

The Influence of Perceived Ease of Use of QRIS Digital Payment and ZIS Literacy (Zakat, Infaq, and Shodaqoh) on Interest in Paying ZIS (Perspective of Generation Z in the Jakarta Region)

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Abstract. The purpose of this research is to find out how much influence the perception of ease of use of QRIS digital payments and ZIS literacy (Zakat, Infaq, and Shodaqoh) has on the interest in paying ZIS from the perspective of generation Z in the Jakarta area. This research is based on the Technology Acceptance Model (TAM) theory. This research uses a quantitative approach with a Likert scale method and data is collected through online questionnaires and distributed to generation Z in the Jakarta area. Determining the number of samples used the Slovin formula and obtained a sample of 401. Then the data processing technique in this research used SEM-PLS 3.0. The results of this analysis show that partially, the independent variables perceived ease of use of QRIS digital payments and ZIS literacy (Zakat, Infaq, and Shodaqoh) have a positive and significant effect on the dependent variable interest in paying ZIS.

Keywords: QRIS, TAM, Interest in Paying ZIS, ZIS Literacy, Ease of Use

1 Introduction

In the digital era, people are now able to communicate, make decisions and work more effectively. Various digital innovations in various fields prove that they also play a role in the development of an increasingly modern era. The development of financial technology businesses has also influenced the emergence of one of these digital financial products, namely electronic money [15]. The emergence of e-money will enable people to make transactions without cash. With the term digital payment, it has become an important factor in facilitating transactions, as well as providing a better payment experience for the public. As Bank Indonesia in the Indonesian Payment System Blueprint (BSPI) 2025 states that the growth in demand for financial services must follow principles, such as speed, efficiency and the digital era which is disrupting all aspects, including payments [16]. A payment system is a set of rules, systems and

mechanisms for transferring funds to fulfill obligations arising from economic activities. The initiation of BSPI 2025 aims to create a payment system that is CEMUMUAH (fast, easy, cheap, safe and reliable) [15].

In Indonesia, the payment system generally still uses cash as a means of payment, even though the large amount of money circulating in society can trigger inflation. This is what has encouraged several other countries such as Japan, Singapore, England and the United States to implement payment systems in the form of electronic money, because it offers a lot of convenience and speed in settlement. For the millennial generation, it has become commonplace to shop or make transactions without cash. They are used to using electronic devices such as debit, credit cards or electronic money.

One popular digital payment method is QRIS (Quick Response Code Indonesian Standard), which is the national electronic payment standard in Indonesia. Digital payments thus provide a solution for the growth of all sectors by using electronic devices, so that they can reach a wider market distribution. Quick Response Indonesian Standard (QRIS) is a payment QR code standard initiated by Bank Indonesia together with the Indonesian Payment System Association (ASPI) which was launched starting January 1 2020 to facilitate digital payments in Indonesia and in particular to support the development of the MSME sector [1].

[1] stated that the motto SUPERIOR is Universal, Easy, Profitable and Direct. This phenomenon of changing transaction styles is known as a cashless society. The term cashless society refers to the millennial generation, which as a technology-savvy generation living in the midst of the Internet of Things, is considered more capable of adapting to new cultures, such as cashless. Moreover, paying non-cash is also very practical and easy. Of course, this is in accordance with the characteristics of a generation that likes everything that is practical and can be done via their smartphone.

In the October 2020 period, the Central Statistics Agency (BPS) recorded that the Indonesian economy in the third quarter compared to the third quarter of 2019 experienced a growth of 3.49%. This results in the poverty rate in Indonesia continuing to increase. To alleviate poverty, Indonesia has various types of policies and programs. As a predominantly Muslim country, the government has alternative programs to overcome poverty, one of which is by advocating zakat which is the third pillar that must be carried out by adult Muslims according to sharia and who have assets for which zakat must be paid [2].

2 Literature Review

Zakat is one of the pillars of Islam which has an important role which can be used as a means of distributing income and wealth from well-off people to less well-off people. Zakat is an instrument of worship obligatory for Muslims, for anyone whose wealth has reached the nishab and haul. Zakat not only aims to support small communities, but zakat also has a sustainable

effect on life, such as increasing income, people's standard of living, people's consumption, and maintaining social stability [3]. In Islam, empowering the poor is implemented in the form of a practice, namely Zakat, Infaq and Sadaqah.

This is in accordance with the teachings of the Islamic religion, overcoming the problem of the high number of people who are on the poverty line is stipulated in the third pillar of Islam, namely paying zakat. The Zakat Management Organization consists of the Amil Zakat Agency (BAZ) which was founded by the government or commonly known as the National Amil Zakat Agency (BAZNAS) and the Amil Zakat Institute (LAZ) which was founded by the community. Zakat is very important in human life, because it concerns several aspects, namely moral, social and economic. The potential for zakat in Indonesia is actually very large, seen from the following table 1.

Table 1. Potential of Zakat in Indonesia

No.	Zakat Object	Zakat Potential (Trillions of Rupiah)
1.	Agricultural Zakat	19,79
2.	Livestock Zakat	9,51
3.	Money Zakat	58,76
4.	Zakat on Income and Services	139,07
5.	Company Zakat	144,5
Total Zakat Potential		327,6

Source: BAZNAZ, 2020.

The table shows that 327.6 trillion rupiah could be collected through zakat, but only 21.7 percent of this amount, around 71.4 trillion rupiah, was collected nationally. Because many people use unofficial zakat management organizations to pay their zakat, there is a shortage. There must be something in it that can attract the interest of muzakki (zakat payers) to pay their zakat to official zakat amil institutions and the development of innovation and digitalization must be increased so that muzakki can pay their zakat easily. This is in line with the growth of zakat literacy among Indonesia's millennial and young generations. In 2020, the National Zakat Literacy Index will receive an acceptable score. As a zakat management institution, BAZNAS continues to offer services and various projects to make zakat collection easier [4].

[5] concluded that zakat collection has increased when using a digital system for zakat payments and the aim of optimizing fund collection using e-payment has proven to be achievable, besides that it can also increase the transparency of the distribution of ZISWAF fund collections to the Indonesian Waqf Board. [6] state that perceived usefulness has a significant influence on someone carrying out ZIS transactions. [7] concluded that there are conditions that can increase the intention of behavior to use digital zakat payments which implies the need to increase digital payments by having influencers who educate about zakat using digital payments and the choice of official zakat management institutions.

2.1 Technology Acceptance Model (TAM)

Utilizing the Technology Acceptance Model (TAM) conceptual approach, the author is interested in studying public perceptions in accepting the existence of digital-based zakat services in order to examine and evaluate aspects that can influence acceptance of the use of technology. This model is most widely used in research and describes people's attitudes about technology adoption [6]. The aim of using TAM theory is to determine the extent of people's interest in using e-zakat services, directly in terms of perceived convenience and usefulness of technology which in theory is assumed to influence interest in using e-zakat services.

2.2 Perceived Ease of Use

QRIS can increase transaction security because it uses encryption technology. In addition, using digital payments can reduce the risk of losing cash or the risk of theft. In this way, the distribution of ZIS funds can be safer and more sustainable. The QRIS system can be accessed easily by many people. Especially Generation Z and Millennials, they are definitely familiar with the usefulness and ease of making transactions using QRIS.

This allows wider participation in charity through Zakat, Infaq, and Shodaqoh (ZIS). Moreover, depending on their demands, users can transact anytime and anywhere and their individual preferences. The use of QRIS can facilitate promotion and dissemination of information about the Zakat, Infaq and Shodaqoh (ZIS) program. Amil organizations or institutions can include information about how to donate through QRIS in their campaigns, thus increasing public awareness of amil activities and the needs of people who need assistance. The adoption of QRIS reflects the use of digital technology in religious practices, which can attract the younger generation and provide a more modern way to contribute to religious activities.

2.3 Literacy of Zakat, Infaq dan Shodaqoh (ZIS)

Zakat is one of the pillars of Islam which has an important role which can be used as a means of distributing income and wealth from well-off people to less well-off people. Zakat is an instrument of worship obligatory for Muslims, for anyone whose wealth has reached the nishab and haul. Zakat is obligatory, Infaq is considered sunnah. This is where things are different. Zakat is intended to be spent, although there are times when it is not necessary, for example Infaq and Shodaqoh. As stated above, there are differences between Infaq, Shodaqoh and Zakat, there are differences between Infaq and Shodaqoh. Shodaqoh and Infaq have the same meaning, purpose and benefits, except for the object. Therefore, Shodaqoh is associated with material and immaterial objects, while Infaq is limited to tangible objects. Offering products or money, not committing crimes, reciting takbir or tahmid, or even just grinning at other people.

2.4 QRIS (Quick Responses Code Indonesian Standard)

Quick Response Indonesian Standard (QRIS) is a national QR code standard which was introduced through collaboration between Bank Indonesia and the Indonesian Payment System Association (ASPI) on 17 August 2019. The rapid growth of the Internet has encouraged Indonesia to perfect its payment system by introducing the Standard Indonesian Quick Response Code, namely the standard QR code developed by Bank Indonesia. This QR code aims to facilitate digital payments on various platforms, including electronic money applications, server-based systems, electronic wallets and mobile banking.

2.5 Generation Z

According to the Central Statistics Agency (BPS), Generation Z is a population born between 1997 and 2012 or aged between 12 and 27 years, the average age of students and young workers. This has helped encourage the rise of a cashless culture which is popular with Generation Z because of its convenience and many benefits. This condition allows the synchronization of Generation Z's motor skills to be quite high, especially in the eyes, hands and ears, compared to before. If we quote several previous researchers, there are several factors that influence people's interest in paying zakat, such as: zakat literacy, people's income level, and ease of use of the technology used by muzakki to pay zakat [8]. In the research of [7] the accumulation of zakat funds increased by 78.4% from 2018-2021 and has great potential by paying zakat using QRIS, and based on the research results of [9] shows that collecting ZIS funds through the use of QRIS has a positive impact on collecting ZIS funds.

Based on the research results of [10] shows that the development of digital platforms is expected to bring many benefits such as increased accessibility, transparency and wider community participation. Based on the research results of [7] that there are conditions that can increase behavioral intentions to use digital zakat payments. Also, the results of research conducted by [6] show that the ease of use of the digital financial system greatly influences a person's attitude in carrying out ZIS. According to research results by [11], there are six factors that influence muzakki's preferences in paying zakat online. Zakat Socialization Factors, consisting of Efficiency, Convenience, Security of Online Payments, Satisfaction with Accessing the Internet, Satisfaction with Using Financial Technology, Ease of Financial Technology Services, Online Zakat Socialization, Performance of Zakat Institutions, Time and Energy. Convenience Factor, consisting of Lifestyle, Financial Technology, Ease of Online Payments, Ease of Giving Zakat Online.

Based on the results of [12] shows that millennial behavior has a significant influence on the decision to pay for ZIS via online platforms. Other indicators that influence the decision to pay ZIS via online platforms are the social environment and other factors such as the reputation of amil institutions which are able to provide stimulation to Jabodetabek millennials to give zakat, Infaq, and shodaqoh. This shows that the use of services via digital technology is accepted, one

of which is using QRIS. Based on the results of [8], it shows that the Bandung City community's perception of the usefulness of interest in paying zakat using QRIS has a positive and significant influence. One of the uses of digital zakat payments, namely QRIS, is a factor of choice for donors in paying zakat, so that Muslim people who want to pay zakat do not need to bother going to zakat management institutions or mosques to pay zakat. Zakat literacy on the interest of the Bandung City Muslim community in paying zakat using QRIS has a positive and significant influence. This will affect the interest in paying zakat.

Furthermore, based on the results of [13] stated that in collecting ZISWAF funds, this shows ineffective results between the objectives and the ZISWAF funds collected. Because ZISWAF via inter-bank transfer or coming directly to the institution is superior to using fintech applications. With the background that has been created, the author will conduct further research regarding the influence of perceived ease of use of QRIS digital payments and financial literacy on interest in paying ZIS (Generation Z perspective) in the Jakarta area.

3 Research Method

In this research, the technology acceptance model (TAM) is used to see the influence of perceived usefulness, perceived ease of use, and attitudes in influencing a person's behavioral intentions in using technology as a medium for carrying out ZIS transactions. Not only that, this research distributed questionnaires and conducted interviews with Generation Z respondents to measure their perception of ease of use of QRIS, ZIS literacy, and their interest in paying for ZIS. The independent variables used in this research are perceived ease of use of QRIS (x1) and ZIS (Zakat, Infaq and Sadaqoh) literacy (x2). The dependent variable is interest in paying ZIS (y).

Based on sources from the Population and Civil Registry Service, it is stated that the entire Muslim community (muzzaki) generation Z in Jakarta as the population for this study is 25.65 percent of the generation Z population in Indonesia of 74.49 million people (DPRD-dkijakartaprov.go.id), namely 19,106. 685 Generation Z people in Jakarta. The sampling method used in this research is Non-Probability Sampling using purposive sampling, targeting muzzaki (Generation Z) who know or have used online zakat services to pay zakat at least once. Researchers determine the sample size using the Slovin formula as follows:

$$n = \frac{N}{1 + Ne^2} \quad \dots \dots \dots (1)$$

Explanation:

n = Number of samples

N = Population size

e = critical value (error tolerance limit = 5%)

If it is realized it will be:

$$n = \frac{N}{1 + Ne^2} = \frac{19.106.685}{1 + 19.106.685 (5\%)^2} = \frac{19.106.685}{47.767.712} = 399,991 \text{ (Rounded to 400)}$$

The Likert scale is used as an assessment scale in this research, namely a scale that uses scores. The following is a score to measure a person's or group's perspective on social phenomena.

Table 2. Alternative Answers

No	Alternative Answers	Value
1	Strongly Agree	4
2	Agree	3
3	Don't Agree	2
4	Strongly Disagree	1

4 Result and Discussion

4.1 Respondent Distribution

The aim of this research is to ascertain how perceived ease of digital payments and ZIS literacy influence interest in making ZIS payments. A total of 400 generation Z muzzaki were used as research samples. In this research there are two independent variables, namely Perception of Ease of Use of QRIS Digital Payment and ZIS Literacy (Zakat, Infaq and Shodaqoh). And the dependent variable in this research is the interest of Gen Z muzzaki in paying ZIS using QRIS. The questionnaire was distributed to determine the interests of muzzaki tendencies, especially Gen Z in the Jakarta area, where in the current era of digitalization, digital payments, especially QRIS, make it easier for us to make transactions and even pay ZIS. Researchers encountered obstacles in conducting this research, such as the long time required to collect the targeted amount of data.

Table 3. Respondent Demographics

Control	Range	Frequency	%
Ages	18-23	198	49,38%
	24-27	203	50,62%
Gender	Male	175	43,64%
	Woman	226	56,36%
Education Level	High School/Equivalent	103	25,69%
	Associate's Degree	59	14,71%
	Bachelor Degree	231	57,61%
	Master's Degree	8	2,00%
Residence	Bekasi	2	0,50%

Control	Range	Frequency	%
	Jakarta	397	99,00%
	Jonggol	1	0,25%
	Tangerang	1	0,25%
Sources of Income	Parent's	66	16,46%
	Work	247	61,60%
	Business	88	21,95%
	<1.000.000	45	11,22%
Income earned in a Month	1.000.000-3.000.000	123	30,67%
	3.000.000-5.000.000	125	31,17%
	>5.000.000	108	26,93%
	<100.000	115	28,68%
QRIS Expenses	100.000-300.000	155	38,65%
Pay ZIS in a Month	300.000-500.000	103	25,69%
	>500.000	28	6,98%

Source: Primary Data Processing, 2024

Table 4 Descriptive Statistical Analysis

Variable	Item	Mean	Median	Min	Max	Standard Deviation
Perception of Ease of Use of QRIS Digital Payment	X1.1	3.421	3.000	3.000	4.000	0.494
	X1.2	3.549	4.000	2.000	4.000	0.508
	X1.3	3.469	3.000	3.000	4.000	0.499
	X1.4	3.469	3.000	2.000	4.000	0.509
	X1.5	3.451	3.000	3.000	4.000	0.498
ZIS Literacy (Zakat, Infaq and Shodaqoh)	X2.1	3.439	3.000	3.000	4.000	0.496
	X2.2	3.464	3.000	3.000	4.000	0.499
	X2.3	3.479	3.000	2.000	4.000	0.505
	X2.4	3.397	3.000	3.000	4.000	0.489
	X2.5	3.509	4.000	2.000	4.000	0.510
Interest in Paying ZIS	Y1	3.414	3.000	1.000	4.000	0.532
	Y2	3.426	3.000	2.000	4.000	0.509
	Y3	3.399	3.000	2.000	4.000	0.515

Source: Primary Data Processing, 2024

4.2 Validity and Reliability Test

Table 5 Loading Factor Values

ZIS Literacy (Zakat, Infaq and Shodaqoh)	Interest in Paying ZIS	Perception of Ease of Use of QRIS Digital Payment
X1.1		0.485
X1.2		0.413
X1.3		0.596
X1.4		0.696
X1.5		0.531
X2.1	0.628	
X2.2	0.502	
X2.3	0.574	
X2.4	0.539	
X2.5	0.640	
Y1	0.588	
Y2	0.541	
Y3	0.723	

Based on the data presented in the table and image above, it is known that the ZIS literacy variable has an outer loading of 0.502-0.628, the interest in paying ZIS variable is 0.541-0.723, and the perceived ease of use of QRIS digital payments is 0.413-0.696. The discriminant validity test was measured by the AVE value, Fornell lesser criteria and cross loading. AVE (Average Variance Extraction). Disciplinary validity measures how far a construct is truly different from other constructs. A high discriminant validity value provides evidence that a construct is unique and capable of capturing the phenomenon being measured. The AVE (Average Variance Extracted) value is used to determine the validity value of a construct.

Table 6 Discriminant Validity Values (Fornell-Larcker Criterion) and Average Variance Extracted roots

ZIS Literacy (Zakat, Infaq and Shodaqoh)	Interest in Paying ZIS	Perception of Ease of Use of QRIS Digital Payment
ZIS Literacy (Zakat, Infaq dan Shodaqoh)	0.579	
Interest in Paying ZIS	0.429	0.622
Perception of Ease of Use of QRIS Digital Payment	0.542	0.474
		0.553

Table 7 Cross Loading Values

	ZIS Literacy (Zakat, Infaq dan Shodaqoh)	Interest in Paying ZIS	Perception of Ease of Use of QRIS Digital Payment
X1.1	0.179	0.170	0.485
X1.2	0.243	0.212	0.413
X1.3	0.379	0.275	0.596
X1.4	0.308	0.377	0.696
X1.5	0.386	0.211	0.531
X2.1	0.628	0.274	0.260
X2.2	0.502	0.214	0.373
X2.3	0.574	0.249	0.369
X2.4	0.539	0.204	0.221
X2.5	0.640	0.289	0.348
Y1	0.221	0.588	0.288
Y2	0.258	0.541	0.243
Y3	0.316	0.723	0.346

CR (Composite Reliability) is an index that shows the extent to which a measuring instrument can be trusted to be relied upon. Based on the analysis results, it shows that the ZIS literacy variable has a composite reliability value of 0.714. Interest in paying ZIS has a composite reliability value of 0.651, and the variable perception of ease of use of digital payment QRIS is 0.681.

Table 8. Composite Reliability Values

	<i>Composite Reliability</i>
ZIS Literacy (<i>Zakat, Infaq dan Shodaqoh</i>)	0.754
Minat Membayar ZIS	0.695
Persepsi Kemudahan Penggunaan <i>Digital Payment</i> QRIS	0.729

The reliability test with the composite reliability above can be strengthened by using the Cronbach's alpha value.

Table 9 Cronbach's Alpha Values

	<i>Cronbach's Alpha</i>
Literasi ZIS (<i>Zakat, Infaq dan Shodaqoh</i>)	0.505
Interest in Paying ZIS	0.206
Perception of Ease of Use of QRIS Digital Payment	0.441

Based on the analysis results, it shows that the ZIS literacy variable has a Cronbach's Alpha value of 0.505. Interest in paying ZIS has a Cronbach's Alpha value of 0.204, and the variable perception of ease of use of digital payment QRIS is 0.441.

After testing the external model that meets the requirements, testing is then carried out on the internal model (structural model). The structural model (Inner Model) defines the relationship between latent constructs by looking at the results of estimated parameter coefficients and their significance levels [14]. The inner model can be evaluated by looking at the r-square (indicator reliability) for the dependent construct. The higher the r-square value means the better the prediction model of the proposed research model.

4.3 Hypothetical Testing and Model Fit

The pattern of relationships between research variables is represented by R Square which is often called a structural model (inner model). By testing the coefficients between variables and the coefficient of determination (R^2), the structural model can be evaluated. In essence, the coefficient of determination (R^2) states the extent to which changes in the dependent variable can be explained by the model. When the independent variable yields nearly all the information needed to predict changes in the dependent variable, then its value is close. The purpose of this test is to determine how well the independent variable model can account for the dependent variable. The percentage of variation in the value of the influenced variable that can be accounted for by the influencing factors is expressed by the R-square value (R^2).

Table 10 R-square Values

	R Square
Interest in Paying ZIS	0.267

Based on this table, it can be seen that the R-square value of the endogenous variable interest in paying ZIS is 0.267 or 26.7%.

After verifying the assumptions in the Structural Equation Modeling (SEM) analysis, both outer and inner model hypothesis testing was carried out using SmartPLS 3.0 software. Hypothesis testing involves examining Original Sample (O) estimates to ascertain the direction of the relationship between variables, values close to +1 indicate a positive relationship, while values close to -1 indicate a negative relationship. Additionally, t-statistics (T) and p-values (P) are used to determine the level of significance of this relationship. A t statistic exceeding 1.96 or a p value below the significance level (usually 0.05) indicates statistical significance. The results of hypothesis testing are presented in table format which describes the relationship between variables and their level of significance. The results of the research model are summarized and depicted in the following table:

Table 11. Direct Effect Hypothesis Test Results

	<i>Original Sample (O)</i>	<i>Sample Mean (M)</i>	<i>Standard Deviation (STDEV)</i>	<i>T Statistics (O/STDEV)</i>	<i>P Values</i>
ZIS Literacy (Zakat, Infaq and Shodaqoh) → Interest in Paying ZIS	0.244	0.249	0.069	3.523	0.000
Perception of Ease of Use of Digital Payment QRIS → Interest in Paying ZIS	0.342	0.349	0.069	4.936	0.000

Based on the results of the hypothesis test analysis, it shows that:

H_1 : Perception of ease of use of QRIS digital payment has a positive effect on interest in paying ZIS. Hypothesis 1 is accepted because it has a p value of 0.000 or < 0.05 and a t statistic value of 4.936 or > 1.96 so that the Perception of Ease of Use of Digital Payment QRIS has a positive effect on interest in paying ZIS by 0.342, the more the Perception of Ease of Use of Digital Payment QRIS increases the interest in paying ZIS is 34.2%.

H_2 : ZIS literacy has a positive effect on interest in paying ZIS. Hypothesis 2 is accepted because it has a p value of 0.000 or < 0.05 and a t statistic value of 3.523 or > 1.96 so that ZIS literacy has a positive effect on interest in paying ZIS by 0.244, the more ZIS literacy increases, the interest in paying ZIS will increase by 24.4%.

Based on the results of data analysis carried out using SEM-PLS 3.0, it shows that the perception of ease in using QRIS digital payments has a positive effect on interest in paying ZIS. This is accepted because it has a p value of 0.000 or < 0.05 and a t statistic value of 4.936 or > 1.96 so that the perceived ease of use of QRIS Digital Payment has a positive effect on interest in paying ZIS by 0.342. So in this study H_1 is accepted, because the t value < 0.05 and H_0 is rejected. This shows partially that there is a significant influence of one independent variable on the dependent variable. This shows that Gen Z muzzaki in the Jakarta area who know or have experience in using digital payment QRIS will be effective in using it, muzzaki will tend to continue to adopt it. The increasing perception of ease of use of QRIS digital payments will increase interest in paying ZIS by 34.2% [20].

4.4 Discussion

4.4.1 The Influence of Ease of Use of QRIS Digital Payments on Interest in Paying ZIS

The perception of ease of use of QRIS digital payments can encourage muzzaki to pay ZIS. In the Jakarta area, interest in paying for ZIS Gen. Z was positively influenced by the idea of ease of use of QRIS digital payments. When choosing muzzaki Gen. Z Jakarta area for Zakat payments, one of the considerations is the ease of use of QRIS digital payments. Because QRIS is considered an efficient and effective payment method, Muzzaki now likes to use it to pay ZIS with digital payments. Therefore, General Z's muzzaki does not need to go to the mosque or zakat management institution to pay ZIS. According to this concept, ZIS literacy has an impact on people's desire to pay for ZIS use, in this case the influence of ZIS literacy on interest in paying for ZIS using QRIS [17].

The findings of this research are consistent and strengthen previous research, including research conducted by (Rusadi, et al 2022) showing that ZIS through QRIS has a positive impact on increasing ZIS fundraising, (Yusuf and Sarasi, 2023) regarding the influence of perceptions of convenience, utility, literacy zakat, and income on the tendency to pay zakat using QRIS which shows that there is a perception by the people of Bandung City regarding the usefulness of interest in paying zakat using QRIS, [6] which shows that the perception of usefulness has a significant influence on someone in carrying out ZIS transactions.

4.4.2 The Influence of ZIS Literacy on Interest in Paying ZIS Using QRIS

Based on the results of the analysis, it can be concluded that the ZIS literacy variable examined in this study has a positive effect on interest in paying ZIS using QRIS. ZIS literacy has a positive effect on interest in paying ZIS. This is accepted because it has a p value of 0.000 or <0.05 and a t statistic value of 3.523 or >1.96 so that ZIS literacy has a positive effect on interest in paying ZIS by 0.244. So in this study H1 is accepted because the t value <0.05 and H0 is rejected. This shows that there is a significant influence of one independent variable on the dependent variable.

Based on this, it can be explained that as the independent variables increase, namely high ZIS literacy and the level of knowledge of Gen Z muzzaki in the Jakarta area, both in general and specifically. So the ZIS literacy of Gen Z muzzaki in the Jakarta area can increase interest in paying ZIS by 24.4%. ZIS literacy can provide understanding and motivate Gen Z muzzaki about the importance of paying ZIS more actively, and ZIS literacy can also include awareness of the positive impact of ZIS payments, including how the use of technology such as QRIS can increase transparency and efficiency in the distribution of funds to help overcome problems social issues such as poverty [18];[21].

ZIS literacy can increase religious awareness among Gen Z, which can strengthen muzzaki's motivation to carry out religious obligations. The results of this research are in line with and support previous research conducted by [8] showing that zakat literacy on the interest of the Muslim community in Bandung City in paying zakat using QRIS has a positive influence which can influence interest in paying zakat.

Meanwhile, the results of the influence of the independent variable ZIS Literacy on Interest in Paying ZIS in this research have a positive impact. This is indicated by a p value of 0.000 or < 0.05 and a t statistic value of 3.523 or > 1.96 so that ZIS literacy has a positive effect on interest in paying ZIS by 0.244. The higher ZIS literacy of Gen Z muzzaki in the Jakarta area will increase their interest in paying ZIS by 24.4%. A good understanding of the obligations and benefits of ZIS in the Islamic religion can increase motivation to pay ZIS. Therefore, it can be explained that the perception of ease of use of QRIS digital payments and ZIS literacy positively influence the interest of Gen Z muzzaki in the Jakarta area in their interest in paying ZIS using QRIS.

Because transaction procedures are more convenient and efficient, the perceived ease of use of digital payments can increase interest in paying ZIS. Digital payments reduce technical barriers such as lanes, operational bottlenecks and payment points, which makes muzzaki more willing to pay for ZIS [19]. Trust in QRIS and the zakat institutions that run it can be strengthened by having adequate ZIS literacy. Greater awareness of the security and openness of ZIS fund transactions can be gained from ZIS literacy which can arouse interest in paying ZIS via QRIS. The findings of this research are in line with and strengthen previous research conducted by [12] which shows that choosing ZIS payments via online platforms has a positive impact on the millennial generation. [8] shows that perceptions of ease, usefulness, zakat literacy and income have a positive impact on the people of Bandung City in their interest in paying zakat.

5. Conclusion

Based on the data research that has been explained, it can be concluded that the perception of ease of use of Digital Payment QRIS on the interest of Gen Z muzzaki in the Jakarta area has a significant positive influence. The perception of ease of use of QRIS digital payments is a factor that must be considered by zakat institutions (BAZNAS) which have used digital zakat payments, one of which is QRIS. Ease of use in digital transactions can increase the public (muzzaki), especially Gen Z, in their interest in paying ZIS (Zakat, Infaq and Shodaqoh). Gen-Z muzzaki tend to choose to pay ZIS using QRIS, with this digital payment system being considered more effective and efficient in use. So muzzaki no longer need to bother going to zakat management institutions or mosques to pay ZIS.

ZIS literacy on Gen Z muzzaki's interest in the Jakarta area in paying ZIS using QRIS has a significant positive influence. On this basis it can be concluded that the higher the muzzaki's knowledge about ZIS (Zakat, Infaq and Shodaqoh), both in general and specifically. This will

affect the interest in paying ZIS. Therefore, the Technology Acceptance Model (TAM) was used in this study, and the statistical findings were in line with theoretical expectations. 0.267 or 26.7% of the variance in intention to use QRIS in interest in paying ZIS. This reaffirms that the perception of ease of use of QRIS digital payments and ZIS literacy on interest in paying ZIS from the perspective of Gen Z in the Jakarta area has a significant positive impact. So it becomes more effective and efficient for Muzzaki to pay ZIS using digital payment QRIS. Based on research findings, researchers can propose several suggestions, including the following:

1. For further research, it is recommended for researchers to explore additional variables beyond those currently studied, such as efficiency, effectiveness, etc. This broader approach can provide deeper insight into the dynamics and impacts of zakat management and utilization, thereby contributing to the advancement of knowledge in this field. Because this can help deepen understanding of the relationship between the influence of QRIS digital payment convenience and ZIS literacy on interest in paying ZIS.
2. It is hoped that the amil and zakat institution (BAZNAS) will pay more attention to digital payment QRIS which is a supporting factor for the ease of the community (muzzaki) in paying ZIS (Zakat, Infaq and Shodaqoh) so that they don't have to bother coming to the zakat institution office or to the mosque.
3. Readers are encouraged to continue to follow technological developments, especially digital payment systems such as QRIS, in making Zakat, Infaq and Sadaqah (ZIS) payments. This will increase the efficiency and effectiveness of the digital payment system. Apart from that, representative respondents are expected to have a wider reach.

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