABSTRACT - The increasing adoption of online donation platforms has transformed the collection and distribution of zakat, particularly among younger Muslim generations who are closely connected to digital technology. This study examines the factors influencing Muslim millennials' decisions to distribute zakat through the "Kitabisa.com" platform in Indonesia. Specifically, it analyzes the roles of perceived ease of use, perceived usefulness, attitude toward use, behavioral intention to use, brand awareness, and zakat literacy in shaping decisions to utilize digital zakat platforms. The study employs a quantitative approach based on the Technology Acceptance Model (TAM), integrated with brand awareness and zakat literacy variables. Data were collected from 130 Muslim millennials in Indonesia using accidental sampling, and the analysis was conducted using Structural Equation Modeling–Partial Least Squares (SEM-PLS) with SmartPLS 4.0. The findings indicate that perceived ease of use significantly influences perceived usefulness but does not have a significant effect on attitude toward use. Brand awareness and zakat literacy significantly influence the decision to use the platform. Perceived usefulness significantly affects both attitude toward use and behavioral intention to use, while attitude toward use also significantly influences behavioral intention. Furthermore, behavioral intention has a significant effect on the final decision to distribute zakat through the platform. These findings highlight the importance of strengthening digital literacy, enhancing platform usability, building public trust, and expanding brand visibility to encourage wider participation in digital zakat distribution among Muslim millennials in Indonesia.

ABSTRAK - Determinan Adopsi Zakat Digital pada Muslim Milenial di Indonesia. Peningkatan penggunaan platform donasi daring telah membawa perubahan signifikan dalam mekanisme pengumpulan dan pendistribusian zakat, terutama di kalangan generasi milenial Muslim yang lekat dengan perkembangan teknologi digital. Penelitian ini bertujuan untuk menganalisis faktor-faktor yang memengaruhi keputusan milenial Muslim dalam menyalurkan zakat melalui platform "Kitabisa.com" di Indonesia. Faktor-faktor yang dianalisis meliputi persepsi kemudahan penggunaan, persepsi kegunaan, sikap terhadap penggunaan, niat berperilaku untuk menggunakan, kesadaran merek, serta literasi zakat. Penelitian ini menggunakan pendekatan kuantitatif dengan mengadopsi Technology Acceptance Model (TAM) yang diintegrasikan dengan variabel kesadaran merek dan literasi zakat. Data penelitian diperoleh dari 130 responden milenial Muslim di Indonesia melalui teknik accidental sampling dan dianalisis menggunakan Structural Equation Modeling–Partial Least Squares (SEM-PLS) dengan bantuan SmartPLS 4.0. Hasil penelitian menunjukkan bahwa persepsi kemudahan penggunaan berpengaruh signifikan terhadap persepsi kegunaan, namun tidak berpengaruh signifikan terhadap sikap terhadap penggunaan. Selain itu, kesadaran merek dan literasi zakat terbukti berpengaruh signifikan terhadap keputusan penggunaan platform. Persepsi kegunaan memiliki pengaruh signifikan terhadap sikap terhadap penggunaan dan niat berperilaku, sedangkan sikap terhadap penggunaan juga berpengaruh signifikan terhadap niat berperilaku. Selanjutnya, niat berperilaku berpengaruh signifikan terhadap keputusan akhir dalam menyalurkan zakat melalui platform tersebut. Temuan ini menegaskan pentingnya peningkatan literasi digital dan literasi zakat, penguatan kemudahan dan kegunaan platform, pengembangan kepercayaan publik, serta peningkatan visibilitas merek guna mendorong partisipasi yang lebih luas dalam penyaluran zakat secara digital di kalangan milenial Muslim di Indonesia.

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INTRODUCTION

Technological advancement has significantly reshaped many aspects of contemporary life, including economic activities, education, communication, and philanthropy. The rapid growth of digital technology has created more efficient and accessible ways for individuals and institutions to interact, conduct transactions, and distribute social funds. In the context of Islamic social finance, these developments have encouraged the emergence of digital zakat services supported by information technology systems. Digital platforms are increasingly utilized to facilitate zakat payments, expand fundraising outreach, and improve the efficiency of fund management and distribution. As a result, many zakat management organizations now cooperate with financial technology (fintech) providers or develop their own digital services to accommodate the growing demand for online zakat payments (Poluakan et al., 2019).

The expansion of internet access and fintech usage in Indonesia has accelerated this transformation. Digital technology has become an integral part of daily life, particularly among the millennial generation, which is generally more familiar with online platforms and financial technology services (Zis et al., 2021; Maisiyah & Rahman, 2022). Data from We Are Social showed that Indonesia had 212.9 million internet users in January 2023, accounting for approximately 76 percent of the country's population of 278.6 million people. In addition, around 167 million Indonesians actively used social media platforms (Wearesocial.com, 2023). The widespread use of digital technology has also influenced charitable behavior, including the increasing tendency to pay zakat through online platforms.

Among adult internet users, millennials constitute a significant segment engaging in online financial practices. Generally defined as individuals born between 1980 and 2000, this cohort benefits from extensive access to information, digital tools, and online services. Digital platforms offer a practical channel through which they may fulfill zakat obligations efficiently. In addition, as many millennials already participate in the workforce and maintain stable income streams, they often meet the *nisab* threshold that qualifies them as *muzaki* (Assidiqi & Kasdi, 2023). These characteristics position Muslim millennials as a strategic demographic in efforts to enhance digital zakat collection.

Table 1. National Accumulation of ZIS and DSKL Funds (2019–2023)

Year	Total
2019	10.23 trillion
2020	12.43 trillion
2021	14.00 trillion
2022	22.43 trillion
2023	33.80 trillion

(Source: BAZNAS, 2024)

Indonesia provides a highly relevant setting for studying digital zakat practices due to its large Muslim population. According to the World Population Review (2024), Indonesia is home to approximately 236 million Muslims, making it one of the largest Muslim-majority countries in the world. Despite this considerable potential, zakat collection in Indonesia remains below its estimated capacity (Awalurramadhana et al., 2024). In response to this challenge, zakat management institutions such as the National Amil Zakat Agency (BAZNAS) continue to

strengthen zakat governance and promote the use of digital payment systems supported by government regulations and technological initiatives (BAZNAS, 2019).

National data indicate consistent growth in zakat and related religious social funds. As shown in Table 1, the collection of Zakat, Infaq, and Sadaqah (ZIS) funds and other religious social funds (DSKL) increased substantially between 2019 and 2023. This growth reflects the expanding role of digital technology in philanthropic activities. Social media and crowdfunding platforms have become important channels for fundraising, allowing zakat institutions to reach broader segments of society more effectively. Among these platforms, Kitabisa.com has become one of the most widely recognized crowdfunding services in Indonesia. The platform collaborates with BAZNAS and various philanthropic organizations to facilitate digital zakat payments while maintaining transparency in fund management and distribution (BAZNAS, 2020).

Kitabisa.com serves as a non-commercial digital platform associated with BAZNAS that facilitates the distribution of *infaq*, *sadaqah*, and various categories of zakat, including zakat fitrah, zakat mal, and productive zakat. Several other platforms, such as *beramaljariyah.org*, *Benihbaik.com*, *Waktumu Hijrah*, *WeCare.id*, *Peduli Sehat*, and *Bantoo.id*, also support digital donations. Within this context, transparency remains a critical element, as it enables *muzaki* to monitor the allocation of funds and choose programs that align with their preferences. Kitabisa.com differentiates itself through an intuitive interface available via its website and mobile application, institutional backing from zakat institutions and relevant government ministries, legal recognition from the Ministry of Law and Human Rights, and features that allow donors to directly track the use of their contributions (Kitabisa.com, 2019).

Founded in 2013 by M. Alfatih Timur and Vikra Ijas, Kitabisa.com was established to encourage public participation in online donations across a range of social causes. By 2023, the platform had attracted more than seven million users. Since June 2016, it has also operated as a crowdfunding platform offering digital zakat services and has gained the trust of numerous Zakat Management Organizations (Faza & Indriani, 2021). In 2023 alone, zakat collection through Kitabisa.com exceeded IDR 300 billion from 531,002 muzaki, with fund distribution having a particularly visible impact during Ramadan. These developments underscore the relevance of Kitabisa.com as an empirical context for examining the selection of online platforms for zakat distribution.

Previous studies have identified several factors that influence the use of digital platforms for zakat payments. Brand awareness has been found to play an important role in shaping decisions to distribute ZIS through fintech crowdfunding platforms (Rohim, 2019; Pertiwi, 2020; Azizah et al., 2021). Other studies have highlighted the influence of trust, transparency, project quality, and accountability on users' decisions and behavioral intentions in online donation activities (Sari, 2019; Rostiana, 2021). In addition, studies grounded in the Technology Acceptance Model (TAM) have emphasized the importance of perceived usefulness and perceived ease of use in encouraging the adoption of digital zakat services (Ghofur & Ichwan, 2020; Karmanto & Baskoro, 2020; Yusuf & Sarasi, 2023).

However, findings from previous studies remain inconsistent. Several studies reported that perceived usefulness and perceived ease of use significantly influence behavioral intention and

decisions related to digital zakat payments (Ghofur & Ichwan, 2020; Yusuf & Sarasi, 2023), while others found that these variables did not significantly affect user behavior in certain contexts (Niswah et al., 2019; Rohmah et al., 2020). Similar inconsistencies also appear in studies examining the roles of brand awareness, religiosity, and zakat literacy (Anggraini & Indrarini, 2022; Rostiana, 2021). These differing findings indicate that the factors influencing digital zakat adoption, particularly among Muslim millennials, still require further investigation.

In addition, limited studies have examined the combined influence of perceived usefulness, perceived ease of use, brand awareness, and zakat literacy on Muslim millennials' decisions to distribute zakat through crowdfunding platforms such as Kitabisa.com. Although zakat literacy is considered important in shaping understanding and awareness of zakat obligations, its conceptual and empirical development in studies of digital zakat behavior remains relatively limited. This gap highlights the need for further research that integrates technological acceptance factors with zakat literacy in explaining digital zakat decisions.

This study aims to analyze the factors influencing Muslim millennials' decisions to distribute zakat through the Kitabisa.com platform. The study employs the Technology Acceptance Model (TAM) to examine the influence of perceived usefulness and perceived ease of use on digital zakat decisions. It also investigates the roles of brand awareness and zakat literacy in shaping preferences toward fintech crowdfunding platforms for zakat distribution. Through this approach, the study seeks to contribute to discussions on digital Islamic philanthropy and provide insights for zakat institutions, fintech providers, and policymakers involved in strengthening Indonesia's digital zakat ecosystem.

LITERATURE REVIEW

The Concept of Zakat

Zakat is one of the five pillars of Islam and constitutes a mandatory form of worship for Muslims whose wealth has reached the *nisab* or minimum threshold determined under Islamic law (Hudaefi et al., 2020; Makarim & Hamzah, 2024). Beyond its religious obligation, zakat serves both spiritual and social purposes. It is intended to purify wealth and the soul while simultaneously supporting individuals and communities experiencing economic hardship. Unlike voluntary forms of charity such as *sadaqah*, zakat is regulated through specific rules concerning eligibility, calculation, and distribution (Monica & Abidah, 2021; Munthe, 2022).

In Islamic jurisprudence, zakat is generally classified into two main categories, namely *zakat mal* and *zakat fitrah*. *Zakat mal* applies to accumulated wealth and productive assets, including gold, cash, agricultural products, livestock, and trade commodities. The standard zakat rate for eligible assets is 2.5 percent, provided that the assets have reached the *nisab* and have been owned for one lunar year (*haul*) (Abbas, 2017; Muttaqin, 2019). Meanwhile, *zakat fitrah* is obligatory for Muslims before Eid al-Fitr and functions as a means of spiritual purification and social solidarity with the poor. The amount is commonly equivalent to one *sha'* or approximately 2.5–3 kilograms of staple food (Monica & Abidah, 2021).

The implementation of zakat carries important socioeconomic implications. Zakat contributes to poverty alleviation, reduces social inequality, and supports economic welfare within Muslim

communities (Iqbal, 2022). In practice, zakat funds are often allocated to programs related to education, healthcare, economic empowerment, and community development. Consequently, zakat is increasingly viewed not only as a religious obligation but also as an important Islamic social finance instrument capable of promoting social justice and public welfare (Utomo et al., 2020).

The Concept of Crowdfunding

Crowdfunding refers to a fundraising mechanism that collects financial contributions from a large number of individuals, primarily through online platforms. This model enables entrepreneurs, organizations, and social institutions to obtain funding from the public without relying solely on traditional financial institutions or individual investors (Miglo, 2021; Leoński, 2022). The development of internet technology and digital platforms has accelerated the growth of crowdfunding across various sectors, including business, social initiatives, and philanthropy.

Crowdfunding is generally categorized into several forms. First, reward-based crowdfunding allows contributors to support projects in exchange for non-financial rewards, such as products or services related to the funded project (Octaviani et al., 2021). Second, equity crowdfunding provides contributors with ownership shares or investment returns from the business or project being financed (Chandna, 2022; Naik & Oza, 2023). Third, donation-based crowdfunding is commonly utilized for social and humanitarian purposes, where contributors donate funds without expecting financial or material returns (Faza & Indriani, 2021).

The growing use of crowdfunding offers several advantages. In addition to facilitating fundraising, crowdfunding platforms function as promotional tools that help organizations increase public visibility and strengthen community engagement. Feedback from contributors can also provide valuable insights for improving programs or projects before broader implementation. Nevertheless, crowdfunding activities also face several challenges, including intense competition among campaigns and the possibility of failing to achieve fundraising targets. These conditions require organizations to develop effective communication strategies and maintain public trust through transparency and accountability (Amalia et al., 2021).

Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) is one of the most widely used frameworks in information technology research because of its simplicity and strong explanatory capability in predicting technology acceptance behavior (Zufiyardi et al., 2022). TAM was introduced by Davis (1989) and developed from the Theory of Reasoned Action (TRA), which explains that individual behavior is influenced by behavioral intention (Venkatesh et al., 2003). According to Fishbein and Ajzen (1975, as cited in Astuti & Prijanto, 2021), behavioral intention is shaped by two main factors: attitude toward behavior and subjective norms. TRA therefore emphasizes that individuals tend to perform actions they perceive positively and socially acceptable (Sukma et al., 2019).

TAM extends TRA by introducing two central constructs, namely perceived usefulness and perceived ease of use (Zufiyardi et al., 2021; Nuralam, 2024). Perceived usefulness refers to the degree to which individuals believe that a particular technology can improve their performance

or activities, while perceived ease of use reflects the extent to which technology is considered easy to understand and operate. These two factors are considered important determinants of users' acceptance of information systems and digital technologies.

Within the context of Islamic financial services, perceived usefulness and perceived ease of use are relevant in explaining the adoption of digital zakat platforms. Ease and usefulness are also consistent with Islamic values that encourage convenience and efficiency in carrying out acts of worship and social responsibility (Ghofur & Ichwan, 2020). Therefore, TAM provides an appropriate theoretical framework for analyzing the acceptance of digital zakat payment systems among Muslim users. According to Jogiyanto (2017), the conceptual framework of TAM is illustrated in Figure 1.

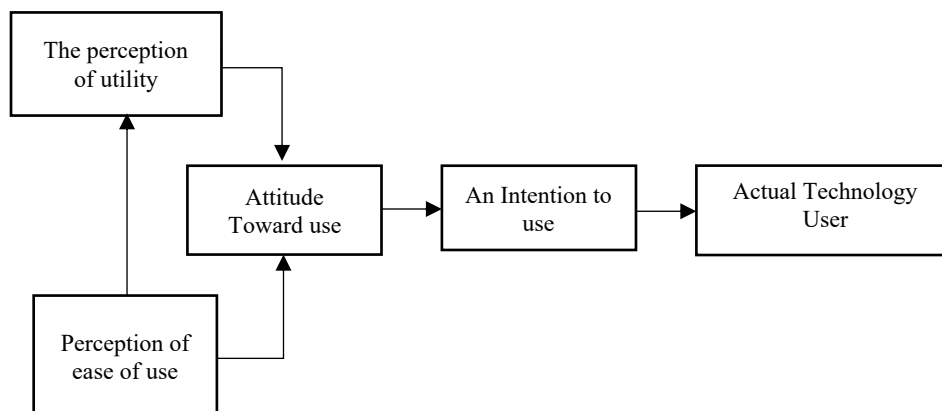


Figure 1. Technology Acceptance Model (TAM)

Brand Awareness

Brand awareness refers to the extent to which consumers recognize and remember a particular brand within a specific product or service category (Kusuma & Syahputra, 2020). In marketing studies, brand awareness reflects the ability of consumers to identify a brand through its name, logo, or other distinctive characteristics. A familiar brand tends to generate stronger recognition and becomes more easily recalled by consumers during decision-making processes.

Previous studies suggest that strong brand awareness can support the successful introduction of products or services into competitive markets (Sari, 2019). Higher levels of brand awareness also contribute to stronger perceived value in the minds of consumers, influencing their preferences and trust toward a brand. In the context of digital fundraising and fintech platforms, brand awareness plays an important role in shaping public confidence and encouraging platform adoption.

According to Sitorus et al. (2022), brand awareness can be explained through a hierarchical pyramid consisting of several levels, ranging from brand recognition to top-of-mind awareness. The higher the level achieved by a brand, the stronger its position in consumers' memory and consideration.

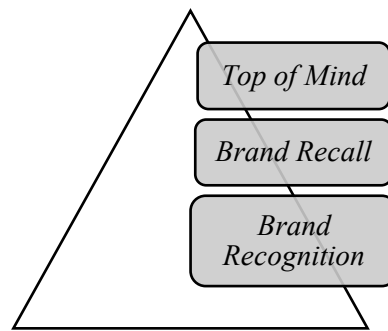


Figure 2. Pyramid Indicator of Brand Awareness

Zakat Literacy

Zakat literacy refers to the level of understanding and awareness among Muslims regarding zakat obligations, including knowledge of zakat regulations, types of zakat, calculation methods, and distribution procedures (Owoyemi, 2020; Syauqi et al., 2022). As zakat constitutes one of the fundamental pillars of Islam, adequate literacy is essential to ensure that Muslims are able to fulfill their obligations correctly and responsibly (Hakim & Noviyanti, 2022; Noor et al., 2022).

Improving zakat literacy can be achieved through various educational approaches, including formal education, religious lectures, institutional campaigns, and digital media. The increasing availability of online platforms, applications, and zakat calculators has also contributed to broader public access to zakat-related information. These digital tools can help individuals calculate and distribute zakat more accurately and conveniently (Soemitra & Nasution, 2021).

In addition to increasing understanding, stronger zakat literacy is expected to encourage greater participation in zakat payments and improve public trust in zakat institutions. Individuals with adequate zakat knowledge are generally more aware of the importance of zakat distribution and more confident in institutional zakat management. Consequently, zakat literacy may contribute to the enhancement of social solidarity, transparency, and welfare within Muslim communities (Hamka, 2022).

Decision to Distribute Zakat

The decision to distribute zakat reflects an individual's awareness and willingness to fulfill religious obligations toward eligible zakat recipients (*mustahiq*) (Fachry et al., 2021). For *muzaki*, the decision to pay zakat is not only associated with religious compliance but also with trust, convenience, and confidence in the institutions or platforms used for zakat distribution.

According to Suharli and Bahariska (2021), the decision to pay zakat represents an individual action undertaken to fulfill the obligation of allocating a portion of wealth in accordance with Islamic teachings. The decision-making process may be influenced by several considerations, including confidence in the zakat institution or payment platform, comfort in conducting zakat transactions, and habitual patterns of regular zakat payment. In this context, continuity and consistency in paying zakat also reflect a stronger commitment to fulfilling religious and social responsibilities.

METHODOLOGY

Research Design

This study employed a quantitative research approach to examine the relationships among variables and to test the proposed theoretical model (Bungin, 2017; Sugiyono, 2019). The research focused on analyzing the influence of perceived ease of use, perceived usefulness, attitude toward use, behavioral intention to use, brand awareness, and zakat literacy on the decision to use the Kitabisa.com zakat platform among Muslim millennials in Indonesia. In addition to explaining the relationships between variables, the study also aimed to describe the perceptions and behaviors of respondents regarding digital zakat services.

The conceptual framework of this research was adapted from the Technology Acceptance Model (TAM) developed by Davis (1989). The model incorporates the main TAM constructs, namely perceived ease of use, perceived usefulness, attitude toward use, behavioral intention to use, and decision to use. To provide a broader understanding of digital zakat adoption, the framework was extended through the inclusion of two additional variables: brand awareness and zakat literacy.

Based on the theoretical framework and research objectives, eight hypotheses were formulated to examine the relationships among the variables. The proposed hypotheses are presented as follows:

H1: Perceived ease of use (X1) significantly influences perceived usefulness (Y1) among Muslim millennials in distributing zakat through the Kitabisa.com platform.

H2: Perceived ease of use (X1) significantly influences attitude toward use (Y2) among Muslim millennials in distributing zakat through the Kitabisa.com platform.

H3: Perceived usefulness (Y1) significantly influences attitude toward use (Y2) among Muslim millennials in distributing zakat through the Kitabisa.com platform.

H4: Perceived usefulness (Y1) significantly influences intention to use (Y3) among Muslim millennials in distributing zakat through the Kitabisa.com platform.

H5: Attitude toward use (Y2) significantly influences intention to use (Y3) among Muslim millennials in distributing zakat through the Kitabisa.com platform.

H6: Intention to use (Y3) significantly influences the decision to use the platform (Y4) among Muslim millennials in distributing zakat through the Kitabisa.com platform.

H7: Brand awareness (X2) significantly influences the decision to use the platform (Y4) among Muslim millennials in distributing zakat through the Kitabisa.com platform.

H8: Zakat literacy (X3) significantly influences the decision to use the platform (Y4) among Muslim millennials in distributing zakat through the Kitabisa.com platform.

The conceptual relationships among the variables are illustrated in Figure 3.

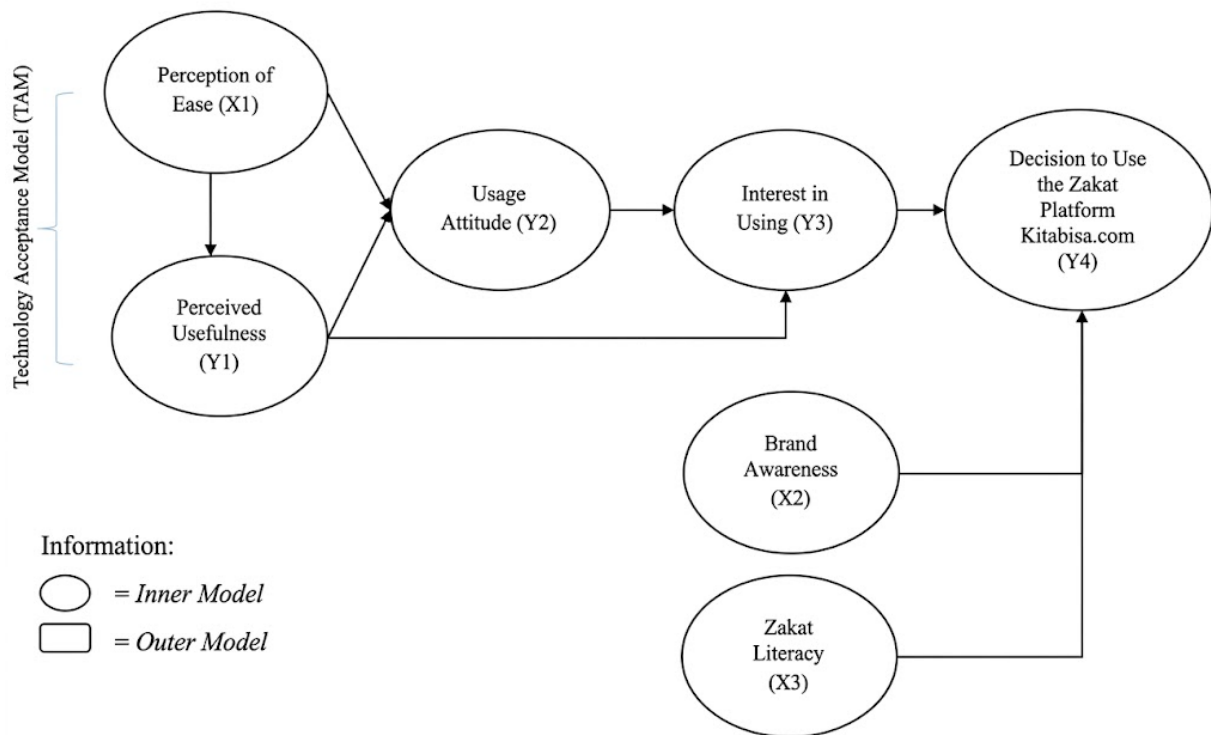


Figure 3. Research Conceptual Framework

Data Collection Method

This study utilized primary data obtained through questionnaires distributed online using Google Forms between April and June 2025. The target population consisted of Indonesian Muslim millennials born between 1980 and 2000 who were familiar with and had experience distributing zakat through the Kitabisa.com platform.

The sampling process employed a non-probability sampling approach using accidental sampling techniques. According to Sugiyono (2019), accidental sampling involves selecting respondents encountered by the researcher who meet predetermined research criteria. In this study, respondents were selected based on three criteria: (1) Muslim, (2) belonging to the millennial generation, and (3) having knowledge of and experience using Kitabisa.com for zakat distribution.

A total of 130 respondents participated in this research. The questionnaire collected demographic information, including domicile, gender, year of birth, education level, monthly income, occupation, frequency of zakat payment, and types of zakat distributed. These respondent characteristics were included to provide a clearer profile of the research participants and support the interpretation of the findings.

Although accidental sampling enabled efficient data collection, this technique limits the generalizability of the results. Consequently, the findings may not fully represent the broader population of Muslim millennials across Indonesia, considering the diversity of social, economic, and technological backgrounds within this demographic group.

The operationalization of research variables was developed from previous studies and adapted to the context of digital zakat distribution through crowdfunding platforms. The variables, indicators, and measurement notations are presented in Table 2.

Table 2. Operational Definition of Research Variables

Variable	Indicator	Notation
Perceived Ease of Use (Kumala & Pranata, 2020)	Easy to Learn	X1.1
	Easy to Control	X1.2
	Easy to Understand	X1.3
	Flexible	X1.4
	Easy to Use	X1.5
Brand Awareness (Sitorus et al., 2022)	Top of Mind	X2.1
	Brand Recall	X2.2
	Brand Recognition	X2.3
Zakat Literacy (Soemitra & Nasution, 2021)	General Zakat Knowledge	X3.1
	Understanding of Zakat Management	X3.2
	Ability to Calculate Zakat	X3.3
Perceived Usefulness (Suharli & Bahariska, 2021)	Effectiveness	Y1.1
	Enhancing Performance	Y1.2
	Beneficial	Y1.3
	Facilitating Work	Y1.4
	Increasing Productivity	Y1.5
	Accelerating Work	Y1.6
Attitude Toward Use (Pertiwi, 2020)	Enjoyment	Y2.1
	Trust	Y2.2
	Satisfaction	Y2.3
	Desire	Y2.4
Intention to Use (Pertiwi, 2020)	Motivation	Y3.1
	Strong Personal Desire	Y3.2
	Individual Drive	Y3.3
	Social Motive	Y3.4
Decision to Use the Platform (Suharli & Bahariska, 2021)	Stability	Y4.1
	Habit	Y4.2
	Continued Usage	Y4.3

Data Analysis Method

The data were analyzed using Structural Equation Modeling–Partial Least Squares (SEM-PLS) with SmartPLS version 4.0.5 software (Ghozali, 2016; Haryono, 2017). SEM-PLS is a multivariate statistical technique designed to analyze relationships between latent variables and their indicators while accounting for measurement error (Hair et al., 2021). This method is considered suitable for predictive research models and studies involving multiple latent constructs.

The analysis procedure consisted of two main stages. The first stage involved evaluating the measurement model (*outer model*) to assess the validity and reliability of the research indicators. This evaluation included tests of convergent validity, discriminant validity, composite reliability, and Cronbach's alpha. The second stage focused on evaluating the structural model (*inner model*) to examine the relationships among latent variables through path coefficient analysis and the coefficient of determination (*R-square*).

The overall model was represented through a path diagram illustrating the relationships between exogenous and endogenous variables within the structural model, as well as the relationships between latent variables and their corresponding indicators in the measurement model.

RESULTS AND DISCUSSION

Respondents' Characteristics

This study involved 130 Muslim millennial respondents who had experience using the Kitabisa.com platform for zakat distribution. The respondent profile provides an overview of the demographic characteristics of the participants, including gender, domicile, year of birth, educational background, monthly income, occupation, and frequency of zakat payments through the platform. Overall, the respondents represented diverse demographic backgrounds across several provinces in Indonesia. Female respondents constituted a slightly larger proportion than male respondents, indicating relatively strong engagement of Muslim millennial women in digital zakat activities. Most respondents were also within productive age groups, particularly those born in the late 1990s and 2000, reflecting the close relationship between younger generations and the use of digital financial technology.

Table 3. Respondents' Characteristics

Characteristics	Category	Frequency	Percentage (%)
Gender	Male	55	42.31
	Female	75	57.69
Domicile	North Sumatra	5	3.85
	West Sumatra	2	1.54
	Riau	2	1.54
	Jambi	1	0.77
	South Sumatra	3	2.31
	Jakarta	19	14.62
	West Java	28	21.54
	Central Java	9	6.92
	Yogyakarta	4	3.08
	East Java	30	23.08
	Bali	16	12.31
	East Nusa Tenggara	2	1.54
	West Nusa Tenggara	4	3.08
	Papua	2	1.54
	Gorontalo	1	0.77
	East Kalimantan	1	0.77
South Sulawesi	1	0.77	
Year of Birth	1984	2	1.54
	1986	4	3.08
	1987	1	0.77
	1988	2	1.54
	1989	2	1.54
	1990	13	10.00
	1991	3	2.31
	1992	13	10.00
	1993	5	3.85
	1994	10	7.69
	1995	8	6.15
	1996	7	5.38
	1997	6	4.62
	1998	8	6.15

Characteristics	Category	Frequency	Percentage (%)
	1999	10	7.69
	2000	36	27.69
Education Level	Junior High School (SMP/MTS)	3	2.31
	Senior High School (SMA/MA)	25	19.23
	Diploma (D3)	20	15.38
	Undergraduate Degree (S1)	72	55.38
	Master's Degree (S2)	10	7.69
Monthly Income	< IDR 1,000,000	20	15.38
	IDR 1,000,000 – IDR 3,000,000	72	55.38
	> IDR 3,000,000	38	29.23
Occupation	Student	21	16.15
	Civil Servant	26	20.00
	Entrepreneur	36	27.69
	Private Sector Employee	43	33.08
	Other	4	3.08
Intensity of Zakat Payment	1–2 Times	91	70.00
	> 2 Times	39	30.00
Total Respondents		130	100.00

In terms of education, the majority of respondents had completed undergraduate studies, suggesting that users of digital zakat platforms generally possess relatively high educational attainment and familiarity with technology-based services. Most respondents also reported monthly incomes ranging from IDR 1,000,000 to IDR 3,000,000, while private-sector employees and entrepreneurs represented the largest occupational groups. The findings further show that most respondents had used Kitabisa.com for zakat payments one to two times, indicating prior experience with digital zakat services, although the intensity of repeated use remained moderate. A detailed summary of respondent characteristics is presented in Table 3.

Evaluation of the Measurement Model (Outer Model)

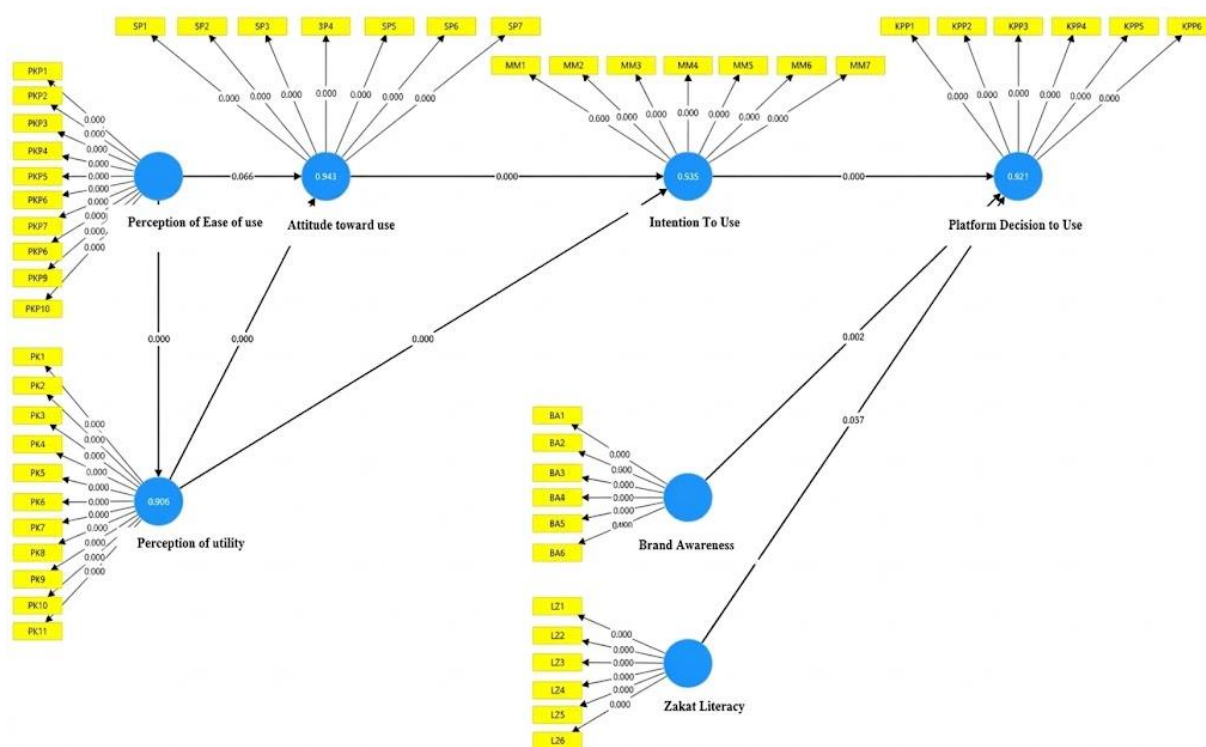


Figure 4. Evaluation of Measurement Model (Outer Model)

As illustrated in Figure 4, the outer model evaluation assessed the validity and reliability of the measurement instruments. The assessment included convergent validity, discriminant validity, composite reliability, and Cronbach's alpha. Overall, the indicators used in this study satisfied the required measurement criteria.

Convergent Validity

Convergent validity was evaluated using loading factor values. Table 4 demonstrates that all indicators across the variables of perceived ease of use, brand awareness, zakat literacy, perceived usefulness, attitude toward use, intention to use, and platform decision to use achieved loading factor values above 0.70. These results indicate that all indicators were valid and adequately represented their respective constructs.

Table 4. Result of Loading Factor

	Brand Awareness	Platform to Usage Decisions	Zakat Literacy	Attitude Toward Usage	Perceived Usefulness	Perceived Ease of Use	Attitude of Usage
BA1	0.910						
BA2	0.920						
BA3	0.916						
BA4	0.895						
BA5	0.900						
BA6	0.874						
KPP1		0.933					
KPP2		0.934					
KPP3		0.929					
KPP4		0.878					
KPP5		0.950					
KPP6		0.916					
LZ1			0.933				
LZ2			0.929				
LZ3			0.881				
LZ4			0.936				
LZ5			0.937				
LZ6			0.941				
MM1				0.903			
MM2				0.906			
MM3				0.933			
MM4				0.912			
MM5				0.901			
MM6				0.904			
MM7				0.908			
PK1					0.918		
PK10					0.891		
PK11					0.915		
PK2					0.923		

	Brand Awareness	Platform to Usage Decisions	Zakat Literacy	Attitude Toward Usage	Perceived Usefulness	Perceived Ease of Use	Attitude of Usage
PK3					0.908		
PK4					0.890		
PK5					0.912		
PK6					0.915		
PK7					0.917		
PK8					0.909		
PK9					0.900		
PKP1						0.902	
PKP10						0.927	
PKP2						0.923	
PKP3						0.914	
PKP4						0.917	
PKP5						0.924	
PKP6						0.926	
PKP7						0.918	
PKP8						0.927	
PKP9						0.926	
SP1							0.921
SP2							0.935
SP3							0.923
SP4							0.940
SP5							0.944
SP6							0.898
SP7							0.920

Discriminant Validity

Discriminant validity was examined through the Average Variance Extracted (AVE) values. As shown in Table 5, all variables obtained AVE values above 0.50, indicating satisfactory discriminant validity and confirming that each construct adequately explained the variance of its indicators.

Table 5. Average Variance Extracted (AVE)

Variable	AVE
Brand Awareness	0.814
Platform Decision to Use	0.853
Zakat Literacy	0.858
Intention to Use	0.828
Perceived Usefulness	0.826
Perceived Ease of Use	0.847
Attitude Toward Use	0.857

Reliability Test

Reliability was assessed using composite reliability and Cronbach's alpha values. Table 6 displays that all composite reliability values exceeded 0.60, indicating adequate internal consistency among indicators.

Table 6. Composite Reliability Test Results

Variable	Composite Realibility (rho_a)	Composite Realibility (rho_c)
Brand Awareness	0.955	0.963
Platform Decision to Use	0.966	0.972
Zakat Literacy	0.967	0.973
Intention to Use	0.966	0.971
Perceived Usefulness	0.979	0.981
Perceived Ease of Use	0.980	0.982
Attitude Toward Use	0.972	0.977

Similarly, Table 7 indicates that all Cronbach's alpha values exceeded 0.70, confirming the reliability of the research instrument.

Table 7. Cronbach's Alpha Values

Variable	Cronbach's Alpha
Brand Awareness	0.954
Platform Decision to Use	0.965
Zakat Literacy	0.967
Intention to Use	0.965
Perceived Usefulness	0.979
Perceived Ease of Use	0.980
Attitude Toward Use	0.972

Evaluation of the Structural Model (Inner Model)

The structural model evaluation examined the relationships between latent variables and assessed the explanatory power of the proposed model. This stage involved evaluating the coefficient of determination (R^2) and conducting hypothesis testing through path coefficient analysis.

Goodness-of-Fit Analysis

The coefficient of determination (R^2) was used to measure the extent to which the independent variables explained the dependent variables in the model. Higher R^2 values indicate stronger explanatory capability.

Table 8. Goodness-of-Fit Analysis

Variable	R-square	Adjusted R-square
Attitude Toward Use	0.943	0.942
Intention to Use	0.935	0.934
Platform Decision to Use	0.921	0.919
Perceived Usefulness	0.908	0.907

As presented in Table 8, the R^2 values ranged from 0.908 to 0.943, indicating that the structural model possessed strong explanatory power. Likewise, the adjusted R^2 values ranged from 0.907 to 0.942, suggesting that the independent variables were able to explain a substantial proportion of the variance in the endogenous variables. The findings demonstrate that perceived ease of use, perceived usefulness, attitude toward use, brand awareness, and zakat literacy collectively contributed strongly to explaining users' intention and decisions to distribute zakat through the Kitabisa.com platform.

Path Coefficient Analysis

Hypothesis testing was conducted through path coefficient analysis using the bootstrapping procedure in SEM-PLS. A relationship was considered significant when the T-statistic value exceeded 1.96 and the p-value was below 0.05. The results of the path coefficient analysis are presented in Table 9.

Table 9. Path Coefficient Analysis Results

Relationship	Original Sample (O)	T-statistic	P-values
Perceived Ease of Use → Perceived Usefulness	0.953	67.081	0.000
Perceived Usefulness → Attitude Toward Use	0.738	5.775	0.000
Attitude Toward Use → Intention to Use	0.529	4.563	0.000
Intention to Use → Platform Decision to Use	0.453	4.289	0.000
Perceived Usefulness → Intention to Use	0.446	3.889	0.000
Brand Awareness → Platform Decision to Use	0.343	3.103	0.002
Zakat Literacy → Platform Decision to Use	0.193	2.086	0.037
Perceived Ease of Use → Attitude Toward Use	0.242	1.842	0.066

Discussion

This study investigates the factors influencing millennial Muslims' decisions to distribute zakat through the Kitabisa.com platform through an integrated framework that combines the Technology Acceptance Model (TAM) with brand awareness and zakat literacy. The findings provide empirical insights into how technological, cognitive, and religious factors interact in shaping digital zakat distribution behavior.

Perceived Ease of Use and Perceived Usefulness

The findings indicate that perceived ease of use exerts a strong and significant influence on perceived usefulness, while its effect on attitude toward use is not statistically significant. This result aligns closely with the foundational logic of TAM proposed by Davis (1989), which positions perceived ease of use as an antecedent to perceived usefulness. In the context of digital zakat platforms, ease of navigation, clarity of transaction steps, and system flexibility contribute to users' evaluations of the platform's functional benefits.

The absence of a significant relationship between perceived ease of use and attitude toward use suggests that technical accessibility alone may not sufficiently shape affective or evaluative responses among millennial users. This finding echoes prior studies that reported mixed effects of perceived ease of use on attitudes in fintech-based zakat or donation platforms (Niswah et al.,

2019; Rohmah et al., 2020). As millennials generally possess high digital literacy, they may perceive ease of use as a basic expectation rather than a factor that actively enhances satisfaction or positive attitudes. Instead, ease of use appears to function instrumentally, supporting perceived usefulness without directly shaping emotional or attitudinal evaluations.

Perceived Usefulness, Attitude Toward Use, and Intention to Use

Perceived usefulness demonstrates a significant influence on both attitude toward use and intention to use the Kitabisa.com platform. This finding strongly reinforces TAM's core proposition that users are more likely to form favorable attitudes and behavioral intentions when they perceive a technology as effective and beneficial (Davis, 1989; Venkatesh et al., 2003). The dominance of effectiveness as the strongest indicator suggests that users prioritize outcomes such as efficiency, convenience, and reliability in zakat transactions.

This result is consistent with empirical studies in digital zakat and fintech adoption contexts, which highlight perceived usefulness as a central determinant of user acceptance (Anggraini & Indrarini, 2022; Yusuf & Sarasi, 2023). For millennial Muslims, perceived usefulness may extend beyond technical efficiency to include alignment with religious obligations, transparency in distribution, and confidence in institutional accountability. Thus, usefulness is interpreted not merely as operational benefit, but also as facilitation of religious compliance in an increasingly digital environment.

Attitude Toward Use and Behavioral Intention

The analysis shows that attitude toward use significantly influences intention to use, with user satisfaction emerging as the most influential attitudinal indicator. This finding is consistent with behavioral theories underlying TAM and TRA, which emphasize attitude as a proximal predictor of intention (Fishbein & Ajzen, 1975; Venkatesh et al., 2003). A positive experiential evaluation of the platform strengthens users' motivation to continue engaging with it.

Previous studies similarly emphasize the role of satisfaction and trust in fostering positive behavioral intentions toward digital zakat platforms (Setiamy & Deliani, 2019; Widyar et al., 2024). Within the Islamic philanthropic context, satisfaction may be shaped not only by system performance but also by perceived ethical values, transparency, and the social impact of donations. These dimensions contribute to a holistic evaluation that reinforces intention to use.

Intention to Use and the Decision to Use

The findings further confirm that intention to use significantly influences the actual decision to use the Kitabisa.com platform. This relationship reflects a key assumption of TRA and TAM, where intention serves as the immediate antecedent of behavior. The prominence of desire as an indicator suggests that internal motivation, shaped by personal and religious considerations, plays a vital role in translating intention into action.

This result supports earlier research in both donation-based crowdfunding and zakat studies, demonstrating that strong behavioral intentions increase the likelihood of actual platform usage (Sari, 2019; Putra et al., 2022). In the context of zakat, intention may be strengthened by

recurring religious cycles (e.g., Ramadan), perceived social responsibility, and platform credibility, reinforcing the transition from intention to consistent usage behavior.

Brand Awareness and the Decision to Use the Platform

Brand awareness shows a significant influence on the decision to use Kitabisa.com, with top-of-mind awareness emerging as the strongest indicator. This finding aligns with branding theory, which posits that brand familiarity reduces perceived risk, enhances trust, and simplifies decision-making (Keller, 2013). In digital philanthropy, where users often lack direct interaction with institutions, brand recognition functions as a heuristic for credibility.

Empirical studies in zakat and donation platforms similarly identify brand awareness as a key determinant of platform selection (Rohim, 2019; Azizah et al., 2021). The strong association between brand awareness and usage decision in this study suggests that Kitabisa.com's visibility and public reputation play an essential role in shaping millennial Muslims' confidence. For zakat platforms, brand awareness appears to function as a substitute for face-to-face institutional presence, reinforcing legitimacy in a digital environment.

Zakat Literacy and Platform Usage Decisions

Zakat literacy is found to significantly influence the decision to use the platform, with zakat calculation ability as the most prominent indicator. This finding highlights the importance of religious financial knowledge in shaping zakat-paying behavior, supporting prior studies that emphasize literacy as a critical determinant in digital zakat adoption (Yusuf & Sarasi, 2023; Febrianti & Yasin, 2023).

From an Islamic economics perspective, zakat literacy reflects not only technical understanding but also religious consciousness. Individuals who possess adequate knowledge of zakat rules, calculation methods, and distribution principles are more likely to select platforms that facilitate accurate and compliant payment. In this context, digital platforms such as Kitabisa.com serve as tools that operationalize religious obligations, particularly for users who are confident in their zakat knowledge and seek efficient mechanisms aligned with contemporary lifestyles.

The significant role of zakat literacy also suggests that technology acceptance alone may be insufficient to explain zakat-related decisions. Religious knowledge functions as a complementary factor that reinforces trust, reduces uncertainty, and enhances user confidence in digital platforms.

Research Implications

The findings several implications for the development of digital zakat platforms, particularly in understanding the factors influencing Muslim millennials' decisions to distribute zakat through online services. First, perceived ease of use was found to strengthen perceived usefulness, although it did not directly shape users' attitudes toward the platform. This finding indicates that platform accessibility and simplicity remain important in enhancing users' perceptions regarding the functional benefits of digital zakat services. Maintaining intuitive interfaces, simple transaction procedures, and flexible payment systems may therefore improve users' experiences when using digital zakat platforms.

Second, brand awareness emerged as a significant factor influencing platform usage decisions. Respondents who were more familiar with the Kitabisa.com brand tended to demonstrate stronger confidence in using the platform for zakat distribution. This finding highlights the importance of maintaining strong public visibility, recognizable branding, and consistent communication strategies in strengthening users' trust toward digital zakat services. Third, zakat literacy significantly contributed to respondents' decisions to use the platform. Individuals with better understanding of zakat calculation, management, and procedures were more likely to utilize digital zakat services. This finding suggests that educational initiatives and digital literacy campaigns related to zakat may help strengthen public confidence in online zakat platforms.

Fourth, perceived usefulness significantly influenced both attitude toward use and intention to use. Respondents who considered the platform effective and beneficial were more likely to develop positive attitudes and stronger behavioral intentions toward using the service. This finding emphasizes the importance of improving platform effectiveness, transaction efficiency, and transparency in zakat management. Fifth, attitude toward use significantly influenced intention to use, with user satisfaction emerging as an important factor. Positive user experiences may therefore encourage stronger long-term engagement with digital zakat platforms. Improving service quality, interface design, and responsiveness to user needs may contribute to higher levels of satisfaction and continued usage.

Finally, intention to use significantly influenced the final decision to use the platform. This finding indicates that behavioral intention plays an important role in transforming interest into actual zakat payment behavior. Strengthening user engagement and maintaining positive user experiences may therefore encourage more consistent use of digital zakat services among Muslim millennials.

CONCLUSION

This study identifies several interrelated factors that shape millennial Muslims' decisions to distribute zakat through the Kitabisa.com platform. The findings show that perceived ease of use plays an important role in shaping perceived usefulness, although it does not directly influence users' attitudes toward the platform. Perceived usefulness emerges as a central construct, as it significantly affects both attitude toward use and intention to use. Attitude toward use further strengthens intention, which subsequently influences the final decision to use the platform for zakat distribution. Beyond the core Technology Acceptance Model constructs, brand awareness and zakat literacy also demonstrate significant roles in the decision-making process. These results indicate that the use of digital zakat platforms among millennial Muslims is driven by a combination of functional evaluation, cognitive understanding of zakat obligations, and familiarity with the platform.

From a theoretical perspective, this study contributes to the literature on Islamic fintech and digital zakat by extending the Technology Acceptance Model with brand awareness and zakat literacy in the context of donation-based crowdfunding. The findings underscore the relevance of integrating marketing and religious literacy dimensions into technology acceptance research within Islamic financial practices. From a practical perspective, the results provide insights for zakat management organizations and digital platforms such as Kitabisa.com. Efforts to enhance

platform usefulness, increase brand visibility, and strengthen zakat literacy are closely associated with users' willingness to distribute zakat digitally. Attention to user satisfaction and positive experiences also remains essential, as attitudes and intentions serve as important links between technological features and actual usage decisions.

Despite these contributions, this study has several limitations that should be acknowledged. The focus on millennial Muslim users of a single platform limits the generalizability of the findings to other demographic groups, platforms, or geographic contexts. In addition, the cross-sectional research design captures perceptions and behaviors at one point in time, which restricts the ability to observe changes or establish long-term behavioral patterns. Future research could address these limitations through the inclusion of broader age groups, comparative studies across different digital zakat platforms, and longitudinal designs that examine changes in technology acceptance and zakat behavior over time. Further exploration of additional variables, such as religiosity, trust in institutions, or social influence, may also enrich understanding of digital zakat adoption in Islamic financial ecosystems.

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