



Moderation of Altruism on the Influence of Zakat Literacy and Religiosity on Interest in Paying Zakat: A Study on Generation Z in the Society 5.0 Era

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Abstract: Indonesia is recognized as the most generous country in the world, with a national zakat potential reaching IDR 327 trillion. However, the actual collection remains low, at only about 10–15% of that potential. In the era of Society 5.0, Generation Z emerges as a digital-savvy and pragmatic generation, making decisions based on efficiency and ease. While digital technology has simplified zakat payment processes, zakat literacy among the public particularly Generation Z remains suboptimal. Previous studies have shown inconsistent results regarding the influence of zakat literacy and religiosity on the intention to pay zakat; some demonstrate significant effects, while others report weak or no correlation. In this context, altruism is considered a potential moderating variable that may strengthen the relationship between zakat literacy and religiosity on the intention to pay zakat. This study aims to examine the effect of zakat literacy and religiosity on the intention to pay zakat, with altruism as a moderating variable among Generation Z in the era of Society 5.0. The findings are expected to provide a more comprehensive understanding of the factors influencing zakat compliance among youth and to contribute to strategies for increasing zakat collection through approaches based on literacy, religious values, and social empathy.

Keywords: Altruism; Generation Z; Religiosity; Society 5.0; Zakat Literacy

Introduction

Indonesia is the most generous country in the world.¹ Amidst Indonesia's growth as a country with the largest Muslim population in the world, the National Zakat Agency (BAZNAS, 2023) stated that the potential for national zakat reached IDR 327 trillion. However, the realization of national zakat collection has only reached around IDR 30 trillion or around 10-15%.² In the midst of the Society 5.0 era, generation Z is growing up as a digital generation that has unique characteristics, such as being adaptive to technology, open to change, but also tends to be pragmatic in decision-making. Digital technology changes attitudes, behaviors, expectations, ways of communicating, planning activities, making decisions, and sharing experiences. The increasingly massive development and implementation of modern digital technology has led to an increased

¹"Together, we give more | Charities Aid Foundation", toegang verkry 23 May 2025, <https://www.cafonline.org/>.

²"LPZN End of Year 2024" (Jakarta, 2025), <https://drive.google.com/file/d/1aMeDyn7IN8YVDeOugSor59UcGWX6YmLK/view>.

orientation towards financial literacy. In the context of religious obligations such as paying zakat, their understanding and awareness can be influenced by the ease of the zakat payment process which is very easy with a digital wallet. Based on the National Zakat Literacy Index survey (PUSKAS BAZNAS, 2024), it shows that zakat literacy among the Indonesian people is still not optimal, with a score of 74.83. This literacy includes knowledge, understanding, and zakat behavior that have not been fully integrated into real actions. This is where the problem begins: if knowing does not always lead to caring, then something more than just knowledge is needed.³A study by Masrini et al. (2024) found that the level of zakat literacy among Z people was still at basic knowledge and did not fully understand it.⁴

Several studies have concluded that zakat literacy plays a significant role in encouraging individual interest in paying zakat. For example, Yusfiarto et al. (2020) showed that zakat literacy has a positive effect on the intention to pay zakat through strengthening attitudes and subjective norms, in line with the Planned Behavior theory.⁵Likewise, Kasri & Yuniar (2021) in their study on digital zakat payments found that a deep understanding of zakat obligations drives the intention of muzakki to utilize digital platforms.⁶Syaksena and Ekawaty (2021) strengthened this finding through research in Situbondo, which revealed that zakat literacy significantly contributed to the decision to pay zakat at official institutions.⁷Another study by Fitri & Falikhatun (2021) added that zakat literacy, along with religiosity and income, are the main factors influencing awareness and desire to pay professional zakat.⁸In fact, Judijanto et al. (2025) stated that zakat education as part of increasing literacy can significantly increase muzakki compliance, exceeding the influence of digital transformation of zakat.⁹However, on the other hand, there are also empirical findings that show a weak or even insignificant relationship between zakat literacy and the intention to pay zakat. For example, Hussain et al. (2022) in the context of Pakistani society, found that although the understanding of zakat was quite good, the intention to pay zakat was

³"National Zakat Literacy Index 2024" (BAZNAS Strategic Studies Center, 2025), <https://puskasbaznas.com/publications/books/2013-indeks-literasi-zakat-nasional-2024-milenial-dan-generasi-z>.

⁴ Najmi Laili Masrini, Fahmi Medias, and Zulfikar Bagus Pambuko, "Zakat Literacy Among Indonesian Z Generation: Does Gender Matter?", *Ulul Albab: Journal of Islamic Law Studies and Research* 6, no 2 (May 29, 2024): 226–37, <https://doi.org/10.30659/JUA.V6I2.37034>.

⁵ English: Rizaldi Yusfiarto, Ananda Setiawan, and Septy Setia Nugraha, "Literacy and Intention to Pay Zakat", *International Journal of Zakat* 5, no 1 (14 July 2020): 15–27, <https://doi.org/10.37706/IJAZ.V5I1.221>.

⁶ Rahmatina Awaliah Kasri and Adela Miranti Yuniar, "Determinants of digital zakat payments: lessons from Indonesian experience", *Journal of Islamic Accounting and Business Research* 12, no 3 (2021): 362–79, <https://doi.org/10.1108/JIABR-08-2020-0258/FULL/XML>.

⁷ Atiqa Syaksena and Marlina Ekawaty, "Effect of zakat (almsgiving) literacy level on muzakki's decision to pay zakat in registered zakat institutions", *Journal of Islamic Economics Management and Business (JIEMB)* 3, no 1 (01 June 2021): 15–34, <https://doi.org/10.21580/JIEMB.2021.3.1.8841>.

⁸ Lailatul Fitri en Falikhatun Falikhatun, "Religiosity, Literacy, Income and Accessibility to Awareness in Professional Zakah Payment", *International Journal of Zakah* 6, no 1 (22 January 2021): 39–48, <https://doi.org/10.37706/IJAZ.V6I1.268>.

⁹ Loso Judijanto et al., "The Effect of Digital Zakat and Zakat Education on Muzakki Compliance in Zakat Payment", *West Science Islamic Studies* 3, no 01 (31 January 2025): 61–67, <https://doi.org/10.58812/WSISS.V3I01.1618>.

more influenced by trust in institutions and ease of access to digital payments.¹⁰The same thing was also found by Soemitra & Nasution (2022), who stated that zakat literacy did not have a significant effect on interest in paying zakat.¹¹The insignificance of zakat literacy was also found in the study of Rasyid & Jamaludin (2022).¹²In a more micro context, Jamaludin et al. (2024) studied digital zakat at Rumah Yatim Karawaci and found that zakat awareness was more influenced by social piety than technical understanding of zakat.¹³In fact, Canggih & Indrarini (2020) found that although zakat literacy was positively correlated with the realization of zakat collection, interest in paying zakat was not a significant mediating variable.¹⁴Based on this literature, it is concluded that there is inconsistency in the research results regarding this variable.

Religiosity is an internal dimension that reflects the extent to which individuals internalize and practice their religious teachings in their daily lives. In the context of zakat, religiosity is believed to be an important factor influencing an individual's intention to fulfill the obligation. Several empirical studies support a positive relationship between religiosity and intention to pay zakat. Research by Farouk et al. (2018) in Nigeria found that religiosity moderates the relationship between subjective norms and intention to pay income zakat, indicating that individuals with high levels of religiosity are more likely to fulfill their zakat obligations.¹⁵Research by Kurniawan and Dzikrulloh (2023) shows that religiosity has a significant influence on Generation Z's intention to pay zakat through zakat management institutions.¹⁶Similarly, a study by Abdullah and Sapiei (2018) in Malaysia showed that the three dimensions of religiosity of obligation, virtue and vice, and optional rituals were significantly correlated with zakat compliance. This finding indicates that deeper aspects of religiosity can encourage individuals to be more obedient in paying zakat.¹⁷However, not all studies find a significant relationship between religiosity and intention to pay zakat. For example, a study in Morocco by El Asri and Lahbabi (2023) showed that the level of religiosity did not significantly affect an individual's intention to pay zakat through an official

¹⁰ Zahid Hussain et al., "The Impact of Zakat Literacy, Trust, and the Accessibility of Digital Payments on Generation Z and Y's Intention to Pay Zakat to the Central Zakat Fund, the State Bank of Pakistan", *International Journal of Zakat* 7, no 2 (30 December 2022): 105–14, <https://doi.org/10.37706/IJAZ.V7I2.434>.

¹¹ Andri Soemitra en Juliana Nasution, "The Influence of Zakat Literacy, Trust, and Ease of Digital Payments on Generation Z and Y Intention in Paying Zakat to Amil Zakat Organizations", *Indonesian Conference of Zakat - Proceedings*, 2021, 323–34, <https://doi.org/10.37706/ICONZ.2021.266>.

¹² Nur Jamaludin, Muizzudin Sekolah, en Tinggi Ekonomi, "Literacy, Religiosity and Awareness on Zakat of Millennials", *Indonesian Conference of Zakat - Proceedings*, 2021, 345–56, <https://doi.org/10.37706/ICONZ.2021.271>.

¹³ . Farikhatusholikhah and Tanti Novianti, "Implementation of the Zakat Village Index to Support a Zakat Community Development Program in Bedono Village, Demak District", *International Journal of Zakat* 3, no 3 (November 25, 2018): 25–38, <https://doi.org/10.37706/IJAZ.V3I3.93>.

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¹⁵ Abubakar U. Farouk, Kamil Md Idris, en Ram Al Jaffri Bin Saad, "Moderating role of religiosity on Zakat compliance behavior in Nigeria", *International Journal of Islamic and Middle Eastern Finance and Management* 11, no 3 (09 August 2018): 357–73, <https://doi.org/10.1108/IMEFM-05-2017-0122/FULL/XML>.

¹⁶ Indra Kurniawan and Dzikrulloh Dzikrulloh, "Gen Z Behavioral Intentions to Pay Zakat: The Effect of Ease of Digital Payments on Zakat Literacy and Religiosity", *JOURNAL OF SHARIA ECONOMICS* 5, no 2 (December 01, 2023): 27–38, <https://doi.org/10.35896/JSE.V5I2.592>.

¹⁷ Mazni Abdullah en Noor Sharoja Sapiei, "Do religiosity, gender and educational background influence zakat compliance? The case of Malaysia", *International Journal of Social Economics* 45, no 8 (06 August 2018): 1250–64, <https://doi.org/10.1108/IJSE-03-2017-0091/FULL/XML>.

institution. This finding highlights that other factors, such as trust in zakat institutions and perceptions of institutional efficiency, may be more dominant in influencing individual decisions.¹⁸ In addition, research by Hamdani et al. (2024) in Indonesia emphasized the importance of trust and involvement through social media in increasing the intention to pay zakat through institutions. Although religiosity remains relevant, factors such as transparency of information and social interaction also play an important role in shaping individual intentions.¹⁹ In the context of technology adoption, a study by Muflih (2023) found that religiosity plays a significant role in increasing the adoption of mobile-based zakat services in Indonesia. This shows that religiosity can strengthen the intention to pay zakat, especially when combined with easy access to technology.²⁰ Based on the review, there is an inconsistency in the research results between religiosity and interest in paying zakat.

Altruism is an attitude of helping others voluntarily without expecting anything in return, which reflects social concern and empathy. In the context of zakat, altruism plays an important role because zakat is not only a religious obligation, but also a form of concern for others. Research by Hutasoit et al. (2024) found that there is a significant positive relationship between social attribution and altruistic behavior in Generation Z in DKI Jakarta.²¹ Based on the inconsistency of the research results above, the researcher will use altruism as a moderating variable that explains why individuals with high levels of zakat literacy and religiosity do not necessarily have an interest in paying zakat if their empathy and concern are low. This research is specifically on Generation Z who live in the information vortex of the Society 5.0 era, an era where data and artificial intelligence are the center of human life.

Theoretical Basis

Zakat Literacy (X1)

Zakat literacy is an individual's skill in reading, understanding, calculating, and obtaining information related to zakat. This skill plays an important role in increasing a

¹⁸ Hafssa Yerrou, Amina Achmaoui, en Oumaima Bezoui, "The determinants of institutionalization of Zakāt: the case of Morocco", *Islamic Economic Studies* 31, no 1/2 (12 December 2023): 22–42, <https://doi.org/10.1108/IES-01-2023-0003>.

¹⁹ Lukman Hamdani et al., "Social media, trust and intention to pay zakat through institutions: lessons from Indonesian experience", *Journal of Islamic Marketing* 15, no 9 (06 August 2024): 2399–2418, <https://doi.org/10.1108/JIMA-01-2023-0016/FULL/XML>.

²⁰ Muhammad Muflih, "Muzakki's adoption of mobile service: integrating the roles of technology acceptance model (TAM), perceived trust and religiosity", *Journal of Islamic Accounting and Business Research* 14, no 1 (02 January 2023): 21–33, <https://doi.org/10.1108/JIABR-09-2021-0273/FULL/XML>.

²¹ Stephanie June Hutasoit et al., "ANALYSIS OF THE RELATIONSHIP BETWEEN SOCIAL ATTRIBUTION AND ALTRUISM BEHAVIOR IN GENERATION Z IN DKI JAKARTA", *Psychomunity National Seminar of Psychology Esa Unggul* 0, no 0 (2023), <https://prosiding.esaunggul.ac.id/index.php/SEMNASPSIKOLOGI/article/view/302>.

person's awareness of the urgency of paying zakat correctly and precisely. Zakat literacy indicators in this study:²²

1. Knowledge regarding the obligation to pay zakat.
2. Understanding the correct way to calculate zakat.
3. Knowledge about the social and economic impact of zakat.
4. Understanding the zakat distribution program carried out by official institutions.

Religiosity (x2)

Religiosity reflects the extent of a person's understanding and commitment to the teachings of his religion. It includes cognitive, affective, and behavioral aspects that indicate an individual's relationship to religious values. Gurlock and Stark identified five indicators of religiosity, namely:²³

1. Belief
2. Practice of worship
3. Experience
4. Knowledge
5. Consequence

Altruism (M)

Altruism is the opposite of egoism, where individuals who are altruistic show concern for others and are willing to help without expecting anything in return or personal gain. Altruistic people perform acts of kindness even though there is no guarantee of getting anything in return. According to Meyers, indicators of altruism include:²⁴

1. Empathy
2. Believing in world justice
3. Social responsibility
4. Self-control
5. Low self-esteem

Interest in Paying Zakat (Y)

Interest is a driving force within a person that drives him to tend or have an interest in a particular object, such as an object, person, or activity. In this study, of

²²Puskas BAZNAS, "Zakat Literacy Index Concept Book", 2019, 23, https://drive.google.com/file/d/1kOccUb7l_1-dlDclDadKzOvhoQR7tyW/view?usp=drive_open&usp=embed_facebook.

²³ Charles Y. Glock, *Patterns of religious commitment*, University of California Press (Berkeley: University of California Press, 1968), https://archive.org/details/patternsofreligi0000star?utm_source=chatgpt.com.

²⁴David G Myers, *Exploring social psychology*, Food Policy (McGraw-Hill Education, 2012), https://archive.org/details/exploringsocialp0000myer_w9j0.

course, in the context of interest in paying or fulfilling zakat. According to Lucas and Brit, interest consists of three main elements:²⁵

1. Interest
2. Desire
3. Belief

Hypothesis submission

Individuals who have good knowledge about zakat, both in terms of law, social benefits, and payment mechanisms are assumed to be more motivated to fulfill their obligations consciously and in a planned manner. Logically, the higher a person's literacy about zakat, the greater the understanding, awareness, and moral responsibility that drives the intention to pay zakat, both conventionally and digitally. A study by Oktavendi and Mu'ammal (2022) shows that zakat literacy significantly increases an individual's intention to use digital platforms to pay zakat.²⁶ However, research by Sadallah et al. (2023) found that zakat knowledge does not always strengthen the relationship between extrinsic motivation and zakat compliance intention, indicating that zakat literacy alone may not be enough to encourage zakat payment intention.²⁷ However, research by Syaksena and Ekawaty (2021) revealed that zakat literacy significantly contributes to the decision to pay zakat at official institutions.²⁸ And supported by the research results of Fitri & Falikhathun (2021).²⁹ **Based on the explanation above, the researcher draws a hypothesis**

H1: There is a positive influence between zakat literacy on interest in paying zakat.

Religiosity is an important dimension that represents the depth of a person's belief in the values of religious teachings, as well as how consistently this belief is manifested in daily life practices. In the context of zakat, religiosity is expected to be a moral and spiritual foundation that encourages individuals to fulfill this obligation, because zakat is not only seen as a form of social solidarity, but also as worship that is inherent in faith. Farouk and Idris (2018) found that religiosity significantly moderates the relationship between attitudes and intentions to comply with income zakat payments.³⁰ However, research by Rehman et al. (2021) showed that perceived behavioral control and attitudes had a negative and weak impact on the intention to pay income zakat, suggesting that religiosity may not always be a strong predictor of the

²⁵ Puskas BAZNAS, "Zakat Literacy Index Concept Book".

²⁶ Tri Wahyu Oktavendi en Immanuel Mu'ammal, "Acceptance model for predicting adoption of Zakat, Infaq, and Sadaqoh (ZIS) digital payments in Generation Z", *Journal of Islamic Accounting and Business Research* 13, no 4 (06 April 2022): 684–700, <https://doi.org/10.1108/JIABR-09-2021-0267/FULL/XML>.

²⁷ Mouad Sadallah et al., "Alms tax (ZAKAT) compliance intention among entrepreneurs from a social cognitive perspective: the moderating role of knowledge", *Journal of Islamic Accounting and Business Research* 14, no 8 (22 November 2023): 1133–51, <https://doi.org/10.1108/JIABR-04-2022-0104/FULL/XML>.

²⁸ Syaksena and Ekawaty, "Effect of zakat (almsgiving) literacy level on muzakki's decision to pay zakat in registered zakat institutions".

²⁹ Fitri en Falikhathun, "Religiosity, Literacy, Income and Accessibility to Awareness in Professional Zakah Payment".

³⁰ Farouk, Md Idris, en Saad, "Moderating role of religiosity on Zakat compliance behavior in Nigeria".

intention to pay zakat.³¹ Research by Kurniawan and Dzikrulloh (2023) shows that religiosity has a significant influence on Generation Z's intention to pay zakat through zakat management institutions. Based on this, the researcher draws a hypothesis

H2 :There is a positive influence between religiosity and interest in paying zakat.

A person's understanding of the obligations, benefits, and procedures for paying zakat will be more meaningful if accompanied by the value of altruism. This means that someone who has high zakat literacy may understand zakat conceptually and technically, but without strong social sensitivity, that knowledge will not necessarily turn into an intention to fulfill it. This is where altruism plays a role as a catalyst to strengthen the effect of knowledge into real action. Altruism plays an important role as an internal moral value that encourages acts of kindness for the welfare of others, without expecting anything in return. Altruism, in the context of Islamic spirituality, even reflects sincerity and social piety, where individuals feel compelled to help others on the basis of humanity and religious teachings, not because of external motivation or personal interests.

H3: Altruism moderates the relationship between zakat literacy and interest in paying zakat.

H4: Altruism moderates the relationship between religiosity and interest in paying zakat.

Research Methodology

This study applies a quantitative approach with inductive-based analysis. Data collection techniques are carried out through survey methods.

The population in this study refers to all subjects relevant to the study topic, as stated by Machali (2021).³² The population that is the focus of this study is generation Z who live in Lampung Province, with a total of 2,375,721 individuals. The sample, as a representation of the population, was taken using a purposive sampling technique, namely non-random sample selection based on certain criteria (Sugiyono, 2022). The criteria set include: (1) Respondents are part of generation Z who live in Bandar Lampung City, and (2) Respondents already have jobs.³³

Because the exact number of Generation Z who have worked is not known for certain, the determination of the sample size refers to the approach suggested by Hair

³¹ Aziz Ur Rehman, Ejaz Aslam, en Anam Iqbal, "Factors influencing the intention to give zakāt on employment income: evidence from the Kingdom of Saudi Arabia", *Islamic Economic Studies* 29, no 1 (30 September 2021): 33–49, <https://doi.org/10.1108/IES-05-2020-0017>.

³² Imam Machali, *Quantitative Research Methods: A Practical Guide to Planning, Implementing and Analyzing Quantitative Research*, ed. Abdau Qurani Habibi (Yogyakarta: Faculty of Islamic Education and Teacher Training, UIN Sunan Kalijaga Yogyakarta, 2021).

³³ Sugiyono, *Research Methods; Quantitative, Qualitative and R&D* (Bandung: Alfa Beta, 2022).

in Solimun (2002),³⁴namely by multiplying the number of variable indicators used by the number 5. Considering that there are 17 indicators in this study, the minimum number of samples required is 85 respondents.

Data processing and analysis were carried out using the Structural Equation Modeling (SEM) method, with the Partial Least Square (PLS) approach. PLS was chosen because it has good capabilities in analyzing models involving latent constructs with a number of indicators, and is suitable for research with a sample size that is not too large.

Results and Discussion

In this study, hypothesis testing was carried out by comparing the t-statistic value to the t-table value, as explained by Jogiyanto and Abdillah (2019).³⁵The hypothesis is declared accepted if the t-statistic value is greater than the t-table value, or if the p-value is below the specified significance level. The following presents the results of hypothesis testing based on the data analysis that has been carried out.

Before the hypothesis test, a validity test is conducted by looking at the outer loading value. The indicator is declared valid if it has a value > 0.60. ³⁶ Because all indicators have values above 0.60, all indicators are considered valid and able to represent their variables, with details below.

Table 1. Outer Loadings

	<i>zakat literacy</i>	<i>Altruism</i>	<i>religiosity</i>	<i>Interest in Paying Zakat</i>
X1 1	0.766			
X1 2	0.836			
X1 3	0.728			
X1 4	0.642			
m 1		0.878		
m 2		0.828		

³⁴ Solimun, Multivariate analysis: structural equation modeling (SEM), Lisrel, and Amos (Malang: Malang State University publisher, 2002).

³⁵ Jogiyanto and Willy Abdillah, Concept and Application of PLS (partial least square) for empirical research, 1st ed (Yogyakarta: BPFE, 2019).

³⁶ Suryani and Hendryadi, Quantitative Research Methods: Theory and Application in Research in the Field of Islamic Management and Economics (Jakarta: Kencana, 2015). 139

Table 1. Outer Loadings

	<i>zakat literacy</i>	<i>Altruism</i>	<i>religiosity</i>	<i>Interest in Paying Zakat</i>
m 3		0.788		
m 4		0.632		
m 5		0.387		
x2 1			0.843	
x2 2			0.869	
x2 3			0.820	
x2 4			0.857	
x2 5			0.798	
y 1				0.824
y 2				0.854
y 3				0.824
y 4				0.841
y 5				0.768
y 6				0.901

Source: Data managed by researchers 2025

After fulfilling the validity testas, the next stage is the reliability test. A construct is said to be reliable if the Composite Reliability value is > 0.7, the Cronbach's Alpha value is > 0.7, and the Average Variance Extracted (AVE) value is > 0.6.

Table 2. Reliability and Construct Validity

<i>Construct</i>	<i>Cronbach's Alpha</i>	<i>Composite Reliability (ρ_a)</i>	<i>Composite Reliability (ρ_c)</i>	<i>Average Variance Extracted (AVE)</i>
<i>X1</i>	0.741	0.770	0.833	0.557
<i>m</i>	0.826	0.830	0.896	0.742
<i>x2</i>	0.893	0.894	0.922	0.702
<i>y</i>	0.913	0.915	0.933	0.699

Source: Data managed by researchers 2025

Based on all the test results above, the data obtained has met all the reliability test criteria, so it can be concluded that the instrument used is reliable.

After all passes, the next step is hypothesis testing. The criteria for rejection and acceptance of the hypothesis in this study are by assessing the t-statistic or p-value. The t-statistic value (t-count) is compared with the t-table value (Jogiyanto & Abdillah,

2019). The hypothesis is supported if the t-statistic value is greater than the t-table value. The following are the results of data testing:

Table 3. Hypothesis Testing Results

<i>HYPOTHESES</i>	<i>Connection</i>	<i>Original Sample (O)</i>	<i>Sample Mean (M)</i>	<i>Standard Deviation (STDEV)</i>	<i>T Statistics (O/STDEV)</i>	<i>P Values</i>
<i>H1</i>	<i>Zakat literacy -> Interest in paying zakat</i>	<i>-0.078</i>	<i>-0.081</i>	<i>0.046</i>	<i>1,696</i>	<i>0.090</i>
<i>H2</i>	<i>Religiosity -> interest in paying zakat</i>	<i>0.809</i>	<i>0.808</i>	<i>0.045</i>	<i>18,073</i>	<i>0,000</i>
<i>H3</i>	<i>Altruism moderates zakat literacy -> interest in paying zakat</i>	<i>0.029</i>	<i>0.030</i>	<i>0.028</i>	<i>1,028</i>	<i>0.304</i>
<i>H4</i>	<i>Altruism moderates religiosity -></i>	<i>0.003</i>	<i>-0.001</i>	<i>0.024</i>	<i>0.109</i>	<i>0.913</i>

Source: Data managed by researchers 2025

Hypothesis 1 (H1): Influence of Zakat Literacy on Interest in Paying Zakat

Based on the results of data analysis, the path coefficient between zakat literacy and interest in paying zakat shows an original sample value of -0.078, with a T-statistic value of 1.696 and a p-value of 0.090. The p-value is greater than the significance level of 0.05, which means that this hypothesis is not statistically significant. Thus, zakat literacy has a negative and insignificant effect on interest in paying zakat. These results indicate a negative and weak relationship, which in theory is somewhat contrary to the expectation that the higher the zakat literacy, the higher a person's interest in paying zakat. This could be due to several factors, such as understanding that is only cognitive without being accompanied by emotional drive or strong spiritual motivation, or because individuals feel sufficient with knowledge without being accompanied by real action. This finding is also in line with the research of Sadallah et al. (2023) which states that zakat knowledge does not always strengthen the relationship between motivation and intention to pay zakat.³⁷ Thus the first hypothesis is rejected.

Hypothesis 2 (H2): The Influence of Religiosity on Interest in Paying Zakat

The test results show that the relationship between religiosity and interest in paying zakat has a coefficient value of 0.809, with a T-statistic of 18.073 and a p-value of 0.000. A very small p-value (<0.001) indicates that this influence is very statistically significant. This finding indicates that the higher a person's level of religiosity, the higher their interest in paying zakat. This is in line with the theoretical assumption that religiosity influences individual acts of worship, including financial obligations such as

³⁷ Sadallah et al., "Alms tax (ZAKAT) compliance intention among entrepreneurs from a social cognitive perspective: the moderating role of knowledge".

zakat. These results are supported by research by Farouk and Idris (2018), which states that religiosity significantly moderates the relationship between attitudes and intentions to pay income zakat.³⁸ This means that religiosity is a very strong internal factor in encouraging awareness and compliance with the obligation of zakat. With the results of this study, the hypothesis is accepted.

Hypothesis 3 (H3): Altruism as a Moderating Variable between Zakat Literacy and Interest in Paying Zakat

The moderation coefficient in this hypothesis shows a value of 0.029, with a T-statistic of 1.028 and a p-value of 0.304, which means it is not statistically significant. Thus, altruism strengthens the relationship between zakat literacy and interest in paying zakat but is not significant. This means that even though someone has high knowledge about zakat and also has an altruistic attitude, it is not strong enough to strengthen the relationship between literacy and interest in this context. One possibility is that altruistic values are not always reflected in zakat actions, especially if there is no strong social pressure or religious incentives. This finding contradicts a study by Sayuti (2021) which shows that Islamic altruism significantly moderates the relationship between perceived price fairness and behavioral intentions, especially in the context of Islamic financing.³⁹ This indicates that the influence of altruism may be more relevant in certain social or economic contexts, but plays a lesser role in the relationship between zakat literacy and zakat payment intentions. With these results, the third hypothesis is rejected.

Hypothesis 4 (H4): Altruism as a Moderating Variable between Religiosity and Interest in Paying Zakat

The hypothesis test shows that the path coefficient is 0.003, with a T-statistic value of 0.109 and a p-value of 0.913. This value indicates that the influence of altruism significantly strengthens the relationship between religiosity and interest in paying zakat. This finding indicates that someone who has a high level of religiosity, their level of altruism strengthens the tendency to pay zakat. This can be interpreted that the fourth hypothesis in this study is accepted.

Conclusion

The results of this study indicate that religiosity has a positive and significant influence on the interest in paying zakat, which means that the higher a person's level of religiosity, the greater their intention to fulfill their zakat obligations. Zakat literacy

³⁸ Farouk, Md Idris, en Saad, "Moderating role of religiosity on Zakat compliance behavior in Nigeria".

³⁹ Khadijah M. Sayuti en Hanudin Amin, "Islamic mortgage adoption: examining the moderating effects of Islamic altruism", *Journal of Islamic Marketing* 13, no 8 (24 Junie 2022): 1728–50, <https://doi.org/10.1108/JIMA-11-2018-0219/FULL/XML>.

does not have a significant effect on the interest in paying zakat, which indicates that understanding zakat alone is not strong enough to encourage individuals to have a real intention to pay zakat. Furthermore, altruism has not been shown to significantly moderate the relationship between zakat literacy and interest in paying zakat, nor does it moderate the relationship between religiosity and interest in paying zakat. This shows that the attitude of caring for the welfare of others selflessly is not strong enough to strengthen the influence of zakat literacy or religiosity on the intention to pay zakat. This study has limitations in the relatively small number of samples and the limited coverage area for Generation Z in the Lampung region. For further research, it is recommended to expand the scope of the research area and consider the addition of other variables, such as perceptions of convenience, social pressure, and trust factors in zakat management institutions, in order to gain a more comprehensive understanding of the intention to pay zakat in the digital era.

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