

The effect of religiosity, income, transparency and digitalization on millennial compliance paying zakat in LAZ DKI Jakarta

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Abstract

The research investigates how religiosity, income, transparency, and digitalization affect the compliance of millennials in paying zakat in LAZ DKI Jakarta. The data was gathered from 160 DKI Jakarta residents who practice Islam, selected through convenience sampling. Primary data was collected through online surveys distributed via Google Forms. The data analysis involved descriptive statistics and multiple linear regression. The results show that higher levels of religiosity and digital advancement have a positive impact on millennial zakat compliance. In contrast, income and transparency do not appear to influence compliance, suggesting that millennials prioritize zakat payment based on beliefs rather than financial status or the audit status of zakat institutions. The study recommends improving zakat literacy among DKI Jakarta residents to enhance their understanding and awareness of zakat responsibilities.

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Public interest statements

The paper is highly relevant to the general public as it addresses the issue of zakat, which can provide social and economic benefits to the community. The research findings can serve as a valuable reference for the government and related institutions to optimize zakat as a tool for poverty alleviation and to enhance public understanding of its importance.

Keywords: *Zakat, income, transparency, digitization, millennial compliance;*

Paper type: Research paper

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Abstrak

Penelitian ini mengeksplorasi bagaimana religiusitas, pendapatan, transparansi, dan digitalisasi mempengaruhi kepatuhan generasi milenial dalam membayar zakat di LAZ DKI Jakarta. Data dikumpulkan dari 160 warga DKI Jakarta yang beragama Islam, dipilih melalui convenience sampling. Data primer diperoleh melalui survei online yang disebarluaskan melalui Google Forms. Analisis data menggunakan statistik deskriptif dan regresi linier berganda. Temuan tersebut menunjukkan bahwa tingkat religiusitas dan kemajuan digital yang lebih tinggi berdampak positif terhadap kepatuhan zakat generasi milenial. Sebaliknya, pendapatan dan transparansi tampaknya tidak mempengaruhi kepatuhan, sehingga menunjukkan bahwa generasi milenial memprioritaskan pembayaran zakat berdasarkan keyakinan dibandingkan status keuangan atau status audit lembaga zakat. Kajian tersebut merekomendasikan peningkatan literasi zakat di kalangan warga DKI Jakarta untuk meningkatkan pemahaman dan kesadaran akan tanggung jawab zakat.

Pernyataan kepentingan publik

Makalah ini sangat relevan bagi masyarakat umum karena membahas isu zakat yang dapat memberikan manfaat sosial dan ekonomi bagi komunitas. Hasil penelitian ini dapat menjadi referensi bagi pemerintah dan lembaga terkait untuk mengoptimalkan zakat sebagai instrumen pengentasan kemiskinan dan meningkatkan pemahaman masyarakat tentang pentingnya berzakat.

Introduction

Indonesia as a country with the largest Muslim majority population in the world has a very large zakat potential. The total population of DKI Jakarta who adheres to Islam in 2021 is 9,425,575 people, this means that DKI Jakarta also has a fairly large zakat potential if zakat is collected properly coupled with muzakki's interest in paying zakat at amil zakat institutions in DKI Jakarta (BPS DKI Jakarta Province, 2021). Based on the statement submitted by the Chairman of Baznas, in 2021 there is a potential for zakat of Rp. 327 trillion and only Rp. 14 trillion can be entered into Baznas. This amount is only about 4.28% of the potential zakat. This means that the potential for zakat must be optimized because there is still a large zakat potential (CNCB Indonesia, 2021). The distribution of zakat funds which is carried out individually by muzakki to mustahik (non-formal) becomes ineffective because the distribution of zakat is not properly allocated. This is because the distribution of zakat is not balanced for mustahik. If payments are made formally to an official zakat institution, all zakat income is collected at the National Amil Zakat Agency, and then distributed to all the mustahik groups, then this will be able to reduce poverty because the distribution is clearly distributed equally to all mustahik groups (Abidin & Cahyadi, 2023; Bahri et al., 2021; Sunarsih & Dahlifah, 2023; Yuliana & Nasrulloh, 2023).

Millennials' non-compliance in paying zakat is influenced by several factors, such as the lack of awareness to pay zakat as a whole, millennials in Indonesia prefer to pay taxes rather than zakat, and also the government has not fully stated that zakat is an official non-tax source of state income. In addition, the amount of zakat collection recorded at this time is actually not in accordance with reality. This is presumably because there are still many

millennials who prefer to pay their zakat directly to the mosque or mustahik rather than to zakat institutions for several reasons, so it is not recorded in the official zakat collection data (Yusuf & Ismail, 2018).

The focus of this research is to examine the effect of religiosity, income, transparency, and digitalization factors on millennial compliance in paying zakat in LAZ Dki Jakarta. The problem examined is the lack of effectiveness in collecting zakat funds caused by the lack of muzakki's compliance in paying zakat, either through formal or non-formal institutions. The object of the research that the researcher took was millennials in DKI Jakarta. Based on the description above, the researcher is interested in further researching the factors that influence muzakki compliance in paying zakat through the Central Jakarta Baznas. The researcher's interest in conducting this research is based on the current phenomenon of the lack of effectiveness in collecting zakat funds by muzaki, which is also accompanied by the diversity of results from previous researchers.

Moreover, the debate surrounding research on the impact of religiosity, income, transparency, and digitalization on millennial compliance in paying zakat revolves around several key points. Some researchers argue that religiosity plays a significant role in influencing millennials' compliance with zakat payment (Firdaus et al., 2024; Kasri & Chaerunnisa, 2022), as individuals with higher religious commitment are more likely to fulfill their religious obligations, including zakat. On the other hand, there is a counter-argument suggesting that income level may have a more substantial impact on zakat compliance (Beik et al., 2024) among millennials, as those with higher incomes may be more capable of fulfilling their zakat duties. Additionally, the role of transparency and trust in zakat collection and distribution processes is debated (Al Arif et al., 2023), with some scholars emphasizing the importance of transparent practices to enhance millennials' trust and willingness to pay zakat. Moreover, the increasing digitalization of zakat payment platforms has sparked discussions on how technological advancements can either facilitate or hinder millennials' compliance with zakat (Beik et al., 2024), with proponents highlighting the convenience and accessibility of digital platforms and skeptics raising concerns about potential privacy and security issues. Hence, this research can provide a deeper understanding of the factors that influence millennial compliance in paying zakat, such as level of religiosity, income, transparency, and digitalization. This can help in identifying behavioral patterns and preferences that underlie zakat compliance among millennials.

Theoretical framework and hypotheses

Theoretical framework

The Theory of Planned Behavior is a theory development from the previous theory, namely the theory of reasoned action developed in 1967, the theory was developed by Icek Ajzen and Martin Fishbein (Ajzen, 1991). The use of the theory of planned behavior suggests three factors that influence intentions, including: attitude toward the behavior, subjective norm (subjective norm), and perceived behavioral control. The use of the Theory Planned Behavior (TPB) model in research on compliance in paying zakat as mentioned in the background of the study has not been able to encourage millennial behavior to make zakat payments as evidenced by the

phenomenon of the low realization of zakat fund collection compared to the zakat potential in DKI Jakarta. so it has not been able to boost the performance of Baznas.

Zakat

Zakat is a property that must be issued by Muslims who meet the requirements, this property is then handed over to people who are entitled to receive zakat funds. The subject of zakat is every Muslim who has reached the nishab for the assets he has on conditions such as Muslim or puberty, independent, intelligent. While the object of zakat is income and wealth obtained by Muslims who have reached the nishab, by giving some of this wealth to people who are entitled to receive it in accordance with Islamic law (Yusuf and Ismail, 2017).

Zakat fitrah (zakah al-fitr) is the zakat that is obligatory on every Muslim, both men and women, which is carried out in the month of Ramadan on Eid al-Fitr. Zakat maal or zakat wealth is zakat that must be issued to clean our property. Zakat mal is only charged to people who have been able to and reach the predetermined nisab and the time of ownership has reached the haul (one year). The purpose of zakat is to raise the degree of the poor and help them get out of the difficulties of life and suffering, to help solve the problems faced by the gharim, ibn sabil, and other mustahiq, to spread and foster brotherhood among Muslims and humans in general, to eliminate the miserly nature of the owner wealth, cleanse the nature of envy and envy. The law of zakat is obligatory for Muslims who have fulfilled the conditions. Zakat compliance is based on muzakki's obedient behavior to pay zakat, both zakat fitrah and zakat maal. Regarding the year of birth of the millennial generation according to several experts, in this study the researcher uses the majority opinion, namely the generation born in 1980-2000. Generation Y or millennial generation is the generation that will be the largest population of workers and will continue to grow and develop in Indonesia today.

Religiosity

Religiosity means a person's direction or guidance to carry out every activity which in the end is to maximize the obligation to pay zakat. Religiosity is often associated with a strong belief system and adherence to religious teachings. Millennials with high levels of religiosity are more likely to prioritize fulfilling their religious duties, such as zakat, due to their deep-rooted faith and commitment to Islamic principles. Moreover, individuals with high religiosity perceive zakat payment as a religious duty rather than a mere financial transaction. This sense of duty motivates them to fulfill their zakat obligations promptly and sincerely, regardless of their income level or external factors. In other words, religiosity fosters a sense of community and social norms within religious groups (Firdaus et al., 2024; Kasri & Chaerunnisa, 2022; Muhamad & Ridlwan, 2023; Syauqi et al., 2022). Millennials who are deeply religious may feel a sense of responsibility towards their community and fellow believers, leading them to comply with zakat payments to support those in need and uphold communal values.

H1: Religiosity has a positive effect on millennial compliance in paying zakat.

Income

The level of income is one of the criteria for an area to be said to be developed or not. If the income of a region is relatively low, it can be said that the welfare and progress of the region is still low. Beik et al. (2024) and Murhaban & Merawati (2018) explain, financial conditions greatly affect individuals in paying zakat income, some people assume that income zakat is issued by people who are said to be well-established, this is the reason for not being obedient in paying zakat, if each individual has a sense of compliance high, then the potential for large zakat will be realized and the economy will be evenly distributed. Hence, if individuals have a strong sense of compliance with zakat obligations, there is a potential for a significant increase in zakat contributions. This, in turn, can lead to more substantial funds for charitable purposes and social welfare programs, contributing to a more evenly distributed economy.

H2: Income has a positive effect on millennial compliance in paying zakat.

Transparency

Transparency is the availability of information that is open and honest to the public based on the consideration that the public has the right to know openly and thoroughly the government's responsibility in managing the resources entrusted to it and its compliance with laws and regulations. This concept is grounded in the belief that the public has the right to be fully informed about the government's accountability in handling the resources it has been entrusted with, as well as its adherence to laws and regulations (Syauqi et al., 2022). Transparency entails a commitment to providing clear, comprehensive, and honest information to the public, fostering trust, accountability, and good governance practices (Kasri & Chaerunnisa, 2022; Nikmatuniayah et al., 2017). By ensuring transparency, governments can demonstrate their commitment to responsible resource management and compliance with legal frameworks, ultimately promoting public confidence and participation in governance processes.

H3: Transparency has a positive effect on millennial compliance in paying zakat.

Digitization

Digital transactions have also begun to be adapted by Zakat Management Organizations (OPZ) by opening zakat services digitally or online through E-Zakat to facilitate digital zakat, infaq and alms (ZIS) payments using e-money. The online zakat digitization system is not only done to change the pillars or conditions for the validity of the zakat, but a form of adaptation to the times and technology that is developing rapidly and is a method given by Baznas as a zakat collection institution to muzakki in paying their zakat (Beik et al., 2024; Soemitra & Nasution, 2022).

H4: Digitalization has a positive effect on millennial compliance in paying zakat

Methods

In this study, the research method is causality, where research is conducted based on positivism, has the aim of examining a particular sample or population, collecting data using research instruments, analyzing data is statistical or quantitative, which also aims to test the created hypothesis. . In addition, this research strategy also includes the type of causality research which is one method that aims to investigate the possibility that will occur from a causal relationship. existing phenomena using statistical data that has been processed. The purpose of this study using a causal strategy is to determine the effect of religiosity, income transparency, and digitization on muzakki compliance in paying zakat in LAZ DKI Jakarta.

Participant and procedure

The population used in this study is the millennial Muslim population in the Special Capital Region of Jakarta with an age range of 20-40 years according to the 2018 Millennial Generation Profile issued by KEMENPPA 2018, where this generation is Indonesia's target for advancing the economy in the future. The total Muslim population aged 20-40 in DKI Jakarta 2021 is 3,489,173 people, while the number of respondents obtained is 160 people. The sampling technique used for this study is a non-probability sampling technique, namely the convenience sampling approach, which means a sample-free method by selecting samples by researchers. This sampling method was chosen to facilitate the implementation of the research on the grounds that the respondents used were millennials in DKI Jakarta. Respondents who can fill out the questionnaire with the criteria are DKI Jakarta residents who are Muslim, aged 20-40 years, and have income or are already working.

Data analysis procedures

The data used are primary data in the form of a set of written questions (questionnaires) which are distributed to participants or respondents to be filled in and returned directly to the researcher. . Researchers also obtain additional data through various sources, such as books, journals, articles, and news that can be used as a support for data or as a complement to data. The data collection technique used in this study is a questionnaire (questionnaire), which is one of the data collection techniques carried out by providing several questions or written statements to respondents to answer. The questionnaire used in this study used a Likert scale. With social phenomena that are measured from the behavior, thoughts, and understanding of a person or group of people.

Data analysis method

The method or technique of data analysis is carried out with quantitative data analysis techniques. The data that has been obtained will then be tested using the Statistical Package for the Social Sciences (SPSS) version 24, which is a computer program used for statistical analysis. Descriptive statistics provide an overview of the data as reflected in the mean, maximum, minimum, and standard deviation values. Descriptive statistics are also designed to summarize the distribution and characteristics of the data in the existing sample.

Results and discussion

Descriptive statistics

Total respondents in this study found 160 people, respondents aged 20-25 years as many as 129 people, respondents aged 26-30 years as many as 19 people, respondents aged 31-35 years as many as 7 people, and respondents aged 36-40 years as many as 5 people. From this information, it shows that the millennial age in this study is dominated by the age of 20-25 years. Total of all respondents found 160 people who live in East Jakarta number 78 people, domiciled in South Jakarta number 6 people, domiciled in North Jakarta number 11 people, and respondents domiciled in West Jakarta number 2 people. From this, it shows that millennials in this study are dominated by the East Jakarta area. shows a total of 160 respondents who are male, 58 people and female respondents out of 102 people, it shows that the respondents in this study were dominated by women.

The total number of respondents who have the latest education is SMA/K Equivalent, as many as 96 people, who have the latest education Diploma 3 as many as 13 people, respondents who have the latest education S1 as many as 49 people, and respondents who have the latest education S3 and D1 as many as 2 people, From this, shows that the respondents in this study were dominated by people who had the last education of SMA/K Equivalent. The number of respondents who were currently working students were 58 people, respondents who were civil servants were 4 people, respondents who were entrepreneurs were 10 people, respondents who were as employees as many as 86 people, %, and 2 other respondents with the status of Polri and BUMN employees. From the results above, it shows that the respondents in this research are dominated by people who are employees.

Respondents who have an income of Rp. < 500,000 as many as 12 people, respondents who have an income of Rp. 500,000 – 1,000,000 as many as 14 people, respondents who have an income of Rp. 1,000,000 – 3,000,000 as many as 46 people, respondents who have an income of Rp. 3,000,000 – 5,000,000 as many as 61 people, and respondents who have an income of Rp. > 5,000,000 as many as 27 people. From this, it can be stated that the respondents in this study were dominated by people who had an income of Rp. 3,000,000 – 5,000,000.

Hypothesis testing

The study's findings indicate a strong connection between religiosity and millennial compliance in paying zakat. The positive regression coefficient of the religiosity variable, supported by a t-count value of 9.388 exceeding the critical t-table value of 1.975, and a significant p-value of 0.000 ($p < 0.05$), shows that religiosity influences millennial behavior towards zakat compliance. Specifically, millennials with higher levels of religiosity are more likely to adhere to zakat payment practices. The results also show that a significant number of respondents view zakat payment as a religious duty for Muslims, acknowledging the rights of others in their possessions. This is consistent with previous studies by Firdaus et al. (2024), Kasri & Chaerunnisa (2022), and Syauqi et al. (2022), which also found a positive association between religiosity and zakat compliance among millennials. Therefore, the study emphasizes the impact of religiosity on millennial attitudes and behaviors regarding zakat payment,

highlighting that individuals with stronger religious beliefs are more likely to fulfill their zakat obligations.

The study's findings confirm the positive relationship between religiosity and zakat compliance among millennials, contributing to existing literature. This supports the theoretical framework that suggests individuals with higher levels of religiosity are more likely to adhere to religious obligations such as zakat payment. The results highlight the role of social identity in shaping religious practices, as seen in how millennials view zakat payment as a fundamental obligation for Muslims. This underscores the importance of social and religious factors in influencing behavior. Policymakers and educators can use this understanding of the link between religiosity and zakat compliance to design targeted interventions and educational programs aimed at promoting zakat awareness and compliance among millennials. Religious organizations and community leaders can utilize these findings to engage with millennials and emphasize the significance of zakat payment within the context of religious teachings and communal responsibilities. Individuals and financial advisors can consider incorporating religious beliefs and practices, such as zakat payment, into financial planning strategies for millennials, promoting both financial well-being and spiritual fulfillment.

Second, the study's results show that the income variable has a negative regression coefficient with a t-value of -756, which is lower than the critical t-table value of 1.975. Additionally, the significance value (sig value) is 0.451, indicating that the relationship between income and millennial compliance in paying zakat is not statistically significant ($p > 0.05$). This suggests that income level alone may not be a significant factor in influencing zakat payment behavior among millennials. Analysis of the completed questionnaires for indicators one and two reveals that while many respondents agree to pay zakat based on their income and the belief that their income is adequate, individual beliefs play a more crucial role in zakat payment decisions. Some individuals with sufficient income may choose not to pay zakat, while others with lower income levels may still fulfill their zakat obligations due to the primacy of religiosity in their decision-making process.

Table 1.

Regression results

	B	Std. Error	Beta	t	Sig.
(Constant)	2,126	1,335		1,593	0,113
Religiusitas	0,675	0,072	0,574	9,388	0,000
1 Income	-0,029	0,039	-0,047	-0,756	0,451
Transparency	0,061	0,063	0,072	0,969	0,334
Digitalism	0,175	0,059	0,222	2,980	0,003

Source: Primary data processed from SPSS (2022)

These findings are consistent with the research conducted by Beik et al. (2024) and Murhaban & Merawati (2018), which emphasizes the importance of religiosity over income in influencing zakat compliance. However, they differ from the findings of Salmawati and Fitri (2018),

suggesting a divergence in the relationship between income and zakat compliance across different studies. In summary, the study highlights the nuanced interplay between income, religiosity, and zakat compliance among millennials, indicating that while income may play a role, individual beliefs and religious convictions are often the primary drivers of zakat payment behavior.

Third, the study's findings reveal that the regression coefficient of the transparency variable has a t-count value of 0.969, which is lower than the critical t-table value of 1.975. Additionally, the significance value (sig value) is 0.334, indicating that there is no significant effect of transparency on millennial compliance in paying zakat ($p > 0.05$). This suggests that transparency measures within zakat institutions may not have a direct impact on influencing millennials' zakat payment behavior. Analysis of the questionnaire responses related to indicators three and four indicates a lack of understanding among respondents regarding the policies and operations of Amil Zakat institutions. Many respondents also expressed difficulties in accessing the financial statements of these institutions. This lack of transparency and understanding may contribute to the non-significant relationship between transparency and zakat compliance among millennials. These results align with the findings of previous studies by Syauqi et al. (2022) and Kasri and Chaerunnisa (2022), which also observed a limited impact of transparency on zakat compliance behavior. The research suggests that while transparency is an essential aspect of zakat institutions, its direct influence on millennial compliance in paying zakat may be less pronounced than other factors such as religiosity and individual beliefs. In conclusion, the study underscores the importance of enhancing transparency and communication within zakat institutions to improve understanding and trust among millennials, potentially leading to increased zakat compliance in the future.

Finally, the results of the hypothesis test in this study indicate that the regression coefficient of the digitization variable has a positive sign, with a t-count value of 2.980 $>$ t-table 1.975 and shows a sig value of 0.003 $<$ 0.05. This means that there is an influence of digitalization on millennial compliance in paying zakat. Along with the development of the times, technological advances are also developing, so that many people feel the ease with this technology, the distribution of zakat funds does not need to come to a zakat management institution, but can be done through a zakat pick-up service and then transferred to an online platform available to pay zakat digitally. This can certainly attract millennials to become easier, faster, save costs, use time more effectively and efficiently in paying their zakat. The increasing sophistication of technology such as digital zakat payments in this study affects millennial interest in paying zakat, with high interest, millennial compliance in paying zakat is also higher.

Limitations

This study has some limitations that need to be considered. Firstly, the research was limited to the millennial population in the DKI Jakarta region, which may not fully represent the entire millennial population in Indonesia. Therefore, generalizations should be made with caution. Secondly, the data collected relied on self-reported responses, which might lead to response bias or social desirability bias, impacting the accuracy of the results. Additionally, the use of convenience sampling might introduce sampling bias, affecting the external validity of the findings. Furthermore, the study did not investigate other potential variables that could

influence millennial compliance in paying zakat, such as cultural factors or peer influence. Future research should consider a more diverse and representative sample, utilize different data collection methods, and explore additional variables to gain a comprehensive understanding of the factors influencing zakat compliance among millennials in Indonesia.

Conclusion

This study aims to investigate the impact of religiosity, income, transparency, and digitalization on millennial compliance in paying zakat in DKI Jakarta. The research found that religiosity has a significant positive effect on millennial compliance in paying zakat in DKI Jakarta. This suggests that strengthening one's religious beliefs can lead to increased compliance in paying zakat, ultimately boosting zakat funds received by LAZ DKI Jakarta. On the other hand, income was found to not affect millennial compliance in paying zakat in DKI Jakarta. This implies that an increase in income does not impact millennial compliance in paying zakat, as millennials pay zakat based on their individual beliefs about their income. Similarly, transparency was found to not affect millennial compliance in paying zakat in DKI Jakarta. This indicates that the financial transparency provided by zakat management institutions does not influence people to pay zakat through these institutions, as millennials do not question whether the reports have been audited or not. In contrast, digitalization was found to have a significant positive effect on millennial compliance in paying zakat in DKI Jakarta. This suggests that advanced technology can influence millennials to comply with paying their zakat, ultimately increasing the acceptance of zakat funds in LAZ DKI Jakarta.

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