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GENERATION Z AND ZIS: THE ROLES OF ACCOUNTABILITY, TRANSPARENCY, AND FINTECH IN SHAPING PAYMENT INTENTION AT BAZNAS

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ABSTRACT

This study examines the influence of accountability, transparency, and financial technology (fintech) on Generation Z's interest in paying Zakat, *Infaq*, and *Sadaqah* (ZIS) through the National Zakat Agency (BAZNAS). Using the Tawhidi String Relations (TSR) framework, this research emphasises the ethical and epistemic interconnection between institutional trust, technological advancement, and the maqasid-oriented behaviour of young Muslim donors. The study employs a quantitative associative approach using SEM-PLS and data collected from 173 purposively selected respondents. The results indicate that while accountability does not have a statistically significant impact on ZIS payment interest ($t = 1.403$; $p = 0.161$), transparency ($t = 3.402$; $p = 0.001$) and fintech ($t = 3.780$; $p = 0.000$) significantly enhance Generation Z's willingness to contribute. These findings suggest that digital trust and systemic clarity, when aligned with the TSR principle of interconnectedness (shuratic process), can strengthen the ethical foundation and practical mechanisms of zakat institutions. The study contributes to Islamic socioeconomic discourse by bridging behavioural finance with Tawhidi epistemology, offering insights into sustainable and value-driven ZIS mobilisation in the digital age.

Keywords: TSR; ZIS; Accountability; Transparency; Fintech; Generation Z

ABSTRAK

Studi ini meneliti pengaruh akuntabilitas, transparansi, dan teknologi keuangan (*fintech*) terhadap minat Generasi Z untuk membayar Zakat, Infak, dan Sedekah (ZIS) melalui Badan Amil Zakat Nasional (BAZNAS). Penelitian ini menekankan keterkaitan etis dan epistemologis antara kepercayaan terhadap lembaga, perkembangan teknologi, dan perilaku donatur Muslim muda yang berorientasi pada maqasid syariah. Studi ini menggunakan pendekatan kuantitatif asosiatif dengan metode SEM-PLS dan data yang dikumpulkan dari 173 responden yang dipilih secara purposif. Hasil penelitian menunjukkan bahwa akuntabilitas tidak berpengaruh signifikan secara statistik terhadap minat menunaikan ZIS ($t = 1{,}403$; $p = 0{,}161$). Sebaliknya, transparansi ($t = 3{,}402$; $p = 0{,}001$) dan fintech ($t = 3{,}780$; $p < 0{,}001$) berpengaruh positif dan signifikan terhadap peningkatan kesediaan Generasi Z untuk menunaikan ZIS. Temuan ini menunjukkan bahwa kepercayaan digital dan kejelasan sistemik, ketika selaras dengan prinsip TSR tentang keterkaitan (proses syura), dapat memperkuat landasan etika serta

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mekanisme praktis lembaga zakat. Studi ini berkontribusi pada wacana sosial ekonomi Islam dengan menjembatani keuangan perilaku dengan epistemologi tauhidi, menawarkan wawasan tentang mobilisasi ZIS yang berkelanjutan dan berbasis nilai di era digital.

Kata kunci: TSR; ZIS; Akuntabilitas; Transparansi; Fintech; Generasi Z.

1. INTRODUCTION

Generation Z's interest in paying Zakat, *Infaq*, and *Sadaqah* (ZIS) is a relevant research topic because this cohort, born between 1997 and 2012, accounts for 27.94% of the population. As a young demographic group, Generation Z has significant potential to increase ZIS contributions, as younger generations tend to be more likely to engage in philanthropic activities (Zaki & Herianingrum, 2023) . Generation Z is also highly connected to technology, socially aware, and concerned with transparency and accountability in various aspects of life, including philanthropy (Amalia et al., 2024).

The emergence of the "hijrah generation" phenomenon also strengthens the potential increase in ZIS contributions from this group (Azizah, 2021). Generation Z provides an important opportunity for ZIS fundraising during the demographic dividend period. Although public understanding of the basic principles of ZIS is relatively well established, awareness of ZIS management by zakat institutions remains low (BAZNAS, 2020). With Generation Z's adaptability to technology and the increasing use of online platforms, this group is expected to help zakat institutions optimise ZIS collection (Firdaus et al., 2023).

To provide a comprehensive epistemological foundation, this study adopts the Tawhidi String Relations (TSR) framework developed by Masudul Alam Choudhury as the grand theory. TSR emphasises the organic relationship between divine guidance, human knowledge, and socio-economic institutions in achieving collective wellbeing (Choudhury, 2018, 2020). In this framework, accountability reflects the value of *amanah*, or trustworthiness, in managing public funds (Hakim et al., 2019). Transparency reflects the value of *sidq*, or truthfulness, through open disclosure of information (Fluck, 2025; Mirza et al., 2024). Fintech has emerged as a contemporary medium for facilitating ZIS payments through digital platforms. Among Generation Z, perceived ease of use significantly influences the decision to utilize digital ZIS payment services, indicating that digital financial technology can improve convenience in charitable transactions (Aini & Paksi, 2024).

Therefore, accountability, transparency, and fintech are not treated only as managerial and technological factors (Roziq, 2021). These variables are understood as interconnected elements within a Tawhidi system that encourages ethical participation in ZIS (Choudhury, 2018). The TSR perspective strengthens the theoretical basis of this study by explaining why governance values and technological facilities may influence Generation Z's interest in paying ZIS through BAZNAS (Alam et al., 2022a; Oktavendi, 2022). In this study, TSR functions as the value-based foundation, while the Theory of Planned Behaviour (TPB) and the Technology Acceptance Model (TAM) are used as supporting theories to explain behavioural intention and technology acceptance.

Accountability refers to the responsibility of individuals or groups within an organisation to provide stakeholders with transparency and to build public trust (Baehaqi et al., 2025). In the context of this study, ZIS management institutions, or amil entities, are responsible for managing the funds entrusted by *muzakki* and other stakeholders in an accountable manner (Nasution et al., 2024). In ZIS fund management, transparency is also essential. *Muzakki*, stakeholders, and the wider public have the right to access information related to policies, activities, and the management of ZIS funds (Zahara et al., 2023).

Research on interest in paying ZIS in the context of BAZNAS is important because it helps explain the social and economic impact of poverty alleviation programs. It also helps identify areas that need improvement to enhance the achievement of institutional goals. ZIS plays a role in reducing poverty, preserving wealth, promoting economic stability, and empowering poor communities through entrepreneurship (Ashari et al., 2023). The presence of various ZIS Management Organisations in Indonesia, including BAZNAS, has contributed to poverty reduction and shows the effectiveness of ZIS programs in improving community welfare (Siregar et al., 2023). However, challenges such as limited human resource management and inefficient distribution strategies still hinder ZIS's potential to alleviate poverty. Therefore, further research and strategic improvements are needed to maximise the impact of ZIS and achieve more optimal outcomes (Hanafi et al., 2023).

Research on interest in paying ZIS has been widely conducted. However, several gaps remain and need further exploration. One previous study examined the influence of accountability, transparency, service quality, and fintech on *muzakki's* interest in paying ZIS at BAZNAS (Bahri et al., 2022). The study found that accountability had a positive and significant effect on *muzakki's* interest in paying ZIS. Meanwhile, transparency, service quality, and fintech had a positive but insignificant effect. The study used a general approach for all *muzakki* and did not specifically focus on a generation familiar with digital technology. This may explain why the fintech variable did not show an optimal influence on interest in paying ZIS. In addition, the study employed a quantitative method and had a limited sample of only 35 respondents. This small sample size created demographic and geographical limitations, which may not represent the broader *muzakki* population.

Another study examined the influence of social media on the interest of educated Muslim millennials in paying ZIS (Hidayatullah & Asyari, 2023). The results showed that ZIS campaigns through social media had not significantly increased millennials' awareness of paying ZIS. The study focused only on educated millennials and did not include other age groups that may have different preferences in paying ZIS. In addition, the study did not examine other relevant factors, such as fintech, which could provide deeper insight into digital factors that influence interest in paying ZIS.

A previous study also examined the relationship between accountability and transparency in zakat institution management and the interest in paying ZIS in Semarang (Kharisma & Jayanto, 2021). The findings showed that high accountability and transparency increased public trust in using E-Zakat to pay ZIS. However, the study focused only on residents of Semarang, which limits the generalizability of its findings. Factors such as access to information, education, and religiosity may differ across regions and may influence the results. Therefore, the study does not fully represent the broader population's preferences in paying ZIS.

Based on these previous studies, several research gaps can be identified. First, previous research often focused on specific geographical and demographic samples, so the findings may not reflect broader population variations (Azhar et al., 2024). Second, many studies have not examined in depth how technology influences interest in paying ZIS (Nasution et al., 2025; Rayyani et al., 2024). Third, limited attention has been given to Generation Z, even though this group is highly familiar with digital technology and has strong potential to support ZIS collection (Alam et al., 2022a; Oktavendi, 2022). Therefore, further research is needed to examine the role of accountability, transparency, and fintech in influencing Generation Z's interest in paying ZIS.

This study aims to address these research gaps by examining the influence of accountability, transparency, and fintech on Generation Z's interest in paying ZIS through BAZNAS. To achieve this objective, this study uses TSR as the grand theory and integrates TPB and TAM as supporting theoretical frameworks. TSR provides an Islamic value-based foundation for understanding accountability, transparency, and fintech as interconnected elements that support ethical participation in ZIS. TPB explains how individual intention is shaped by attitude, subjective norms, and perceived behavioural control. TAM explains how perceived usefulness and perceived ease of use influence the acceptance of fintech in ZIS payment.

The TPB states that individual intention and behaviour are influenced by three main components: attitude, subjective norms, and perceived behavioural control (Ajzen, 1991). In the context of Generation Z's ZIS payment behaviour, attitude refers to their evaluation of the benefits and consequences of paying ZIS. Subjective norms refer to social influences, such as family, friends, and religious communities, that may encourage or discourage the intention to pay ZIS. Perceived behavioural control refers to the perceived ease or difficulty of paying ZIS, which in this study relates to the role of fintech in facilitating access to ZIS payment services.

The TAM explains that technology acceptance is influenced by perceived usefulness and perceived ease of use (Davis, 1989). In this study, fintech is viewed as a digital facility that can simplify the ZIS payment process, improve access, and strengthen public trust in zakat institutions. Fintech may also support transparency and accountability by providing clearer information, faster transactions, and more accessible reporting mechanisms.

By adopting TSR as the grand theory and integrating TPB and TAM as supporting theories, this study aims to provide a more systematic explanation of the factors that influence Generation Z’s interest in paying ZIS. This theoretical integration allows the study to examine ZIS payment interest from three complementary perspectives: Islamic values, behavioural intention, and technology acceptance. In practical terms, this study is expected to offer insights for BAZNAS and other zakat institutions to increase Generation Z’s participation through stronger accountability, greater transparency, and more effective use of fintech.

2. LITERATURE REVIEW

2.1. TAWHIDI STRING RELATIONS

This study adopts the Tawhidi String Relations (TSR) framework developed by Masudul Alam Choudhury as the grand theory. TSR is grounded in the epistemology of tawhid, which views economic and social activities as an integrated process involving divine guidance, human knowledge, institutions, and social well-being. This process operates through continuous interaction, integration, and evolutionary learning (Choudhury, 2019).

Unlike conventional behavioural theories that explain human action primarily through psychological motives or technological considerations, TSR situates economic behaviour within a moral and spiritual framework grounded in the unity of knowledge. Economic decisions are not value-neutral activities. They are closely related to accountability before Allah, social justice, and collective welfare (*maslahah*).

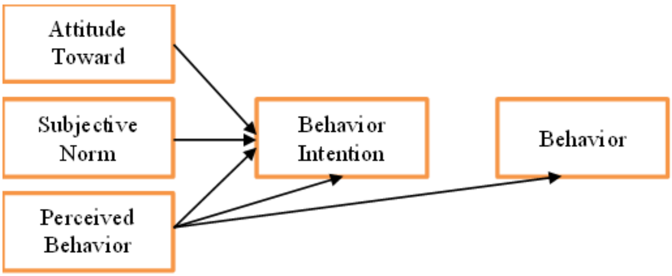
In the context of ZIS, TSR provides a comprehensive foundation for understanding Generation Z's intention to pay ZIS through BAZNAS. Accountability reflects the principle of *amanah* in managing entrusted resources. Transparency reflects the value of *sidq* through openness and honesty in information disclosure. Financial technology is a contemporary tool that can enhance efficiency, accessibility, and social welfare in ZIS transactions.

Therefore, the intention to pay ZIS is not interpreted merely as an individual preference. It is also understood as an expression of ethical responsibility and obedience to Islamic values. In this study, TSR serves as the overarching theoretical framework that integrates behavioural and technological dimensions within an Islamic worldview. This makes TSR relevant for explaining Generation Z's intention to repeatedly pay ZIS through BAZNAS.

2.2. THEORY OF PLANNED BEHAVIOR

The Theory of Planned Behaviour (TPB) is an extension of the Theory of Reasoned Action (TRA), adding perceived behavioural control as an important element to explain situations in which individuals may not have full control over the behaviour they intend to perform (Ajzen, 1991). Perceived behavioural control refers to the extent to which individuals believe that an action is easy or difficult to carry out. This perception is influenced by two factors: control beliefs and perceived power. Control beliefs refer to beliefs about the availability of opportunities, prior experience, or information that can help individuals overcome difficulties. Perceived power refers to the extent to which control factors can facilitate or hinder the performance of an action (Hatta, 2011; Ilmi et al., 2020).

Figure 1. TPB Framework



Source: Jogiyanto (2007)

Based on Figure 1, the main focus of TPB is an individual's intention to perform a specific behaviour. TPB explains that intention is influenced by attitude toward behaviour, subjective norms, and perceived behavioural control. Attitude refers to an individual's positive or negative evaluation of a behaviour. Subjective norms refer to social pressure or expectations from important people or groups. Perceived behavioural control refers to an individual's perceived ability to perform the behaviour.

In this study, TPB helps explain Generation Z's intention to pay ZIS through BAZNAS. Attitude may reflect their positive evaluation of paying ZIS through formal zakat institutions. Subjective norms may come from family, friends, religious leaders, and the Muslim community. Perceived behavioural control may relate to access, ease of payment, digital literacy, and confidence in using fintech services.

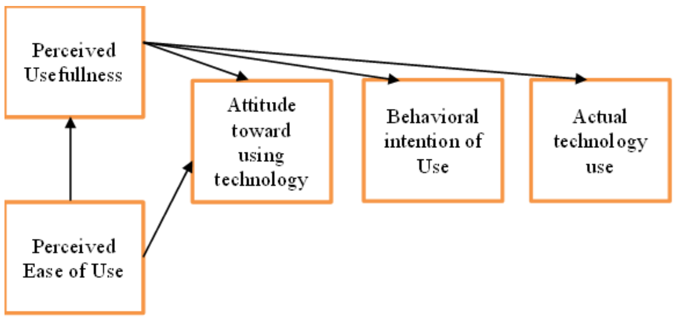
TPB also explains that human action is guided by three types of beliefs: behavioural, normative, and control beliefs (Sulistiyarini, 2012). Through the TSR perspective, these beliefs are not purely individual or rational. They are embedded in a wider moral and spiritual system. For example, perceived behavioural control does not only reflect ease of action. It may also reflect *tawakkul*, moral responsibility, and accountability before Allah. Therefore, TPB supports TSR by explaining the behavioural mechanism behind Generation Z's intention to pay ZIS.

2.3. TECHNOLOGY ACCEPTANCE MODEL

The Technology Acceptance Model (TAM) is a development of the TRA that explains the factors influencing users' behavioural intention to accept and use information technology (Davis, 1989; Fishbein & Ajzen, 1975). This model is grounded in psychological theory and explains technology acceptance through beliefs, attitudes, intentions, and user behaviour (Davis, 1989).

TAM introduces two main constructs: perceived usefulness and perceived ease of use. Perceived usefulness refers to the extent to which individuals believe that using technology will improve their performance or provide benefits. Perceived ease of use refers to the extent to which individuals believe that using technology will be simple and require little effort. These two constructs are widely used to explain technology acceptance and user behaviour (Davis, 1989).

Figure 2. TAM Framework



Source: Jogiyanto (2007)

In this study, TAM is relevant because ZIS payment through BAZNAS increasingly involves digital platforms and fintech services. Generation Z is familiar with digital technology, but familiarity does not automatically lead to adoption. Their intention to use fintech for ZIS payment may depend on whether the platform is useful, easy to access, secure, and trustworthy. Perceived usefulness may appear when fintech helps users pay ZIS faster, receive payment confirmation, access transaction history, and obtain clear information about fund distribution. Perceived ease of use may appear when the platform provides a simple interface, clear instructions, flexible access, and a fast payment process.

From the TSR perspective, technology is not value-free. Fintech becomes meaningful when it supports religious and social responsibilities. In the context of ZIS, fintech can facilitate *ihsan*, improve economic justice, and strengthen the role of Islamic institutions in serving society. Therefore, TAM supports TSR by explaining the mechanism of technological acceptance, while TSR provides the ethical and spiritual meaning of fintech use in ZIS payment.

2.4. DETERMINANTS OF ZIS PAYMENT INTENTION

2.4.1. Accountability in Zakat Institutions

Accountability refers to an organisation's obligation to explain and justify its actions, decisions, and use of resources to stakeholders. In zakat management organisations, accountability includes financial reporting, regulatory compliance, operational performance, and responsible management of ZIS funds entrusted by *muzakki*. Accountability is a key principle of good governance because it strengthens institutional credibility and public trust in charitable organisations (Baehaqi et al., 2025; Samargandi et al., 2018).

In zakat institutions, accountability can be reflected through transparent financial statements, regular audits, sharia compliance, and reporting mechanisms that allow stakeholders to evaluate institutional performance. Strong accountability practices can increase donor trust and encourage participation in charitable giving, including zakat payment (Bahri et al., 2022; Zahara et al., 2023).

From the perspective of TSR, accountability represents the practical manifestation of *amanah*. Zakat institutions do not only carry administrative responsibility. They also bear a moral and religious responsibility to manage entrusted funds in accordance with Islamic values, social justice, and public welfare. Therefore, accountability becomes an important factor in shaping Generation Z's trust and intention to pay ZIS through BAZNAS.

2.4.2. Transparency in Zakat Institutions

Transparency refers to the extent to which an organisation openly provides relevant, accurate, and timely information about its activities, financial management, and decision-making processes. In zakat institutions, transparency is evident in accessible information on fund collection, distribution programs, financial performance, and institutional activities. This openness helps donors and the public assess whether ZIS funds are managed effectively and in line with their intended purposes (Munir, 2021).

Transparency plays an important role in reducing information asymmetry between zakat institutions and donors. When institutions provide clear and accessible information about the use and impact of ZIS funds, stakeholders are more likely to develop trust and confidence in the institution. Previous studies show that transparency can positively influence public trust and increase willingness to contribute through formal zakat institutions (Bahri et al., 2022; Kharisma & Jayanto, 2021; Wahyuni, 2023).

For Generation Z, transparency is particularly important because they have high levels of digital engagement and expect immediate access to information. Generation Z tends to evaluate institutions through visible evidence of impact, such as financial reports, social media updates, program documentation, and digital publication of fund distribution (Amalia et al., 2024).

Within the TSR framework, transparency reflects the Islamic principle of *sidq*. This principle emphasises truthfulness, honesty, openness, and integrity in organisational communication. Transparency is not only a governance mechanism. It is also an ethical responsibility that strengthens trust between zakat institutions and society. Therefore, transparency supports the broader objectives of social justice and welfare in Islamic economic behaviour.

2.4.3. Financial Technology (Fintech)

Financial technology, or fintech, refers to the use of digital technology to improve the delivery, accessibility, and efficiency of financial services. In zakat institutions, fintech enables the digital collection and distribution of ZIS through mobile banking, e-wallets, QR payments, online payment gateways, and other digital platforms (Hude et al., 2026). The integration of fintech has transformed traditional charitable giving into a more practical, flexible, and accessible process for donors (El Amri et al., 2024).

The Technology Acceptance Model explains that individuals' acceptance and use of technology are mainly influenced by perceived usefulness and perceived ease of use (Davis, 1989). In ZIS payment, fintech can be perceived as useful when it simplifies transactions, saves time, provides immediate payment confirmation, and offers clear transaction records. Fintech can also be perceived as easy to use when individuals can complete payments without complex procedures or advanced technical skills.

These factors are highly relevant for Generation Z. This generation is often associated with digital familiarity and a strong preference for technology-based solutions in daily activities. Generation Z values speed, convenience, and a seamless digital experience. Therefore, fintech can be an important factor encouraging their participation in charitable and religious financial activities (Turner, 2015). Previous studies have shown that fintech can positively influence individuals' intention to pay zakat and participate in digital philanthropy initiatives (Bahri et al., 2022; Wardah et al., 2024). In this study, fintech is viewed as a factor that may strengthen Generation Z's intention to pay ZIS through BAZNAS.

Within the TSR framework, fintech can be understood as a contemporary instrument that facilitates maslahah. Fintech can improve financial inclusion, reduce transaction barriers, and expand access to religious giving. Technology does not function only as a payment tool. It also supports ethical economic participation and broader social welfare objectives in accordance with Islamic principles.

2.5. HYPOTHESIS DEVELOPMENT

2.5.1. Accountability and ZIS Payment Intention

Accountability is widely recognised as an essential component of good governance in nonprofit and zakat institutions because it demonstrates an organisation's responsibility in managing entrusted resources (Rini, 2020). Effective accountability mechanisms, including financial reporting, audits, and compliance with regulations, can enhance public confidence and reduce uncertainty regarding the use of donated funds (Nasution et al., 2024). Previous studies have shown that accountable governance practices positively influence individuals' willingness to contribute through formal zakat institutions (Bahri et al., 2022; Zahara et al., 2023). From the perspective of TSR, accountability may be interpreted as a manifestation of *amanah* (trustworthiness), emphasising the ethical responsibility of institutions in managing public resources in accordance with Islamic values (Choudhury, 2019). Therefore, the following hypothesis is proposed:

H_1: Accountability positively influences Generation Z's intention to pay ZIS through BAZNAS.

2.5.2. Transparency and ZIS Payment Intention

Transparency enables stakeholders to access relevant information regarding the collection, management, and distribution of zakat funds, thereby reducing information asymmetry and strengthening institutional trust. Previous studies consistently report that higher levels of transparency encourage greater participation in zakat payment and charitable giving activities (Bahri et al., 2022; Kharisma & Jayanto, 2021; Wahyuni, 2023). For Generation Z, who are highly connected to digital information and social media, transparency may play an even more significant role because they tend to seek visible evidence regarding the impact of their contributions. Within the TSR framework, transparency may be associated with the Islamic principle of *sidq* (truthfulness), emphasising openness and honesty in organisational communication (Choudhury, 2019). Therefore, the following hypothesis is proposed:

H_2: Transparency positively influences Generation Z's intention to pay ZIS through BAZNAS.

2.5.3. Financial Technology and ZIS Payment Intention

According to the Technology Acceptance Model (TAM), technology adoption is largely influenced by perceived usefulness and perceived ease of use (Davis, 1989). In the context of ZIS payments, fintech provides convenience, accessibility, and efficiency through digital payment systems such as mobile banking, e-wallets, and online payment platforms. These characteristics align closely with the preferences of Generation Z, who, as digital natives, favour practical and technology-driven solutions (Turner, 2015). Empirical studies have also found that fintech positively influences individuals' intention to participate in digital zakat and philanthropic activities (Bahri et al., 2022; Wardah et al., 2024). Within the TSR perspective, fintech may function as a contemporary instrument for achieving maslahah (public benefit) by reducing barriers to participation and improving financial inclusion (Choudhury, 2019). Therefore, the following hypothesis is proposed:

H_3: Financial technology positively influences Generation Z's intention to pay ZIS through BAZNAS.

3. RESEARCH METHOD

This study employs a quantitative method. This method is used to investigate a specific population or sample by collecting data using research instruments. The collected data are analysed quantitatively to test the previously formulated hypotheses. The data used are quantitative, gathered through questionnaires as the primary instrument. This research falls under the category of associative quantitative research, which examines the relationships between two or more variables.

This study utilises both primary and secondary data, with sampling conducted through Purposive Sampling. The criteria for respondents in the sample are as follows: (1) Generation Z residing in the Jabodetabek area, (2) Generation Z aged 12-27 years, and (3) individuals who have previously given zakat to Badan Amil Zakat Nasional (BAZNAS). Data collection is conducted using a questionnaire distributed online to Generation Z in Jabodetabek via a Google Form link, shared on WhatsApp, Instagram, and Twitter. Each variable will be measured using a 1-5 Likert scale as a measurement tool. The data in this study will be processed using PLS-SEM. By employing PLS, it is possible to conduct both measurement model (outer model) and structural model (inner model) tests simultaneously, analysed with the assistance of SmartPLS version 3.2.9.

4. RESULTS AND DISCUSSION

4.1. RESPONDENTS CHARACTERISTICS

The respondents in this study comprise Generation Z, who, as of 2024, are aged between 12 and 27 years. The sampling method utilised was a questionnaire distribution conducted from July 2, 2024, to July 25, 2024, featuring a total of 19 questions. A total of 173 individuals completed the questionnaire. The characteristics of the respondents in this study include gender, age, highest level of education, source of income, monthly income, and domicile. With the involvement of 173 respondents in this research, the characteristics of the respondents can be identified as follows:

Table 1. Demographic Characteristics of Respondents (n = 173)

Characteristic	Category	Frequency	Percentage (%)
Gender	Female	91	52.6
	Male	82	47.4
Age	22–25 years	92	53.2
	Other age groups	81	46.8
Education	Senior High School	85	49.1
	Bachelor's Degree	63	36.4
	Other education levels	25	14.5
Source of Income	Employment	76	43.9
	Parents	52	30.1
	Other sources	45	26.0

Characteristic	Category	Frequency	Percentage (%)
Monthly Income	IDR 1–3 million	56	32.4
	IDR 3–5 million	48	27.7
	Other income categories	69	39.9
Domicile	Jakarta	46	26.6
	Depok	43	24.9
	Other regions in Jabodetabek	84	48.5

Source: Processed data (2025)

Based on Table 1, the respondents in this study consisted of 173 members of Generation Z residing in the Jabodetabek area. Female respondents slightly outnumbered males, accounting for 52.6% of the sample. The majority of participants were young adults aged 22-25 years, representing 53.2% of all respondents, indicating that the sample predominantly comprises individuals entering higher education or early career stages. Most respondents had completed senior high school (49.1%) or held a bachelor's degree (36.4%). In terms of economic characteristics, employment and parental support were the dominant sources of income, while the largest proportion of respondents reported monthly earnings between IDR 1 million and IDR 3 million. Geographically, respondents were distributed across the Jabodetabek region, with the highest representation coming from Jakarta and Depok, suggesting a relatively diverse urban sample with substantial exposure to digital financial services and online charitable platforms.

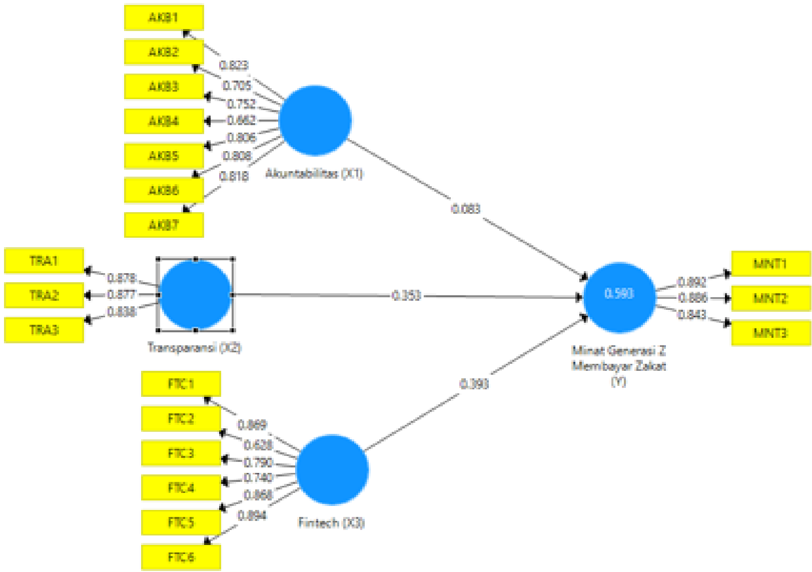
4.2. MEASUREMENT MODEL ASSESSMENT

This test involves evaluating construct confirmation and measuring the extent to which the indicators truly reflect the intended constructs. In Smart PLS, this model is assessed using Convergent Validity > 0.6, Discriminant Validity, Cronbach's alpha, and Reliability > 0.7.

4.2.1. Validity Test

Smart-PLS, the analysis tool used in this study, considers indicators valid if they have a value greater than 0.7. In this stage, 173 respondents who constitute the sample are tested.

Figure 3. Loading Factor Output Smart-PLS

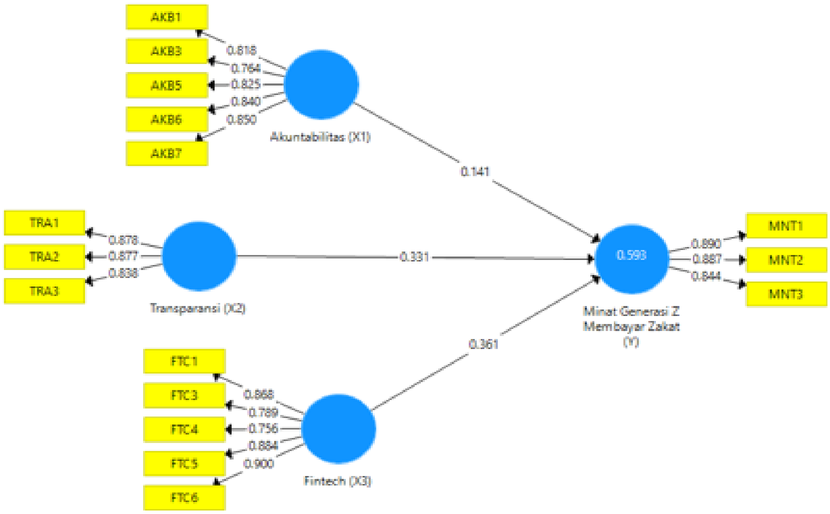


Source: Output Smart-PLS SEM (2025)

Based on Figure 3 above, the outer model diagram analysed using Smart-PLS indicates that the majority of indicators from each variable in this study exhibit a loading factor greater than 0.7, suggesting that these indicators are considered valid and meet the criteria for convergent validity, reflecting a high level of validity. Conversely, indicators for each variable with a loading factor less than 0.7 do not meet the criteria for convergent validity and indicate low validity. Therefore, it is necessary to consider eliminating these indicators from the outer model.

In this study, three indicators have a loading factor of less than 0.7, indicating that these indicators are invalid and do not fulfil the requirements for convergent validity. As a result, these three indicators are deemed invalid and have been eliminated from the measurement model. After the invalid indicators were removed, the model was re-evaluated using indicators with loading factors greater than 0.7, indicating high validity and convergent validity. The results of the convergent validity test after the elimination of invalid indicators are as follows:

Figure 4. Loading Factor Output Smart-PLS after Eliminating Invalid Indicators



Source: Output Smart-PLS SEM (2025)

Based on the results of the convergent validity test evaluated in Figure 4, all indicators for each variable in this study have a loading factor greater than 0.7. No indicators have a loading factor below 0.7 after invalid indicators are eliminated. Therefore, it can be concluded that the indicators in this study possess a high level of validity, indicating that the research has met the criteria for convergent validity.

Next, it is necessary to determine the Average Variance Extracted (AVE) value. It is recommended that an AVE value be greater than 0.5 (Hair et al., 2022). In this study, the AVE values for each construct are presented in the following analysis results. Based on the results of the Average Variance Extracted (AVE) analysis in this study, Table 2 shows that the AVE value for the Accountability variable (X1) is 0.672, for Transparency (X2) is 0.708, for Fintech (X3) is 0.763, and for Generation Z's Interest in Paying ZIS (Y) is 0.747. All these AVE values exceed the minimum recommendation of 0.5, indicating that each construct in this study has good convergent validity.

Table 2. Average Variance Extracted (AVE)

Variabel	Average Variance Extracted (AVE)
Accountability (X1)	0.672
Transparency (X2)	0.708
Fintech (X3)	0.763
Interest in paying ZIS (Y)	0.747

Source: Output Smart-PLS SEM (2025)

4.2.2. Reliability Test

In the reliability testing, there are two indicators: Composite Reliability and Cronbach’s Alpha (Alvin et al., 2023). A construct is considered reliable if the Composite Reliability value exceeds 0.7. To test the reliability and structure, the Cronbach’s Alpha value must also be greater than 0.7. The higher the Cronbach’s Alpha value, the more reliable the measurement tool used (Latan & Ghozali, 2015). The Composite Reliability and Cronbach's Alpha values were calculated using SmartPLS 3.2.9 software, and the results are presented in Table 3.

Table 3. Composite Reliability and Cronbach’s Alpha Value

Variable	Cronbach’s Alpha	Composite Reliability	Alpha	Decision
Accountability (X1)	0.878	0.911	0.700	Valid
Transparency (X2)	0.831	0.899	0.700	Valid
Fintech (X3)	0.896	0.923	0.700	Valid
Interest in paying ZIS (Y)	0.845	0.906	0.700	Valid

Source: Output Smart-PLS SEM (2025)

Based on Table 3, the results of the reliability test using Cronbach’s Alpha and Composite Reliability indicate that all variables in this research model are valid and reliable. All Cronbach’s Alpha values exceed the critical threshold of 0.7, with the following details: Accountability (0.878), Fintech (0.896), Generation Z's Interest in Paying ZIS (0.845), and Transparency (0.831). The Composite Reliability values also indicate high results, namely: Accountability (0.911), Fintech (0.923), Generation Z's Interest in Paying ZIS (0.906), and Transparency (0.899).

4.3. STRUCTURAL MODEL ASSESSMENT

After the measurement model has been validated, the structural model is tested by examining the R-Square value for the dependent variable and evaluating the significance of the path coefficients through t-tests and bootstrapping. The higher the R-Square value, the better the quality of the model, and the path coefficients indicate the significance of the hypotheses.

4.3.1. R-Square (R^2) Analysis

The results of the structural model testing using Partial Least Squares (PLS) are assessed through the R-Square values for the latent dependent variables. R-Square indicates the extent to which the model can explain the variation in the dependent variable. The higher the R-Square value, the better the model explains the variability in the data, with values approaching 1 indicating strong predictive power.

Table 4. R-Square value

	R Square Adjusted
Interest in paying ZIS (Y)	0.585

Source: Output Smart-PLS SEM (2025)

Based on Table 4 above, the R-Square value for the variable "Generation Z's Interest in Paying Zakat" is 0.585 (58.5%). This means that the variables Accountability, Transparency, and Fintech explain 58.5% of the variation in Generation Z's Interest in Paying Zakat, while 41.5% is explained by other variables not examined. According to Chin & Marcoulides (1998), an R-Square value of 0.585 is categorised as moderate.

4.3.2. Q-Square Test

The next step in measuring the structural model is to use Predictive Relevance (Q-Square) to assess how well the model and its parameter estimates perform. A model is said to have predictive relevance if the Q-Square value is greater than 0, while a Q-Square value less than or equal to 0 indicates a lack of predictive relevance. The strength of the model is measured based on the Q-Square values: 0.35 (strong), 0.15 (moderate), and 0.02 (weak).

Table 5. Q-Square Value

Relationships Among Variables	Q-Predict
Interest in paying ZIS (Y) (Y)	0.443

Source: Output Smart-PLS SEM (2025)

Based on Table 5, the Q-Square value for the exogenous variable is 0.443. This value indicates that the Q^2 value of 0.443 demonstrates that this model has strong predictive capability.

4.3.3. Hypothesis Testing

In this study, the bootstrapping method was used to evaluate the model and test hypotheses by assessing the significance of the effects between variables. The significance level used is 5% (P-Value < 0.05), with a corresponding T-Statistic of 1.96. A hypothesis is accepted if T-Statistic > 1.96 and P -Value < 0.05; otherwise, the hypothesis is rejected.

Table 6. Path Coefficient (Mean, STDEV, T-Value)

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistic (|O/STDEV|)	P Values
AKB -> MGZMZ	0.141	0.134	0.100	1.403	0.161

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistic (|O/STDEV|)	P Values
TRA -> MGZMZ	0.361	0.373	0.106	3.402	0.001
FTC -> MGZMZ	0.331	0.325	0.087	3.780	0.000

Source: Output Smart-PLS SEM (2025)

The results of hypothesis testing are presented in Table 6. The findings indicate that accountability does not significantly influence Generation Z's intention to pay ZIS through BAZNAS ($t = 1.403$, $p = 0.161$). Since the t-value is below the threshold of 1.96 and the p-value exceeds 0.05, Hypothesis 1 (H1) is not supported. In contrast, transparency has a positive and significant effect on Generation Z's intention to pay ZIS through BAZNAS ($t = 3.402$, $p = 0.001$). The t-value exceeds 1.96, and the p-value is below 0.05, indicating support for Hypothesis 2 (H2). Similarly, financial technology (fintech) demonstrates a positive and significant influence on Generation Z's intention to pay ZIS through BAZNAS ($t = 3.780$, $p < 0.001$). Therefore, Hypothesis 3 (H3) is supported.

4.4. DISCUSSION

This section summarises the study's analysis of the influence of accountability, transparency, and fintech on Generation Z's interest in paying ZIS at BAZNAS. The research tested three hypotheses using SEM with Smart PLS 3.2.9. The findings are summarised in the following key points.

4.4.1. The Effect of Accountability on ZIS Payment Intention

The results indicate that accountability does not significantly influence Generation Z's intention to pay ZIS through BAZNAS. This finding suggests that the accountability mechanisms implemented by zakat institutions may not constitute a primary consideration for Generation Z when deciding whether to contribute through formal zakat organisations. One possible explanation lies in the characteristics of Generation Z: digitally oriented, highly pragmatic individuals who tend to prioritise information that is directly observable and easily accessible. Accountability mechanisms such as audits, governance procedures, compliance systems, and financial controls are generally internal organisational processes that operate behind the scenes and are not immediately visible to potential donors. Consequently, although these mechanisms remain essential for institutional sustainability and legitimacy, Generation Z may not actively evaluate or investigate such governance practices before making ZIS payment decisions.

In contrast, visible indicators such as program outcomes, beneficiary stories, social media activities, and real-time reporting may exert stronger influence on this generation's perceptions and behavioural intentions. This argument is consistent with previous studies suggesting that younger donors place greater emphasis on accessibility of information and tangible evidence of impact rather than formal governance structures alone (Turner, 2015). From the perspective of TSR, accountability may be interpreted as a manifestation of *amanah* (trustworthiness) in managing public resources entrusted by society. The insignificant relationship identified in this study does not imply that accountability lacks importance; rather, it suggests that the ethical value of *amanah* has not yet been sufficiently communicated or translated into forms that are meaningful and visible to Generation Z. Therefore, zakat institutions should not only strengthen accountability mechanisms internally but also communicate these practices more effectively through accessible and engaging digital channels.

This finding differs from previous studies that reported a significant positive relationship between accountability and zakat payment intention (Bahri et al., 2022; Zahara et al., 2023). The discrepancy may be attributed to differences in demographic characteristics, particularly the digital orientation and information consumption patterns of Generation Z respondents, who may perceive accountability differently from previous generations.

4.4.2. The Effect of Transparency on ZIS Payment Intention

Based on the statistical analysis in this study, the second hypothesis (H2) is supported, indicating that the transparency variable positively affects interest in paying ZIS among Generation Z at BAZNAS. This finding suggests that the higher the level of perceived transparency, the more likely individuals are to choose to pay ZIS through BAZNAS.

The transparency variable has a T-statistic of 3.402, which exceeds the critical T value of 1.96 at the 5% significance level. Additionally, the P-Value is 0.001, which is less than 0.05. From these results, it can be concluded that the second hypothesis (H2) in this study, which states that transparency positively influences the interest in paying ZIS among Generation Z at BAZNAS, is accepted. This means that the transparency demonstrated by BAZNAS has a significant positive impact on Generation Z's interest in paying ZIS through the organisation.

One of the highest indicators of the transparency variable is the belief that BAZNAS provides adequate openness in disclosing public information to the community, with a bootstrapping loading factor of 0.878 on the TRA1 indicator. This data demonstrates that Generation Z believes that every individual has the right to access such information, in accordance with the principle that public information should be open and accessible to all users, except for information excluded by law. This belief enhances Generation Z's trust in BAZNAS, which, in turn, increases their interest in paying ZIS through the organisation.

In the context of the TPB, BAZNAS's high transparency influences Generation Z's attitudes toward paying ZIS, improves their positive attitudes toward the organisation, and strengthens their belief that their ZIS will be well managed. Furthermore, good transparency can strengthen subjective norms, which refer to individuals' perceptions of social pressure to contribute ZIS, as they see their actions supported by a trusted organisation. Transparency also enhances perceived behavioural control, reduces uncertainty, and provides assurance that their contributions will be used effectively. Therefore, the high transparency of BAZNAS strengthens positive attitudes, subjective norms, and perceived behavioural control, ultimately increasing Generation Z's interest in paying ZIS, in line with concepts in the TPB.

Demographic data indicates that, based on gender characteristics, females are more concerned about transparency compared to males (Araujo & Tejedo-Romero, 2018). This can be seen in their behaviours and preferences when facing situations involving the use of public resources. Females tend to pay more attention to, and seek clarification on, how public funds are utilised, and prefer to support policies that are transparent and accountable (Powell, 2017).

The findings of this study are consistent with previous research showing that transparency has a positive and significant influence on *muzakki's* interest in paying ZIS at BAZNAS Bogor City (Wahyuni, 2023) and on other ZIS management organisations, such as BAZNAS and LAZ, more broadly (Assagaf, 2016; Nugraha, 2013). This suggests that as the transparency practised by zakat institutions increases, *muzakki's* interest in paying ZIS through those institutions increases correspondingly

4.4.3. The Effect of Financial Technology on ZIS Payment Intention

Based on the statistical analysis, the third hypothesis (H3) shows a positive effect, indicating that fintech positively impacts Generation Z's interest in paying ZIS through BAZNAS. This means that the more frequently an individual uses fintech, the greater the likelihood that they will pay ZIS through BAZNAS. The T-statistic for the fintech variable is 3.780, which exceeds the critical value of 1.96 at the 5% significance level. Additionally, the P-Value is 0.000, which is less than 0.05. From these results, it can be concluded that the third hypothesis (H3) is accepted. This means that the use of fintech facilitated by BAZNAS significantly influences Generation Z's interest in paying ZIS through the organisation.

One of the highest indicators in the fintech variable is the comfort level of using fintech platforms partnered with BAZNAS, such as digital wallets (e-wallets) and mobile banking, due to assured security, with a bootstrapping result of a loading factor of 0.900 on the FTC6 indicator. This data shows that Generation Z feels comfortable and safe when using this technology to pay ZIS, thereby increasing their interest in channelling ZIS through BAZNAS. The security guaranteed by fintech platforms gives users confidence that their transactions will be protected against fraud and loss of funds. The TAM explains how users accept and use technology based on two main factors: perceived usefulness and perceived ease of use. Perceived usefulness refers to users' beliefs that technology will enhance their performance, while perceived ease of use refers to the belief that the technology will be easy to use.

In the context of the hypothesis that fintech positively influences Generation Z's interest in paying ZIS through BAZNAS, TAM can be used to explain the mechanism behind this influence. If Generation Z believes that fintech simplifies the ZIS payment process and makes it more efficient (perceived usefulness), and that the fintech platforms provided by BAZNAS are easy to use (perceived ease of use), they are more likely to adopt this technology.

This is supported by demographic data indicating that Generation Z in Cikampak Tengah understands that fintech is a practical, cost-effective, and beneficial digital financial technology (Zuhra et al., 2024). They have a positive view of fintech and are interested in continuing to use these services for their financial needs (Alam et al., 2022b). Generation Z tends to be attracted to practical and technology-based solutions (Turner, 2015). This suggests that proficiency in using fintech is necessary to facilitate ZIS transactions without requiring *muzakki* to visit zakat management organisations directly.

Other research findings reinforce the results of this study. In a study conducted by Wardah et al. (2024), it was shown that fintech has a positive impact on increasing interest in paying ZIS at BAZNAS in NTB Province. This means that an increase in fintech use by BAZNAS will encourage Generation Z to be more interested in paying ZIS through the organisation. Conversely, a decrease in fintech usage will reduce Generation Z's interest in paying ZIS through BAZNAS.

The findings show that transparency and fintech significantly influence Generation Z’s interest in paying ZIS. Through TSR, these findings imply that trust and technological facilitation are not merely instrumental factors but part of a divine-human-social relational network. Transparency reflects the ethical imperative of truthfulness (*sidq*), while fintech represents modern tools aligned with the *maqasid al-shari’ah* to improve welfare and inclusion. The absence of a significant effect of accountability may reflect a lack of embeddedness in this moral system, suggesting that accountability must be perceived not only as a technical feature but also as a manifestation of divine responsibility (*amanah*) (Choudhury, 2018).

5. CONCLUSION

This study investigated the effects of accountability, transparency, and financial technology on Generation Z's intention to pay ZIS through BAZNAS using data collected from 173 Generation Z respondents in the Jabodetabek area. The findings reveal that accountability does not significantly influence ZIS payment intention. In contrast, transparency and financial technology have significant positive effects on Generation Z's willingness to contribute through formal zakat institutions. The insignificant effect of accountability suggests that internal governance mechanisms such as audits, compliance procedures, and financial controls may not be primary considerations for Generation Z when making ZIS payment decisions. In contrast, transparency and fintech appear to align more closely with the characteristics of Generation Z, who tend to value accessibility, convenience, and visible information regarding the impact of their contributions. From a theoretical perspective, this study contributes to the literature by integrating the TPB, the TAM, and the TSR framework in explaining ZIS payment intention among Generation Z. While TPB and TAM provide behavioural and technological explanations, TSR offers an ethical and value-based perspective rooted in Islamic principles.

From a practical perspective, the findings suggest that zakat institutions should not only strengthen internal accountability mechanisms but also improve the communication of these practices through accessible digital channels. Furthermore, enhancing transparency through real-time reporting, program updates, and digital engagement, alongside expanding fintech-based payment services, may represent effective strategies for increasing Generation Z participation in formal zakat institutions. This study has several limitations. First, the sample was limited to Generation Z respondents in the Jabodetabek area, which may restrict the generalizability of the findings to other demographic groups and regions. Second, the study focused exclusively on accountability, transparency, and financial technology as determinants of ZIS payment intention. Future research may consider incorporating additional variables such as trust, religiosity, service quality, and social influence, and examining other generations or institutional contexts to provide a more comprehensive understanding of ZIS payment behaviour.

6. ETHICAL STATEMENT

The authors state that the use of AI in preparing this article was limited and ethical. AI is used to help improve grammar, sentence clarity, and neatness in academic writing. AI is not used in data collection, data analysis, coding, interpretation of findings, preparation of references, or preparation of conclusions. All content and academic considerations in this article are the full responsibility of the authors.

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