

THE INFLUENCE OF RELIGIOSITY, ZAKAT KNOWLEDGE AND SOCIAL MEDIA ON THE INTEREST IN PAYING ZAKAT OF EDUCATED MILLENNIAL MUSLIMS

Syarif Hidayatullah¹, Asyari²

Correspondence:

Email :

hidayatullahesyarif@gmail.com

Afiliasi Penulis :

^{1,2}Universitas Islam Negeri Sjech M. Djamil Djambek Bukittinggi, Indonesia

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Abstrak

Studi ini dilakukan untuk menganalisis pengaruh religiusitas, pengetahuan tentang zakat dan penggunaan media sosial terhadap minat muslim millennial terdidik untuk membayar zakat. Metode studi yang digunakan adalah penelitian korelasional (correlation research) dengan jumlah total responden sebanyak 222 orang yang merupakan mahasiswa dari Fakultas Ekonomi Bisnis Islam dari 3 (tiga) Perguruan Tinggi Islam Negeri di Sumatera Barat. Metode pengumpulan data dilakukan dengan cara menyebarkan kuesioner, lalu dianalisis dengan metode Partial Least Square Equation Modeling (PLS – SEM) menggunakan aplikasi SmartPLS 4. Hasil penelitian menemukan bahwa religiusitas mempengaruhi minat untuk membayar zakat. Pengetahuan zakat mempengaruhi minat membayar zakat. Media sosial tidak memiliki pengaruh terhadap minat membayar zakat dengan arah hubungan positif. Studi ini merekomendasikan strategi untuk meningkatkan minat membayar zakat dari generasi muslim millennial terdidik dengan cara memperhatikan tingkat religiusitas dan pengetahuan zakat serta informasi zakat yang tersedia pada media sosial generasi millennial muslim terdidik.

This study was conducted to analyse the influence of religiosity, knowledge about zakat, and the use of social media on the interest of educated millennial Muslims to pay zakat. The study method used is correlation research with a total of 222 respondents who are students from the Faculty of Islamic Business Economics from three (three) state Islamic universities in West Sumatra. The data collection method was carried out by distributing questionnaires, which were then analysed by the partial least squares equation modelling (PLS – SEM) method using the SmartPLS 4 application. The results found that religiosity affects interest in paying zakat. Zakat knowledge affects the interest in paying zakat. Social media does not influence interest in paying zakat with a positive relationship direction. This study recommends strategies to increase the interest in paying zakat of the educated millennial Muslim generation by paying attention to their level of religiosity and zakat knowledge, as well as the zakat information available on social media.

INTRODUCTION

Muslims, in carrying out their lives, must pay zakat. In the Quran, zakat is mentioned repeatedly as a necessity for Muslims who have fulfilled its requirements. The importance of zakat is so emphasised that even the Quran directly commands the taking of zakat from the treasures of Muslims who refuse to fulfil it. There is a severe threat of torture, both in this world and the hereafter, for those who refuse to pay zakat (Abidin, 2020).

The payers of zakat (muzakki) will get peace in living life (M. Z. Arifin, 2021). The concept of zakat is not only related to obedience to Allah SWT but also has a strong social dimension, reducing social inequality and even poverty problems. (Karim et al., 2020). The number of poor people in Indonesia in March 2023 will reach 25.90 million people. (BPS, 2023). Poverty alleviation efforts rolled out by the government still face various obstacles, so they have not been able to solve the poverty problem (J. Arifin, 2020). Therefore, various efforts are still needed to overcome the problem of poverty. In Islamic teachings, the problem of poverty can be overcome, one of which is by maximising the role of zakat (Murobbi & Usman, 2021). Through zakat, a fair and equitable redistribution of wealth is created, so that wealth is not only piled up in one



group but flows evenly throughout society. (Nasution & Razali, 2021). Although zakat is recognised as an important and beneficial obligation, there are still various challenges in its implementation. Several factors, such as low awareness of zakat obligations, lack of knowledge about zakat, and economic factors, can be obstacles to optimal zakat implementation (Hasanah et al., 2021). The population, which is the majority of Muslims, makes the Indonesian state have extraordinary zakat potential, which of course must be managed properly, but the large zakat potential is not comparable to the amount of zakat realised. (Afiyana et al., 2019). The Muslim population in Indonesia amounts to 237.53 million people, or 86.9 percent of the country's total population of 273.32 million people (Baznas, 2023). Over the past two years, the National Amil Zakat Agency (Baznas) has collected the following amounts of *zakat mall*:

Table 1. Number of Mall Zakat Collection in Indonesia in 2021 – 2022

No	Year	Amount
1	2021	Rp. 3.238.120.235.675
2	2022	Rp. 3.787.509.515.618
	Sum	Rp. 7.025.629.751.293

Source: Data processed, Puskas Baznas 2021 – 2022

Based on Table 1, mall zakat fundraising in Indonesia increased from Rp. 3,238,120,235,675 in 2021 to Rp. 3,787,509,515,618 in 2022. However, this amount is still far below the potential of mall zakat, which reaches Rp. 250 trillion. (Baznas, 2023) One factor that is suspected to be the cause of low interest in paying zakat is the level of religiosity. Religiosity plays an important role in determining one's interest in performing zakat. When a person has a strong religious understanding and a firm belief in the teachings of his religion, he will feel compelled to obey every religious commandment, including the obligation to pay zakat (Mukhibad et al., 2019). Muslims who have a strong religious commitment will have a high tendency to pay zakat (Aligarh et al., 2021). The phenomenon of hijrah is a popular event among millennial today. They began to increase their adherence to religious rules, changed their appearance to become Shar'i, and actively participated in religious studies both in person and online (Zahara et al., 2020).

Knowledge of zakat is also thought to influence fulfilling it. Studies conducted (Saad et al., 2020) Knowledge of zakat influences interest in paying zakat in developing countries. In–depth knowledge of zakat can increase one's interest in paying zakat (Cahyani et al., 2022). Studies conducted by (Anggita & Yuliafitri, 2020), expressing interest in paying zakat to zakat institutions is not influenced by knowledge. The millennial Muslim generation who are studying at state Islamic universities has gained knowledge about the obligation of zakat in religion and its benefits for the economy of the Ummah. With this knowledge, their interest in paying zakat should also be good. The religious values believed by the millennial Muslim generation will also influence their interest in paying zakat (Sukrianto, 2023).

The next factor that is thought to affect interest in paying zakat is the use of social media. Creative zakat information through social media will have a positive impact on increasing understanding of the obligation to carry out zakat for the younger generation (Mohd Suki et al., 2023). The publication of zakat socialization through social media is an effective way to reach prospective muzakki who actively use online technology. This is expected to increase their awareness of the need to pay zakat (Maghfirah, 2020). In addition, a study by Mulyono (2016) also states that social media variables have no impact on the interest in donating to zakat houses. Social media has become an indispensable and essential need for millennials in their daily lives. When they wake up, most millennials immediately open social media on their mobile phones. This can be used to intensify da'wah about zakat through interesting and educational content so that it can make them more obedient to religious orders (Habibi, 2018).

This study will measure the intention to pay zakat using the composition of the Theory of Planned Behaviour (TPB). The theory of planned behaviour is a theory that predicts the behaviour that will be formed. (Ajzen, 2005). The theory of planned

behavior consists of three things: attitude towards behavior, subjective norm, and perceived behavioral control. The attitudinal component of behavior is explained by the variable religiosity. This component is used to determine the influence of behavioral beliefs on the interest in paying zakat among millennial Muslims. Subjective norms will be explained by social media variables, and perceived behavioral control will be explained by zakat knowledge (Hakimi et al., 2021).

West Sumatra Province has several state Islamic universities, including Sjech State Islamic University. M. Djamil Djambek Bukittinggi, Mahmud Yunus Batusangkar State Islamic University, and Imam Bonjol Padang State Islamic University. By teaching the values of social justice, solidarity, and concern for others through religious education, this college can help build awareness and interest among the younger generation in paying zakat and contribute to improving community welfare (Febrianti & Yasin, 2023).

The educated millennial Muslim generation is hopeful that this will change the trend of low interest in paying zakat among the Muslim community, especially in Indonesia. With better education, broader knowledge, and access to technology, the younger generation has the potential to better understand and practice zakat (Basyirah et al., 2023; Kurniaputri et al., 2020). Research on the interest in paying zakat has been done before. However, the majority of research still discusses the interest in paying the millennial generation zakat in general. Such research was conducted by (Syafira et al., 2020), The subject of the study is the Surabaya Muslim community aged 21 years and over, but no more specific criteria have been determined for the subject (Purwadani & Ridwan, 2022). The millennial generation studied is the millennial generation of Muslims, but not more specifically. This study tries to complement the previous research by trying to provide a more specific scope of research objects, namely the millennial Muslim generation who are educated at state Islamic universities in West Sumatra. Previous research conducted by Batubara et al. (2023) has used variables of religiosity and knowledge of zakat to test their effect on interest in paying zakat. However, by the times, social media has now had a lot of influence on people's behavior, including the millennial generation (Poluakan et al., 2019). In this study, in addition to more specific research subjects from previous studies, social media variables will also be added in order to see how the availability of zakat content on social media can affect its users, in this case, the millennial Muslim generation educated at state Islamic universities in West Sumatra, especially at the Faculty of Islamic Economics and Business.

Literatur Review

Theory Planned of Behavior (TPB)

The Theory of Planned Behavior (TPB) is an evolution of the Theory of Reasoned Action (TRA), proposed by Fishbein and Ajzen in 1975. The theory of planned behavior has been recognized as an instrument for examining the difference between attitude and intention, the difference between intention and behavior (Ajzen, 1991).

According to Icek Ajzen (1991) an individual's intention to behave is determined by three factors, namely:

a. Attitude toward Behavior

Attitudes toward behavior are influenced by individual beliefs about the consequences of that behavior, known as behavioral beliefs (Icek Ajzen, 1991). In this study, attitude toward behavior will be explained by the variable religiosity. Religiosity will affect a person's intention to behave because religiosity is closely related to behavioral beliefs.

b. Subjective Norm

Subjective norms are the result of individual beliefs that are influenced by other people's views of attitudinal objects related to individuals (normative beliefs) (Icek Ajzen, 1991). In this study, subjective norms will be explained by social media variables. Social media will have various kinds of influence on the beliefs of individual users (normative beliefs).

c. Perceived Behavioral Control

Behavioral control is an individual's way of seeing how easy or difficult it is to perform a particular behavior. In this study, perceived behavioral control will be explained through the variable of zakat knowledge. When someone knows, it will change their perception of whether it is easy or difficult to realize or do something. Planned behavior theory can be used to predict whether someone will perform a behavior or not (Ajzen, 2020).

Interest

According to etymology, interest refers to the effort and desire to learn or explore something. In the context of terminology, interest refers to desires, likes, and desires towards something. (Williams, 1999). According to (Icek Ajzen et al., 2018) estimates or anticipations regarding how a person will act in a given situation, including whether they will perform the action or not. Interest is the drive that exists in everyone to do whatever they want related to assumptions and emotions (Ulum & Cahyono, 2020).

In the book Pious and Wahab Crow and Crow classify three factors of interest:

- a. Internal motivation, such as the desire to know something, drink, and eat. It indicates happiness and a tendency to pay attention. People who know the law of zakat is obligatory will faithfully pay it.
- b. Social motives encourage a person to carry out something. Aspects that come from outside the zakat management institution, such as support from those closest to him and those around him, contribute to an individual's decision to pay zakat.
- c. Emotional factors: having a relationship.

According to Fuzan et al. (2022) interest is an individual's tendency to focus on something that interests him so that later it will result in a decision. In this study, what is meant by interest is the interest in paying zakat. This study will use several indicators that will measure interest in paying zakat, such as motivation, high heart desire, and social motives (Pertwi, 2020).

Religiosity

Religiosity is a measure of the extent to which a person can show commitment or loyalty to the religion he adheres to; religion can have a major impact on him (Romdhoni & Sari, 2018). Religiosity is the result of a complex union between religious knowledge, feelings, and religious practices within individuals (Zuhirsyan & Nurlinda, 2018). According to Krauss et al. (2005), religiosity includes a person's commitment to their religion, including the practice of its teachings, which is reflected in attitudes and behaviours that are in harmony with their religious commitment. The aspects of religiosity, according to Krauss et al. (2005) are as follows:

- a. *Islamic Worldview* (Views on Islam)

The paradigm of *tawhidiah* (peace be upon him), which refers to the oneness of God, can be identified through a Muslim's creed, which includes knowledge, belief, and understanding of God as well as Islamic teachings based on the Quran and the Sunnah of the Prophet Muhammad (peace be upon him) as the main source of law in Islam.

- b. *Religious Personality*

The Islamic personality, as the second component of Islamic religiosity, is the result of the correct application of *tawhid* and Islamic creed based on the Qur'an and Sunnah. Previous research by Batubara et al. (2023) revealed that religiosity has a positive impact on the desire of civil servants to pay zakat. Research conducted by Purwadani and Ridwan (2022) states that religiosity has a positive and significant influence on the interest in paying zakat for the millennial generation. Furthermore, research was also conducted by Syafira et al. (2020), finding different findings and stating that the desire to pay *zakat*, *infak*, alms, and waqf was not influenced by religiosity.

H1: Religiosity influences the interest in paying zakat.

Zakat Knowledge

Knowledge, according to Sidi Gazalba (in Bakhtiar, 2005), is what is known or the result of knowing work; all these things are obtained from the learning process of something. Knowledge of zakat is knowledge of zakat as a whole, including its laws and values that must be considered in planning, collecting, and utilizing these funds, as well as disseminating and raising awareness of the obligation to pay zakat as a form of social worship for the welfare of mankind (Haki, 2020). It can be concluded that knowledge of zakat involves a broad and deep understanding of the concepts, principles, and practices of zakat.

In this study, the author refers to knowledge about zakat. As an individual who is Muslim, he should have a deep understanding of zakat. However, this knowledge is not only limited to understanding its meaning and laws but also includes knowledge about when, where, amount, and type of property that must be given zakat. Therefore, the indicators that will be used to measure zakat knowledge are: understanding the definition of zakat; understanding the types of zakat; being able to calculate the zakat that must be cashed; and understanding zakat mustahik (Haki, 2020).

Previous research conducted by Akimi et al. (2021) found that knowledge about zakat had a positive and significant impact on the desire to pay zakat. Recent research, also conducted by Martono et al. (2019), found that knowledge has a positive and significant influence on interest in paying zakat. Studies conducted (Anggita & Yuliafitri, 2020) show that knowledge does not affect the desire to pay zakat in amil zakat institutions.

H2: Knowledge of zakat influences the interest in paying zakat.

Social Media

Social media is a media platform that focuses on the lives of its users, helping them interact and collaborate in various activities. As an online medium, social media facilitates the development of social relationships and strengthens interactions between individuals (Setiadi, 2016). Social media is now one of the information dissemination tools that are widely used by people (Agit et al., 2024). Various pieces of information can be disseminated easily with a wide reach. There is no exception to the information about zakat that many of us encounter on various kinds of social media through various forms of content. The use of social media today has become commonplace in the millennial generation (Rosihana et al., 2024). This condition can be used to intensify educational information in the hope that it can cause positive things about the cognitive abilities and behaviour of the millennial generation (Ahmad & Nurhidaya, 2020). When the millennial Muslim generation uses their social media and finds interesting and educational content about zakat, it is hoped that it can arouse their interest in paying zakat. In this study, the indicators that will be used to measure social media are frequency of interaction, quality of informative content, quality of interesting content, and quality of useful content (Dann & Dann, 2017).

Previous research conducted by Lestari et al. (2023) said that zakat advertisements on social media have a significant effect on people's interest in fulfilling zakat responsibilities. Meanwhile, research by Ningsih (2021) shows that social media does not affect the desire to donate online. Studies by Mulyono, D. (2016) found that social media did not have a positive or significant impact on the desire to donate online. The study (Mulyono, 2016) also shows that interest in donating to Rumah Zakat is not influenced by social media.

H3: Social media influences interest in paying zakat.

METHOD

Quantitative research is a type of research that falls under the category of correlational research. The purpose of this study is to understand how religiosity, knowledge about zakat, and social media influence the desire to pay zakat for educated millennial Muslims and then build hypotheses based on studies from previous studies. This research was done at three state Islamic universities (UIN) in West Sumatra Province. Two data sources were used in this study: primary data and secondary data. Primary data is data obtained from respondents directly using questionnaire instruments. Secondary data in this study are derived from books, magazines, journals, and reports of related institutions. The research population is all students of the Faculty of Economics and Islamic Business, semester 2 (two) and above, who are at three State Islamic Universities (UIN) in West Sumatra.

This sample selection is based on students who have completed lectures for at least one semester at the faculty of Islamic economics because they already have basic knowledge about the obligations of zakat and its benefits to the economy of the ummah. In this study, the sample used the hair formula, which states that the sample size must be at least 100 or more, but samples below 100 are still acceptable. In general, the number of samples is at least five times greater than the number of statement items to be analyzed. A sample size with a ratio of 10:1 is also considered more acceptable (Hair et al., 2014). The number of statement items in this study is 22, so $22 \times 10 = 220$ respondents. Then, because there are three places of research, namely Sjech M. Djamil Djambek State Islamic University Bukittinggi, Mahmud Yunus Batusangkar State Islamic University, and Imam Bonjol Padang State Islamic University, To make it easier to establish the number of responders in each site, an equal division was conducted out using $220:3 = 73.33$ and then fulfilled to 74. Therefore, a total of 222 people participated in the study.

This study uses SEM (Structural Modelling Equation) analysis, which is based on PLS variance. To evaluate the reliability and validity of the model, an outer model evaluation is carried out. To assess external models with reflective indicators, convergent validity and discriminatory validity for latent construct – forming indicators are used. In addition, composite reliability and Cronbach's alpha are also used. Testing the reliability of a construct with reflective indicators can be done in two ways, namely composite reliability and Cronbach's alpha. Testing of inner models or structural models is carried out to understand the relationship between constructs or latent variables in research. This can be seen through the R – square value of the research model as well as through the size of its structural path coefficient. A larger R2 value indicates that the predictive model of the proposed research model is better. The t – statistic value indicates the degree of significance of hypothesis testing. To test the hypothesis using statistical values, the statistical t value for alpha 5% is 1.96 using the bootstrapping process.

RESULTS AND DISCUSSION

Result

Characteristics of Respondents

The study was conducted from May 6 to July 12, 2023, with 222 respondents. For this study, researchers grouped the respondents according to several criteria. Based on the origin of universities, the following is data on the characteristics of respondents based on the origin of universities:

Table 2. Origin of College

Origin of College	Percentage	Amount
UIN Sjech M. Djamil Djambek Bukittinggi	74	33.3
UIN Mahmud Yunus Batusangkat	74	33.3
UIN Imam Bonjol Padang	74	33.3

Source: Primary Data Processed

Based on Table 2, it is known that respondents came from three (three) state Islamic universities in West Sumatra. Each university gave the same number of respondents, which was 74 people, or 33.3% of the total sample. Based on the origin of the faculty, the following is the data on respondent characteristics based on the origin of the faculty:

Table 3. Faculty Origin

Origin of Faculty	Sum	Percentages
Faculty of Islamic Economics and Business	222	100

Source: Primary Data Processed

Based on table 3, it is known that as many as 222 or 100% of the respondents came from students of the Faculty of Economics and Islamic Business. Based on the level of education, the following is data on the characteristics of respondents based on the level of education:

Table 4. Education Level

Education Level	Sum	Percentages
D3	1	0.5
S1	221	99.5

Source: Primary Data Processed

Based on table 4, of all respondents, there was only 1 respondent (0.5%) who had a diploma education (D3), while 221 respondents (99.5%) had a bachelor's education (S1). Based on college majors, the following is data on respondents' characteristics based on college majors:

Table 5. College Department

College Major	Sum	Percentages
Akuntansi Syariah	47	21.2
Ekonomi Syariah	59	26.6
Manajemen Bisnis Syariah	29	13.1
Perbankan Syariah	81	36.5
Manajemen Perbankan Syariah	2	0.9
Ekonomi Islam	4	1.8

Source: Primary Data Processed

Based on table 5, it is known that the most respondents came from Islamic banking majors totaling 81 people or or 36.5% of the total sample. Based on semester, the following is data on respondent characteristics by semester:

Table 6. Semester Level

Smester	Sum	Percentage
2	64	28.8
4	72	32.4
6	77	34.7
8	8	3.6
>8	1	0.5

Source: Primary Data Processed

Based on Table 6, we know that the highest number of respondents came from semester 6, which was 77 people, or 34.7% of the total sample. Based on gender, the following is data on the characteristics of respondents by gender:

Table 7. Gender

Gender	Sum	Persentase
Man	42	18.9
Women	180	81.1

Source: Primary Data Processed

Based on Table 7, we know that the number of respondents based on male gender amounted to 42 respondents, or 18.9%, and women, as many as 180 respondents, or 81.1% of the total respondents in this study. Based on age, the following is data on the characteristics of respondents based on age.

Table 8. Age

Age	Sum	Persentase
15 – 19	64	25.2
20 – 24	72	74.8

Source: Primary Data Processed

Based on Table 8, as many as 64 respondents (25.2%) were aged 15 – 19 years, while 72 respondents (74.8%) were aged 20 – 24 years from the total respondents in this study. Based on monthly allowance, the following is the data characteristic of respondents based on monthly allowance:

Table 9. Monthly Allowance

Monthly Allowance	Sum	Persentase
<500.000	118	53.2
500.000 – 1000.000	95	42.8
1000.000 – 1500.000	8	3.6
>1500.0000	1	0.5

Source: Primary Data Processed

Based on Table 9, we know that the amount of pocket money <500,000 is the highest answer from respondents, namely 118 people, or 53.2% of the sample. Based on income, the following is data on the characteristics of respondents based on income:

Table 10. Income

Income	Sum	Persentase
Yes	22	9.9
No	200	90.1

Source: Primary Data Processed

Based on Table 10, as many as 200 people, or 90.1% of the sample, answered that they did not have their income. Based on the ownership of compulsory zakat assets, the following is the characteristic data of respondents based on the ownership of compulsory zakat assets:

Table 11. Ownership of Compulsory Zakat Property

Ownership of Compulsory Zakat Property	Sum	Persentase
Yes	10	4.5
No	212	95.5

Source: Primary Data Processed

Based on table 11, as many as 212 people, or 95.5% of the sample, did not have compulsory zakat assets. Based on the experience of paying zakat, the

following is the data characteristic of respondents based on the experience of paying zakat:

Table 12. Experience of Paying Zakat

Paying Experience	Sum	Persentase
Zakat Mal		
Never	222	100

Source: Primary Data Processed

Based on table 12, all respondents answered that they had never paid mall zakat. Based on the zakat payment facility, the following is the data on the characteristics of respondents based on the zakat payment facility:

Table 13. Facilities to Pay Zakat

Facilities	Sum	Persentase
Come directly to the official zakat institution	80	36.0
Through an online zakat provider platform	10	4.5
Directly to mustahik	115	51.8
Uncertain/hesitant	17	7.7

Source: Primary Data Processed

Based on Table 13, going to pay zakat directly to Mustahik was the most popular choice of respondents, namely 115 people, or 51.8% of the sample. Based on the social media of zakat content viewers, the following is data on the characteristics of respondents based on the social media of zakat content viewers:

Table 14. Social Media Zakat Content Viewer

Social Media	Sum	Persentase
WhatsApp	20	9.0
Instagram	117	52.7
Facebook	8	3.6
Tiktok	45	20.3
Telegram	1	0.5
Twiter	2	0.9
Youtube	29	13.1

Source: Primary Data Processed

Based on Table 14, we can conclude that the social media that displays the most zakat content to respondents is Instagram.

Research Instrument Test

Test the Outer Model

a. Convergent Validity

Table 15. Value of Loading Factor

	X1	X2	X3	Y
X1.1	0.858			
X1.2	0.806			
X1.3	0.865			
X1.4	0.791			
X1.5	0.898			
X1.6	0.783			
X2.1		0.898		
X2.2		0.931		
X2.3		0.823		
X2.4		0.875		
X3.1			0.754	

	X1	X2	X3	Y
X3.2			0.877	
X3.3			0.874	
X3.4			0.897	
Y1.1				0.729
Y1.2				0.825
Y1.3				0.866
Y1.4				0.796
Y1.5				0.842

Source: SmartPLS Data Processed

Based on Table 15, we see that all loading factor values are >0.7 in all. The variable X1 has the greatest influence on X1.5, which is 0.898. This value means that religiosity (X1) has an influence on the item of the statement of the importance of religion as a guide to life (X1.5) by 0.898. The variable X2 (zakat knowledge) has the greatest influence on X2.2, which is 0.931. This value means that the amount of influence of zakat knowledge (X2) on the statement item will pay zakat because knowing the types of zakat (X2.2) is 0.931. The variable X3 (social media) has the greatest influence on X3.4, which is 0.897. This value means that social media (X3) has an influence on zakat content statement items on social media, providing all the information needed (X3.4), which is 0.897. The variable Y (interest in paying zakat) has the greatest influence on Y1.3, which is 0.866. This value means that the interest in paying zakat (Y) influences the statement that the item will pay zakat when the property meets the nisab and haul (Y1.3) of 0.866.

Tabel 16. Average Variance Extracted (AVE)

	Average variance extracted (AVE)
X1	0.697
X2	0.779
X3	0.727
Y	0.661

Source: SmartPLS Data Processed

In table 16, we can see in the column average variance extracted (AVE) all values > 0.5. This not only shows that all variables meet the requirements of convergent validity but also shows that all of them can be used as indicators in their blocks.

b. Discriminant Validity

Tabel 17. Heterotrait-monotrait ratio (HTMT)

	X1	X2	X3	Y
X1				
X2	0.728			
X3	0.533	0.682		
Y	0.876	0.773	0.565	

Source: SmartPLS Data Processed

All values contained in Table 17 and all HTMT values of each variable pair < 0.9 indicate that the evaluation of discriminant validity with HTMT is fulfilled.

Tabel 18. Fornell-Larcker Criterion

	X1	X2	X3	Y
X1	0.835			
X2	0.670	0.883		
X3	0.487	0.612	0.852	
Y	0.788	0.698	0.514	0.813

Source: SmartPLS Data Processed

Based on Table 18, the correlation between variables is smaller than the diagonal axis number. AVE X1 root value 0.835 is greater than 0.670, 0.487, and 0.788; AVE X2 root value 0.883 is greater than 0.612 and 0.698; and AVE X3 root value 0.852 is greater than 0.514.

Tabel 19. Cross Loading

	X1	X2	X3	Y
X1.1	0.858	0.541	0.365	0.706
X1.2	0.806	0.560	0.389	0.577
X1.3	0.865	0.536	0.435	0.643
X1.4	0.791	0.554	0.386	0.622
X1.5	0.898	0.581	0.409	0.736
X1.6	0.783	0.587	0.460	0.644
X2.1	0.678	0.898	0.518	0.702
X2.2	0.609	0.931	0.551	0.628
X2.3	0.450	0.823	0.540	0.484
X2.4	0.593	0.875	0.560	0.616
X3.1	0.308	0.448	0.754	0.243
X3.2	0.473	0.594	0.877	0.516
X3.3	0.404	0.462	0.874	0.449
X3.4	0.438	0.562	0.897	0.464
Y1.1	0.532	0.507	0.465	0.729
Y1.2	0.701	0.632	0.393	0.825
Y1.3	0.703	0.602	0.416	0.866
Y1.4	0.601	0.534	0.418	0.796
Y1.5	0.647	0.551	0.411	0.842

Source: SmartPLS Data Processed

In Table 19, we can see that each item correlates higher than the item it measures. On X1.1, the value of 0.858 is greater than 0.541, 0.365, and 0.706. At X2.1, the value of 0.898 is greater than 0.678, 0.518, and 0.702. On X3.1, the value of 0.754 is greater than 0.308, 0.448, and 0.243. At Y1.1, the value of 0.729 is greater than 0.532, 0.507, and 0.465. Based on that, we can know that each item is correlated higher than the item it measures; therefore, the evaluation of discriminant validity is fulfilled.

c. Reliability

Tabel 20. Cronbach's Alpha

Cronbach's alpha	
X1	0.912
X2	0.905
X3	0.877
Y	0.871

Source: SmartPLS Data Processed

Based on Table 20, all Cronbach's alpha values are > 0.70, meaning that all variables have ideal reliability.

Tabel 21. Composite reliability (rho_c)

Composite reliability (rho_c)	
X1	0.932
X2	0.934
X3	0.914
Y	0.907

Source: SmartPLS Data Processed

Based on Table 21, the four composite reliability (rho_c) values are > 0.70. This is done to find out whether the internal consistency of each variable is greater than the standard value.

1. Structural Model Evaluation (Inner Model)

a. Coefficient of Determination (R^2)

Table 22. R Square

	R–square	R–square adjusted
Y	0.676	0.672

Source: SmartPLS Data Processed

Based on Table 22, we see the R–square value in this study is 0.676. This explains the percentage of interest in paying zakat for educated millennial Muslims with the formula $Y = 0.676\% \times 100 = 67.6\%$. This means that this research model is robust. The value of 0.676 indicates the significance of the magnitude of the influence of the variables religiosity (X1), zakat knowledge (X2), and social media (X3), with indicators of the variable of interest in paying zakat – educated millennial Muslims (Y) of 67.6%. The remaining 32.4% was due to other variables outside the study model.

b. Collinearity statistic (VIF)

Tabel 23. Collinearity Statistic (VIF) Indicator

VIF	
X1.1	2.838
X1.2	2.284
X1.3	2.910
X1.4	2.016

	VIF
X1.5	3.683
X1.6	2.036
X2.1	3.458
X2.2	4.499
X2.3	2.304
X2.4	2.552
X3.1	1.845
X3.2	2.246
X3.3	2.500
X3.4	2.738
Y1.1	1.584
Y1.2	2.000
Y1.3	2.537
Y1.4	1.898
Y1.5	2.357

Source: SmartPLS Data Processed

Table 24. Collinearity Statistics (VIF) Variables

	VIF
X1 ->	1.845
X2 ->	2.248
X3 ->	1.625

Source: SmartPLS Data Processed

In Table 23, we can see all the VIF values of indicators < 5, meaning there is no multi collinearity between indicators. In Table 24, it can also be concluded that collinearity between variables or constructs also does not occur because all VIF values < 5.

c. Effect Size (F²)

If the value of f² is 0.02, it has a small influence, while 0.15 has a medium effect, and a value of 0.35 has a large influence (Ghozali, 2021). The value of f² for each construct will be reported in the following table:

Tabel 25. Effect Size (F²)

	X1	X2	X3	Y
X1				0.548
X2				0.102
X3				0.009
Y				

Source: SmartPLS Data Processed

Based on Table 25, it is found that religiosity (X1) has a major impact on the interest in paying zakat to educated millennial Muslims (Y). The variable knowledge of zakat (X2) has a moderate or medium impact on the interest in paying zakat of educated millennial Muslims (Y). Social media variables (X3) have little or weak influence on interest in paying zakat to educate millennial Muslims (Y).

2. Hypothesis Testing

a. Path Coefficient (β)

Tabel 26. Path Coefficients

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
X1 – > Y	0.572	0.555	0.092	6.229	0.000
X2 – > Y	0.273	0.274	0.069	3.935	0.000
X3 – > Y	0.069	0.074	0.048	1.429	0.153

Source: SmartPLS Data Processed

From the data from Table 26 above, we can describe the results of the path coefficient calculation to determine the significant influence of the hypothesized structural model, which can be described as follows:

- 1) First hypothesis: The variable of religiosity affects the interest in paying zakat of educated millennial Muslims. Based on the results of testing the beta coefficient value in the original sample of 0.572 at a statistical T of 6.229 (> 1.96) with a P–value of 0.000 (< 0.05), therefore, the first hypothesis is accepted because the variable of religiosity affects the interest in paying zakat of educated millennial Muslims and the direction of the positive relationship.
- 2) Second hypothesis: The variable of zakat knowledge affects the interest in paying zakat –educated millennial Muslims. Based on the results of testing the beta coefficient value in the original sample of 0.273 in T statistics of 3.935 (>1.96) with a P–value of 0.000 (< 0.05), therefore, the second hypothesis is accepted: zakat knowledge affects the interest in paying zakat of educated millennial Muslims and the direction of positive relationships.
- 3) Third hypothesis: Social media variables influence the interest in paying zakat among educated millennial Muslims. Based on the results of testing the beta coefficient value in the original sample of 0.069 in T statistics of 1.429 (<1.96) with a P–value of 0.153 (> 0.05), the third hypothesis was rejected because social media variables did not affect the interest in paying zakat for educated millennial Muslims or the direction of the positive relationship.

DISCUSSION

Religiosity Has Influence on Interest in Paying Zakat Educated Millennial Muslims

Based on the results of the study, the level of religiosity was measured using two indicators (religious views and religious personality) with nine statement items. Of the nine statements, as many as six statement items were declared to pass the research test, and as many as three statement items were excluded from this research model because they did not pass the test. In this study, these six statement items were used to measure religiosity. Of the six statement items, statements about belief in the power of Allah SWT and belief in the importance of religion as a guide to life received very good responses from respondents. Based on the results of the study, the level of religiosity was measured using two indicators (religious views and religious personality) with

nine statement items. Of the nine statements, as many as six statement items were declared to pass the research test, and as many as three statement items were excluded from this research model because they did not pass the test. In this study, these six statement items were used to measure religiosity. Of the six statement items, statements about belief in the power of Allah SWT and belief in the importance of religion as a guide to life received very good responses from respondents.

The results of this study reinforce previous research (Purwadani & Ridwan, 2022) that religiosity plays a significant role in increasing the desire of the younger generation to perform zakat. They consider the implementation of religious orders to be a top priority in their lives. They also understand that Zakat is a means to assist those in need. According to research (Batubara et al., 2023), religiosity affects the desire of civil servants in Bengkalis, Riau Province, to pay zakat. They view zakat as a command of Allah SWT that must be obeyed and as a form of concern for fellow humans. The results of the same study were also revealed by Mukhibad et al. (2019). The desire to pay zakat is positively and significantly influenced by the level of religiosity. Muslims who have a high understanding of religion realise that paying zakat is an obligation that must be carried out. The results of this study are in line with the theory of behavioural plans, namely that behavioural beliefs can influence the urge to carry out certain actions. In this study, the variable of religiosity plays a role as a driver of the desire to pay zakat. The generation of educated Muslims, especially those who attend state Islamic universities, tends to have a better understanding of religion because Islamic values are integrated into each of their courses. This encourages them to apply the teachings of Islam in their daily lives. Based on respondents' demographic findings, most students (90.1%) do not yet have their own income but have a high interest in paying zakat when they qualify to do so. Research conducted (Tho'in & Marimin, 2019) said that in religious affairs, there are binding rules that must be obeyed by all adherents when the conditions for fulfilling them have been met. One of them is the command to pay zakat.

Zakat Knowledge Has an Influence on the Interest in Paying Zakat Educated Millennial Muslims

Based on the results of zakat knowledge research measured using 4 (four) indicators (definition of zakat, type of zakat, calculation of zakat, mustahik zakat) with four statement items, all statement items have been declared to have passed the model test. The statement item about going to pay zakat because knowing the definition of zakat and mustahik zakat received better responses from respondents. Based on the test results using SmartPLS software, the beta coefficient value in the original sample was 0.273, in T Statistics of 3.935 (>1.96) with a P-Value of 0.000 (< 0.05), meaning that the zakat knowledge variable has an influence on the interest in paying zakat of educated millennial Muslims and the direction of the relationship is positive, so the second hypothesis is accepted.

The results of this study are the same as those of Akimi et al. (2021), who found that knowledge about zakat has an impact on the desire to fulfill zakat. In addition, the results of a study by Martono et al. (2019) found that knowledge has an impact on the desire to pay zakat. Previous studies conducted by Haki (2020) revealed that zakat knowledge influenced the desire of zakat to pay zakat. The results of this study are also in line with research conducted by Fitriyani and Irkhami (2022) which states that zakat knowledge affects interest in paying zakat.

The results of this study are the same as those of Akimi et al. (2021), who found that knowledge about zakat has an impact on the desire to fulfil zakat. In addition, the results of a study by Martono et al. (2019) found that knowledge has an impact on the desire to pay zakat. Previous studies conducted by Haki (2020) revealed that zakat knowledge influenced the desire of zakat to pay zakat. The results of this study are also in line with research conducted by Fitriyani and Irkhani (2022), which states that zakat knowledge, affects interest in paying zakat. Based on respondents' demographic data; we found that all respondents were from the Faculty of Islamic Economics and Business, with the majority being in semesters 4 and 6. This shows that they have learned about religious obligations, including zakat. Their knowledge of zakat covers not only aspects of Sharia rules but also economic aspects. So the demographics of respondents are in line with the findings in this study

Social Media Has No Influence on Interest in Paying Zakat for Educated Millennial Muslims

Based on the results of social media research measured using four indicators (frequency of interaction, quality of informative content, quality of interesting content, and quality of institutional content) with four statement items, all statement items have been declared to have passed the model test. Statement items about social media help understand the obligations and importance of zakat and get better responses from respondents. Based on the test results using SmartPLS software, the beta coefficient value in the original sample was 0.069, in T statistics of 1.429 (<1.96) with a P-value of 0.153 (> 0.05), meaning that social media variables did not influence the interest in paying zakat for educated millennial Muslims and the direction of the relationship was positive, so the third hypothesis was rejected.

This study supports research (Ningsih, 2021), which states that social media has no impact on the desire to donate online. This study is also the same as the findings (Mulyono, D., 2016), which state that social media does not have a positive or significant impact on the desire to donate online. Studies Mulyono also show that interest in donating to Rumah Zakat is not influenced by social media.

The results of this study are not in line with the theory of planned action, that the views of others or environmental influences affect a person's interest in behaviour (normative belief). Based on respondents' demographic data, we have found that the majority of educated millennial Muslims find content about zakat through social media platforms like Instagram and TikTok. However, this has not been able to generate enough interest for them to pay zakat. This can be because messages and information spread on social media can be less personal and less able to influence real actions in everyday life. Furthermore, social media has diverse content, so that information obtained from zakat content that was seen by social media users is forgotten because so much information other than zakat is obtained by social media users. In addition, respondents in this study are educated millennial Muslims (students), so it could be that the social media they use is a filter bubble. Studies conducted by Wilandari et al. (n.d.) say that filter bubbles on social media show content that matches users' habits and preferences, and this can affect their behavior. This suggests that respondents in this study may find zakat content on their social media, but only as passing-by content. They tend to look for content that suits their interests and hobbies, so the message about zakat may not be so appealing to them. This evaluation can be an input for zakat institutions and da'wah activists to create creative and

relevant content to the interests and hobbies of the educated millennial generation in the hope of increasing their interest in paying zakat.

CONCLUSION

Based on the results of the research and data analysis that the author has done, it can be concluded that the variables of religiosity and knowledge of zakat have a positive and significant influence on the interest in paying zakat among educated millennial Muslims. While social media variables do not have a significant influence but have a positive relationship with interest in paying zakat – educated millennial Muslims, this study only discusses three variables that are used as factors that influence interest in paying millennial Muslim zakat, so the author hopes this study can be developed by testing other variables. This research is limited to the educated millennial Muslim generation who study at state Islamic universities in West Sumatra. It is hoped that further research can expand the scope of the research.

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