



Young Muslim generations and sadaqah through digital platforms: Do sadaqah literacy and religiosity matter?

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Abstract

Objective – This study aimed to analyze the factors influencing the intention of the young Muslim generation to pay sadaqah through digital platforms.

Research methods – This study modifies the Unified Theory of Acceptance and Use of Technology (UTAUT) by adding sadaqah literacy and religiosity as model constructs. The respondents were 108 young Muslims who had paid sadaqah through a digital platform at BSI Maslahat.

Findings – The results show that sadaqah literacy, performance expectancy, and religiosity have a significant influence on the intention of the young Muslim generation to use digital sadaqah payments through BSI Maslahat. However, effort expectancy, social influence, and facilitating conditions do not affect this intention. These findings emphasize that sadaqah literacy and religiosity are important in determining the decision of the young Muslim generation to pay sadaqah using digital platforms.

Implications – Sadaqah literacy and religiosity have been proven to influence the intention of the young Muslim generation to pay for digital sadaqah at BSI Maslahat. Therefore, efforts to increase literacy need to be made by providing information about sadaqah. In addition, the BSI Maslahat needs to increase the religiosity of the young Muslim generation by collaborating with related institutions.

Originality – Research on the intention of the younger generation of Muslims to pay sadaqah digitally has not been carried out much by previous research. Apart from that, there has been no similar research focusing on the influence of sadaqah and religious literacy on the intention of the young Muslim generation to pay digital sadaqah at BSI Maslahat.

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Background

With the continued development of increasingly sophisticated technology, opportunities in the business world have become easily accessible. Significant technological developments bring hope for the emergence of cutting-edge innovations that can make human work easier (Kusuma & Asmoro, 2020). Indonesia has entered the era of industrial revolution 4.0, or the 4IR. Industrial revolution 4.0 has marked extraordinary technological progress, including in the financial and banking sectors, with the emergence of financial technology or FinTech. FinTech is an example of the application of information technology in the financial sector. It first appeared in Zopa in 2004, a financial institution in England that provides money lending services and various applications for

various types of transactions. In Indonesia, FinTech is available in various forms, such as payments, lending or credit services, personal financial planning, retail investment, financing, and remittance services (Hudaefi et al, 2023; Muryanto et al., 2022).

Based on a consumer survey regarding financial technology (FinTech) in 2023 from January 16 to February 6, 2023, it was concluded that as many as 81.75% of Indonesians have a good understanding of FinTech services. Specifically, FinTech in the digital payments sector is the most popular type of service among Indonesians, reaching 93.81% of the total respondents surveyed (Data Indonesia, 2024). From these data, the considerations for using FinTech differ between generations. Generation X tends to use FinTech, according to its requirements. On the other hand, millennials and Generation Z are more likely to use FinTech because of its ease of use (Pernando, 2023). This shows that FinTech has successfully attracted widespread intentions among various age groups in Indonesia by offering convenience and practicality in financial transactions.

in 2021, there will be a significant increase of 51% in the collection of Zakat, Infaq, Sadaqah, and Social Environmental Funds (Zakat, Infaq, Sadaqah, dan Dana Sosial Keagamaan Lainnya, ZIS DSKL) through the digital platform provided by the baznas.go.id website. Approximately 70% of this amount was contributed by donors aged 25-44 years. This phenomenon marks the increasing role of the younger generation in charitable activities through the convenience offered by the digital era and the services provided by the National Zakat Amil Agency (Badan Amil Zakat Nasional. BAZNAS). In the current digital era, easy access and use of BAZNAS services through digital platforms allows people, especially young people, to easily contribute to sharing activities and paying zakat and sadaqah (BAZNAS, 2021). This shows a paradigm shift in the practice of charity and social care, where digital technology is not only a tool for transactions but also a means of sharing and creating a positive impact on communities in need.

With the advent of the digital era, cultures worldwide have experienced significant changes that have made them more dynamic, practical, and efficient. If sadaqah was previously done by collecting donations at mosques or through charity boxes, sadaqah can now be done anywhere using a gadget or online (Ahimsa et al., 2023; Indarningsih et al., 2023). With this convenience, the excuse of the lack of time and opportunity to provide charity becomes irrelevant. It only takes 5-10 minutes to make an online sadaqah transaction. In Indonesia, many Zakat institutions provide various features that make it easier to carry out digital sadaqah. However, this process also has drawbacks. One is the distance between the giver and recipient, which becomes increasingly pronounced. However, this does not reduce the value of sadaqah. On the other hand, hiding in goodness is a practice favored by God. Digital sadaqah can be a form of innovation that makes it easier for people to give charity, but it is still important to maintain a spirit of togetherness and care among individuals (Oktavendi & Mu'ammal, 2022).

This research aims to identify the factors that influence the intention of the young Muslim generation to make sadaqah payments via the digital platform at BSI Maslahat. In contrast to previous research, this research focuses on the influence of sadaqah literacy and the level of religiosity as the main factors believed to influence the tendency of the young Muslim generation to pay sadaqah via digital platforms. The object of this research is BSI Maslahat, a National Amil Zakat Institution officially appointed by the Indonesian government through the Decree of the Minister of Religion of the Republic of Indonesia No. 1010/2021. Thus, this research provides insight into the factors that influence young Muslims' charitable behavior and highlights the important role of official institutions in managing sadaqah and zakat funds in Indonesia.

Literature Review and Hypothesis Development

Digital Charity

Sadaqah comes from the word shodaqah, which refers to truth. In this context, truth includes harmony in actions, words, and beliefs. Terminologically, sadaqah refers to spontaneous and voluntary giving from a Muslim to another person without coercion, in a specified amount, without time limits, or expected rewards (Indarningsih et al., 2023). According to Islamic jurisprudence scholars, sadaqah giving is highly recommended. However, sadaqah giving becomes mandatory

when someone has excess wealth and sees others in need, such as those facing life-threatening famine. However, sadaqah can also be haram if the person giving sadaqah knows that the assets or assistance given will be used for bad things (Aji et al., 2021; Nurjannah, 2023; Oktavendi & Mu'ammal, 2022).

The term digital sadaqah refers to a way of providing donations or social assistance through digital platforms, such as websites or banking applications. Thus, people can contribute quickly, easily, in detail, and transparently. As a result, donors have greater confidence because they can easily track the impact of their donations. Through digital sadaqah, efforts to spread goodness and help others can be carried out more widely and efficiently without changing the essence of sadaqah itself, namely, sincere intentions and sincerity in helping others (Laznas PYI Yatim & Zakat, 2023).

Literacy Charity and Intention

Knowledge is not just the result of having information but arises after someone investigates or researches a particular object. People generally gain knowledge through visual and auditory observation. Knowledge is an important key that encourages or motivates individuals to act. Behaviors based on knowledge tend to be stronger than behaviors that are not. Alfyani et al. (2021) classified knowledge into six levels: knowledge, understanding, applying, processing, and evaluating. Meanwhile, sadaqah literacy refers to the knowledge related to the concept and practice of giving sadaqah. According to KBBI, literacy is a person's understanding of knowledge and ability to process information related to sadaqah. In this study, sadaqah literacy includes the respondent's ability to read, understand, and process information about sadaqah (Soemitra & Nasution, 2021).

According to Kasri and Yuniar (2021) and Sudarsono et al. (2021), individuals with high sadaqah literacy tend to donate sadaqah to official institutions. In the case of digital sadaqah, the higher a person's sadaqah literacy, the greater the possibility of channeling sadaqah via platforms to official institutions. Kasri and Sosianti (2023) and Sasongko (2019) showed that knowledge has a positive and significant relationship with respondents' intentions to give sadaqah. However, Alfyani et al. (2021) and Soemitra and Nasution (2021) showed that sadaqah literacy does not significantly influence the intention to give sadaqah. Based on these findings, the following hypothesis can be formulated.

H₁: Sadaqah literacy has a positive effect on the young Muslim generation's intention to pay for digital sadaqah through BSI Maslahat.

Religiosity and Intention

Religiosity is not only an attitude and practice in everyday life but also encourages an understanding of the relationship between individuals, fellow humans, and the environment with religious values (Chetioui et al., 2023; Mukhtar & Butt, 2012; Sudarsono et al., 2023). According to Johnson et al. (2001), religiosity includes the extent to which individuals adhere to religion and its teachings to form relationships with God, fellow humans, and the surrounding environment. Religiosity also includes aspects that are physically visible and invisible, such as daily activities and individual thoughts and feelings (Kurniaputri et al., 2020; Syafira et al., 2020). Thus, a person's commitment and obedience in carrying out religious orders can influence their decision to help others through sadaqah (Faridho et al., 2019; Kasri & Indriani, 2022). Muslims will also consider religious values when evaluating a product or service. If digital sadaqah services are deemed to be by religious teachings, the opportunity to use these services will increase (Kasri & Sosianti, 2023).

Aristyanto and Edi (2022) prove that religiosity has a positive effect on people's intention to give sadaqah. Meanwhile, other research results, such as that conducted by Rismantari (2020), show that religiosity has a partially significant effect on the decision to give sadaqah. However, several studies, such as Irawati and Fitriyani (2022) and Kurniaputri et al. (2020), have found that religiosity does not significantly influence the decision to give sadaqah online. Based on previous research, the following can be formulated.

H₂: Religiosity has a positive and significant influence on the young Muslim generation's intention to pay digital sadaqah through BSI Maslahat.

Performance Expectancy and Intention

Performance expectancy reflects the extent to which respondents believe in the ability of digital sadaqah platforms to provide benefits, such as fast transaction processes and the ability to carry out transactions without having to visit zakat, infaq, and sadaqah (ZIS) institutions (Mahri et al., 2019). When respondents had a high performance expectancy of a digital sadaqah payment platform, they tended to have a greater intention to use the service. Venkatesh et al. (2003) explain that performance expectancy refers to respondents' beliefs about a system's ability to support their work. In this context, performance expectancy was interpreted as respondents' beliefs that the use of digital sadaqah payments can increase efficiency in their work.

According to Yang (2009), relative advantage significantly influences an individual's intention to use digital banking services to make sadaqah payments. Thus, the greater the benefits someone feels from using digital sadaqah services, the more likely they are to use the platform to make sadaqah payments. Other studies have found that performance expectancy has a significant influence on behavioral intentions (Hau et al., 2021; Musahidah & Sobari, 2021; Rahardjo et al., 2020). Based on previous research findings, the following hypothesis can be formulated:

H₃: Performance expectancy has a positive influence on the young Muslim generation's intention to pay digital sadaqah through BSI Maslahat.

Effort Expectancy and Intention

Effort expectancy of digital sadaqah payment platforms reflects the level of comfort respondents feel when using the platform. The higher the effort expectancy of respondents for digital sadaqah payment platforms, the greater their intention to use these platforms in the sadaqah process (Mahri et al., 2019). The high effort expectancy was due to the perceived ease felt by respondents when operating the digital Sadaqah payment platform. Mahri et al. (2019) proved that people who use digital platforms to pay sadaqah are influenced by high effort expectancy from the platform.

In the context of digital sadaqah, effort expectancy can be reflected in a person's level of trust in the ease of use of digital sadaqah services (Bin-Nashwan et al., 2021). Therefore, it is important to have a basic understanding of this technology. The more someone understands the technology used in digital sadaqah services, the more likely they are to make sadaqah payments via digital platforms (Kasri & Yuniar, 2021). Sulaeman and Ninglasari (2020) conclude that effort expectancy have a positive impact on the intention to use and accept technology. This finding also aligns with research by Kasri and Yuniar (2021), which shows that effort expectancy positively affects intentions to use online payments. Based on previous research findings, the following hypothesis can be formulated:

H₄: Effort expectancy has a positive influence on the young Muslim generation's intention to pay digital sadaqah through BSI Maslahat.

Social Influence and Intention

Social influence reflects the extent to which respondents perceive the influence of other individuals in adopting a new system (Venkatesh et al., 2003). In this context, social influence is explained as a respondent's perception of the influence of other individuals' beliefs about using digital sadaqah payments. The impact of social influence on respondent behavior can be seen through the processes of compliance, internalization, and identification (Venkatesh & Zhang, 2010). The more influence respondents have, in the form of opinions and suggestions, about technology, the more likely they will be intentioned to use digital sadaqah payments.

This finding is supported by previous research showing that social influence significantly influences behavioral intentions (Izzati, 2020; Patil et al., 2020; Cahyani et al., 2022). Based on previous research findings, the following hypothesis can be formulated:

H₅: Social Influence has a positive influence on the young Muslim generation's intention to pay for digital sadaqah through BSI Maslahat.

Facilitating Conditions and Intention

Facilitating conditions reflect the extent to which respondents believe that an organization and technical infrastructure should support system implementation (Venkatesh et al., 2003). In the context of this study, facilitating conditions refer to the perception that an organization and technical infrastructure must support the use of digital sadaqah payments. In digital sadaqah, facilitating conditions are reflected in the availability of resources and support that help someone use digital sadaqah payment services (Kasri & Yuniar, 2021). Individuals need special resources and skills to use digital sadaqah service technology. Therefore, if someone feels that infrastructure is available to support the use of digital sadaqah service technology, they will likely have a higher intention to use the technology (Tam et al., 2020). Previous research has shown that facilitating conditions influence behavioral intentions (P & Manohar, 2021; Purwanto et al., 2021; Samsudeen et al., 2022; Cahyani et al., 2022). Based on previous research, the following hypotheses can be formulated:

H₆: Facilitating conditions have a positive and significant effect on the young Muslim generation's intention to pay digital sadaqah through BSI Maslahat.

The research model in Figure 1 illustrates the development of the research hypotheses.



Figure 1. Research Model

Source: Developed by the authors – Adopted Venkatesh and Zhang (2010)

Research Methods

A population is a collection of individuals, objects, or elements that have certain characteristics or qualities and are the focus of research or study. The population of this study is the young generation of Muslims who have paid sadaqah via a digital platform via BSI Maslahat. Meanwhile, to determine the sample, a non-probability sampling technique was used, where each member of the population was selected non-randomly with zero chance (Sidiq & Choiri, 2019). The non-probability sampling technique is convenience sampling, in which the sample is selected because of its availability at a suitable place and time (Ghozali, 2006). Then, the questionnaire was distributed to the sample via social media such as WhatsApp, Instagram, and Telegram.

In this study, researchers used SmartPLS software (version 4.0) to assist in data processing. The data analysis method used in this study is the Unified Theory of Acceptance and Use of Technology (UTAUT) (Ahmad et al., 2014). UTAUT is a method or theory used to understand how individuals accept and use a given technology. UTAUT has been proven to be more effective than other theories, such as the Theory of Reason Action (TRA), the theory of planned behavior (TPB), and the Technology Acceptance Model (TAM) (Venkatesh et al., 2003).

Research Results and Discussion

Of the 146 respondents who met the research criteria, only 108 were used in the analysis because many respondents did not meet the criteria for being a young generation of Muslims. The data in Table 1 shows that the number of female respondents (64%) was greater than that of male respondents (36%). In addition, the majority of respondents came from the young Muslim generation, with an age range of 21-23 years, and the majority had an educational background at the Senior High School level (60%). These findings indicate that most respondents are still in the process of higher education, with 74% currently studying at a university.

Table 1. Characteristics of Respondents

Respondent Characteristics		Frequency	Present
Gender	Man	39	36%
	Woman	69	64 %
Age	17-20 years old	15	14 %
	21- 23 years old	74	69 %
	24-26 years old	19	18 %
Last education	SMA	65	60 %
	Diploma	5	5 %
	Masters	35	32 %
	Magister	3	3%
	Doctor	0	0 %
Occupation	Student/Students	80	74%
	Private officer	18	17%
	State officer	3	3%
	Self-employed	3	3%
	Housewife	1	1%
	Unemployment	3	3%
Monthly expenditure	Less than IDR 1,000,000	24	22%
	IDR 1.000.000 – IDR 2.000.000	35	32%
	IDR 2.000.000 – IDR 3.000.000	32	30%
	IDR 3.000.000 – IDR 4.000.000	5	5%
	IDR 4.000.000 – IDR 5.000.000	7	6%
	More than IDR 5,000,000	5	5%

Note: One dollar is approximately between IDR 14,000 and IDR 15,000.

Source: Table by authors

Table 2. Outer Loading Values

Construct	Item	OL	CA	CR	AVE
Sadaqah Literacy	LT1	0.858	0.870	0.879	0.718
	LT2	0.803			
	LT3	0.869			
	LT4	0.858			
Religiosity	RG1	0.864	0.824	0.826	0.739
	RG2	0.868			
	RG3	0.847			
Performance Expectancy	HK1	0.874	0.899	0.906	0.767
	HK2	0.890			
	HK3	0.886			
	HK4	0.851			
Effort Expectancy	HU1	0.846	0.889	0.889	0.750
	HU2	0.899			
	HU3	0.876			
	HU4	0.841			
Facilitation Condition	KF1	0.895	0.864	0.886	0.712
	KF2	0.902			
	KF3	0.724			
	KF4	0.843			
Social Influence	PS1	0.901	0.912	0.928	0.788
	PS2	0.910			
	PS3	0.884			
	PS4	0.856			
Intention	MT1	0.904	0.890	0.891	0.752
	MT2	0.863			
	MT3	0.829			
	MT4	0.872			

Note: OL= Outer loading; CA= Cronbach’s alpha; CR= Composite Reliability; AVE= Average Variance Extracted

Source: Table by authors

Table 2 showed that all outer loading values are above 0.70, and the AVE value is more than 0.5. This indicates that all indicators have met convergent validity and have high value (Sekaran & Bougie, 2016). Meanwhile, the results of Composite Reliability for all variables are above 0.70, and the Cronbach's Alpha value exceeds 0.60. These results indicate that the data analysis has met the standards of the instruments used to measure the construct. Therefore, it can be concluded that respondents have consistently answered each question, which results in a good level of reliability for all constructs.

Table 3 shows that the correlation value between the latent variable and the indicator is greater than the other correlation values. This can be observed from the numbers in bold, which have a higher value than the other numbers for each item. Apart from that, the cross-loading value for each variable exceeds 0.50. Thus, the cross loading analysis does not show any problems in discriminant validity.

The R-squared value measures the extent to which the independent variable influences the dependent variable. The R-squared value is the coefficient of determination for the dependent construct. The R-squared results show that the R-squared value for the Generation Z Muslim intention variable in digital sadaqah payments through BSI Maslahat in Indonesia was 0.714. This means that the intention variable of Generation Z Muslims towards digital sadaqah payments through BSI Maslahat in Indonesia was influenced by the variables sadaqah literacy, performance expectancy, effort expectancy, social influence, facilitating conditions, and religiosity by 71.4%. The remaining 28.6% could be influenced by other variables. Thus, the model is said to have good power because the value of 71.4% is close to 100%, indicating that the model is good at predicting the dependent variable (Chin, 1998).

Table 3. Cross Loading Results

		HK	HU	KF	LS	MN	PS	RE
Performance Expectancy	HK 1	0.874	0.560	0.580	0.460	0.608	0.507	0.409
	HK 2	0.890	0.624	0.607	0.509	0.623	0.435	0.494
	HK 3	0.886	0.640	0.646	0.591	0.699	0.411	0.499
	HK 4	0.851	0.684	0.683	0.599	0.542	0.572	0.382
Effort Expectancy	HU 1	0.670	0.846	0.695	0.620	0.547	0.412	0.427
	HU 2	0.618	0.899	0.653	0.493	0.515	0.442	0.489
	HU 3	0.622	0.876	0.687	0.475	0.543	0.432	0.510
	HU 4	0.559	0.841	0.675	0.579	0.529	0.443	0.498
Facilitating Conditions	KF 1	0.608	0.699	0.895	0.592	0.541	0.551	0.525
	KF 2	0.673	0.704	0.902	0.643	0.594	0.551	0.493
	KF 3	0.503	0.465	0.724	0.376	0.380	0.607	0.380
	KF 4	0.618	0.736	0.843	0.621	0.557	0.503	0.504
Sadaqah Literacy	LT 1	0.519	0.573	0.543	0.858	0.694	0.250	0.530
	LT 2	0.484	0.427	0.522	0.803	0.527	0.328	0.491
	LT 3	0.486	0.494	0.556	0.869	0.562	0.401	0.543
	LT 4	0.590	0.605	0.660	0.858	0.647	0.437	0.506
Intention	MT 1	0.670	0.566	0.542	0.673	0.904	0.319	0.513
	MT 2	0.530	0.401	0.464	0.614	0.863	0.345	0.670
	MT 3	0.569	0.590	0.548	0.594	0.829	0.335	0.636
	MT 4	0.691	0.580	0.604	0.631	0.872	0.367	0.604
Social Influence	PS 1	0.505	0.502	0.615	0.398	0.356	0.901	0.430
	PS 2	0.422	0.404	0.531	0.313	0.253	0.910	0.374
	PS 3	0.471	0.393	0.541	0.264	0.332	0.884	0.455
	PS 4	0.502	0.452	0.577	0.455	0.414	0.856	0.447
Religiosity	RG 1	0.433	0.435	0.488	0.519	0.559	0.401	0.864
	RG 2	0.448	0.550	0.504	0.577	0.632	0.454	0.868
	RG 3	0.441	0.441	0.472	0.475	0.602	0.399	0.847

Source: Table by authors

Hypothesis Testing

Table 4 displays the hypothetical results of the sadaqah literacy variables, religiosity, performance expectancy, effort expectations, facilitating conditions, and social influences on young Muslims' intention to pay sadaqah via digital platforms. This table shows that performance expectancy, Sadaqah literacy, and religiosity influence the intention to use digital platforms. However, effort expectancy, facilitating conditions, and social influence do not significantly influence the intention to use digital platforms.

Table 4. Hypothesis Test Results

	Original sample	Standard deviation	T stat	P values
Sadaqah Literacy → Intention	0.303	0.069	4.381	0.000
Religiosity → Intentions	0.367	0.074	4.940	0.000
Performance Expectancy → Intention	0.407	0.092	4.439	0.000
Effort Expectancy → Intention	-0.011	0.105	0.109	0.913
Facilitation Condition → Intention	0.015	0.108	0.140	0.889
Social influence → Intention	-0.135	0.071	1.900	0.057

Source: Table by authors

Sadaqah literacy has a positive impact on the intention of the young Muslim generation to use digital sadaqah payments through the BSI Maslahat. Thus, it can be concluded that hypothesis one (H1) is accepted. This finding aligns with previous research by Kasri and Yuniar (2021) and Yusfiarto et al. (2020), who confirm that sadaqah literacy has a positive and significant effect on the intention to pay sadaqah online. The knowledge students have about sadaqah provides a basis for them to act according to their understanding. As rational creatures, humans tend to be influenced by arguments constructed from the information they receive. Therefore, it can be understood that students' literacy level about sadaqah significantly impacts their intention to use digital platforms to pay for sadaqah (Safitri & Hapsari, 2022; Sumaiya et al., 2022).

Religiosity influences the young Muslim generation's intention to pay sadaqah via the digital platform at BSI Maslahat. These results are in line with the findings of Alam et al. (2011) and Mokhlis (2009), who stated that the level of religiosity greatly influences a person's decision to pay Zakat, Infaq, and Sadaqah (ZIS). The higher the individual's level of religiosity, the greater the tendency to pay ZIS, especially in digital form. A high level of religiosity also makes a person more confident that by giving charity, the reward will be multiplied by Allah SWT and as a sign of gratitude for the blessings of sustenance. Therefore, with the existence of digital sadaqah services, a person will be more motivated to pay sadaqah via a digital platform because it is easier, more efficient, and allows it to be distributed more precisely to those in need (Chetioui et al., 2023). A high level of religiosity also makes a person more obedient to religious teachings, while sadaqah giving is considered a noble practice. Therefore, someone with a high level of religiosity will be motivated and encouraged to carry out this charity practice, especially through digital platforms that make the payment process easier.

Performance expectancy has a positive and significant influence on the intention of the young Muslim generation to use digital sadaqah payments through the BSI Maslahat in Indonesia. This finding is in line with Kasri and Yuniar (2021), who found that performance expectancy has a positive and significant relationship with Muslims' intention to pay sadaqah online. The results of this research are also supported by several previous studies that showed that performance expectancy has a positive and significant effect on an individual's intention to use new technology (Bin-Nashwan et al., 2021; Kasri & Yuniar, 2021; Li, He, Song, Yang, & Zhou, 2018). People feel greater assistance in making sadaqah through online payments because they can be done anywhere and anytime, thereby saving time. These findings show that a person's intention to pay sadaqah digitally is based on understanding the clear benefits or uses and the profits obtained, which impact the performance of the digital sadaqah platform. In addition, the main benefit respondents assess from digital sadaqah platform services is the ability to access and ease paying sadaqah online from anywhere and a fast process (Kasri & Sosianti, 2023).

Effort expectancy does not influence young Muslims' intention to use digital sadaqah payments through BSI Maslahat in Indonesia. This finding aligns with the research by Mustaqim et al. (2018) and Raman et al. (2014), who state that effort expectancy does not impact a person's intention to carry out transactions. Similar findings were found by Kasri and Sosianti (2023), who confirmed that effort expectancy does not have a positive and significant relationship with Muslims' intention to pay sadaqah online. However, this research differs from previous research, which shows the influence of effort expectancy and individual intentions (Kasri & Sosianti, 2023; Li et al., 2018). Additionally, these findings are supported by research by Bin-Nashwan et al. (2021), Yahaya and Ahmad (2019), and Raman et al. (2014), who conclude that effort expectancy does not have a significant influence on individuals' intentions to use technology. This may be influenced by some respondents who started paying sadaqah online before, so they may be excluded from the category of people new to using technology. According to Venkatesh et al. (2003), effort expectancy will be more visible in someone who has little experience in using a particular technology than in someone who already has experience in using the technology.

Social influence had no impact on the intention of the young Muslim generation to use digital sadaqah payments through BSI Maslahat in Indonesia. This finding differs from previous research, which showed a significant positive relationship between social influence and individuals' intention to pay sadaqah online (Kasri & Sosianti, 2023; Yahaya & Ahmad, 2019; Wong et al., 2013). However, this research is in line with the research conducted by Raman and Menon (2018), which states that social influence variables do not significantly affect individuals' intentions to pay sadaqah. This shows that social influence is not an important determining factor in the intention of the young Muslim generation to pay digital sadaqah. This occurs because of limitations. For example, according to Wong et al. (2013), a meta-analysis of age effects shows that the need for affiliation tends to increase with age. Therefore, social influences may have little or no influence on a person's intentions in the younger generation.

Facilitating conditions do not have a positive and significant effect on the intention of the young Muslim generation to pay for digital sadaqah through BSI Maslahat in Indonesia. This finding is different from the results of previous research conducted by Kasri and Yuniar (2021), Bin-Nashwan et al. (2021), Yahaya and Ahmad (2019), which confirmed that facilitating conditions have a positive impact on Muslims' intention to pay sadaqah openly. However, findings that align with this research were made by Maharani (2021) and Tam et al. (2020), who stated that the facilitating conditions did not significantly influence the intention of the young Muslim generation to pay sadaqah via mobile payment. This is because of the ease of use of mobile payments by young Muslims without formal training. By contrast, older age groups tend to depend more on facilitating conditions because of a need for more understanding of modern technology. Therefore, they need more help in using the facilities to make digital sadaqah payments through the BSI Maslahat.

Conclusion

Sadaqah literacy and religiosity have been proven to significantly influence the young Muslim generation's intention to pay sadaqah via the digital platform at BSI Maslahat. These findings confirm the results of previous research, which shows that sadaqah literacy and level of religiosity influence individuals' intention to pay sadaqah digitally. However, these findings also show that effort expectancy, facilitating conditions, and social influence do not significantly influence the young Muslim generation's intention to use digital platforms to pay sadaqah. This differs from the UTAUT theory developed by Venkatesh et al. (2003), who emphasize that effort expectancy, facilitating conditions, and social influences influence digital technology adoption.

These findings can be a source of information for BSI Maslahat to increase the literacy of the young Muslim generation by increasing socialization about sadaqah on their social media platforms, such as TikTok, Instagram, and others. In addition, BSI Maslahat can collaborate with religious educational institutions such as Islamic schools and Islamic boarding schools to increase the level of religiosity of the young Muslim generation.

However, this research has several limitations, including the fact that most respondents came from the Jabodetabek area and Java. Therefore, future research should involve a more

comprehensive sample from other regions of Indonesia. In addition, this study uses the UTAUT1 model with the addition of sadaqah literacy and religiosity variables. Therefore, it is recommended that future research use the UTAUT2 model to capture several important variables relevant to similar research contexts.

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