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Bridging Technology Adoption and Islamic Philanthropy: Examining the Roles of E-Wallet Usage, Income, and Institutional Communication in Generation Z's Zakat Payment Decisions

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Abstract

The digital transformation of financial services has reshaped the practice of Islamic philanthropy, particularly among Generation Z. However, limited studies have simultaneously examined the roles of financial technology adoption, economic capacity, and institutional communication in influencing digital zakat behavior. This study investigates the effects of e-wallet usage, income, and zakat institutions' marketing communication on decisions to pay zakat, infaq, and sadaqah (ZIS) among Generation Z in Kisaran City, Indonesia. Using a quantitative approach, data were collected from 100 respondents through a structured questionnaire and analyzed using multiple linear regression. The findings reveal that e-wallet usage, income, and marketing communication each exert a positive and significant influence on ZIS payment decisions. Income emerged as the strongest predictor, followed by e-wallet usage and institutional communication. Collectively, these variables explain 80.5% of the variance in payment decisions. The study contributes to the literature on digital Islamic philanthropy and provides strategic insights for zakat institutions seeking to enhance digital fundraising among younger generations.

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1. Introduction

The rapid advancement of information and communication technology (ICT) has transformed various aspects of economic and financial activities worldwide, including the management and payment of Islamic philanthropic funds. Digital technology has created new opportunities for individuals to conduct financial transactions more efficiently, conveniently, and securely through various digital platforms (Syahbudi et al., 2023). This transformation has accelerated the shift from conventional payment systems toward digital-based financial services, particularly among younger generations who are highly familiar with technological innovations. One of the demographic groups that has adapted most rapidly to digital transformation is Generation Z, commonly defined as

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individuals born between the mid-1990s and the early 2010s. This generation is characterized by a high level of digital literacy and a strong tendency to integrate technology into daily activities, including financial decision-making processes (Patrick & Isyanto, 2025).

The significance of Generation Z in Indonesia's demographic structure further highlights its strategic role in shaping the future of digital finance. According to data from the Central Statistics Agency (BPS) of Asahan Regency in 2024, the population reached approximately 797.1 thousand people, with 65.78% belonging to the productive age group. Within this population, individuals aged 15–29 years, who largely represent Generation Z, account for approximately 217 thousand people. In Kisaran City, which serves as the administrative and economic center of Asahan Regency, Generation Z constitutes a substantial proportion of the population, indicating considerable potential for supporting the expansion of digital economic activities and technology-based financial services.

The financial sector has experienced significant transformation through the emergence of financial technology (fintech), which integrates technological innovations into financial systems to provide new products, services, and business models (Nabilah et al., 2025). The adoption of fintech has generated substantial benefits in terms of transaction efficiency, accessibility, and convenience. One of the most prominent fintech innovations is the electronic wallet (e-wallet), which enables users to perform various financial transactions digitally without relying on cash (Silalahi et al., 2022). Beyond commercial transactions, e-wallets have increasingly been utilized for social and religious purposes, including the payment of zakat, infaq, and sadaqah (ZIS) (Nugraha & Fauzia, 2021). Previous studies suggest that digital financial services can improve the effectiveness of ZIS collection and management, although challenges related to digital literacy, public awareness, and trust remain important barriers to broader adoption (Wahyuni et al., 2022; Soemitra et al., 2021).

Within the Islamic economic framework, zakat, infaq, and sadaqah are not only religious obligations but also instruments for promoting social welfare, reducing poverty, and mitigating economic inequality. The integration of digital technology into ZIS management has the potential to enhance transparency, accountability, and operational efficiency. The utilization of digital payment systems such as QRIS, mobile banking, and e-wallet platforms has enabled zakat institutions to provide more accessible and user-friendly services for potential contributors (Tanjung, 2022). Consequently, understanding the factors that influence individuals' willingness to utilize digital channels for ZIS payments has become increasingly important (Atika & Nasution, 2026).

In addition to technological factors, income is widely recognized as a key determinant of charitable and philanthropic behavior. Income reflects an individual's economic capacity and influences the ability to fulfill both personal consumption needs and religious obligations. From the perspective of Islamic economics, income contains social responsibilities that should be fulfilled through zakat, infaq, and sadaqah. Several empirical studies have demonstrated that higher income levels significantly increase individuals' intentions and decisions to pay zakat (Almaulidi et al., 2024; Maharani et al., 2024). Similarly, Busnetty et al. (2024) found that income exerts a positive and significant effect on muzakki decisions regarding zakat payments. These findings suggest that economic capability remains an important determinant of participation in Islamic philanthropic activities.

Furthermore, the effectiveness of marketing communication conducted by zakat institutions has become increasingly relevant in the digital era. Contemporary communication strategies rely heavily on social media platforms, digital campaigns, and influencer-based promotion to disseminate information and encourage participation in religious and social activities. Effective communication can increase awareness, strengthen institutional trust, and positively influence behavioral intentions related to ZIS payments. Previous studies indicate that digital communication strategies contribute significantly to enhancing public awareness and participation in zakat programs (Jannah & Tambunan, 2025).

Despite the growing body of literature on zakat payment behavior, previous studies have generally examined technological, economic, and communication factors separately. Limited empirical evidence exists regarding the simultaneous influence of e-wallet usage, income, and zakat institutions' marketing communication within an integrated analytical framework, particularly among Generation Z. Moreover, studies focusing specifically on Generation Z in Kisaran City remain scarce, despite the region's substantial demographic potential and increasing exposure to digital financial services. This gap highlights the need for a more comprehensive understanding of the determinants of digital ZIS payment behavior among younger generations.

Therefore, this study aims to examine the influence of e-wallet usage, income, and marketing communication of zakat institutions on the decision to pay zakat, infaq, and sadaqah among Generation Z in Kisaran City. By integrating technological, economic, and communication perspectives within a single research framework, this study contributes to the growing literature on digital Islamic philanthropy and provides practical insights for zakat institutions seeking to enhance digital fundraising strategies among younger Muslim generations.

2. Literature Review

E-Wallet Usage in Zakat, Infaq, and Sadaqah Payments

The development of financial technology has significantly transformed payment systems by enabling faster, safer, and more efficient financial transactions. One of the most important innovations emerging from this transformation is the electronic payment (e-payment) system, which utilizes internet-based technologies to facilitate financial transactions. Among the various forms of e-payment, electronic wallets (e-wallets) have become increasingly popular due to their ability to support cashless transactions across a wide range of economic activities. In recent years, the utilization of e-wallets has expanded beyond commercial transactions and has increasingly been adopted for social and religious purposes, including the payment of zakat, infaq, and sadaqah (ZIS).

The growing adoption of e-wallets in Islamic philanthropic activities reflects the increasing integration of digital technology into religious financial behavior. Digital payment platforms provide users with convenience, accessibility, and flexibility in conducting transactions regardless of geographical and time constraints. Such advantages are particularly relevant to Generation Z, who have been raised in a digital environment and tend to prioritize speed, convenience, and efficiency when conducting financial transactions (Nasution et al., 2023).

Previous studies have highlighted the important role of e-wallets in enhancing participation in ZIS payments. Nugraha and Fauzia (2021) found that the use of digital wallets significantly contributes to increasing public participation in zakat, infaq, and sadaqah payments because digital transactions are perceived as more practical and efficient. Digital payment platforms function not only as transaction tools but also as reminders that facilitate users in fulfilling their religious obligations. These findings indicate that technological innovation has the potential to reduce barriers associated with conventional payment systems and encourage greater participation in Islamic philanthropic activities.

To explain individuals' acceptance and adoption of digital payment technologies, this study employs the Technology Acceptance Model (TAM) developed by Davis as its primary theoretical foundation. TAM proposes that an individual's willingness to adopt technology is determined primarily by perceived usefulness and perceived ease of use. Users are more likely to adopt a technological system when they believe that the technology improves performance and can be operated without substantial effort. In the context of ZIS payments, e-wallets provide benefits in the form of transaction efficiency, convenience, accessibility, and flexibility, which may positively influence individuals' decisions to contribute through digital platforms.

In addition to usefulness and ease of use, contemporary studies emphasize the importance of trust and security in shaping technology adoption behavior. As digital financial services continue to evolve, users increasingly consider data security, transaction protection, and privacy safeguards when deciding whether to utilize a digital payment platform (Risza, 2024). Therefore, this study conceptualizes e-wallet usage through several indicators, including ease of use, transaction speed, security, and perceived benefits.

Income and the Decision to Pay ZIS

Income represents one of the most important economic factors influencing an individual's ability to meet personal needs and fulfill social and religious obligations. In economic theory, income reflects the financial resources available to individuals for consumption, saving, and charitable spending. According to Mankiw (2021), income serves as a fundamental indicator of economic capacity because it determines the extent to which individuals can allocate resources toward various expenditures.

From the perspective of Islamic economics, income is not solely viewed as private wealth but also as a trust that contains social obligations toward others. Consequently, individuals who possess sufficient financial resources are expected to fulfill religious responsibilities through zakat and other forms of charitable contributions. The obligation to pay zakat has been formally regulated in Law Number 23 of 2011 concerning Zakat Management, while Badan Amil Zakat Nasional (2024) emphasizes that income zakat becomes obligatory when earnings meet the prescribed nisab according to Islamic law.

Income can originate from various sources, including salaries, business activities, investments, agricultural production, and other productive economic activities. As individuals experience increases in income, their capacity to contribute to philanthropic and religious activities is expected to increase correspondingly. This relationship has been consistently supported by empirical findings in the literature.

Almaulidi et al. (2024) demonstrated that income positively influences public interest in paying zakat. Likewise, Maharani et al. (2024) found that income significantly affects individuals' intentions to pay zakat through BAZNAS. Similar evidence was provided by Busnetty et al. (2024), who concluded that income constitutes one of the most influential factors affecting muzakki decisions regarding zakat contributions. Collectively, these findings suggest that financial capability remains a critical determinant of participation in Islamic social finance activities.

Within the context of Generation Z, income characteristics differ from those of previous generations. In addition to conventional employment, Generation Z increasingly obtains income from digital economic activities, such as freelancing, content creation, affiliate marketing, and online entrepreneurship. These emerging income patterns indicate that Generation Z possesses unique financial characteristics that warrant further investigation, particularly regarding their influence on decisions to pay zakat, infaq, and sadaqah through digital platforms.

Marketing Communication of Zakat Institutions

Marketing communication refers to the process of delivering information and persuasive messages designed to influence public awareness, attitudes, and behavior toward a particular organization, product, or service. In the context of zakat institutions, marketing communication serves a strategic role in educating the public about ZIS obligations while simultaneously building trust in the institution responsible for managing philanthropic funds.

The emergence of digital communication technologies has transformed how zakat institutions engage with potential contributors. Social media platforms, digital advertising, online campaigns, and influencer collaborations have become important communication channels through which institutions disseminate information and promote participation in Islamic philanthropic activities. Effective communication strategies enable institutions to reach wider audiences, improve awareness, and strengthen public trust.

Empirical studies support the importance of communication in influencing zakat payment behavior. Jannah and Tambunan (2025) reported that socialization activities and digital communication strategies significantly increase public awareness regarding zakat obligations. Effective digital marketing communication contributes positively to zakat collection performance by enhancing trust and participation among potential donors.

This study adopts the Theory of Planned Behavior (TPB) as the principal theoretical framework for understanding the role of marketing communication in influencing ZIS payment behavior. According to TPB, human behavior is determined by three key factors: attitude, subjective norms, and perceived behavioral control. Marketing communication can influence all three dimensions by creating favorable attitudes toward zakat institutions, strengthening social norms regarding charitable behavior, and increasing individuals' confidence in their ability to make contributions through available payment channels. Consequently, this study measures marketing communication using indicators related to information clarity, message attractiveness, institutional trust, and promotional effectiveness.

Decision to Pay Zakat, Infaq, and Sadaqah

The decision to pay zakat, infaq, and sadaqah is the result of a complex process involving both internal and external determinants. Internal factors include economic capability, knowledge, personal values, and religious awareness, whereas external factors include technological accessibility, institutional credibility, service quality, and communication effectiveness.

Aisyah et al. (2025) argued that increasing participation in ZIS payments contributes to broader social welfare and economic development objectives. Furthermore, digital transformation has altered the way individuals interact with charitable institutions and conduct philanthropic transactions. Nisa (2024) found that digital wallet usage improves the efficiency of zakat payments, while Imsar et al. (2021) reported that perceptions regarding convenience and accessibility significantly influence individuals' willingness to allocate funds for religious social purposes.

Based on the preceding discussion, it can be argued that Generation Z's decision to pay zakat, infaq, and sadaqah is shaped by a combination of technological, economic, and communication-related factors. Therefore, this study examines the influence of e-wallet usage, income, and zakat institutions' marketing communication on the decision to pay ZIS among Generation Z in Kisaran City.

3. Methodology

Research Design

This study employed a quantitative research approach with a descriptive design to examine the influence of e-wallet usage, income, and zakat institutions' marketing communication on the decision to pay zakat, infaq, and sadaqah (ZIS) among Generation Z in Kisaran City. Quantitative research is appropriate for investigating causal relationships among variables through statistical procedures and objective measurement. According to Rahayu (2025), research methods refer to systematic procedures utilized to achieve research objectives and answer research questions effectively. Furthermore, quantitative research is grounded in the positivist paradigm and emphasizes the collection of numerical data to test hypotheses and produce generalizable findings (Berlianti et al., 2024).

The study was designed to investigate the relationships between three independent variables, namely e-wallet usage (X_1), income (X_2), and marketing communication of zakat institutions (X_3), and one dependent variable, namely the decision to pay zakat, infaq, and sadaqah (Y). Data were collected through a structured questionnaire and analyzed using statistical techniques to evaluate the proposed hypotheses. The quantitative approach was selected because it provides objective measurement, statistical rigor, and the ability to identify patterns and relationships among research variables (Juliana et al., 2026).

Population and Sample

The population of this study consisted of Generation Z individuals residing in Kisaran City, Asahan Regency. Based on demographic data obtained from the Central Statistics Agency (BPS) of Asahan Regency, the estimated number of individuals belonging to Generation Z was approximately 217,000 people. In research methodology, a population refers to the entire group of individuals possessing characteristics relevant to the objectives of the study (Candra Susanto et al., 2024).

Considering the large population size, a sample was selected to represent the population. The determination of sample size was conducted using the Slovin formula with an error tolerance level of 10 percent. The formula is presented as follows:

$$n = \frac{N}{1+Ne^2}$$

where n represents the sample size, N denotes the population size, and e refers to the margin of error. Based on a population of 217,000 Generation Z individuals in Kisaran City and a 10% error tolerance, the calculated sample size was approximately 100 respondents. Therefore, this study employed 100 respondents as the research sample. Based on the calculation results, the required sample size was determined to be 100 respondents.

Sampling Technique

The study employed purposive sampling as the respondent selection technique. This method was chosen because respondents were required to meet specific criteria relevant to the research objectives. The inclusion criteria were as follows: Belonging to the Generation Z age category, residing in Kisaran City, using or having used e-wallet services, having knowledge of or experience with zakat, infaq, and sadaqah (ZIS) payments.

The application of these criteria ensured that respondents possessed sufficient familiarity with both digital financial technology and Islamic philanthropic practices, enabling them to provide reliable responses regarding the variables under investigation.

Data Collection

Primary data were collected using a structured questionnaire developed based on indicators derived from the literature and previous empirical studies. The questionnaire measured four constructs, namely e-wallet usage, income, marketing communication of zakat institutions, and the decision to pay ZIS.

According to Muchlis (2023), questionnaires constitute an effective data collection instrument because they facilitate systematic and efficient acquisition of information from a large number of respondents. In this study, the questionnaire was distributed electronically using Google Forms. The online distribution method was selected because it aligns with the characteristics of Generation Z as digitally connected individuals and facilitates efficient data collection and processing.

Measurement of Variables

The measurement indicators for each variable were adapted from relevant literature. E-wallet usage was measured through indicators related to ease of use, transaction speed, security, and perceived benefits. Income was assessed based on respondents' economic capacity and earnings. Marketing communication of zakat institutions was measured using indicators of information clarity, message attractiveness, institutional trust, and promotional effectiveness. The dependent variable, namely the decision to pay ZIS, was measured through respondents' intentions and actual decisions regarding zakat, infaq, and sadaqah payments.

Data Analysis Techniques

Data analysis was conducted using Statistical Package for Social Sciences (SPSS) version 26. Prior to hypothesis testing, several classical assumption tests were performed to ensure the suitability of the regression model. These tests included the normality test, multicollinearity test, and heteroscedasticity test.

Subsequently, multiple linear regression analysis was employed to examine the influence of e-wallet usage, income, and marketing communication on the decision to pay ZIS. Hypothesis testing was conducted using the t-test to evaluate the partial effect of each independent variable and the F-test to assess their simultaneous influence. In addition, the coefficient of determination (Adjusted R Square) was calculated to determine the proportion of variance in the dependent variable explained by the independent variables.

Validity and Reliability Testing

Instrument validity was assessed by comparing the calculated correlation coefficient (r-count) with the critical value of the r-table. Questionnaire items were considered valid when the r-count value exceeded the r-table value. Reliability testing was conducted using Cronbach's Alpha. Following the criterion applied in this study, a variable was considered reliable when its Cronbach's Alpha value exceeded 0.60. Variables meeting these requirements were regarded as suitable for subsequent statistical analysis and hypothesis testing.

4. Results

This study examines the effects of e-wallet usage, income, and zakat institutions' marketing communication on the decision to pay zakat, infaq, and sadaqah (ZIS) among Generation Z in Kisaran City. Prior to hypothesis testing, the research instrument and regression model were evaluated through validity, reliability, and classical assumption tests to ensure the robustness of the empirical findings. Following standard practice in high-quality empirical research, only the most relevant statistical results are presented to support the study objectives.

Instrument Validity and Reliability

The validity test was conducted by comparing the calculated correlation coefficient (r-count) with the critical value of the r-table (0.194). The results indicate that all questionnaire items exceeded the required threshold, confirming that each indicator adequately measured its intended construct. Therefore, all measurement items were retained for subsequent analysis.

Reliability testing was performed using Cronbach's Alpha. As shown in Table 1, all variables produced Cronbach's Alpha values above the minimum acceptable threshold of 0.60, indicating satisfactory internal consistency and reliability.

Table 1. Reliability Test Results

Variable	Cronbach's Alpha	Standard Value	Interpretation
E-Wallet (X_1)	0.721	0.60	Reliable
Income (X_2)	0.745	0.60	Reliable
Marketing Communication (X_3)	0.743	0.60	Reliable
Decision to Pay ZIS (Y)	0.742	0.60	Reliable

Source: Author's data analysis using SPSS Version 26 (2026).

The findings demonstrate that all measurement scales possess adequate reliability and are suitable for further statistical analysis.

Classical Assumption Tests

To ensure the appropriateness of the regression model, several classical assumption tests were performed, including normality, multicollinearity, and heteroscedasticity assessments.

The Kolmogorov-Smirnov test generated an Asymp. Sig. value of 0.200, exceeding the significance threshold of 0.05. This result confirms that the residuals are normally distributed and satisfy the normality assumption.

Furthermore, multicollinearity diagnostics revealed that all tolerance values exceeded 0.10, while all Variance Inflation Factor (VIF) values remained below 10. These results indicate the absence of multicollinearity among the independent variables.

The Glejser test was subsequently employed to detect heteroscedasticity. Since all significance values were greater than 0.05, no heteroscedasticity problem was identified. Collectively, these findings confirm that the regression model satisfies all classical assumptions and is appropriate for hypothesis testing.

Multiple Linear Regression Analysis

Multiple linear regression analysis was employed to examine the influence of e-wallet usage, income, and marketing communication on the decision to pay ZIS. The estimated regression equation is presented as follows:

$$Y = 0{,}647 + 0{,}326X1 + 0{,}409X2 + 0{,}224X3$$

where: Y = Decision to Pay ZIS, X1 = E-Wallet Usage, X2 = Income, X3 = Marketing Communication. The regression coefficients indicate that all independent variables exert positive effects on the decision to pay ZIS. Income exhibits the largest coefficient ($\beta = 0.409$), followed by e-wallet usage ($\beta = 0.326$) and marketing communication ($\beta = 0.224$). These findings suggest that improvements in economic capacity, digital payment adoption, and institutional communication are associated with a higher likelihood of paying zakat, infaq, and sadaqah.

Hypothesis Testing

The proposed hypotheses, as shown in Table 2 were evaluated using t-tests to assess the individual effects of each independent variable.

The results indicate that e-wallet usage significantly influences the decision to pay ZIS ($t = 3.567$; $p = 0.001$). Therefore, Hypothesis 1 is supported. This finding suggests that greater adoption of digital payment technology encourages Generation Z to engage more actively in ZIS contributions.

Income also demonstrates a positive and statistically significant effect on ZIS payment decisions ($t = 4.466$; $p < 0.001$), supporting Hypothesis 2. Among all independent variables, income emerges as the strongest predictor, highlighting the importance of economic capacity in determining philanthropic behavior.

Table 2. Results of Hypothesis Testing

Variable	t-value	Sig.	Decision
E-Wallet (X_1)	3.567	0.001	Supported
Income (X_2)	4.466	0.000	Supported
Marketing Communication (X_3)	2.037	0.044	Supported

Source: Author's data analysis using SPSS Version 26 (2026).

Similarly, marketing communication exhibits a significant positive influence on ZIS payment decisions (t = 2.037; p = 0.044), supporting Hypothesis 3. Although its effect size is smaller than those of e-wallet usage and income, effective communication remains an important factor in encouraging participation in Islamic philanthropic activities.

Simultaneous Effect of Independent Variables

To evaluate the joint influence of e-wallet usage, income, and marketing communication, an F-test was conducted, as shown in Table 3.

Table 3. Simultaneous Effect Test (ANOVA)

Model	F-value	Sig.
Regression	136.909	0.000

Source: Author's data analysis using SPSS Version 26 (2026).

The results show an F-value of 136.909 with a significance level below 0.001. Since the significance value is lower than 0.05, the three independent variables collectively exert a significant influence on the decision to pay ZIS. Therefore, Hypothesis 4 is supported.

This finding indicates that technological adoption, economic capacity, and institutional communication function jointly in shaping Generation Z's decisions regarding zakat, infaq, and sadaqah payments.

Coefficient of Determination

The explanatory power of the regression model was evaluated using the coefficient of determination (Adjusted R^2), as shown in Table 4.

Table 4. Coefficient of Determination

R	R Square	Adjusted R Square
0.900	0.811	0.805

Source: Author's data analysis using SPSS Version 26 (2026).

The Adjusted R Square value of 0.805 indicates that 80.5% of the variation in the decision to pay ZIS can be explained by e-wallet usage, income, and marketing communication. The remaining 19.5% is attributable to other factors not included in the present model, such as religiosity, trust in zakat institutions, zakat literacy, service quality, and social influences.

Overall, the empirical findings demonstrate that digital payment adoption, financial capability, and effective institutional communication represent important determinants of Generation Z's participation in zakat, infaq, and sadaqah payments. Among these determinants, income emerges as the most influential factor, followed by e-wallet usage and marketing communication.

5. Discussion

The findings demonstrate that e-wallet usage, income, and zakat institutions' marketing communication significantly influence the decision to pay zakat, infaq, and sadaqah (ZIS) among Generation Z in Kisaran City. Collectively, these variables explain 80.5% of the variance in ZIS payment decisions, indicating that technological, economic, and communication-related factors play substantial roles in shaping digital philanthropic behavior among younger Muslim generations. This finding reinforces the argument that the adoption of Islamic social finance in the digital era is increasingly influenced by the convergence of financial technology, economic capability, and institutional engagement.

The Effect of E-Wallet Usage on ZIS Payment Decisions

The empirical results indicate that e-wallet usage exerts a positive and significant influence on ZIS payment decisions ($\beta = 0.326$; $p = 0.001$). This finding suggests that the greater the utilization of digital payment platforms, the higher the likelihood that Generation Z will participate in zakat, infaq, and sadaqah payments through digital channels.

This result supports the Technology Acceptance Model (TAM), which argues that individuals are more likely to adopt a technology when it is perceived as useful and easy to use. In the context of this study, e-wallets simplify donation processes by reducing transaction costs, eliminating geographical constraints, and enabling instant payments. Such advantages align closely with the lifestyle characteristics of Generation Z, who are accustomed to conducting daily activities through digital platforms.

The findings are consistent with Nugraha and Fauzia (2021), who reported that digital payment platforms significantly facilitate participation in Islamic philanthropic activities. Digital financial services encourage compliance with religious obligations by providing convenient and accessible payment mechanisms. The positive relationship identified in this study indicates that technological innovation is not merely a supporting tool but has become an important enabler of contemporary religious financial behavior.

Furthermore, the results suggest that digitalization contributes to the modernization of zakat collection systems. Traditional barriers such as limited operating hours, geographical distance, and manual payment procedures can be substantially reduced through e-wallet integration. Consequently, the adoption of digital payment technologies may serve as a strategic mechanism for increasing ZIS participation among younger demographics.

The Effect of Income on ZIS Payment Decisions

Among all explanatory variables, income emerged as the strongest predictor of ZIS payment decisions ($\beta = 0.409$; $p < 0.001$). This finding confirms that economic capacity remains a fundamental determinant of philanthropic and religious giving behavior.

From the perspective of Islamic economics, income represents not only purchasing power but also a source of social responsibility. Individuals possessing greater financial resources generally have a higher capacity to allocate funds for charitable purposes, including zakat, infaq, and sadaqah. The findings support the proposition that fulfillment of religious obligations is strongly associated with economic capability.

The result corroborates previous studies conducted by Almaulidi et al. (2024), Maharani et al. (2024), and Busnetty et al. (2024), all of whom found a positive relationship between income and zakat payment behavior. The consistency of these findings suggests that economic factors remain central in explaining participation in Islamic social finance, even within technologically advanced environments.

An interesting observation emerging from this study is that income exerts a stronger influence than technological adoption. Although Generation Z is highly familiar with digital platforms, the ability to contribute remains dependent on available financial resources. This indicates that technology functions primarily as a facilitator, whereas economic capability constitutes the primary enabling factor behind actual payment decisions.

These findings also reflect broader socioeconomic realities among Generation Z. Many respondents are students, early-career employees, freelancers, or young entrepreneurs whose financial capacity varies considerably. Consequently, income differences significantly influence their ability to engage in charitable contributions despite having similar access to digital payment technologies.

The Effect of Marketing Communication on ZIS Payment Decisions

Marketing communication of zakat institutions also demonstrated a positive and statistically significant influence on ZIS payment decisions ($\beta = 0.224$; $p = 0.044$). Although the magnitude of its effect is smaller than those of e-wallet usage and income, communication remains an important determinant of participation in Islamic philanthropic activities.

This finding is consistent with the Theory of Planned Behavior (TPB), which posits that attitudes, subjective norms, and perceived behavioral control influence behavioral intentions and decisions. Effective marketing communication can shape favorable attitudes toward zakat institutions, strengthen social norms related to charitable behavior, and increase confidence in the payment process.

The result aligns with findings reported by Jannah and Tambunan (2025) who concluded that digital communication strategies contribute significantly to increasing awareness and participation in zakat programs. Through social media campaigns, educational content, and digital engagement initiatives, zakat institutions can improve public understanding regarding the importance and benefits of ZIS contributions.

However, compared with income and e-wallet usage, the relatively smaller coefficient suggests that communication alone may be insufficient to stimulate payment decisions. Communication appears to be more effective when supported by adequate financial capability and convenient digital payment infrastructure. Therefore, successful fundraising strategies require a combination of persuasive communication, technological accessibility, and favorable economic conditions.

Integrated Interpretation of Findings

The simultaneous significance of e-wallet usage, income, and marketing communication highlights the multidimensional nature of digital zakat payment behavior. The results indicate that Generation Z’s decisions are not driven by a single factor but rather by the interaction of technological convenience, economic capability, and institutional engagement.

The high explanatory power of the model (Adjusted $R^2 = 0.805$) further suggests that these three variables collectively provide a strong framework for understanding digital philanthropic behavior among younger Muslim generations. The findings contribute to the growing literature on digital Islamic philanthropy by demonstrating that technology adoption and economic factors should be examined alongside communication strategies rather than as isolated determinants.

Overall, the study supports the argument that successful digital transformation within Islamic social finance requires an integrated approach that combines technological innovation, economic empowerment, and effective communication practices.

Policy Implications and Recommendations

The findings offer several important implications for zakat institutions, policymakers, and stakeholders involved in Islamic social finance. First, zakat institutions should prioritize the integration of e-wallet services and other digital payment technologies into their fundraising systems. The significant influence of e-wallet usage indicates that improving digital accessibility can enhance participation among Generation Z, who are highly accustomed to cashless transactions.

Second, policymakers and Islamic financial authorities should strengthen financial inclusion initiatives targeting younger populations. Since income emerged as the strongest determinant of ZIS payment decisions, efforts to improve youth employment opportunities, entrepreneurial development, and financial literacy may indirectly contribute to increased participation in Islamic philanthropy.

Third, zakat institutions should invest in more effective digital marketing communication strategies. Social media campaigns, educational content, influencer collaborations, and interactive digital engagement programs can increase awareness, trust, and understanding of ZIS obligations among younger audiences.

Finally, future strategies should adopt an integrated ecosystem approach that combines digital payment infrastructure, economic empowerment programs, and evidence-based communication campaigns. Such an approach is expected to enhance the sustainability of zakat collection systems and support the broader development of digital Islamic philanthropy in Indonesia.

6. Conclusion

This study examined the influence of e-wallet usage, income, and zakat institutions' marketing communication on the decision to pay zakat, infaq, and sadaqah (ZIS) among Generation Z in Kisaran City. The findings reveal that all three variables exert positive and statistically significant effects on ZIS payment decisions. Among them, income emerged as the most influential determinant, indicating that economic capacity remains the primary factor shaping individuals' ability and willingness to participate in Islamic philanthropic activities. E-wallet usage also demonstrated a significant contribution, confirming the growing importance of digital financial technology in facilitating religious financial transactions. Meanwhile, marketing communication positively influenced payment decisions by enhancing awareness, trust, and engagement with zakat institutions.

Collectively, these variables explained 80.5% of the variance in ZIS payment decisions, suggesting that technological adoption, economic capability, and institutional communication provide a robust framework for understanding digital philanthropic behavior among Generation Z. The study contributes to the emerging literature on digital Islamic philanthropy by integrating technological, economic, and communication perspectives within a single empirical model.

From a practical perspective, the findings highlight the importance of strengthening digital payment infrastructure, expanding financial inclusion, and improving communication strategies to enhance ZIS collection among younger generations. Future studies are encouraged to incorporate additional factors, such as religiosity, trust, digital literacy, and perceived transparency, to further enrich the understanding of digital zakat payment behavior.

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