The Influence of Generational Differences on Digital Behavior in Performing Zakat, Infaq, and Sadaqah (ZIS) Using the Theory of Planned Behavior (TPB) Approach

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ABSTRACT

The diversity of methods used to distribute zakat is a new challenge that every institution must face. Generational differences in utilizing online zakat platforms reflect technological advancements. For example, Generation Z tends to trust technology more and feels comfortable with cashless transactions, as evidenced by their dominant presence in online zakat contributions. This study aims to identify the factors influencing generational digital behavior in fulfilling Zakat, Infak, and Sedekah (ZIS) obligations and analyze generational differences in zakat behavior through online and offline channels by examining zakat preferences across generations. Consequently, the most effective strategies to encourage active participation in digital philanthropic activities for each generation can be determined. Using a questionnaire involving 200 respondents from various generations who actively use social media, data collection and analysis were carried out using a simple random sampling technique, the statistical method ANCOVA, and the Theory of Planned Behavior (TPB) to identify factors influencing individuals in paying zakat. The findings indicate that generational differences do not have a significant impact. Based on the ANCOVA test, the p-value for the generational variable was 0.302. Meanwhile, the p-value for the education variable was 0.007, with a sum of squares value of 2.018, indicating that education significantly influences the intensity of paying zakat.

Keywords: *digital behavior, generation, Theory of Planned Behavior (TPB), zakat infaq and sadaqah (ZIS).*

INTRODUCTION

Indonesia, as a country with a Muslim- majority population, holds significant potential for zakat collection (Zulfikar et al., 2021). Zakat, the fourth pillar of Islam, not only serves as a means of spiritual devotion to Allah but also functions as a tool for alleviating poverty and enhancing societal welfare. Effective and professional management is crucial to realizing its potential optimally (Wulandari et al., 2024). Government support, social organizations, and public involvement play vital roles in optimizing zakat management to address economic disparities and improve community well-being (Sugiarti & Aji, 2023).

The collection of zakat in Indonesia has seen a rapid annual increase due to factors such as growing public awareness of zakat obligations, government initiatives supporting zakat management, and the efforts of zakat organizations to educate the Muslim community (Nugraha & Zein,

2020). However, despite this growth, actual collections fall short of the projected potential, which in 2023 reached IDR 327 trillion (BAZNAS RI, 2022).

The advancement of information technology in Indonesia has revolutionized how people conduct daily activities, including economic transactions, through the convenience of anytime-anywhere accessibility (Siregar & Nasution, 2020). Digital transformation has influenced zakat collection methods, with institutions adopting digital platforms to enhance efficiency and accessibility. For example, BAZNAS launched the "SIMBA" system in collaboration with the Ministry of Religious Affairs in 2016 to manage zakat through digitalization, including financial reporting and online collections (Sabatanti, 2023).

Generational differences have become a notable factor in the adoption of digital zakat payment methods. Generation X, born between 1965 and 1980, tends to prefer traditional offline methods but is increasingly adapting to digital systems with support from younger generations (Kumala et al., 2020). Millennials (1981–1996), highly connected via the internet, have shown significant potential in donating and paying ZIS (Prasetyo, 2022). Generation Z (1997–2012), as digital natives, demonstrates a preference for online transactions due to the speed, transparency, and convenience offered by digital platforms (Hutasoit et al., 2023). Studies indicate that younger generations, particularly Gen Z, dominate online zakat payments compared to older generations who may have concerns over data security or lack a personal connection in the process (Aulia et al., 2024).

This study aims to identify the factors influencing digital behavior in fulfilling ZIS obligations and analyze generational differences in zakat practices. By exploring the preferences and behaviors of Generation X, Millennials, and Gen Z in online and offline zakat payments, the research seeks to provide insights for stakeholders, particularly BAZNAS and other zakat institutions, to develop relevant and effective programs. These strategies are intended to enhance public participation in digital philanthropic activities and optimize the potential of ZIS in Indonesia.

LITERATURE REVIEW

Indonesia ranks as the fourth most populous country globally, with a population of approximately 280 million in 2023 (Sari & Pitaloka, 2024). Its population is divided into generational cohorts based on birth years: Generation Z (1997–2012), Generation Y (1981–1996), Generation X (1965–1980), and Baby Boomers (1946–1964) (BPS, 2021).

A generation is defined as a group of individuals sharing similar ages, experiences, and social dimensions (Hasyim et al., 2023). According to Kupperschmidt (2000), a generation comprises individuals with shared birth years, age ranges, and life events (Jayawangsa, 2021). Generational differences are often a topic of discussion due to distinct communication styles, values, and behaviors, which can sometimes lead to conflicts (Parhusip, 2024).

Behavior encompasses actions and attitudes in response to stimuli, rooted in knowledge, beliefs, and interactions with the environment. It manifests as observable or internal activities, shaped by personal and societal experiences (Notoatmodj, 2010; Faradilah, 2022). In the context of charitable giving, behavior is a critical determinant of donation decisions.

Effective communication and branding can influence potential donors' attitudes and behaviors (Safitri, 2020).

The digital era, emerging during globalization, integrates technology and culture to enhance efficiency and intelligence in daily life (Zulfikri, 2022). Digitalization refers to transforming traditional methods into digital systems, enabling easier access, storage, and transfer of information (Verhoef, 2021; Andersson, 2022). In Indonesia, digital platforms have gained significant traction, reflecting the population's increasing familiarity with online tools (Prasasti, 2021).

As of March 2024, 25.22 million Indonesians were living below the poverty line (BPS, 2024). In Islam, Zakat, Infaq, and Sadaqah (ZIS) are pivotal sources of funding to alleviate poverty and improve societal welfare (Darmawan & Solekah, 2022). Zakat is the mandatory allocation of wealth for specific beneficiaries, as prescribed in Islam (Sari & Tarigan, 2022; Suhartono et al., 2024). Infaq refers to voluntary donations made beyond obligatory zakat (Purwanti, 2020). Sadaqah encompasses voluntary material or non-material contributions given selflessly without limitations on time or amount (Ovami, 2021).

The Theory of Planned Behavior (TPB), introduced by Icek Ajzen in 1985, explores the relationship between beliefs and behaviors. As an extension of the Theory of Reasoned Action (TRA), TPB posits that behavior is primarily influenced by intentions, which are shaped by three factors: Attitude toward the Behavior: Personal evaluation of the behavior's desirability, Subjective Norms: Perceived social pressure to perform or not perform the behavior, Perceived Behavioral Control:

Belief in the ability to execute the behavior successfully (Ajzen, 2005).

These factors collectively determine the likelihood of an individual engaging in specific actions, such as participating in ZIS practices through digital platforms. By understanding these determinants, stakeholders can develop tailored strategies to promote active participation in digital philanthropy.

This study examines the influence of generational differences on digital behavior in performing ZIS obligations, utilizing the TPB framework. The findings aim to provide actionable insights for stakeholders, such as BAZNAS and zakat institutions, to design effective programs that resonate with different generational preferences, thereby optimizing ZIS potential in Indonesia.

METHODOLOGY

This study employs a quantitative method, with data obtained from primary sources. Primary data refers to information collected directly from the first source, ensuring higher accuracy (Noviyanti, Christian, & Wijaya, 2021). In this case, the primary data is gathered through the distribution of questionnaires. Respondent selection is conducted using the simple random sampling method. This technique has the following advantages: It imposes no restrictions on the population, allowing for broad inclusivity and It minimizes the likelihood of classification errors (Suriani, Risnita, & Jailani, 2023). The target sample size for this research is 140 respondents. The distributed questionnaire consists of two parts: Respondent identification: includes demographic information such as age, gender, and generational category and statements related to research variables, Focuses on variables including: Attitude, Subjective Norms, Perceived Behavioral

Control, Zakat Literacy, Zakat Campaigns through Social Media, Interest in Digital Zakat. These variables are designed to measure the constructs relevant to the study, particularly under the framework of the Theory of Planned Behavior (TPB). The results will provide insights into the factors influencing digital zakat behavior.

Table 1. Variable Definitions

Variable	Definition	Indicator
Attitude	Attitude refers to behavior that reflects an individual's feelings toward something (Nidyawati, 2022).	3
Subjective Norms	Subjective norms are perceptions of individuals or groups that influence behavior in decision- making (Fauzan, Eryanto, & Fadillah, 2024).	3
Perceived Behavioral Control	Perceived behavioral control refers to an individual's perspective on behavior that can be evaluated as good or bad (Sridatin Tia Maharani, 2024).	2
Zakat Literacy	Zakat literacy can be defined as an individual's ability to understand all information related to zakat (Brilianty & Muhtadi, 2022).	2
Zakat Campaign Through Social Media	A zakat campaign through social media represents an activity aimed at expanding information about zakat using social media platforms (Rivani, 2022).	2
Interest in Digital Zakat	Interest in digital zakat refers to an individual's internal drive that encourages a tendency to perform zakat digitally (Febrianti & Yasin, 2023).	2

In this study, the approach used is the ANCOVA method. ANCOVA (Analysis of Covariance) is a statistical method derived from ANOVA and regression, designed to adjust the effects of linear covariates and helps in providing a clearer depiction through what is known as covariance analysis (Rutherford, 2001).

Social Media Ownership

Table 2. Social Media Ownership

Social Media	Number of Ressponden
Instagram	179
Twitter	58
TikTok	122
YouTube	137
WhatsApp	187
Other	51

Based on Table 2, it shows that out of a total of 208 respondents, almost all of them have WhatsApp and Instagram applications, while only 25% of respondents have the twitter application. Therefore, it can be concluded that the most commonly owned social media platforms by the respondents are WhatsApp and Instagram.

Validity Test and Reliability Test

The Validity Test is a measurement instrument used to determine whether the questionnaire is valid or not (Dewi & Hasanuddin, 2024). Meanwhile, the reliability. Test is a measurement used to determine the consistency and stability in a study.

Table 3. Validity and Reliability Test

Item	R Hitung	*Cronbach alpha*
S1	0,150	0,817
S2	0,217	0,814
S3	0,208	0,819
N1	0,348	0,802
N2	0,291	0,809
N3	0,306	0,808
P1	0,281	0,811
P2	0,283	0,826
L1	0,252	0,815
L2	0,356	0,815
K1	0,307	0,810
K2	0,319	0,805

Source: Data processed, 2024.

Based on Table 3, it can be seen that the calculated r value is greater than the r table value (0.116). Therefore, it can be concluded that all the question components in this questionnaire are valid and meet the requirements to be used in measuring the variables. In this study, the reliability test used is Cronbach's Alpha. The criterion is that if the Cronbach's Alpha value is > 0.60, the study is considered reliable (Nurhasanah & Abbas, 2023). As shown in Table 3, since the Cronbach's Alpha value is > 0.60, the study is deemed reliable.

RESULTS AND DISCUSSION

Respondent Profile

Table 4. Respondent Profile

Demographic Data	Total	Percentage (%)
Gender:		
a. Male	64	31,1%
b. Female	162	68,9%
Domicile:		
a. DKI Jakarta	48	23,3 %
b. West Java	57	27,7 %
c. Central Java	13	6,3 %
d. East Java	18	8,7 %
e. Banten	45	21,8 %
f. Outside Java	25	12,1 %

Year of Birth:		
a. 1946 – 1964	1	0,5 %
b. 1965 – 1980	9	4,4 %
c. 1981 – 1996	44	21,4 %
d. 1997 – 2012	152	73,8 %
Education:		
a. Elementary School	2	1,0 %
	3	1,5 %
b. Junior High School	113	54,9 %
	6	2,9 %
c. Senior High School	71	34,5 %
	10	4,9 %
d. Diploma	1	0,5 %
e. Bachelor's Degree		
f. Master's Degree		
g. Doctorate		
Occupation:		
a. Student/University	104	50,5%
	3	1,5 %
b. Civil Servant (PNS)	38	18,4 %
	2	1,0 %
c. Private Sector Employee		5,3 %
	11	23,3 %
d. Farmer/Fisherman	48	
e. Entrepreneur		

f. Other		
Income:		
a. <	89	43,2%
Rp1.000.000	62	30,1%
b. Rp1.000.00 –		
Rp3.200.000	31	15,0%
c. Rp3.200.001 -		
Rp6.800.000	21	10,2%
d. Rp6.800.001 -		
Rp24.000.000	3	1,5%
e. >		
Rp.24.000.001		
Exspenditure:		
a. <	79	38,3%
Rp.1.000.000	78	37,9%
b. Rp.1.000.000		
–	34	16,5%
Rp.3.200.000		
c. Rp.3.200.001	15	7,3%
–		
Rp.6.800.000		
d. Rp.6.800.001		
–		
Rp.24.000.00		
0		
Duration of social media use per-day:		
a. < 1 Hour	26	12,6%
b. 1-3 Hour	124	60,7%
c. 3 - 5 Hour	55	26,7%

Source: Data processed, 2024.

Based on the results of the questionnaire survey, a total of 208 respondents were reached, but only 200 valid responses could be processed due to incomplete and invalid data. Table 3 presents the respondent profile, including gender, domicile, year of birth, education, occupation, income, expenditure, and social media usage duration. From the table, it shows that 68.9% of the respondents are female, while 31.1% are male. In terms of domicile, the majority of respondents are from DKI Jakarta (27.7%), while the smallest group comes from Central Java (6.3%). Regarding age, the largest group is Generation Z (born between 1997-2012), comprising 73.8% of the respondents. Conversely, the smallest group is the Baby Boomer generation (born between 1946-1964), which makes up only 0.5%. When looking at education, most respondents have completed their education at the Senior High School (SMA) level (54.9%), while the smallest group has a Doctoral Degree (S3). In terms of occupation, students make up the majority (50.5%), while farmers/fishermen make up the smallest group (0.1%). Regarding income and expenditure, the largest number of respondents report earning and spending less than Rp. 1 million, while only 1.5% have an income above Rp.24 million. Although this income group is small, the smallest expenditure group is those with spending between Rp. 6,800,001 and Rp. 24,000,000. This study also analyzes respondents' behavior regarding social media use, with the average respondent spending 3- 5 hours on social media per day.

ANCOVA

Table 5. ANCOVA

ANCOVA – Theory Planned of Behaviour					
	c	Df	Mean Square	F	p
Overall model	3.491	5	0.698	1.91	0.094
Generasi	0.993	3	0.331	1.22	0.302
Education	2.018	1	2.018	7.46	0.007
Income	0.481	1	0.481	1.78	0.184

Residuals	53.824	199	0.270		

Source: Data processed, 2024.

In determining the effect on the intensity of paying zakat, the criterion that can be observed is that if the p-value is smaller than 0.05, it can be considered that the variable has a significant effect. From Table 5, it can be seen that the p-value for the generation variable is 0.302. This indicates that the generation does not have a significant effect on the intensity of paying zakat. On the other hand, the p-value for the education variable is 0.007, which

indicates that education has a significant effect on the intensity of paying zakat.

Assumption Checks

Table 6. Assumption Checks

Homogenity of Variances Test (Levene's)			
F	Df1	Df2	p
0.300	3	201	0.825

Source: Data processed, 2024.

Based on Table 6, it can be seen that the p-value for homogeneity is 0.825, which is above 0.5. This indicates that the model is valid to use and shows that generational differences do not change a person's mindset in paying zakat.

Descriptives

Table. 7 Descriptives

	Generation	Theory Planned of Behaviour		Education	Theory Planned of Behaviour
N	1946-1964	1	N	Elementary School	2
				Junior High School	3
	1965-1980	9		Senior High School	113
				Diploma	6
	1981-1996	44		Bachelor's Degree	70
				Master's Degree	10
	1997-2012	151		Doctorate	1
Mean	1946-1964	4.00	Mean	Elementary School	4.50
				Junior High School	3.67
	1965-1980	3.89		Senior High School	3.97
				Diploma	4.33
	1981-1996	4.05		Bachelor's Degree	3.90
				Master's Degree	3.80
	1997-2012	3.92		Doctorate	3.00

Source: Data processed, 2024.

In Table 7, it can be seen that the Baby Boomer generation (1946-1964) has an average of 4.5, Generation X (1965-1980) has an average of 3.89, Generation Y (1981- 1996) has an average of 4.05, and Generation Z (1997-2012) has an average of 3.92. When looking at the generational groups, Generation X shows the highest zakat intention, but the difference is not

significant. This indicates that generational differences do not have a significant impact on zakat intention. Furthermore, when considering education, the data shows that the higher the education level, the higher the zakat intention. Therefore, it can be concluded that education has a significant effect on zakat intention. This is supported by previous research, which found that

education level significantly influences the understanding of zakat obligations (Luthfialita, 2022).

CONCLUSIONS

This study aims to identify the factors influencing the digital behavior of different generations in fulfilling Zakat, Infaq, and Sadaqah (ZIS) and to analyze the generational differences in online and offline zakat practices among generations (Generation X, Millennials, and Generation Z). Based on the research findings and data analysis, it can be concluded that generational differences do not significantly affect the intensity of zakat payments. The variable that has a significant impact is education. This is due to the pattern of information dissemination conducted by Baznas, both through online and offline channels, which is not always effective in reaching the community unless it is accompanied by active efforts to seek out the information.

The results of this study are expected to provide in-depth information and strategic recommendations for stakeholders, particularly the National Zakat Agency and Zakat Management Organizations, in developing more relevant, innovative, and effective programs to increase public participation in zakat management. The researcher also suggests that future studies expand the scope of the sample, so that the data obtained becomes more diverse, comprehensive, and representative of the phenomenon under investigation.

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