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THE INFLUENCE OF RELIGIOSITY AND BELIEF ON INTEREST IN PAYING NON-CASH ZAKAT THROUGH THE DIGITAL ISLAMIC BANKING SYSTEM
(A Study on Muslim Millennials in Bandar Lampung)

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ABSTRACT

This study aims to analyze the influence of religiosity and trust on the interest in paying non-cash zakat through the digital Islamic banking system among the Muslim millennial generation in Bandar Lampung City. The background of the study is based on the rapid development of digital technology and the increasing trend of donations through digital channels, especially during and after the COVID-19 pandemic. In this context, religiosity and trust are assumed to be two main factors influencing an individual's decision to distribute non-cash zakat. This study uses a quantitative approach with a survey method through a questionnaire distributed to 96 respondents. Data analysis was conducted using multiple linear regression to test the relationship between the independent variables (religiosity and trust) and the dependent variable (interest in paying non-cash zakat). The results show that religiosity has no significant effect, while *trust has a positive and significant influence on the interest in paying non-cash zakat through the digital Islamic banking platform. These findings provide important implications for zakat management institutions and Islamic financial institutions in developing more effective zakat digitalization strategies that are in line with the characteristics of the millennial generation.*

A. INTRODUCTION

Currently, technological development is growing rapidly, as evidenced by the rise of technology-based financial systems, which are now used by nearly all levels of society. (Atieq 2021) This progress has had a tremendous impact on the social, economic, and cultural spheres. Technology can simplify human activities, making them more effective and efficient, one example being technology-based payment systems, or digital payments. Payment systems that initially used only cash have now shifted to e-money, although this does not remove the important role of cash. (Latifah and Ngalimun 2023)

Of the 274.9 million people in Indonesia, in January 2021 there were 2 million internet users, or approximately 73.7 percent of Indonesia's total population. (Izzulsyah et al., 2022) This figure has increased rapidly, representing a 1,321 percent increase compared to 1.9 million users in 2000. The increase in internet users and the availability of cashless online payment options will trigger changes in people's donation behavior (Mulyono and Ibnu Haris, 2022).

Zakat, Infaq, and Almsgiving have significant potential and are effective as a means of building the community's economy. Therefore, zakat is expected to play a role in poverty alleviation. (Suryani and Fitriani 2022) Zakat can be developed through empowering the poor or in the form of business capital, aimed at supporting community business activities, thus contributing to a better life (Putra and Putri, 2022). Therefore, if ZIS funds are managed well and productively, it will be very helpful in solving the problem of poverty.

In general, modern society is familiar with various technology and communication (ICT) products in their daily lives. Generation Z in particular is relatively quick and adept at using various applications. Generation Z is the age group born between 1997 and 2012. According to Amalia and Faizah, Gen Z is also known as the *digital native generation* . Technology, Information, and Communication, where children are introduced to gadgets and devices from an early age. (Amalia and Faizah 2022)

Table 1, Pre-survey Interest Muslim Millennials Pay Zakat Non-Cash Using Digital Banking Systems

No.	Statement	Variables
1.	I believe that paying zakat, infak, and alms (ZIS) is a purification of wealth.	Religiosity
2.	I pay zakat, infaq and alms (ZIS) out of my own desire and to seek blessing and reward from Allah SWT.	
3.	I feel happy when I pay zakat, infak, and alms (ZIS) because it can ease the burden on my fellow brothers and sisters in need.	
5.	Management of zakat, infak, and alms (ZIS) funds in the Islamic Digital Banking System is managed transparently/openly to the general public.	Trust
6.	Transactions using the Sharia Digital Banking System in distributing ZIS funds can be accounted for even if they do not meet directly with employees of zakat amil institutions.	
7.	I am interested in using the Islamic Digital Banking System because it can save me time in distributing zakat, infak, and alms (ZIS) funds.	Interest
8.	I will use the Islamic Digital Banking System to pay zakat, infak , and alms (ZIS) because I believe the transactions are honest and responsible.	

Based on the results of a pre-survey conducted by distributing questionnaires to 26 Muslim millennials in Bandar Lampung, the data showed that 92.9% of Muslims in Bandar Lampung cited religiosity and faith as driving factors for their interest. This means that Muslim millennials in Bandar Lampung have the potential to pay zakat non- cash through digital Islamic banking systems .

According to a report *by the Royal Islamic Strategic Studies Centre* (RISSC), Indonesia's Muslim population has reached 244.7 million . Furthermore, this has created numerous opportunities and greater potential for developing the sharia economy. The primary instrument for development is the payment of zakat, infaq, and sedekah (ZIS).

Table 2, National Collection Growth 2018-2022

Year	ZIS (Billion Rupiah)	Growth (%)
2018	8,117.60	30.42
2019	10,227.60	26.00
2020	12,429.25	42.16
2021	14,118.20	49.43
2022	22,000	84.16

Source: Baznas 2023 , Processed Data 2024

Based on Table 1.2, the growth of ZIS and DSKL (Zeal and Disbursement of Zakat) from 2018 to 2022 experienced a positive increase. Growth in 2022 was the largest, with ZIS and DSKL reaching 84.16% or Rp. 11,881.81 trillion due to the Covid-19 pandemic. This increase was due to the digitalization of zakat, which facilitates the public in paying ZIS. Zakat management in Indonesia is regulated by Law Number 38 of 1999, which regulates all activities related to the planning, organization, implementation, and supervision of the collection, distribution, and utilization of zakat funds. (Rahman 2015) .

This study examines how mobile banking has become a tool used by millennials to pay zakat online. *Mobile banking* is a service that provides easy and fast access to the latest transaction and financial information in real time. Digital technology shows rapid development from year to year, marked by various innovations. One example is the digital-based payment system via *mobile banking* . The implementation of *mobile banking* in Indonesia extends beyond general payment transactions to the distribution of zakat, infaq, and shadaqoh funds .

Bandar Lampung City is one of the very vital districts/cities in Lampung province , apart from its excellent geography, Bandar Lampung City is also the center of public administration at the regional level. province in the wheels of government, both executive, legislative, and judicial institutions, as well as other institutions under the executive, legislative, and judicial institutions. Bandar Lampung City has a UMK (city minimum wage) of 3,103,631 , this amount makes Bandar Lampung City's UMK the city with the highest UMK compared to other districts/cities in Lampung , and Bandar Lampung City 's UMK is also greater than Lampung's UMP (provincial minimum wage) , which is 2,716,497 .

Thus, the potential income of the people in Banda Lampung City continues to increase. Furthermore, this increase in income in Bandar Lampung City is driven by the high demand for human resources in both government and non-government sectors, such as the continued development of MSMEs. This means that people's incomes can generally meet their daily needs.

There are several factors that can influence a person's interest in making ZIS payments, namely religiosity. Religiosity can be a key factor in deciding to donate, driven by faith and devotion to Allah SWT. This can foster a desire to donate, such as zakat, infaq, or sedekah. (Salsabila 2023) The higher a person's faith, the greater their drive to fulfill an obligation. (Firdaus et al. 2023)

Religiosity is a behavior that emerges within an individual due to circumstances and the level of religious devotion/beliefs they possess. (Rahmat, Asyari, and Puteri 2020) An individual's religiosity is a very important value and impacts the cognitive/behavioral aspects of a Muslim in performing good deeds. Therefore, in this case, the religious aspect significantly determines a person's habits in carrying out various actions, one of which is paying zakat . (Lestari 2021) The custom of paying zakat is an obligation for Indonesian Muslims, especially in the city of Banda Lampung, during Eid al-Fitr or by voluntarily donating their wealth to others.

Trust is the willingness to rely on another party who has been trusted. (Fahmi, Prayogi, and Jufrizen 2018) This *public* trust is greatly influenced by the influence of culture that is very strong and embedded in society, where its implementation from generation to generation still uses traditional methods, so that the presence of digital platforms is still something new, and has not yet gained trust. fully integrated into society as a whole. Therefore, trust is considered crucial in undertaking something new because it significantly determines whether or not someone will act. However, when viewed in terms of convenience, speed, practicality, and time efficiency, it presents a significant opportunity for implementing zakat payments through digital Islamic banking platforms . (Azwar 2023)

Based on previous research, differences were found . Previous research by Oktaviani & Hadian found that religiosity had a significant positive effect on intention to give alms (Oktaviani and Hadian 2021). Meanwhile , research by Syafitri et al. found that religiosity had a significant negative effect on intention to pay ZIS (Zir alms). (Syafitri et al. 2021) Meanwhile, previous research on minimal trust found differences in the results . Previous research conducted by Muawanah found that trust had a significant positive effect on the intention to give alms. (Muawanah 2019)

This research is interesting because there are relatively few studies examining the interest in paying non-cash zakat using digital Islamic banking platforms , examining the influence of religiosity and trust . Most previous studies and research only examined a portion of the variables covered in this study separately, including the influence of religiosity on the decision to pay ZIS through digital platforms (Nabilah and Galuh, 2023). The role of e-wallets in collecting ZISWAF. (Febiana, Tandjung, and Hakiem 2022) The effectiveness of digital services in collecting ZIS. (Rahmi 2021)

Interest in paying ZIS using Digital Banking . (Murizka 2021) This research also follows up on related research that has been conducted previously and is a response to the ever-growing digitalization phenomenon. Then, this research is also interesting to study because it aims to implement one of the roles of technology in paying zakat on the digital platform of Islamic banking in Bandar Lampung City , this is based on the atmosphere of digitalization that continues to develop, the ease, speed, and practicality in distributing zakat , and is supported by the nominal freedom used through *Mobile Banking* on smartphones.

Based on the description of the basic problems and background, the author is interested in conducting a review and research with the title " The Influence of Religiosity and Trust on the Interest in Paying Non-Cash Zakat Through the Digital Sharia Banking System (Study on Muslim Millennials in Bandar Lampung) .

B. RESEARCH METHODS

This research uses a quantitative approach. Quantitative research is a research method based on the philosophy of positivism, used to study specific populations or samples. Data collection utilizes research instruments. Data analysis is quantitative in nature, with the aim of testing predetermined hypotheses. (Andika and Nawawi 2020) This research was conducted to determine the influence of religiosity. and Trust On the Interest in Paying Non-Cash Zakat Through the Digital Sharia Banking System, a study on millennials in Bandar Lampung City. Apart from that, this method is also a scientific method because it fulfills scientific rules or regulations because it is concrete, considered objective, measurable, rational, and systematic. Apart from that, it can be called quantitative because the data in the research concerns a number and the analysis uses statistical data.

Primary data was used as the data source in this study. Primary data comes directly from the research subjects, namely Muslim millennials in Bandar Lampung, using a questionnaire that was reprocessed to obtain the data for use. Then , the author also uses secondary data , I skandar said that secondary data is data obtained through data collection or processing that is documentary study in the form of reviewing personal, official, institutional documents, references or regulations, literature, written reports and others that have relevance to the focus of the research problem. Secondary data can also be obtained from library studies including official documents, books, research results in the form of reports and external data obtained through sources outside the organization or related agencies that are published as well as journals, articles, magazines, and the internet. In this case it is related to research variables.

This research was conducted on the Muslim Millennial generation who are customers of Islamic banking in Bandar Lampung City, Lampung Province . And for the time of the research was carried out starting from November 2024. The population is a generalization area consisting of objects/subjects that have various qualities or certain characteristics determined by the researcher to be able to study and then produce a conclusion. In this case the population that is the object of research is the Muslim millennial who uses Islamic banking products in Bandar Lampung City . The sample used in this study was 96 respondents from Muslim millennials and also Islamic bank customers in Bandar Lampung City.

collection was carried out using direct questionnaires, Each has its own advantages and disadvantages. Researchers went directly into the field to distribute and collect research questionnaires from respondents at the agreed-upon time. A questionnaire is a data collection technique by preparing a list of questions or written statements and submitting them to managers or respondents being surveyed, namely

Muslim Millennials in Bandar Lampung City . The results are written data obtained from consumers without pressure from others using a Likert scale in checklist format.

After all the data has been collected, the next step is for the author to analyze the data so that conclusions can be drawn. In this analysis, the author uses a deductive thinking method, namely starting from general concrete facts and events, generalizations are drawn which have specific characteristics. The analytical method used is a quantitative descriptive approach. This research is conducted to provide a more detailed picture of a symptom or phenomenon. The final result of this research usually takes the form of a typology or patterns regarding the phenomenon being discussed. Quantitative descriptive was conducted to answer the research question, namely analyzing the influence between variables. The data analysis method used in this study is multiple linear regression analysis using SPSS (Statistical Product and Service Solution) software.

C. RESULTS AND DISCUSSION

1. Data Quality Test

a. Validity Test

A measurement is said to have high validity if it produces data that accurately provides a description of the variable being measured as desired by the purpose of the measurement. This study used the validity test of SPSS *for Windows version* 25.

Table 3, Validity Test of the Variables of Religiosity (X1), Trust (X2), and Interest in Paying Zakat (Y)

No.	Variables	Item	r-count	r-table	Note
1.	**Religiosity** (X1)	X1.1	0.754	0.199	*Valid*
		X1.2	0.719	0.199	*Valid*
		X1.3	0.723	0.199	*Valid*
		X1.4	0.789	0.199	*Valid*
		X1.5	0.710	0.199	*Valid*
2.	**Kepercayaan (X2)**	X2.1	0.689	0.199	*Valid*
		X2.2	0.832	0.199	*Valid*
		X2.3	0.846	0.199	*Valid*
		X2.4	0.845	0.199	*Valid*
		X2.5	0.858	0.199	*Valid*
		X2.6	0.774	0.199	*Valid*
3.	**Minat**	Y3.1	0.803	0.199	*Valid*

No.	Variables	Item	r-count	r-table	Note
	Membayar Zakat (Y)	Y3.2	0.803	0.199	*Valid*
		Y3.3	0.855	0.199	*Valid*
		Y3.4	0.863	0.199	*Valid*
		Y3.5	0.861	0.199	*Valid*
		Y3.6	0.530	0.199	*Valid*

Source: Primary data processed by researchers in February 2025, SPSS for Windows version 25.

Based on table 2.1, it can be seen from the results of processing the validation test data that the results obtained are r count > r table. Thus, it can be said that each statement item submitted to respondents in the questionnaire for each variable is declared *valid* .

b. Reliability Test

According to Kuncoro, a reliability test is a measurement that shows the extent to which the measurement is error-free or can also measure consistency across time and across various items in an instrument, meaning the extent to which the measuring instrument is committed if the measurement is carried out repeatedly. (Kuncoro 2013) The reliability test for this research instrument is by using the Cronbach Alpha formula. In general, reliability is considered satisfactory if > 0.70.

Table 4, Reliability Test

Variables	N *Items*	*Cronbach Alpha*	Information
Religiosity (X1)	5	0.783	*Reliable*
Trust (X2)	6	0.893	*Reliable*
Interest in Paying Zakat (Y)	6	0.885	*Reliable*

Source: Primary data processed by researchers in February 2025, SPSS version 25.

The test results obtained the calculation of the *Cronbach Alpha coefficient* of the four variables above is >0.70, thus it can be concluded that all statement items from both the dependent and independent variables are *reliable* or acceptable.

2. Classical Assumption Test

a . Normality Test

The normality test is one of the basic tests of the classical assumption test which aims to determine whether the independent, dependent or joint variables in a research data collection have a normal distribution or not (Slameto 2010) .

Kolmogorov-Smirnov The basis for decision making if Sig. > 0.05 , then the standardized residual value is normally distributed and if Sig. < 0.05, then the standardized residual value is not normally distributed (Husein Umar 2013) If significant (P-value) > 0.05 then Ho is accepted which means normality is met. (Wulansari 2016)

Table 5, Normality Test Results

One-Sample Kolmogorov-Smirnov Test

			Unstandardized Residual
N			91
Normal Parameters[a,b]	Mean		.0000000
	Std. Deviation		1.72160185
Most Extreme Differences	Absolute		.104
	Positive		.041
	Negative		-.104
Test Statistic			.104
Asymp. Sig. (2-tailed)			.017[c]
Monte Carlo Sig. (2-tailed)	Sig.		.256[d]
	99% Confidence Interval	Lower Bound	.244
		Upper Bound	.267

a. Test distribution is Normal.
b. Calculated from data.
c . Lilliefors Significance Correction.
d. Based on 10000 sampled tables with starting seed 1314643744.

Source: Data processed by researchers using SPSS version 25, 2025

Based on table 2.3, the *Kolmogorov-Smirnov value* is 0.56 with a significant value of 0.256. The residual data is normally distributed if the significance is > a = 0.05, from the test above it can be seen that the significance is 0.256 which is greater than a = 0.05, so it can be concluded that the residual data of this study is normally distributed.

b . Multicollinearity Test

A low tolerance value is equivalent to a high VIF value (because VIF = 1/tolerance). The cutoff value commonly used to indicate multicollinearity is tolerance < 0.10 or equal to VIF > 10.

Table 6, Multicollinearity Test Results

Coefficients [a]

Model		Collinearity Statistics Tolerance	VIF
1	Religiosity (X1)	.841	1,188
	Trust (X2)	.841	1,188

a. Dependent Variable: Interest

Source: Data processed by researchers using SPSS version 25, 2025

From the table above, it can be seen that *the variance inflation factor* (VIF) value for the three variables is less than 10, so it can be concluded that there is no multicollinearity between the independent variables in the regression model.

c . Heteroscedasticity Test

If the variance of the residuals from one observation to another remains constant or the same , it is called homoscedasticity. However, if it differs, it is called heteroscedasticity. The criteria used are (Ghozali 2016) :

1) If the sig value > 0.05 then the decision is that heteroscedasticity does not occur.

2) If the sig value < 0.05 then the decision is that heteroscedasticity occurs.

Tabel 7, Hasil Uji Heteroskedastisitas

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	3.321	1.459		2.275	.025
	Religiusitas (X1)	.019	.065	.033	.296	.768
	Kepercayaan (X2)	-.083	.044	-.208	-1.872	.064

a. Dependent Variable: ABS_RES

Source: Data processed by researchers using SPSS version 25, 2025

Thus, based on the explanation regarding the decision, it is made by examining its significance value. The criterion used is that if the sig value is > 0.05, then the decision does not contain heteroscedasticity.

3. Multiple Linear Regression Analysis

This multiple linear regression analysis aims to test the effect of two or more independent (explanatory) variables on one dependent variable and is generally expressed in an equation. The results of the regression equation processed using SPSS are as follows:

Table 8, Results of Multiple Linear Regression Analysis

Coefficients [a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	4,604	2,199		2,094	.039
	Religiosity	-.014	.098	-.009	-.142	.888
	Trust	.834	.067	.818	12,490	.000

a. Dependent Variable: Interest

Source: Data processed by researchers using SPSS version 25, 2025

From the multiple linear regression calculations using SPSS above, the following results were obtained: $Y = 4.604 + (-0.014)X1 + 0.834X2 + e$

From this equation it can be explained:

- The constant value obtained is 4.604, which means that if the independent variable has a value of 0 (constant), then the dependent variable is 17.972.
- The regression coefficient value of variable X1 is negative (-) at 0.014, which means that if variable X1 decreases, variable Y also decreases, and vice versa.
- The regression coefficient value of variable X2 is positive (+) at 0.834, which means that if variable X2 increases, variable Y also increases, and vice versa.

4. Coefficient of Determination (R2)

The coefficient of determination (2) essentially measures the extent to which the model is able to explain the variation in the dependent variable.

Table 9, Results of the coefficient of determination (r2)

Model Summary [b]

Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	.815 [a]	.664	.657	2,288

a. Predictors: (Constant), Trust, Religiosity

b. Dependent Variable: Interest

Source: Data processed by researchers using SPSS version 25, 2025

From the test results in table 2.7, it can be seen that the coefficient of determination in the test results is 0.657, which can be interpreted as meaning that

65.7% is said to have a large influence on the variable religiosity, and trust on the interest in paying zakat is 65.7% while the remaining 34.3% is influenced by other variables outside the research.

5. Hypothesis Testing

a. t-test (partial)

To test this hypothesis, the t-statistic is used, which can be tested by comparing the calculated t with the t table determined by a significance level of 0.05 with degrees of freedom df = (nk-1). Where n = number of samples and k = number of variables. The criteria for determining the hypothesis are as follows (Palagan, GP, Fisher, B. 2018) :

- If t count > t table then Ho is rejected, with the note that the t count value is absolute, so it is not seen whether it is positive or negative.

- If t count < t table then Ho is accepted, with the note that the t count value is absolute, so it is not seen whether it is positive or negative.

Table 10, Partial Test Results (t-Test)

Coefficients [a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4,604	2,199		2,094	.039
	Religiosity	-.014	.098	-.009	-.142	.888
	Trust	.834	.067	.818	12,490	.000

a. Dependent Variable: Interest

Source: Data processed by researchers using SPSS version 25, 2025

The results of table 2.8 of the partial test results above can be explained as follows:

- The religiosity variable (X1) is suspected to have a positive influence on the interest in paying zakat. Based on the results of the t-test, variable X1 has a t-count value of -0.142 with a significance value of 0.888. Because the significance value is greater than 0.05, it can be concluded that X1 does not have a significant effect on the interest in paying non-cash zakat (Y). This means that in this study, variable X1 has a negative value and does not have a significant effect on the interest in paying non-cash zakat. Therefore, it can be concluded that the first hypothesis (H1) is rejected.
- Trust variable (X2) is suspected to be a variable that has a positive influence on the interest in paying zakat . Based on the results of the t-test conducted, the X2 variable has a t-count value of 12.497 with a significance value of 0.000. Because the significance value is smaller than 0.05, it can be concluded that X2 has a significant effect on the interest in paying zakat (Y). This shows that in this study the X2 variable has a positive and significant value on the interest in

paying zakat so it can be concluded that the second hypothesis (H2) is accepted.

b. F test (simultaneous)

The F test is essentially used to show whether the independent variables included in the model have a joint influence on the dependent variable. (Kuncoro 2013) Where n = number of samples and k = number of variables. The criteria for determining the hypothesis are as follows:
- If the calculated F > F table then Ho is rejected, with the note that the calculated F value is absolute, so it is not seen whether it is positive or negative.
- If F count < F table then Ho is accepted, with the note that the F count value is absolute, so it is not seen whether it is positive or negative.

Table 11, F-Test Results (Simultaneous)

ANOVA [a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	961,882	2	480,941	91,870	.000 [b]
	Residual	486,858	93	5,235		
	Total	1448,740	95			

a. Dependent Variable: Interest
b. Predictors: (Constant), Trust, Religiosity
Source: Data processed by researchers using SPSS version 25, 2025

variables , and trust are suspected to have a joint influence on the interest in paying zakat . Based on the table above 2.9, the f-value is 91.870 with a significance value of 0.000. This significance value is smaller than the significance limit of 0.05, so that in accordance with the decision-making criteria, the results show that simultaneously, the independent variables used in this study have a significant effect on the dependent variable.

The Influence of Religiosity on Interest in Paying Non-Cash Zakat

The results of the tests conducted in this study indicate that the significance value is 0.888 > 0.05 . So it can be said that H1 is rejected . This means that the religiosity variable does not influence the interest in paying zakat. Non-Cash Through the Digital Sharia Banking System among Muslim Millennials in Bandar Lampung.

This suggests that individuals with high levels of religious affiliation may not necessarily be interested in non-cash almsgiving. This occurs in some individuals who lack understanding and knowledge of the meaning and essence of giving alms, especially for Muslims. Furthermore, almsgiving involves religious affiliation , influenced by both internal and external factors. (Awwal and Rini 2019)

Inconsistent with *the Theory of Planned Behavior* (TPB) , this suggests that although religiosity may be an initial driving factor in religious practice, the intention to pay zakat digitally is more influenced by other TPB constructs such as attitudes towards the behavior. including the convenience, efficiency and security of digital systems , subjective norms such as the influence of peers, family, or community regarding digital zakat payments, and especially perceived behavioral control through ease of access, understanding of technology, and the availability of Islamic banking features.

This research is in line with the research conducted by Berlian Febrianti and Ach. Yasin who stated that the religiosity variable does not affect the interest of muzakki to pay zakat , this is driven by factors that state that the understanding of each individual is different, so the actions of understanding and obedience are also different . (Febrianti and Yasin 2023) However, this research is not in line with the research conducted by Narendra Irawati and Endah Nur who stated that the level of religiosity has a positive effect on the interest in non-cash alms among the Muslim community of Salatiga City , who argue that Muslims who have a relatively high level of religiosity tend to do whatever is ordered by religion without hesitation. (Irawati and Fitriyani 2022)

The Influence of Trust on Interest in Paying Non-Cash Zakat i

The results of the tests conducted in this study indicate that the significance value is 0.000 < 0.05 . So it can be said that H2 is accepted . This means that the Trust variable has an influence on the interest in paying zakat. Non-Cash Through the Digital Sharia Banking System among Muslim Millennials in Bandar Lampung.

If reviewed based on the research results above, the existence of trustworthy, integrity and professional management of the institution can foster the trust of millennials in the zakat management institution even though zakat payments are made in non-cash . So that with good trust from the muzakki, there will be interest in paying zakat to the zakat management institution. In this study, trust is significant because the majority of people in Bandar Lampung City, especially millennials, can access the internet so they can get information related to digital zakat through zakat influencer social media / philanthropic social media that they trust.

The Technology Acceptance Model (TAM) and the influence of trust on the interest of Bandar Lampung's Muslim millennials in paying non-cash zakat through the digital Islamic banking system are closely related. In this context, trust acts as a key variable influencing the perception of ease of payment. The use and benefits of a digital zakat payment system. Millennials will be more motivated to use the system if they have high confidence in the security, transparency, and validity of transactions.

This research is in line with the research of Yuanita Nur and Rachma Indrarini who concluded that trust has a significant influence on the interest in paying zakat through digital zakat in the community in Sidoarjo Regency , this shows that indicators of openness, competence, honesty, integrity, accountability, sharing, and appreciation are considerations for muzakki to choose and have an interest in paying their zakat on a digital platform or online zakat management institution. (Anggraini and Indrarini 2022) Meanwhile, the results of this study disagree with those of Pospos, which found that trust did not influence interest in paying zakat at the Baitul Maal (Islamic boarding school) in Langsa City. This means that trust needs to be built and maintained to positively contribute to interest in paying zakat. (Pospos 2018)

The Influence of Religiosity and Belief on the Interest in Paying Non-Cash Zakat

The results of the tests conducted in this study indicate that the significance value of the simultaneous test is 0.000 < 0.05 . So it can be said that H3 is accepted . This means that the variables of Religiosity and Belief together influence the interest in paying zakat. Non-Cash Through the Digital Sharia Banking System among Muslim Millennials in Bandar Lampung.

Religiosity and belief are two interrelated variables that play a crucial role in a person's decision to perform religious duties, including paying zakat. (Kusuma and Hardiningsih 2022) When these two synergize, the impact on the interest in paying non-cash zakat through digital Islamic banking systems among millennial Muslims in Bandar Lampung could be significant. This illustrates the importance of building trust and religiosity, because it will have a positive impact on a person's motivation or interest in paying zakat.

The relationship between *the Theory of Planned Behavior* (TPB) And *The Technology Acceptance Model* (TAM) , enriched by the variables of Religiosity and Trust , provides a comprehensive framework for understanding the interest in paying non-cash zakat through the digital Islamic banking system among Muslim millennials in Bandar Lampung . In this context, TAM explains how the perception of ease of use and the perception of usefulness of the digital Islamic banking system will shape millennial attitudes towards using the system to pay zakat.

This research aligns with research by Sumadi and Dini Priliastuti , which concluded that belief and religiosity, together, were linked to the willingness of residents of Makamhaji Village, Kartasura, to pay Zakat on their income. (Sumadi and Priliastuti 2021) Thus, trust and a community's level of religiosity are the most important factors in determining their behavior in paying zakat at zakat institutions. More professional management of zakat funds will make zakat institutions the community's primary choice for paying zakat and encourage others to pay zakat.

D. CONCLUSION

This study concludes that religiosity does not have a significant influence on the interest of Muslim millennials in Bandar Lampung to pay non-cash zakat . whereas trust significantly influences the interest of Muslim millennials in Bandar Lampung to pay non-cash zakat through the digital Islamic banking system . Simultaneously, the variables of religiosity and belief together influence the interest of Muslim millennials in Bandar Lampung to pay non-cash zakat through the digital Islamic banking system . The findings show that the higher the level of religiosity of a millennial, it does not necessarily affect their awareness and willingness to fulfill their zakat obligations, including through digital channels. Meanwhile, the level of trust in the security, reliability, and transparency of the digital Islamic banking system is also a crucial factor that encourages millennials to choose non-cash zakat payment methods.

The implications of this research are highly relevant for the development of the digital zakat ecosystem in Indonesia, particularly among the millennial generation. To increase interest in paying non-cash zakat, Islamic banking institutions and zakat collection agencies need to focus on strengthening religious education that emphasizes the importance of zakat as an act of worship, while simultaneously building and maintaining public trust in the digital platforms they offer. Effective communication strategies, transparency in fund management , and guaranteed security of digital transactions will be key to optimizing the potential of non-cash zakat in this digital era, encouraging active participation by millennials in supporting the Islamic economy and empowering the community.

E. SUGGESTION

Based on the results of this study, it is recommended that future research expand the research focus, for example, encompassing other generations or a wider geographic area. Furthermore, it is recommended to add other variables such as perceived ease of use, digital literacy, or spiritual motivation to make the analysis more comprehensive.

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