

## Predicting the I-Generation's Interest in Giving Alms via Digital Platforms

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### ABSTRACT

The potential for the growth of zakat, infaq, and alms in Indonesia is substantial, especially with the rise of various digital charity platforms. This study aims to predict the intention of Generation Z to donate through the BSI mobile banking platform. It examines the impact of perceived utility, perceived ease of use, and attitude on donation intentions. Social influence was previously tested for its effect on perceived usefulness and perceived ease of use. Additionally, this study explores the role of perceived usefulness and attitude in mediating the relationship between perceived ease of use and donation intention. The population for this study consists of Generation Z individuals residing in Salatiga City, with a sample of 106 respondents selected through incidental sampling. The analysis tool used is SmartPLS 3.2.9. The results indicate that the intention to give alms is influenced more by the attitude toward BSI mobile banking than by perceived usefulness or perceived ease of use. Furthermore, attitude is influenced by both perceived usefulness and perceived ease of use, which are shaped by social influence. It was also found that perceived usefulness and attitude strengthen the impact of perceived ease of use on donation intention. This research contributes to the understanding of digital charitable intentions and can serve as a reference for amil agencies to enhance the ZISWAF (Zakat, Infaq, Sedekah, Waqf) intentions among young people in Indonesia.

**Keywords:** Generation Z, ZISWAF, Mobile Banking Platform

### ABSTRAK

*Pertumbuhan zakat infaq dan sedekah di Indonesia memiliki potensi besar beriringan dengan berbagai platform amal digital. Penelitian ini bertujuan untuk memprediksi intensi sedekah oleh generasi Z melalui platform BSI mobile banking. Penelitian ini menguji pengaruh persepsi kegunaan, persepsi kemudahan penggunaan, dan sikap terhadap niat. Pengaruh sosial sebelumnya diuji pengaruhnya terhadap persepsi kegunaan dan persepsi kemudahan penggunaan. Selain itu penelitian ini menguji peran persepsi kegunaan dan sikap dalam memediasi pengaruh persepsi kemudahan penggunaan terhadap niat. Populasi dalam penelitian ini adalah generasi Z yang tinggal di Kota Salatiga. Sampel sebanyak 106 responden diambil dengan cara insidental sampling. Alat bantu analisis yang digunakan adalah SmartPLS 3.2.9. Hasil penelitian ini menunjukkan bahwa niat bersedekah dipengaruhi oleh sikap atas mobile banking BSI, namun tidak dipengaruhi oleh persepsi kegunaan dan persepsi kemudahan penggunaan. Sedangkan sikap dipengaruhi oleh persepsi kegunaan dan persepsi kemudahan penggunaan yang sebelumnya dibentuk oleh pengaruh sosial. Kemudian persepsi kegunaan dan sikap terbukti memperkuat pengaruh persepsi kemudahan penggunaan terhadap niat. Penelitian ini memperkaya kajian intensif bersedekah secara digital. Selain itu juga dapat dijadikan referensi bagi badan amil dalam meningkatkan intensitas ZISWAF anak muda di Indonesia.*

**Kata Kunci:** Generasi Z, ZISWAF, Platform Mobile Banking

## INTRODUCTION

Technology serves as a tool to facilitate humans to utilize natural resources. The development of technology today illustrates the dynamics that are constantly moving forward. This means that science will always provide increasingly sophisticated changes at any time. The rapid growth of technology in the industrial era 4.0 will be very capable of changing people's habits in various aspects (Mehdiabadi *et al.*, 2020). One of them is the aspect of digital-based financial services.

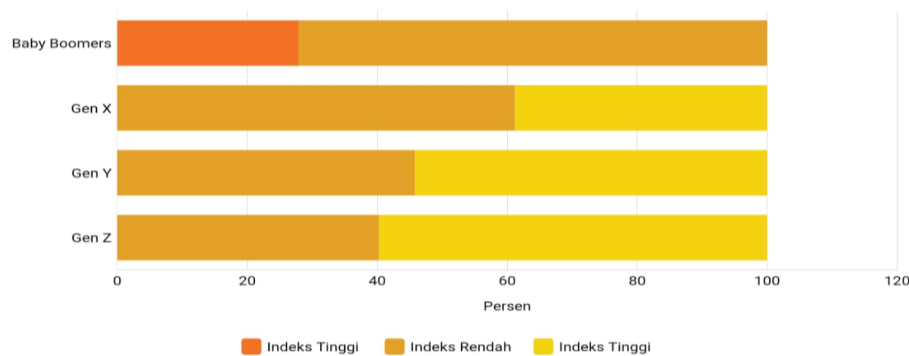
Indonesia has great potential in the development of financial technology, and this development is strongly supported by the government and banking institutions in Indonesia (Deameta, 2019). According to Financial technology, it is the use of technology in the financial system to create new goods, services, technologies, and business models. It can have an impact on the stability of the money supply, the financial system, and the payment system's effectiveness, smoothness, security, and reliability. Bank Indonesia regulation No. 19/12/PBI/2017 addresses this topic. In order to preserve monetary stability, the stability of the financial system, and an effective, seamless, safe, and EIA payment system, financial technology is also used to promote innovation in the financial sector through the application of consumer protection, risk management, and prudence.

Therefore, financial institutions must be ready for the transformational changes in the current industrial 4.0 era. There are many reasons for digital transformation. According to the Financial Services Authority (OJK) regulation, PJOK No.12/PJOK.03/2018 concerning the Provision of Digital Banking Services by Commercial Banks. Several benefits that banking services will feel by implementing digital transformation are conveyed, namely, encouraging effectiveness efficiency, and creating continuity of service to customers, increasing bank capabilities, realizing business strategy alignment, and promoting the banking industry to enter the era of digital banking services.

Another supporting factor for the importance of using financial technology also lies in the increasing number of internet users, which is increasing from year to year. One of the active users of technology is the generation. I-Generation, also known as I-Generation, is

often considered a group that is very quickly oriented with technology. The generation grew up in an era where the internet, social media, and mobile devices became part of everyday life. In terms of education, I-Generation has a preference for open, interactive, and technology-based learning (Aprilita, 2024). The following data confirms that I-Generation has a high digital literacy index; this data survey was undertaken by Katadata Insight Center and the Ministry of Communication and Information Technology, as follow:

**Figure 1: Gen Z, a Generation with a high digital literacy index (Delphia, 2021)**



Based on this databoks Delphia, (2021) 60 percent of Gen Z is included in the assessment of the respondent group with high digital literacy. Gen Y has high digital literacy at 54 percent, while Generation X has high digital literacy at 39 percent, and Baby Boomers have high digital literacy at only 28 percent. The survey proves that the younger generation is very quickly exposed and connected to the use of digital technology. The world of digital data increasingly dominates Generation Z's interactions. Generation Z is a critical player in facing the challenges of the increasingly complex world of digital technology, so Generation Z needs to prepare themselves to face technological developments in this digital era.

The biggest Islamic bank in Indonesia is called Bank Sharia Indonesia, or BSI. PT Bank BRI Syariah, PT Bank Syariah Mandiri, and PT Bank BNI Syariah combined to become BSI. (BSI, 2021). The existence of BSI reflects the modern and universal aspects of Indonesian Islamic banking and brings goodness to all nature. With the largest Muslim population, Indonesia has an excellent opportunity to increase its Islamic banking operations (Bakry *et al.*, 2021).

Recently, PT Bank Syariah Indonesia Tbk (BSI) optimized Zakat, Infaq, Sadaqah, and Waqaf (ZISWAF) through its mobile digital channel. The ZISWAF menu includes orphan donations, disaster donations, humanitarian donations, education donations, mosque construction donations, and donations to Quran teachers (Yunianto, 2024). The digitalization of ZISWAF is undoubtedly an essential step in realizing the vision of Indonesia Emas 2045, namely with better transparency and accountability. The development and sustainability of this ZISWAF digitalization require the role of Generation Z as active users of the service.

Like the study conducted by Mc Kinsey regarding the action of Generation Z, it is divided into four primary components based on a strong basis that Generation Z is a generation that wants truth (Aimee *et al.*, 2020). One of these components is "the commnunaholic," which is a generation that is inclusive and enthusiastic in become active in diverse communities by leveraging technical sophistication to expand the benefits they wish to deliver (Soerjoatmodjo, 2022). Therefore, the digitalization of ZISWAF operated by PT BSI Tbk will significantly provide a new experience for Generation Z in an effort to expand benefits.

The relationship between users and consumers, especially Generation Z, and the technology itself will be a challenge in suppressing the adoption of financial technology services. This is because fintech is related to the wealth and welfare of users, so high-risk control, attitudes, and intentions are needed (Abu Daqar *et al.*, 2020). Based on this, this study will use the Technology Acceptance Model (TAM) hypothesis. The theory was developed by Davis (1964). TAM measures two central attitudes towards the level of acceptance of technology use, namely, benefits and perceived ease. The first benefit refers to a person's belief that the use of technology always offers and improves performance. The second defines a person's impression that technology doesn't need work, but also perceived convenience does not directly affect the perceived usefulness attitude. These two attitudes are the intentions seen in the user group to be able to apply information technology systems to help carry out their work.

Uses five constructs: perceived ease of use, perceived utility, attitude toward using, intention to use, and actual usage. TAM has been applied in many studies and has been empirically proven to be able to test the prediction of technology acceptance intention (Davis,

1964). In this study, the author applies TAM, which is used to predict Generation Z's intention to give alms through digital platforms. This research also aims to apply the model framework built based on existing theories.

Many variables influence a person's decision to donate alms through digital channels. The first aspect influencing the intention adopting technology is social influence. Social influence is a change in cognition, attitude, or behavior caused by other people or groups Raven, (1991). Venkatesh & Morris (2000) argues that the role in the initial decision to adopt technology and the application of new technology on a continuous basis is a highly promising key. Research conducted by Kurniawan *et al.* (2022) states that social influence has a significant influence on user-perceived usefulness. The same results were also carried out in research by Shen *et al.* (2018) and Faqih (2019). Other results are shown by research from Bonn *et al.* (2019) and Susanto & Aljoza (2018), According to these findings, Social influence has a positive and significant effect on perceived ease of usage.

The second factor that influences intention to utilize is perceived usefulness. According to Davis (1989), According to the data, social influence has a positive and significant effect on perceived ease of use. In this study, the assessment of the completeness and ease of use depends on individual perceptions rather than on objective reality. Based on research conducted by Chen *et al.* (2022) and Campbell (2018), to the data, perceived utility has a positive and significant effect on attitude. However, this opinion contradicts the findings conducted by Niswah *et al.* (2019), It implies that perceived usefulness has no substantial influence on attitude. Research by Kurniawan *et al.* (2022) also proves that there is a substantial influence between perceived usefulness and intention. However, in contrast to research conducted by Sufyan & Mas'ud (2022), perceived usefulness does not influence intention.

The third factor that influences intention to use is perceived ease of use. According to Davis (1989), Perceived ease of use refers to a person's expectation that utilizing a particular system will be simple. This ease of use not only measures the current intention to utilize technology, but also predicts future technology usage intentions. Subramanian, (1994). Several studies conducted by Abdullah *et al.* (2019), Mapossa (2018), and Han *et al.* (2021) indicated That perceived ease of use has a positive and considerable impact on

perceived usefulness. Furthermore, research conducted by Niswah *et al.* (2019) demonstrates that perceived ease of use has no meaningful effect on attitude. This research contradicts the research undertaken by Rahmiati & Yunniata (2019). This study states that there is a substantial influence between perceived ease of use and attitude. Finally, different research was conducted by Zhou (2023) and Li *et al.* (2018), Who stated that there is a significant association between perceived ease of use and intention.

The fourth factor that influences the intention to use technology is attitude. Attitude, according to Davis (1964), is an individual's resistance to evaluating his feelings and behavioral tendencies toward an object or idea. Based on research conducted by Ng *et al.* (2019) argues that There is a positive association between attitude and intention to use technology.

There is a positive association between attitude and intention to use technology. so a more in-depth analysis is needed regarding the prediction of intention in relation to using technology. This, in turn, will become evaluation material for service providers in terms of providing services and security in accordance with user perceptions. This research is interesting because it examines the behavior of the I-Generation in predicting the intention to use digital platforms for charity. The potential of Generation Z in utilizing technology will have a sustainable impact on the growth of ZISWAF in Indonesia. This study predicts Generation Z's intention to give alms through a digital platform, namely Bank Syariah Indonesia Mobile.

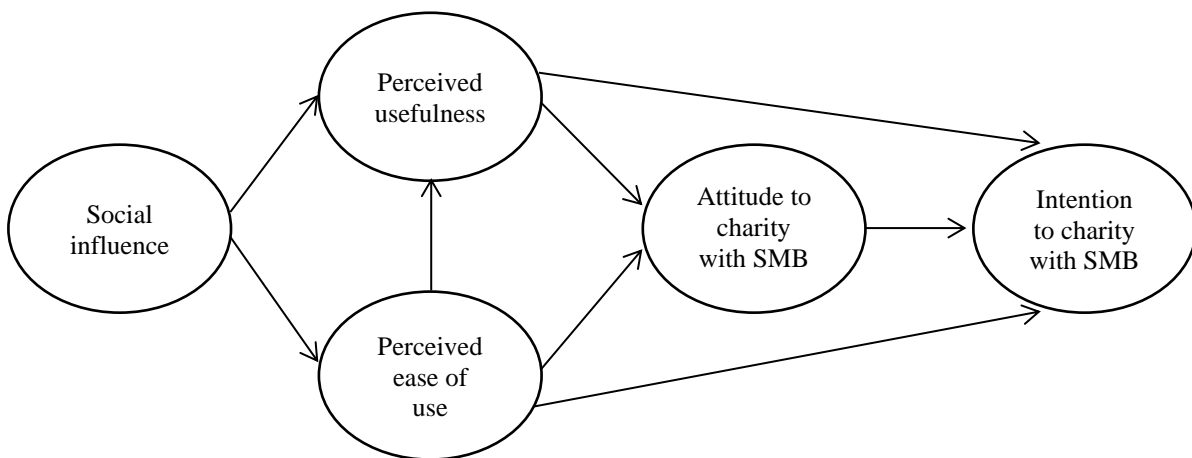
This study forecasts how social influence, perceived usefulness, and perceived ease of use affect one's giving intentions. Researchers also add a mediating variable in the model, namely attitude to charity with Sharia mobile banking (SMB), which has a vital role in connecting each variable. Adding the mediating variable Attitude towards Charity with Sharia Mobile Banking (SMB) in this research, it is hoped that it can provide significant benefits and produce new and valuable findings. This research can help understand the mechanisms underlying the relationships between variables, increase the predictive power of the model, provide deeper knowledge of SMB user behavior, and differentiate it from other studies.

## METHOD

This research uses a quantitative approach. Quantitative research is a research method that uses numerical data to explain, predict, and test relationships between variables (Sugiyono, 2018). The relationship examined is directional, like cause and effect, where the exogenous variable acts as a trigger, while the endogenous variable is the outcome. This research targets Generation Z who live in Salatiga city, although the exact number is unknown. Therefore, the convenience sampling method is the right choice, as it is like picking up samples strategically around the research location (Edgar & Manz, 2017). To process the data and uncover the meaning behind it, this research uses a sophisticated software called SmartPLS 3.2.9. This software is like a precision scalpel for variance-based structural equation modelling (PLS), enabling simultaneous testing of measurement and structural models.

More than a hundred participants, 106 to be exact, were recruited in this study through incidental sampling. The data obtained is pure and fresh, collected directly from Generation Z through a carefully designed questionnaire. Path analysis, like a map that leads us to explore the relationship between variables, was used to reveal how the exogenous variable, the controller, affects the endogenous variable, the receiver. This analysis is also able to reveal the role of the mediator variable, which bridges the relationship between the two. Moreover, the framework of this study is clearly depicted in Figure 1:

**Figure 2. Research Model**



*Source: Model Developed 2024*

## RESULT

### Respondent Profile

The respondents involved in this study were 106 people spread across 11 provinces. Details can be illustrated in the following demographic information table:

**Table 1. Demographic Information**

	Frequency	Percent
<b>Gender</b>		
Man	45	42.5
Woman	61	57.5
<b>Age</b>		
17-21	73	68.9
21-25	33	31.1
<b>Province</b>		
Banten	1	0.9
DI Yogyakarta	1	0.9
DKI Jakarta	2	1.9
West Java	3	2.8
Central Java	93	87.7
East Java	1	0.9
West Kalimantan	1	0.9
Central Kalimantan	1	0.9
North Kalimantan	1	0.9
Riau Islands	1	0.9
South Sumatra	1	0.9
<b>Education</b>		
Below High School	1	0.9
Senior High School	97	91.5
Diploma	1	0.9
Bachelor	7	6.6
<b>Income</b>		

Less than 2 million	95	89.6
2-5 million	10	9.4
6-10 million	1	0.9

*Source: Data processed 2024*

According to the table above, respondents come from a variety of backgrounds, including the following: According to the chart above, respondents come from a wide range of backgrounds, with up to 45 representing (42.5%) male respondents, and 61 represent (57.5%) female respondents. 73 representing (68.9%) respondents aged 17-21 years, 33 representing (31.1%) aged 21-25 years. 1 (0.9%) respondent came from Banten province, 1 (0.9%) from Yogyakarta, 2 (1.9%) from DKI Jakarta, 3 (2.8%) from West Java, 93 (87.7%) from Central Java, 1 (0.9%) from West Kalimantan, 1 (0.9%) from Central Kalimantan, 1 (0.9%) from North Kalimantan, 1 (0.9%) from Riau Island, and 1 (0.9%) from South Kalimantan.

The highest level of education is Senior high school 97 (91.5%) respondents, Bachelor 7 (6.6%) respondents, Below high school 1 (0.9%) respondents, and Diploma 1 (0.9%) respondents. Meanwhile, based on their income, 95 (89.6%) respondents had an income below 2 million, and 10 (9.4%) respondents with income between 2-5 million, 1 (0.9%) respondent with income between 6-10 million.

### Outer Model Analysis

The instruments used in this study have been tested both for validity and reliability. Details are explained in the table below:

**Table 2. Construct Validity and Reliability**

<b>Construct and items</b>	<b>FL</b>	<b>CA</b>	<b>rho_A</b>	<b>CR</b>	<b>AVE</b>
<b>Social Influence</b>		0.788	0.784	0.877	0.705
SI1: Heard the review well	0.750				
SI2: Getting advice on charity using sharia mobile banking	0.875				
SI3: Getting alms recommendation with Sharia mobile banking	0.888				

<b>Perceived usefulness</b>		0.727	0.731	0.821	0.580
PU1: Giving alms with Sharia mobile banking is more profitable	DO				
PU2: Charity activities are more convenient	0.704				
PU3: Increase the effectiveness of charity	0.773				
PU4: Increase Productivity of charitable transactions	0.643				
PU5: Improving the Charity Transaction Experience	0.649				
PU6: Sharia Mobile banking is useful	0.687				
<b>Perceived Ease of Use</b>		0.861	0.867	0.900	0.643
PEU1: Overall, using sharia mobile banking for charity is very easy	0.753				
PEU2: Learning to use Sharia mobile banking for charity is easy	0.780				
PEU3: Skillfully using sharia mobile banking for charity	0.778				
PEU4: sharia mobile banking is easy to use	0.876				
PEU5: Sharia mobile banking interactions are precise and understandable	0.817				
<b>Attitude to Charity with SMB</b>		0.810	0.810	0.863	0.514

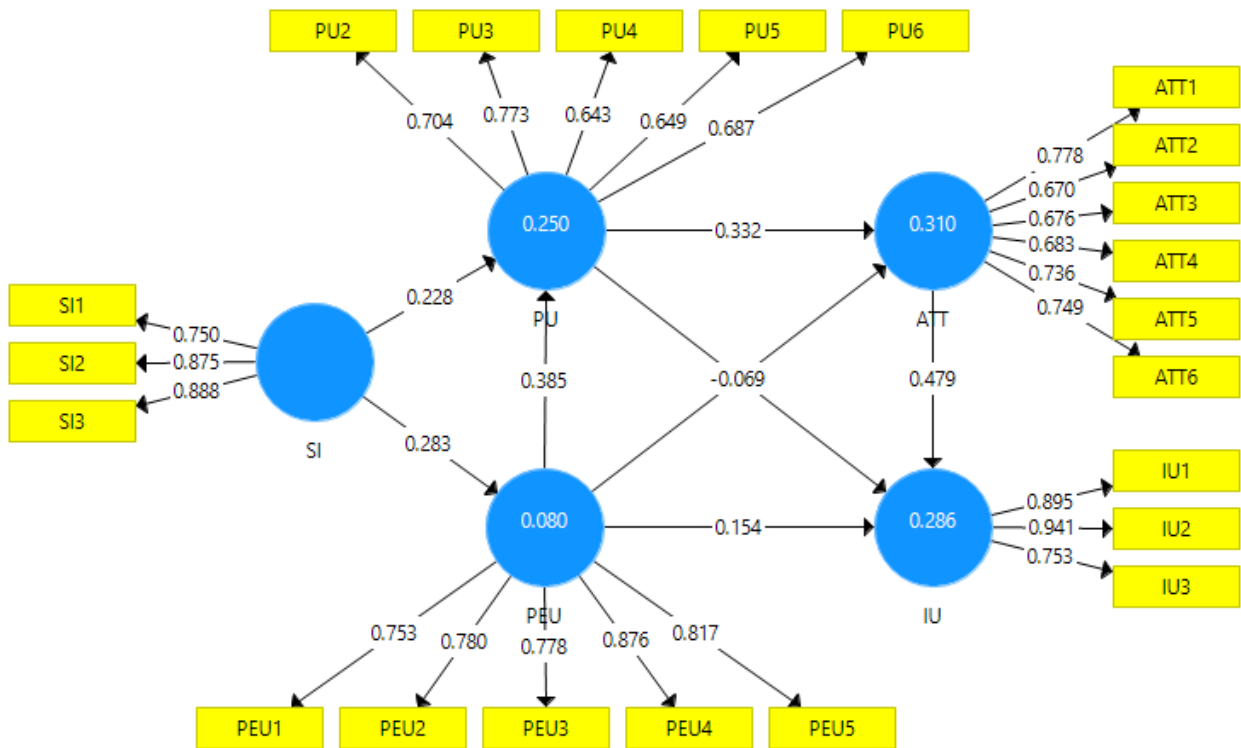
ATT1: Using digital banking services for charity transactions is a good decision.	0.778				
ATT2: Using digital banking services for charity transactions is a positive step	0.670				
ATT3: Like to use sharia mobile banking services	0.676				
ATT4: Should use sharia mobile banking for charity transactions	0.683				
ATT5: Using sharia mobile banking is a pleasant experience in charity transactions	0.736				
ATT6: Using Sharia mobile banking is a wise idea	0.749				
<b>Intention to Charity with SMB</b>		0.830	0.846	0.900	0.751
IU1: Intend to use sharia mobile banking to make regular charity transactions	0.895				
IU2: As much as possible, I use sharia mobile banking regularly for charity	0.941				
IU3: Suggesting others to use sharia mobile banking	0.753				

Source: Data processed 2024

In order to achieve optimal measurement accuracy, items with loading factor values below 0.50 were "retired" from the model. This is repeated until all loading factor values reach 0.50 or more, while meeting the loading factor and AVE targets. As a result, this study decided to "retire" one indicator of the perceived usefulness variable, namely PU1, because its performance was unsatisfactory with a loading factor value below 0.50.

According to Dijkstra & Henseler (2015), To ensure the trustworthiness of the measurement, this study specified a cut-off value for the Rho.A coefficient greater than 0.70 serves as the composite reliability standard. As a result, the composite reliability values in this study range from 0.731 to 0.867, indicating that the measurement has achieved a good level of reliability. Furthermore, table 2 displays Cronbach's alpha values greater than 0.60. This demonstrates that all of the model's indicators are highly reliable. In addition, a composite reliability value more than 0.70 meets the established norms. Furthermore, an AVE value larger than 0.50 suggests that one hidden variable can explain more than half of the variance of the manifest variables (indicators) in average (Ghozali, 2021).

Figure 3. Measurement Model



Source: Processed data 2024

By disconnecting the PU1 indicator from the model, This study demonstrates that the loading factor value for each component is currently greater than 0.50. This represents the achievement of convergent validity criteria. (Sarstedt *et al.*, 2014), as illustrated in Figure 3.

**Table 3. Discriminant Validity**

	ATT	IU	PEU	PU	SI
ATT	0.717				
IU	0.519	0.867			
PEU	0.471	0.349	0.802		
PU	0.477	0.229	0.450	0.693	
SI	0.436	0.590	0.283	0.337	0.840

Source: Processed data 2024

Discriminant validity analysis shows that the constructs in this study have met the specified requirements. This is in line with of Dijkstra & Henseler (2015) statement that the square root value of AVE (Average Variance Extracted) for each latent construct must be higher than the correlation between other latent constructs.

### Inner model Analysis

To evaluate the internal fit of the model, this study analysed the R-Square, SRMR, and NFI values. Table 4 below summarises the results of these tests:

**Table 4. Fit Model Test**

	Value			
	ATT	IU	PEU	PU
<b>R Square</b>	0.310	0.286	0.080	0.250
<b>Adjusted R Square</b>	0.296	0.265	0.071	0.236
<b>SRMR</b>		0.091		
<b>d_ULS</b>		2.096		
<b>d_G</b>		1.039		
<b>Chi-Square</b>		548.683		
<b>NFI</b>		0.606		

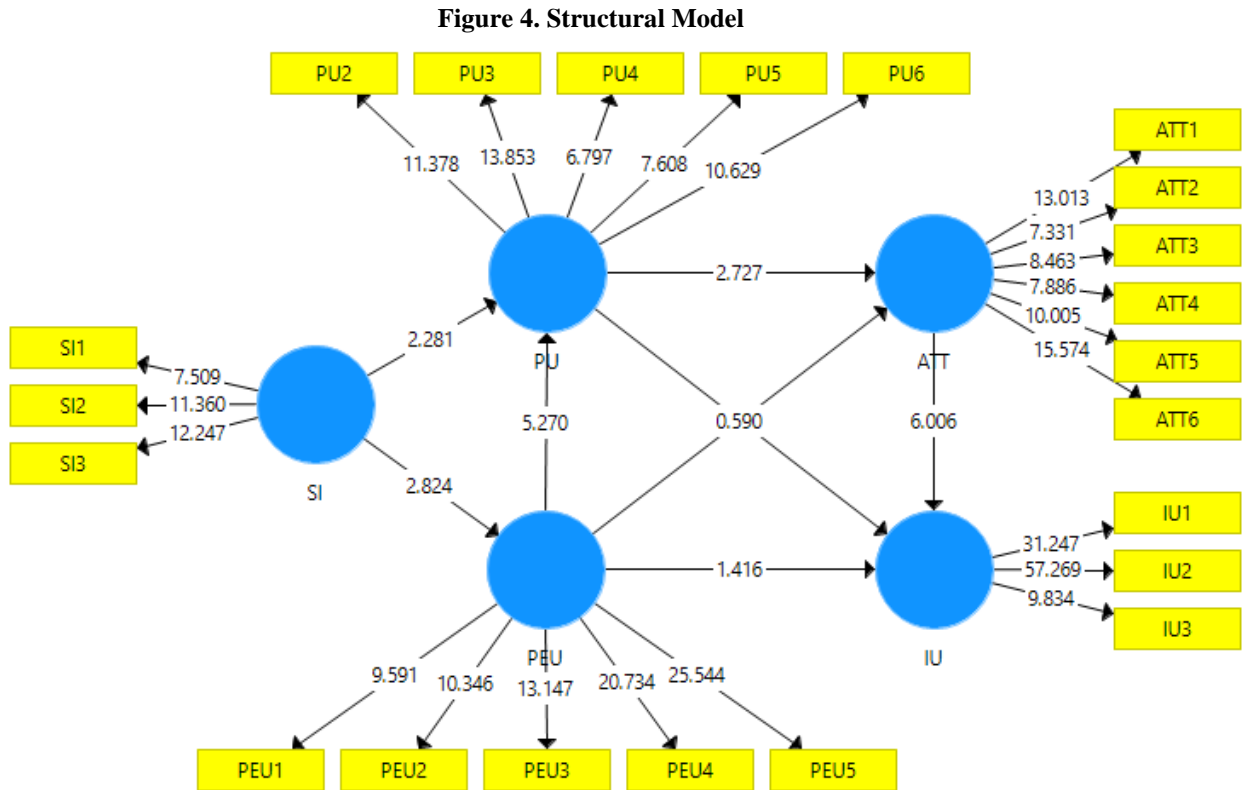
Source: Processed data 2024

From the table above, it can be analyzed that the R-square value (R<sup>2</sup>) for each dependent variable is between 0.250 and 0.310; The R-Square value obtained below 0.67 indicates that this research model belongs to the moderate category. This is in accordance with the criteria proposed (Ghozali, 2021). Furthermore, to assess the suitability of the model

in more depth, two other indicators were tested, namely SRMR and NFI. A good model has an SRMR value below 0.08 and an NFI value above 0.90 (Ghozali, 2021). Based on the test results, the SRMR value 0.091 is still considered eligible. However, the NFI value 0.606 is classified as marginal, which means that the model can still be improved.

**Hypothesis Testing**

In this study, hypotheses were tested to determine the direction of the link between exogenous and endogenous variables. This test applies the path analysis method to the model that has been developed. The findings of the path coefficients analysis are shown in the figure below.



Source: Processed data 2024

Based on Figure 2 above, it can be explained that the T Statistics value of SI→PU is 2.281, SI→PEU is 2.824, PEU→PU is 5.270, PEU→ATT is 2.763, PU→ATT is 2.727, ATT→IU is 6.006, all of which are greater than the t-table value of 1.659. However, the T Statistics value of PU→IU is 0.590, and PEU→IU is 1.416, both of which have a value smaller than the t-table value of 1.659.

**Table 5 Direct Effect**

	<b>Original Sample (O)</b>	<b>Sample Mean (M)</b>	<b>Standard Deviation (STDEV)</b>	<b>T Statistics ( O/STDEV )</b>	<b>P Values</b>	<b>Conclusion</b>
ATT -> IU	0.479	0.483	0.080	6.006	0.000	Accepted
PEU -> ATT	0.322	0.323	0.116	2.763	0.007	Accepted
PEU -> IU	0.154	0.160	0.109	1.416	0.160	Rejected
PEU -> PU	0.385	0.400	0.073	5.270	0.000	Accepted
PU -> ATT	0.332	0.341	0.122	2.727	0.007	Accepted
PU -> IU	-0.069	-0.090	0.117	0.590	0.557	Rejected
SI -> PEU	0.283	0.305	0.100	2.824	0.006	Accepted
SI -> PU	0.228	0.215	0.100	2.281	0.025	Accepted

Source: Processed data 2024

Table 5 shows that the original sample value of SI→PU is 0.228, with a significance of 0.025 (less than 0.05), indicating a positive effect of social influence on perceived usefulness. Likewise, the original sample value of SI→PEU is 0.283, PEU→PU is 0.385, PEU→ATT is 0.322, PU→ATT is 0.332, and ATT→IU is 0.479, all of which have a significance of less than 0.05. So, We can conclude that social influence has a strong beneficial effect on perceived ease of usage. Then, perceived ease of use has a considerable positive impact on perceived usefulness and attitude to charity with SMB. Likewise, perceived usefulness has a significant positive effect on attitude toward charity with SMB. In contrast, attitude toward charity with SMB has a considerable positive impact on intention to do charity with SMB. Conversely, the original sample value of PU→IU is -0.069, and PEU→IU is 0.154 with a significance of 0.557 and 0.160, which is greater than 0.05, This means that perceived usefulness and perceived ease of use have no meaningful effect on charitable intentions with SMB.

**Table 6 Indirect Effect**

	<b>Original Sample (O)</b>	<b>Sample Mean (M)</b>	<b>Standard Deviation (STDEV)</b>	<b>T Statistics ( O/STDEV )</b>	<b>P Values</b>	<b>Conclusion</b>
SI -> PEU -> ATT	0.091	0.100	0.052	1.734	0.086	Rejected

PEU -> PU -> ATT	0.128	0.137	0.056	2.294	0.024	Accepted
PEU -> ATT -> IU	0.154	0.157	0.063	2.428	0.017	Accepted
PU -> ATT -> IU	0.159	0.163	0.061	2.586	0.011	Accepted

Source: Processed data 2024

Furthermore, from Table 6 of the indirect effect test results above, it can be seen that the original sample value of PEU→PU→ATT is 0.128 with a significance of 0.024, which is smaller than 0.05, meaning that perceived usefulness mediates the influence relationship between perceived ease of use on attitude to charity with SMB. Then, the original sample values of PEU→ATT→IU and PU→ATT→IU are 0.154 and 0.159 with a significance of 0.017 and 0.011, which are both smaller than 0.05; this indicates that attitude to charity with SMB mediates the influence relationship between perceived ease of use and perceived usefulness on intention to charity with SMB. However, this study also proves that perceived ease of use cannot mediate the relationship between social influence and attitude to charity with SMB.

## DISCUSSION

This research shows the following results:

### **The Effect of Attitude to Charity with SMB on Intention to Charity with SMB**

The results of this research analysis show that attitude to charity with SMB has a positive effect on Intention to Charity with SMB. The findings of testing the direct influence of the original sample value of 0.479 show a significance level of  $0.000 < 0.05$ . The findings of this analysis support earlier studies by Ng *et al.* (2019) and De Pelsmacker *et al.* (2022), which state that attitude has a positive effect on intention.

An open attitude towards the Sharia mobile banking platform is one of the critical factors that can influence the intention to give alms digitally. The more positive the attitude toward providing alms with the Sharia mobile banking platform, the more it will affect someone's intention to give alms digitally. This is in line with the theory put forward by Ajzen & Madden (1986). Namely, attitude is considered the first antecedent of behavioral intention. Attitude is a positive or negative belief that shows a specific behavior. So, a

positive attitude towards using BSI mobile banking has a positive influence on Generation Z's intention to give alms.

### **The Effect of Perceived Ease of Use on Attitude to Charity with SMB**

The findings of this study show a substantial positive relationship between perceived ease of use and attitude toward charity with SMB. The original sample value of 0.322 demonstrates this influence, with a significant value of  $0.007 < 0.05$ . The findings of this analysis are backed by research undertaken by Rahmiati & Yunniata (2019), It implies that perceived ease of use has an impact on attitude toward use. When the perceived ease of use on digital platforms increases, it will also increase the attitude of digital charity. This is in line with Perea Y Monsuwé *et al.* (2004), who states that perceived ease of use refers to the impression of the process that will lead to the final result. If the impression of the ease of use of technology is positive, it will increase the attitude of use and vice versa. So, it can be concluded that the ease of use of BSI mobile banking services influences Generation Z's attitude towards digital giving.

### **Effect of Perceived Ease of Use on Intention to Charity with SMB**

The findings of this study show that there is no significant relationship between perceived ease of use and intention to donate with SMB. This is evident in the findings of the original sample, which had a value of 0.154 and a significant value of  $0.160 > 0.05$ . This finding is validated by research undertaken. by Azizah & Andarini (2023), and Agustini Sih *et al.* (2021) noted that the perceived ease of use variable has no influence on intention to use. From the results of the research that has been conducted, the perceived ease of use of BSI mobile banking services does not influence Generation Z's intention to give to someone. This proves that not all digital platform conveniences can encourage someone's intention to use it. So, there needs to be a moderator attitude or encouragement from outside to influence the effect of perceived ease of use on intention to charity.

### **The Effect of Perceived Ease of Use on Perceived Usefulness**

The direct effect test yielded an original sample value of 0.385 and a significant value of  $0.000 (p < 0.05)$ . This study concludes that perceived ease of use has a considerable positive effect on perceived usefulness. This result is supported by research from Abdullah *et al.* (2019) and Mapossa (2018), According to this study, perceived simplicity of use has a

considerable positive effect on perceived usefulness. Hansen *et al.* (2018) argue that an increase in perceived ease of use must be associated with an increase in perceived usefulness. When someone finds it easy to use technology, it will increase the perceived benefits they feel. When Generation Z thinks that BSI mobile banking is easy to use, then they believe increasingly that BSI mobile banking is helpful for charity.

#### **The Effect of Perceived Usefulness on Attitude to Charity with SMB**

This study found that perceived usefulness has a favorable and significant influence on attitudes towards charity with SMB. The direct effect test findings show an original sample value of 0.332 and a significant value of 0.007 ( $p < 0.05$ ). Supported by research, Chen *et al.* (2022) and Campbell (2018) State that perceived usefulness has a favorable impact on attitude. Generation Z will have a positive attitude towards digital charity when they feel that using sharia mobile banking is profitable and helpful in completing their charity activities.

#### **The Effect of Perceived Usefulness on Intention to Charity with SMB**

This study found that perceived usefulness had no substantial affect on charitable intentions with SMB. The test findings show that the original sample value was -0.069, with a significant value of 0.557, which is greater than 0.05. This finding is validated by research undertaken by Sufyan & Mas'ud (2022), which also argues that perceived utility has little bearing on intention. According to Wu & Du (2020), perceived usefulness is an essential variable in referring to how useful and beneficial technology is in order to increase user intention to use technology. However, this study proves otherwise; the reason is more based on the fact that perceived usefulness is not a direct determinant of Generation Z's intention to do charity with BSI mobile banking.

#### **The Effect of Social Influence on Perceived Ease of Use**

The direct effect test findings show that the original sample value is 0.283, with a significant value of  $0.006 < 0.05$ . The outcomes of this investigation are consistent with research undertaken by Bonn *et al.* (2019), Susanto & Aljoza (2018), and Shen *et al.* (2018), which claims that social influence has a major favorable impact on perceived ease of usage. Social impact positively affects perceived ease of use. refers to the favorable impact of social influence on consumers' views of how simple a technology is to use (Haryanto & Wulandari,

2022). Generation Z tends to see and hear other people's advice in using BSI mobile banking, so they tend to believe that using BSI mobile banking will make it easier for them to give alms. This can increase their perception of the ease of use of the ZISWAF menu in the BSI mobile banking platform.

### **The Effect of Social Influence on Perceived Usefulness**

This study's findings indicate that social influence has a favorable and significant effect on perceived usefulness. The direct effect test findings indicate a significant value of  $0.025 < 0.05$ , with an initial sample value of 0.226. The outcomes of this investigation are consistent with research undertaken by Kurniawan et al. (2022), Shen et al. (2018), and Faqih (2019). Generation Z tends to see from one's interaction and experience using BSI sharia mobile banking, which then influences Generation Z to assume that the use of services will be profitable and that they will be able to complete ZISWAF activities effectively.

### **Perceived Ease of Use Mediates Social Influence on Attitude to Charity with SMB**

In terms of mediation, this study found that perceived ease of use did not moderate the association between social influence and attitude toward generosity with SMB. The indirect test findings show that the original sample value of 0.091 and the significance value of 0.086 are greater than 0.05. Research conducted by Purwanto *et al.* (2021) shows that perceived ease of use has no effect and weakens the mediation between social influence and attitude. Generation Z thinks that the level of ease of use of BSI Sharia mobile banking is not enough to directly influence the attitude of giving to charity with BSI Sharia mobile banking without involving other people or social influence.

### **Perceived Usefulness Mediates Perceived Ease of Use on Attitude to Charity with SMB**

This study found that perceived usefulness influences the association between perceived ease of use and attitude toward giving with SMB. The indirect impact test yielded a significant value of 0.024 ( $< 0.05$ ) with an initial sample value of 0.128. This finding is validated by research undertaken by Saputra & Nurjihadi (2023). That perceived utility serves as a moderator between perceived ease of use and attitude toward using technology. Younger generations are more likely to support BSI Sharia mobile banking services if they consider they are practical and simple to use.

### **Attitude to Charity with SMB Mediates Perceived Ease of Use on Intention to Charity with SMB**

This study found that attitude toward giving with SMB influences the association between perceived ease of use and desire to donate using SMB. The test findings show an original sample value of 0.154 and a significant value of 0.017 ( $<0.05$ ). Supported by research Utami *et al.*, (2022), That attitude can only mitigate the impact of perceived ease of use on intention. Generation Z believes that doing charity with BSI mobile banking is easy. This tendency will make Generation Z have a stronger intention to do charity if they also have a positive attitude towards using BSI Sharia mobile banking charity services.

### **Attitude to Charity with SMB Mediates Perceived Usefulness on Intention to Charity with SMB**

The indirect effect test results produced an original sample value of 0.159 with a significant value of 0.011  $<0.05$ . These results state that attitude to charity with SMB mediates the influence relationship between perceived usefulness and intention to charity with SMB. In this case, generation Z believes that doing charity with BSI Sharia mobile banking is useful and practical and will tend to have a strong intention to do charity using the service if they also have a positive attitude towards BSI mobile banking charity services.

## **CONCLUSION**

This research can predict I-Generation's intention to give alms through digital platforms. According to the test results, there is a direct relationship; specifically, the attitude has a favorable and significant impact on the intention to offer alms online. Ease of use has little effect on digital charity. Social influence has a favorable and considerable impact on perceived ease of use and usefulness. Then, perceived usefulness has a favorable and significant impact on the attitude toward digital philanthropy.

The test results also demonstrate that the platform's ease of use does not mitigate the relationship between social influence and charitable attitudes with SMB. Instead, perceived utility can moderate the association between perceived ease of use and attitude toward giving with SMB. The attitude toward philanthropy with digital platforms also mediates the association between perceived ease of use and intention to donate with SMBs. Then, the

attitude toward philanthropy via digital platforms mediates the association between perceived utility and intention to undertake charity with SMB.

This research can enrich the literature on the I-generation's intention to plan to give alms using digital platforms. This research provides recommendations for sharia mobile banking alms service providers to increase user needs and desires in relation to almsgiving. Service digitization needs to be packaged attractively by considering the convenience and usefulness of digital platforms. Furthermore, amil zakat institutions or BAZNAS should establish a lot of cooperation with Islamic banking institutions so that it is easier for muzakki to channel their zakat. It is hoped that future research can imply other antecedents such as social influence, risk perception, or demographic characteristics in order to increase understanding of the factors that influence attitudes towards using financial technology, especially I-Generation.

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