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THE INFLUENCE OF PERCEIVED USEFULNESS, PERCEIVED EASE OF USE, AND ZAKAT LITERACY ON GENERATION Z'S INTENTION TO USE DIGITAL ZAKAT PLATFORMS

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ABSTRACTS

The rapid advancement of digital technology has transformed Islamic philanthropic services, including the adoption of digital zakat platforms. Despite Indonesia's substantial zakat potential, the utilization of digital zakat platforms remains relatively low, particularly among Generation Z. This condition suggests that technology acceptance and zakat literacy may influence individuals' intention to use digital zakat platforms. Therefore, this study aims to examine the effects of Perceived Usefulness, Perceived Ease of Use, and Zakat Literacy on Generation Z's intention to use digital zakat platforms. This study employed a quantitative approach with a causal associative research design. Data were collected through a five-point Likert scale questionnaire distributed to 152 Muslim Generation Z respondents in Surabaya using purposive sampling. The data were analyzed using Partial Least Squares-Structural Equation Modeling (PLS-SEM) with SmartPLS 4. The results indicate that the proposed model has strong explanatory power, with an R^2 value of 0.781, meaning that 78.1% of the variance in intention to use digital zakat platforms is explained by the proposed variables. Perceived Usefulness (β = 0.513; p = 0.003) and Perceived Ease of Use (β = 0.456; p = 0.001) have an effects on usage intention, whereas Zakat Literacy doesn't an effect (β = -0.034; p = 0.808). The findings indicate that perceived usefulness is the most influential factor, while zakat literacy alone is insufficient to encourage the adoption of digital zakat platforms. This study contributes to the extension of the Technology Acceptance Model (TAM) in the context of digital Islamic philanthropy and provides practical implications for zakat institutions to improve platform usefulness, ease of use, and service transparency to increase Generation Z participation.
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A. INTRODUCTION

The evolution of digital technology has transformed the way people conduct various economic activities, including financial transactions. This advancement has not only impacted the commercial business sector but has also extended to Islamic philanthropic practices, notably through digital zakat payments. The digitalization of financial transactions is driving a shift away from conventional transaction methods toward services that are faster, more practical, and easily accessible. In the Indonesian context, this shift is significant, given the steadily rising number of internet users and the increasing familiarity of the public with digital payment applications in their daily lives. (KOMDIGI, 2025).

Zakat is a crucial instrument within the Islamic economy, as it encompasses both a religious observance dimension and a socio-economic dimension. Spiritually, zakat serves as an expression of a Muslim's obedience in fulfilling a religious obligation. Socially, it functions as a mechanism for wealth distribution to assist those in need. Law Number 23 of 2011 defines zakat as assets that a Muslim or a business entity is required to disburse to eligible recipients in accordance with Sharia principles. Thus, zakat is not merely a matter of personal obligation; it is also an integral part of the Islamic economic system that fosters the equitable distribution of welfare.

Indonesia possesses immense zakat potential due to its Muslim majority population. However, this significant potential has not yet been fully matched by optimal zakat collection. BAZNAS (2024) notes that the national zakat potential reaches IDR 327 trillion, whereas actual zakat collection remains in the range of IDR 13–14 trillion per year. This gap indicates that the zakat potential in Indonesia has not yet been fully tapped. One factor frequently linked to the low level of zakat collection is the uneven public understanding regarding the obligation to pay zakat, the methods for calculating it, and the importance of distributing zakat through official zakat management institutions (BAZNAS, 2024).

On the other hand, the development of digital zakat platforms creates new opportunities for zakat management institutions to expand the reach of their fundraising efforts. Digital platforms can facilitate a simpler, more transparent, and more efficient zakat payment process. Through digital services, muzaki can calculate and pay zakat, as well as access information regarding its distribution, without needing to visit a zakat institution's office in person. This aligns with the nature of modern society, which tends to prioritize speed, convenience, and flexibility when conducting financial transactions (Raharjo, 2021).

Generation Z is a relevant group to study in the context of digital zakat. This generation was born and raised in an environment closely integrated with the internet, smartphones, social media, and various digital applications. These characteristics have led to Generation Z often being referred to as digital natives. Heriyanto (2024) notes that Generation Z constitutes one of Indonesia's largest demographic groups and exhibits high levels of internet usage. However, their familiarity with technology does not automatically translate into active use of digital zakat platforms. This situation is particularly interesting because, while Generation Z holds immense potential as users of digital zakat services, their actual engagement in paying zakat via digital platforms still requires improvement.

Interest in using digital zakat platforms can be understood through the Technology Acceptance Model (TAM) approach. This theory explains that an

individual's acceptance of technology is influenced by two primary factors: Perceived Usefulness and Perceived Ease of Use (Davis, 1989). Perceived usefulness refers to the extent to which an individual believes that using technology can provide benefits or enhance the effectiveness of their activities. In the context of digital zakat, this perception arises when users feel that digital zakat platforms help them pay zakat more quickly, efficiently, and effectively. A study by Hamzah et al. (2024) indicates that the perceived benefits of e-zakat can strengthen an individual's intention to use digital zakat payment services.

In addition to benefits, ease of use is also a crucial factor in technology acceptance. Perceived Ease of Use refers to the extent to which an individual believes a system is easy to learn, easy to operate, and requires little effort to use (Davis, 1989). In the context of digital zakat payments, ease of use is evident in a platform's simple interface, clear instructions, rapid transaction processes, and intuitive features. Febriyan et al. (2025) explain that ease of use in digital ZISWAF services encompasses app navigation, information clarity, and the simplicity of transaction processes. Consequently, the easier a digital zakat platform is to use, the more likely Generation Z is to be interested in using it.

In addition to technological factors, zakat literacy is a crucial variable that warrants attention. Zakat literacy refers to an individual's ability to understand, calculate, and access information regarding zakat. Puskas BAZNAS (2019) explains that zakat literacy encompasses an individual's understanding of the zakat concept, types of zakat, obligatory conditions, calculation methods, and distribution processes. Theoretically, the better an individual's understanding of zakat, the higher their awareness regarding the fulfillment of this obligation. Several previous studies have found that zakat literacy influences the intention to pay zakat digitally; for instance, research by Widowati & Putri (2024) indicates that the intention of *muzaki* (zakat payers) is significantly influenced by ZIS (Zakat, Infaq, and Sadaqah) literacy, as evidenced by their awareness and understanding of the obligation to pay zakat. Ayuningtias et al. (2024) also state that the level of zakat literacy among university students significantly influences the intention to pay zakat in the digital era, as any change in zakat literacy affects the level of intention to make such payments.

However, research findings regarding the influence of zakat literacy on the intention to use digital zakat platforms remain inconsistent. Kurniawan & Dzikrulloh (2023) found that zakat literacy does not always influence Generation Z's intention to pay zakat. Similarly, Al-Hasani & Putra (2025) demonstrated that zakat literacy does not significantly affect Generation Z's interest in paying zakat via digital platforms. These divergent results indicate a research gap that warrants further investigation, particularly concerning Muslim Generation Z in the city of Surabaya.

Although research on the use of digital zakat platforms has expanded, findings from previous studies remain inconsistent. Research by Widowati & Putri (2024) and Ayuningtias et al. (2024) indicates that zakat literacy positively influences the intention to pay zakat digitally, whereas Kurniawan & Dzikrulloh (2023) and Al-Hasani & Putra (2025) found no significant effect. These divergent findings highlight the need to further investigate the relationship between zakat literacy and the intention to use digital zakat platforms, particularly among Generation Z as digital natives. Most previous studies focused on the general public, university students, or muzaki rather than urban Generation Z, despite their high adoption of digital technology and relatively limited

use of digital zakat platforms. Therefore, this study examines the simultaneous effects of Perceived Usefulness, Perceived Ease of Use, and Zakat Literacy on Muslim Generation Z's intention to use digital zakat platforms in Surabaya. The study contributes to extending the Technology Acceptance Model (TAM) in the context of digital Islamic philanthropy and provides insights for zakat institutions in developing more effective digital strategies.

Based on this background, the study aims to analyze the influence of Perceived Usefulness, Perceived Ease of Use, and zakat Literacy on Generation Z's intention to use digital zakat platforms in Surabaya. The findings are expected to contribute empirically to the study of technology usage behavior within the Islamic economy and provide insights for zakat management institutions to develop digital zakat services that better align with the characteristics of Generation Z.

METHOD

This study employed a quantitative approach with a causal-associative research design to examine the effects of Perceived Usefulness (PU), Perceived Ease of Use (PEOU), and Zakat Literacy (LZ) on Generation Z's intention to use digital zakat platforms. The study was conducted in Surabaya.

The population consisted of Muslim Generation Z individuals residing in Surabaya. The respondents were selected using non-probability sampling with a purposive sampling technique. To be included in the study, respondents were required to: (1) be Muslim, (2) belong to Generation Z, aged 17–27 years, (3) reside in Surabaya, and (4) know or have used a digital zakat platform. Respondents who did not meet these criteria or submitted incomplete questionnaires were excluded from the analysis. Following the screening process, 152 questionnaires were considered valid and eligible for further analysis.

Primary data were collected through an online questionnaire distributed using Google Forms. All items were measured using a five-point Likert scale ranging from 1 = strongly disagree to 5 = strongly agree. The research instrument was developed based on indicators adopted from previous studies.

Perceived Usefulness was measured using indicators related to efficiency, productivity, and overall performance (Davis, 1989). Perceived Ease of Use was measured using indicators related to ease of learning, ease of performing tasks, ease of improving skills, and ease of operation (Davis, 1989). Zakat Literacy was measured based on knowledge of zakat, zakat payment, and zakat calculation, referring to the National Zakat Literacy Index developed by Puskas BAZNAS (2019) Usage Intention was measured using indicators related to plans to use, intention to use, and continued intention to use in the future (Wang et al., 2020).

The data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4. The measurement model was evaluated through convergent validity, discriminant validity, and reliability testing. Convergent validity was assessed using outer loadings and Average Variance Extracted (AVE), while discriminant validity was assessed using the Heterotrait-Monotrait Ratio (HTMT). Reliability was evaluated using Cronbach's Alpha and Composite Reliability.

The structural model was subsequently assessed through collinearity testing, the coefficient of determination (R^2), effect size (f^2), predictive relevance (Q^2), and hypothesis testing using the bootstrapping procedure. PLS-SEM was selected because it

enables the simultaneous analysis of relationships among latent constructs and is appropriate for prediction-oriented research models (Hair et al., 2021).

C. RESULT AND DISCUSSION

Result

Outer Model

Convergent Validity

Convergent validity was assessed to determine whether the indicators measuring the same construct were sufficiently correlated. In PLS-SEM, convergent validity is generally established when outer loading values exceed 0.70 and AVE values exceed 0.50 (Hair et al., 2021).

Table 1. Outer Loading Results

Construct	Indicator	Outer Loading	Status
Perceived Usefulness	PU01	0.876	**Valid**
	PU02	0.859	**Valid**
	PU03	0.860	**Valid**
	PU04	0.819	**Valid**
	PU05	0.814	**Valid**
	PU06	0.790	**Valid**
	PU07	0.815	**Valid**
	PU08	0.842	**Valid**
	PU09	0.857	**Valid**
Perceived Ease of Use	PEOU01	0.853	**Valid**
	PEOU02	0.827	**Valid**
	PEOU03	0.835	**Valid**
	PEOU04	0.834	**Valid**
	PEOU05	0.816	**Valid**
	PEOU06	0.858	**Valid**
	PEOU07	0.796	**Valid**
	PEOU08	0.844	**Valid**
	PEOU09	0.831	**Valid**
	PEOU10	0.875	**Valid**
	PEOU11	0.816	**Valid**
	PEOU12	0.828	**Valid**
Zakat Literacy	LZ01	0.822	**Valid**
	LZ02	0.809	**Valid**
	LZ03	0.815	**Valid**
	LZ04	0.807	**Valid**
	LZ05	0.832	**Valid**
	LZ06	0.823	**Valid**
	LZ07	0.865	**Valid**
	LZ08	0.786	**Valid**
	LZ09	0.855	**Valid**
Usage Intention	MM01	0.868	**Valid**
	MM02	0.843	**Valid**

	MM03	0.860	**Valid**
	MM04	0.826	**Valid**
	MM05	0.853	**Valid**
	MM06	0.853	**Valid**
	MM07	0.838	**Valid**
	MM08	0.848	**Valid**
	MM09	0.843	**Valid**

Source: Primary data processed using SmartPLS (2026).

The results presented in Table 1 indicate that all indicators have outer loading values above the recommended threshold of 0.70. The lowest outer loading is 0.786, while the highest is 0.876. These results indicate that all indicators adequately represent their respective latent constructs.

Table 2. Average Variance Extracted Results

Construct	**AVE**	**Status**
Perceived Usefulness	0.701	**Valid**
Perceived Ease of Use	0.697	**Valid**
Zakat Literacy	0.679	**Valid**
Usage Intention	0.719	**Valid**

Source: Primary data processed using SmartPLS (2026).

The AVE results further support the convergent validity of the measurement model. As shown in Table 2, all constructs have AVE values above 0.50, indicating that each construct explains more than half of the variance in its indicators.

Overall, the outer loading and AVE results demonstrate that the constructs meet the criteria for convergent validity and can therefore be used for subsequent analysis.

Discriminant Validity

Discriminant validity was evaluated using the Heterotrait-Monotrait Ratio (HTMT). According to Hair et al. (2021), HTMT values below 0.90 indicate adequate discriminant validity.

Table 3. HTMT Results

Variabel	PU	PEOU	LZ	MP
Perceived Usefulness				
Perceived Ease of Use	0.813			
Zakat Literacy	0.821	0.748		
Usage Intention	0.883	0.867	0.724	

Source: Primary data processed using SmartPLS (2026).

All HTMT values are below the threshold of 0.90. The highest value is observed between Perceived Usefulness and Usage Intention (0.883), which remains below the recommended limit. Therefore, the constructs demonstrate adequate empirical distinctiveness and measure different concepts within the proposed model.

Reliability Assessment

The reliability of each construct was evaluated using Cronbach's Alpha and Composite Reliability. A construct is considered reliable when both values exceed 0.70 (Hair et al., 2021).

Table 4. Reliability Results

Construct	Cronbach'S Alpha	Composite Reliability	Status
Perceived Usefulness	0.940	0.949	Reliabel
Perceived Ease of Use	0.971	0.972	Reliabel
Zakat Literacy	0.932	0.938	Reliabel
Usage Intention	0.943	0.948	Reliabel

Source: Primary data processed using SmartPLS (2026).

All constructs exceed the recommended reliability threshold, indicating high internal consistency. Thus, the measurement model satisfies the requirements of convergent validity, discriminant validity, and reliability.

Structural Model Measurement Results (Inner Model)

Collinearity Assessment /VIF (Variance Inflation Factor)

Collinearity was assessed using the Variance Inflation Factor (VIF). A VIF value below 5 indicates the absence of critical collinearity problems (Hair et al., 2021).

Table 5. VIF Results

	VIF
Perceived Usefulness -> Usage Intention	3.356
Perceived Ease of Use -> Usage Intention	2.719
Zakat Literacy -> Usage Intention	2.705

Source: Primary data processed using SmartPLS (2026).

All VIF values are below 5, indicating that multicollinearity does not pose a substantial problem in the structural model.

Path Coefficients

Path coefficients are used to determine the significance and magnitude of the influence between exogenous and endogenous variables by calculating the t-values of the path coefficients using the bootstrapping method. A path coefficient value approaching +1 indicates a strong positive relationship, whereas a value approaching -1 indicates a strong negative relationship (Hair et al., 2021).

Table 6. Path Coefficients Results

	Usage Intention	**Status**
Perceived Usefulness	0.513	**Positive**
Perceived Ease of Use	0.456	**Positive**
Zakat Literacy	-0.034	**Negative**

Source: Primary data processed using SmartPLS (2026).

The path coefficient analysis results show that the Perceived Usefulness variable has a coefficient of 0.513. Furthermore, the Perceived Ease of Use variable has a coefficient of 0.456 regarding usage intention, indicating a positive relationship. Meanwhile, the zakat literacy variable has a coefficient of -0.034 regarding usage intention, this value indicates a negative relationship, altought a very small one.

Coefficient of Determination

The R^2 value is used to determine the magnitude of the influence of the exogenous variable on the endogenous variable. R^2 values range from 0 to 1, with higher values indicating a strong influence. Specific R^2 values fall into three categories: 0.75 or substantial, 0.50 or moderate, and 0.25 or weak (Hair et al., 2017).

Table 7. Coefficient of Determination Results

	R-square Adjusted
Usage Intention	**0.781**

Source: Primary data processed using SmartPLS (2026).

Based on the test results, the adjusted R-square value for the usage intention variable is 0.781. This value indicates that the variables of Perceived Usefulness, Perceived Ease of Use, and zakat literacy explain 78.1% of the intention to use digital zakat platforms. This R-square value is classified as strong, as it exceeds 0.75. Thus, the research model demonstrates a strong ability to explain the variation in the intention to use digital zakat platforms.

Effect Size

The F^2 value is used to evaluate the magnitude of the effect of endogenous variables on exogenous variables. The interpretation of the F^2 value is 0.02 or small, 0.15 or medium, and 0.35 or large (Hair et al., 2021).

Table 8. Effect Size results

	PU	**PEOU**	**LZ**	**MP**
Perceived Usefulness				0.365
Perceived Ease of Use				0.357
Zakat Literacy				0.002

Source: Primary data processed using SmartPLS (2026).

The results of the F-square test show that the Perceived Usefulness variable has a value of 0.365 regarding interest in use. This value is included in the large influence category. This means that Perceived Usefulness has a strong contribution in explaining interest in using digital zakat platforms.

Furthermore, the Perceived Ease of Use variable obtained an F-square value of 0.357. This value is also included in the large influence category. These results show that ease of use is an important factor influencing respondents' interest in using digital zakat platforms. Meanwhile, the zakat literacy variable has an f-square value of 0.002, which falls into the very small category. This indicates that zakat literacy makes almost no direct contribution to the intention to use digital zakat platforms within this research model.

Goodness of Fit

Predictive Relevance

The Q^2 value is used to evaluate the model's predictive power using the blindfolding technique. Regarding the interpretation of the Q^2 value, a score of $Q^2 > 0$ indicates that the model possesses predictive relevance (Hair et al., 2021)

Table 9. Predictive Relevance result

	Q^2
Usage Intention	0.737

Source: Primary data processed using SmartPLS (2026).

The Q-square value is used to assess how well the research model predicts the dependent variable. Based on the test results, the Q-square value for the "intention to use" variable is 0.737. Since this value is greater than zero, the research model can be said to possess good predictive relevance.

Hypothesis Testing

Hypothesis testing is evaluated based on the results obtained from the path coefficient test using the bootstrapping method; this test aims to determine whether the hypothesis is accepted. Assuming a significance level of 5%, the T-statistic value to consider is 1.96. Based on this criterion, if the T-statistic exceeds 1.96 or the p-value is less than 0.05, the hypothesis is considered significantly accepted. (Hair et al., 2021).

Table 10. Hypothesis Testing Results

	T Statistic	P Value	Status
Perceived Usefulness -> Usage Intention	2.967	0.003	Influential
Perceived Ease of Use -> Usage Intention	2.555	0.001	Influential
Zakat Literacy -> Usage Intention	0.244	0.808	No Effect

Source: Primary data processed using SmartPLS (2026).

The path coefficient for the relationship between Perceived Usefulness and the intention to use digital zakat platforms was 0.513, indicating a positive relationship. The hypothesis testing results showed a t-statistic of 2.967, which exceeded the critical value of 1.96, and a p-value of 0.003, which was below the significance level of 0.05. These findings indicate that Perceived Usefulness has a significant effect on Generation Z's intention to use digital zakat platforms. Therefore, the first hypothesis (H1) is **accepted**.

The path coefficient between Perceived Ease of Use and usage intention had a path coefficient of 0.456, indicating a positive relationship. The t-statistic of 2.555

exceeded the critical value of 1.96, while the p-value of 0.001 was below the significance level of 0.05. These results indicate that the perceived ease of using digital zakat platforms can increase Generation Z's intention to use such platforms. Therefore, the second hypothesis (H2) is **accepted**.

The path coefficient between Zakat Literacy and usage intention was -0.034, indicating a negative, although very weak, relationship. The hypothesis testing results showed a t-statistic of 0.244, which was below 1.96, and a p-value of 0.808, which exceeded the significance level of 0.05. These findings indicate that Zakat Literacy does not have a significant effect on Generation Z's intention to use digital zakat platforms. Therefore, the third hypothesis (H3) is **rejected**.

DISCUSSION

The Influence of Perceived Usefulness on Interest in Using the Digital Zakat Platform

Based on the hypothesis testing results, Perceived Usefulness has a positive and significant effect on the intention to use digital zakat platforms. This is indicated by a path coefficient of 0.513, a t-statistic of 2.967, and a p-value of 0.003. Therefore, the first hypothesis (H1) is supported. These findings indicate that the higher Generation Z's perception of the usefulness of digital zakat platforms, the greater their intention to use such services. For Generation Z, who are accustomed to digital activities, a technology is more likely to be accepted when it provides tangible benefits in their daily lives. In the context of digital zakat, these benefits may include time efficiency, convenience in paying zakat, transaction flexibility, and increased transparency in zakat fund management.

This finding is consistent with the Technology Acceptance Model (TAM), which positions perceived usefulness as a key determinant of technology acceptance. It is also supported by the findings of Kharisma & Jayanto (2021) and Habibah & Nurafini (2024) who found that perceived usefulness positively influences the intention to use digital zakat services. From the perspective of Islamic economics, this finding also reflects the principle of *maslahah*, whereby digital zakat platforms provide benefits that facilitate Muslims in fulfilling their zakat obligations more effectively and efficiently in line with technological developments.

The Influence of Perceived Ease of Use on Interest in Using the Digital Zakat Platform

The results indicate that Perceived Ease of Use has a positive and significant effect on the intention to use digital zakat platforms, with a path coefficient of 0.456, a t-statistic of 2.555, and a p-value of 0.001. Therefore, the second hypothesis (H2) is supported. This finding suggests that ease of use is an important factor encouraging Generation Z to adopt digital zakat services. Generation Z is accustomed to using various digital applications and, therefore, tends to expect systems that are practical, simple, and easy to understand. When a platform has complex navigation or requires considerable effort to operate, users are more likely to discontinue or avoid using the service.

This finding is consistent with the Technology Acceptance Model (TAM), which identifies perceived ease of use as an important determinant of technology acceptance. It is also supported by the findings of Wisanggeni & Indrarini (2023) and Hamzah et al. (2024) From the perspective of Islamic economics, this finding reflects the principle of *raf' al-mashaqqah* (the removal of hardship), whereby digital zakat platforms serve as a means of facilitating Muslims in fulfilling their zakat obligations in a practical and effective manner in line with technological developments.

The Influence of Zakat Literacy on Interest in Using the Digital Zakat Platform

Different with the previous variables, the results indicate that Zakat Literacy does not have a significant effect on Generation Z's intention to use digital zakat platforms. The analysis yielded a path coefficient of -0.034, a t-statistic of 0.244, and a p-value of 0.808. Therefore, the third hypothesis (H3) is not supported.

This finding indicates that Generation Z's level of understanding of zakat concepts does not directly increase their intention to use digital zakat platforms. This result is particularly noteworthy because, theoretically, individuals with a better understanding of zakat are expected to demonstrate greater awareness of their obligation to pay zakat. However, the findings suggest a possible gap between knowledge and behavior. Generation Z may understand fundamental zakat concepts, such as the obligation to pay zakat and the importance of zakat distribution, while their decisions to use digital platforms are more strongly influenced by the functional characteristics of the technology, including ease of use, speed, and perceived benefits.

This finding can be explained through the Technology Acceptance Model (TAM), which suggests that technology acceptance is more directly influenced by users' perceptions of the technology than by their understanding of the activities it facilitates. In other words, zakat literacy may support zakat awareness but may not be sufficient to directly encourage the adoption of digital zakat platforms.

This result is consistent with the findings of Al-Hasani & Putra (2025) and Kurniawan & Dzikrulloh (2023), who found that zakat literacy was not a primary factor influencing Generation Z's interest or behavioral intention to use digital zakat services. The practical implication of this finding is that zakat institutions should not rely solely on conventional zakat literacy programs. Instead, they should integrate educational initiatives with digital strategies that align with the characteristics of Generation Z. Zakat education can be delivered through interactive digital media, social media content, in app educational features, and a simple user experience to help transform knowledge into actual behavior.

Furthermore, from the perspective of Islamic economics, zakat literacy remains important as a foundation for ensuring that zakat is understood and implemented in accordance with Sharia principles, even though this study does not find a direct effect of zakat literacy on the intention to use digital zakat platforms.

D. CONCLUSION

This study examined the factors influencing Generation Z's intention to use digital zakat platforms by applying the Technology Acceptance Model (TAM) and incorporating Perceived Usefulness, Perceived Ease of Use, and Zakat Literacy. The PLS-SEM results showed that the proposed model explained 78.1% of the variance in usage intention, highlighting the important role of technology acceptance factors in digital zakat adoption.

Perceived Usefulness and Perceived Ease of Use had positive and significant effects on the intention to use digital zakat platforms. Generation Z is more likely to adopt these services when they offer tangible benefits, such as time efficiency, transaction convenience, payment flexibility, and transparency, while remaining easy to understand and operate.

In contrast, Zakat Literacy did not significantly affect usage intention, suggesting a gap between zakat knowledge and actual behavior. Generation Z's decisions to use digital zakat platforms appear to be more strongly influenced by the functional aspects of technology than by their conceptual understanding of zakat.

Theoretically, this study extends the application of TAM to digital Islamic philanthropy and demonstrates the relevance of technology acceptance constructs in explaining Generation Z's adoption behavior. Practically, zakat institutions should improve platform usability, user experience, transaction features, and transparency while integrating zakat education with interactive digital approaches.

Future research may incorporate factors such as trust, perceived security, religiosity, perceived risk, and digital financial literacy, as well as expand the geographical scope or compare different generational groups to provide a broader understanding of digital zakat adoption.

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