

Generation Perceptions and Interests of Millennials in Zakat Digitally in Medan City

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Abstract

This study aims to analyze the relationship between perceptions and interests in digital zakat payments among millennials in Medan City. This is based on the rapid development of technology, finance, and zakat digitalization, which significant improvements have not yet matched in national zakat collection realization. This study employs a quantitative approach with a descriptive correlational design. The sample consists of 85 millennial respondents living in Medan City who have experience or knowledge of digital zakat platforms. Data were collected through a closed-ended questionnaire using a Likert scale and analyzed using validity, reliability, Pearson correlation, and linearity tests. The results indicate that millennials' perceptions of digital zakat fall into the positive category, with an average score of 65.92. Meanwhile, their interest is also classified as high, with an average of 48.16. The correlation analysis shows a positive and significant relationship between perceptions and interests in digital zakat ($r = 0.563$; $p < 0.001$). This confirms that stronger perceptions of the convenience, security, and benefits of digital zakat led to higher interest in paying zakat through digital channels. This research makes a significant contribution to designing more inclusive, educational, and relevant digital zakat collection strategies for millennials in the digital era.

Keywords: Perceptions, Interests, Millennials, Digital Zakat.

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INTRODUCTION

The digitalization of zakat has significantly transformed Islamic philanthropy in Indonesia. Advancements in financial technology (fintech) and the digital economy have enabled more efficient collection and distribution of zakat. Indonesia, with the world's largest Muslim population (approximately 86.9% of its total population), has an estimated national zakat potential that increased from IDR 327.6 trillion in 2020–2021 to IDR 327 trillion in 2022–2023, projected to reach IDR 400 trillion by 2024 (BAZNAS, 2024). However, actual zakat collection remains significantly below its potential, despite gradual improvements: from IDR 12.95 trillion in 2020 to IDR 14 trillion in 2021, rising sharply to IDR 32 trillion in 2022, and reaching IDR 41 trillion in early 2023–2024 (BAZNAS, 2024).

Table 1. Potential and Realization of Zakat in Indonesia (2020 – 2024)

Year	National Zakat Potential (Rp Trillion)	National Zakat Realization (Rp Trillion)	Percentage Realization
2020	327.6	12.95	± 3.95%
2021	327.6	14.00	± 4.27%
2022	327.0	32.00	± 9.78%
2023	327.0 – 400.0	41.00	± 12.5%
2024	400.0 ⁵	41.00 (up to early 2024)	± 10.25%

Source: BAZNAS (National Alms Agency), 2024.

The realization of zakat collection relative to its potential has increased, rising from approximately 4% in 2020 to 4.3% in 2021, 9.8% in 2022, and 12–13% in 2023–2024 (BAZNAS, 2024). The accelerated digitalization of zakat drives this progress through collaborations between BAZNAS and fintech platforms, supported by government efforts to enhance zakat management systems, institutional cooperation, and zakat literacy education. However, a significant gap persists between potential and actual collection, indicating the need for continued efforts to improve literacy, build public trust, and optimize digital infrastructure for zakat payments (BAZNAS, 2024).

The development of digital technology has transformed various aspects of life, including zakat payment practices. The emergence of various digital zakat platforms, including the official BAZNAS website, mobile applications, e-commerce platforms (such as Tokopedia and Shopee), and digital wallets (like OVO, GoPay, and DANA), has streamlined the process. According to BAZNAS (2023), over 60% of zakat collected in 2022–2023 was facilitated through digital channels.

Zakat collection has grown significantly, increasing from IDR 22.47 trillion in 2022 to IDR 32.32 trillion in 2023, a rise of approximately 44% (BAZNAS, 2023). This growth is attributed to the convenience of online zakat payments, including the use of QRIS, which can be scanned at minimarkets, mosques, and via social media.

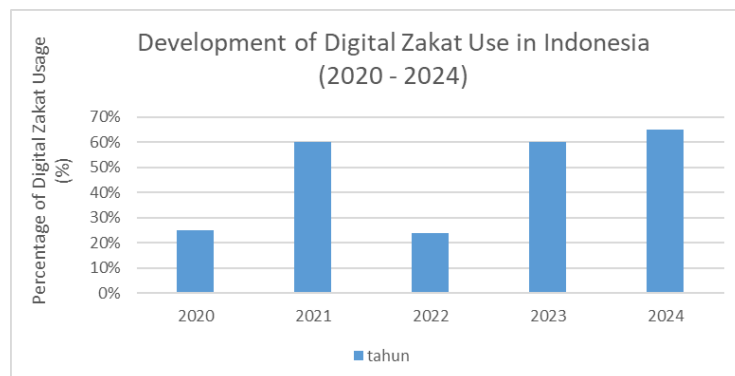


Figure 1. Development Use of Digital Zakat in Indonesia (2020 – 2024)

Source: BAZNAS (National Alms Agency), 2024.

The bar chart above illustrates the development of digital zakat usage in Indonesia from 2020 to 2024, expressed as a percentage of total national zakat transactions. In 2020, digital zakat usage was relatively low, at approximately 25%, as the public was still in the early stages of adopting digital technology for philanthropy. However, adoption accelerated due to the COVID-19 pandemic (BAZNAS, 2020). In 2021, there was a significant surge to 60%, driven by increased technology adoption and collaborations between BAZNAS and various digital platforms, including Tokopedia, Shopee, OVO, and GoPay.

Interestingly, in 2022, the percentage decreased to 24%, as the data reflects explicitly digital fundraising contributions to BAZNAS's central collection, not the overall national collection (BAZNAS, 2022). This decline may be attributed to factors such as limited digitalization in society, a shortage of qualified human resources in digital zakat management, inadequate transparency by zakat collection institutions (LAZ), and uneven digital infrastructure. Additionally, declining public interest may stem from economic challenges, such as layoffs, which reduced the ability of some middle-class individuals to pay zakat. However, in 2023, digital channel usage rose again to 60%, supported by the expansion of digital services, the use of QR codes, mobile applications, and educational content on social media. In 2024, this trend is estimated to increase to 65%, reflecting the growing dominance of digital channels in the national zakat payment system. This growth indicates increasing trust among the community, particularly millennials, in digital channels due to their convenience, speed, and transparency (BAZNAS, 2024).

This trend highlights that digitalization is not merely an alternative, but the primary channel for zakat collection in Indonesia, significantly contributing to the realization of the national zakat potential of IDR 327 trillion annually. Despite this potential, the collection rate in 2023 was approximately 12.6% (BAZNAS, 2024). Digital technology remains crucial in bridging this gap and encouraging more individuals, especially millennials, to pay zakat regularly, practically, and securely.

This presents an opportunity to engage young people, particularly millennials. According to BPS (2020), millennials, numbering approximately 69.4 million or 25.9% of Indonesia's population, are the most prevalent demographic group. Their familiarity with technology and digital-first lifestyle makes them a key target for optimizing digital zakat.

However, studies indicate that digital zakat literacy among millennials remains moderate. The National Zakat Literacy Index, published by BAZNAS's Center for Strategic Studies (2022), reports an average score of 74.8, classified as moderate. Many millennials have only a general understanding of zakat, lacking knowledge of its technical mechanisms and digital channels. Research by Nurhayati and Mulyani (2021) highlights that factors such as perceived transaction security, trust in platforms, and ease of access significantly influence millennials' interest in paying zakat digitally.

Medan City, the largest metropolitan area outside Java, has experienced robust growth in its digital economy and urban population, aligning with the millennial profile. However, research on digital zakat behavior in this region remains limited. With a significant millennial population on Medan's campuses and in its communities, the potential for optimizing digital zakat is substantial. The presence of local and national zakat institutions, such as LAZ Yatim Mandiri, Rumah Zakat, and BAZNAS North Sumatra, further enhances opportunities for increased millennial participation in digital zakat.

To support the study of millennial perceptions and interest in digital zakat in Medan City, several theories provide a robust framework for analysis. The Technology Acceptance Model (TAM) by Davis (1989) posits that technology adoption is driven by perceived usefulness and ease of use. In the context of digital zakat, millennials' perceptions of convenient access and practical benefits influence their decision to use digital zakat services.

The Theory of Planned Behavior (TPB) by Ajzen (1991) explains that an individual's intention to act is shaped by their attitude toward the behavior, subjective norms, and perceived behavioral control. This theory illustrates how millennials' positive attitudes toward digital

zakat, social support, and perceptions of ease or barriers affect their interest in paying zakat online.

Additionally, the Uses and Gratifications Theory (UGT) proposed by Katz et al. (1973) suggests that individuals use media to fulfill specific needs, such as obtaining information, seeking entertainment, or expressing themselves socially. In this study, UGT examines how millennials utilize digital zakat applications to fulfill spiritual needs, achieve personal satisfaction, or express modern forms of philanthropy.

The Diffusion of Innovations Theory by Rogers (1983) provides insight into how digital zakat, as an innovation, is adopted by society. Rogers identifies five factors influencing adoption: relative advantage, compatibility, complexity, trialability, and observability. Millennials, being tech-savvy, are likely to adopt digital zakat if it is perceived as valid, compatible, and user-friendly.

Finally, the Theory of Reasoned Action (TRA) by Fishbein and Ajzen (1975) posits that their attitudes and social norms influence an individual's intention to act. For digital zakat, millennials' positive attitudes, combined with support from family, friends, or religious figures, strengthen their intention to pay zakat digitally. These theories provide a conceptual foundation for understanding the factors influencing millennial perceptions and interest in digital zakat, particularly in urban areas such as Medan City.

Several studies have explored the digitalization of zakat, yet gaps remain for further investigation. Nasution (2023) emphasizes the importance of digital campaign strategies in enhancing zakat collection, noting that public perception, especially among younger generations, is shaped by message delivery, platform image, and Islamic marketing approaches. Similarly, Nasution et al. (2023) provide evidence that social media communication strategies have a direct influence on interest in paying zakat among digitally active millennials.

Digital zakat offers greater convenience, speed, transparency, and accessibility compared to traditional methods, which are often manual and less efficient. However, challenges include data security, potential technical errors, and fraud risks on untrusted platforms. While some prefer traditional zakat for its direct nature and ability to use productive goods, it lacks efficiency, transparency, and reach.

Further research by Syahbudi et al. (2023) highlights that technological infrastructure and user acceptance are crucial to the successful digitalization of zakat. They note that the gap between the annual zakat potential of IDR 327 trillion and the actual collection of approximately IDR 12.5 trillion is partly due to low utilization of digital technology. Locally, Gunawan et al. (2021) found that the understanding of Islamic financial instruments, including zakat, remains limited among the Muhammadiyah community in Medan, indicating suboptimal digital zakat literacy in urban areas. Research by Hidayat et al. (2023) shows that young religious Muslims in Medan engage in informal digital spirituality, including zakat, with social media and digital platforms becoming mainstream for expressing Islamic values and trusting online zakat institutions.

Despite these insights, research gaps persist. First, there is a lack of specialized studies on millennial perceptions and interest in digital zakat in Medan City, despite its growing digital ecosystem and large millennial population. Second, the integration of digital zakat literacy, millennial characteristics, and psychological factors like security, trust, and ease of access is rarely analyzed comprehensively. Third, limited empirical research in urban areas outside Java, such as Medan, highlights the urgency of this study. This research fills gaps in digital zakat literature and supports the development of practical, adaptive, inclusive, and contextual zakat collection strategies.

Therefore, this study is crucial for understanding how millennials in Medan City perceive and develop an interest in digital zakat. Perception refers to how they understand, evaluate, and respond to digital zakat platforms, while interest reflects their willingness and readiness to pay zakat through digital channels. These insights enable zakat institutions to formulate strategic,

inclusive, participatory, and sustainable digital zakat systems, particularly in urban areas like Medan.

THEORETICAL BASIS

The Concept of Zakat

Zakat holds a strategic role in Islam as an instrument of social justice and economic equality. According to the Qur'an (QS. At-Taubah: 103), the Hadith of the Prophet, and Law No. 23 of 2011, zakat is defined as an obligatory asset paid by Muslims or business entities to those entitled to receive it. Beyond its consumptive role, zakat can be managed productively to empower mustahik, as demonstrated by BAZNAS North Sumatra (Sardini & Imsar, 2022). Their study shows that zakat distributed through productive grants and qardhul hasan has enabled mustahik to become self-sufficient and, in some cases, muzakki. This demonstrates that zakat is not only a religious obligation but also a means of promoting economic justice and community empowerment.

Zakat is generally divided into two types: Zakat al-Fitr and Zakat al-Maal. Zakat maal includes zakat on gold and silver, as well as zakat on trade, agriculture, animal husbandry, and professional activities. Professional zakat, or zakat kasb al- 'amal, applies to income from work or services. Nasution (2019), citing Yusuf Al-Qaradawi's **Fiqh Az-Zakah**, notes that professional zakat is paid upon receiving income without waiting for the haul, as it falls under al-mal al-mustafad (newly acquired wealth). For example, Dompot Dhuafa applies professional zakat based on Minister of Religion Regulation No. 52 of 2014, with a nisab equivalent to 653 kg of grain or 524 kg of rice and a zakat rate of 2.5% of monthly income. This calculation underpins their digital zakat services in North Sumatra.

Zakat serves as a means of wealth redistribution and a social safety net, bridging socioeconomic gaps, reducing poverty, and fostering solidarity. Research by Sardini and Imsar (2022) demonstrates that productive zakat, distributed through charitable efforts and development programs, has successfully transformed mustahik into muzakki at BAZNAS North Sumatra. This highlights zakat's role as an empowering economic force, beyond mere consumption. Additionally, Nasution (2019) demonstrates that innovative zakat management, such as education programs, scholarships, and training, serves as an investment in social and economic transformation.

Zakat management in Indonesia operates through two main channels: BAZNAS, the official government institution, and community-founded Zakat Collection Institutions (LAZ). Law No. 23 of 2011 authorizes BAZNAS as the national zakat management body while allowing LAZ to operate with official permission from the Ministry of Religion. LAZ, such as Dompot Dhuafa, exemplifies innovative digital zakat services. Aisa et al. (2023) note that Dompot Dhuafa has implemented an online zakat payment system since 2015, using auto-debit, digital wallets, and bank transfers to adapt to the digital era. However, engaging millennials remains a challenge. Hidayanti Daulay and Nasution (2022) highlight that during the COVID-19 pandemic, institutions like LAZ Nurul Hayat adopted digital strategies and online communication to sustain zakat collection and distribution, reflecting the progress of zakat in terms of its institutional and technological development in response to social and technological dynamics.

Digitalization of Zakat

Digital zakat is an innovative payment system using digital technology to connect muzakki with zakat institutions. Platforms include mobile applications, internet banking, e-wallets (e.g., OVO, DANA), QRIS, and the official websites of institutions such as BAZNAS and Dompot Dhuafa. Aisa et al. (2023) state that digital zakat enables payments anytime, anywhere, without requiring in-person visits. Dompot Dhuafa has implemented this innovation since 2015 through auto-debit, bank transfers, and digital wallets.

Indonesia's digital zakat platforms, such as Tokopedia Zakat and Shopee Zakat, as well as e-wallets (e.g., OVO, GoPay, LinkAja, and DANA), and QRIS, represent a transformative shift in zakat management. These platforms offer direct zakat payment options and integrate with BAZNAS Digital and national Islamic banks. Dompot Dhuafa's "donasikita.org" supports payments via auto-debit and digital wallets, while LAZ Nurul Hayat's ZakatKita application provides zakat, infak, alms, and consultation services on an integrated platform (Hidayanti Daulay & Nasution, 2022). Digital channels have significantly increased collections, with Kitabisa.com reporting a rise in zakat from IDR 1.4 billion in 2017 to IDR 2.6 billion in 2018 (Rachmat et al., 2020).

Digitalization enhances zakat management through efficiency, effectiveness, and transparency. Muzakki can transact quickly without visiting zakat offices, and automated reporting strengthens public trust. Aisa et al. (2023) report that 80% of zakat at Dompot Dhuafa is paid digitally, compared to 20% in person, reflecting a preference for efficient methods. Rachmat et al. (2020) add that perceived usefulness, security, and performance expectancy drive millennials' adoption of digital zakat, increasing participation among young professionals. Despite its benefits, digital zakat faces challenges, including low digital literacy among payers who prefer conventional methods. Aisa et al. (2023) note that many loyal muzakki at Dompot Dhuafa, despite being tech-savvy, opt for cash payments. Uneven internet connectivity limits access, and many millennials lack understanding of professional zakat obligations or familiarity with zakat applications. Age and accessibility outweigh literacy and religiosity in influencing the adoption of digital zakat. Administrative issues, such as missed payment confirmations via WhatsApp, complicate the verification of transactions. To address these, zakat institutions should enhance social media education, simplify payment systems, and strengthen application security to build trust.

Perception

Perception is the cognitive process through which individuals interpret their environment using their senses. Robbins and Judge (2015) define perception as the process of organizing and interpreting sensory impressions to assign meaning to experiences. In social and behavioral contexts, perception is shaped by experience, expectations, and information, which in turn influence attitudes and behaviors toward specific objects or actions.

Perception of digital zakat encompasses four key factors: user experience, ease of use, security, and trust. Aisa et al. (2023) find that most Dompot Dhuafa users consider applications like OVO and DANA easy to use and accessible anytime, anywhere. Security is critical, with concerns about data leaks or system failures. Rachmat et al. (2020) confirm that automated reporting and confirmation features reduce risks, enhancing user security. Trust in platforms stems from consistency, reputation, and transparency. Nasution (2019) notes that real-time reporting and fund tracking increase zakat payers' confidence and loyalty to zakat institutions.

Interest

Interest is a psychological tendency rooted in pleasure, driving individuals to focus on specific activities. Crow and Crow (as cited in Nasution, 2019) define interest as an individual's motivation to engage with a particular activity. In digital zakat, interest reflects the tendency to choose, try, and consistently use digital platforms for zakat payments. Interest in digital zakat includes four aspects: initial interest, desire to try, frequency of use, and consistency. Initial interest is marked by curiosity about the features of digital zakat services (Aisa et al., 2023). Many payers are drawn to practical applications, such as DANA, OVO, and auto-debit methods. The desire to try reflects the intention to use digital zakat services, even without prior experience. Nasution (2019) explains that innovations like QRIS and social media promotions effectively encourage millennials to adopt digital zakat, especially when services offer convenience, speed, and transparency. Frequency of use indicates how often individuals use digital platforms, with regular use reflecting a more substantial interest. Aisa et al. (2023) report

that many Dompot Dhuafa payers regularly use digital methods, including auto-debit and monthly donations. Nasution (2019) emphasizes that consistency, tied to trust and accountability, fosters loyalty to digital zakat as the primary method of payment.

Khairina, Nabila et al. (2024) state that interest in digital services is driven by perceptions of knowledge, convenience, and benefits, with benefits being the most dominant factor. While some factors have limited individual impact, collectively, they significantly influence interest. In digital zakat, practical benefits like convenience, efficiency, and transparency are key determinants of millennial engagement, highlighting the importance of emphasizing technology's utility to increase interest.

Millennials

Millennials, born between 1981 and 1996 according to the Pew Research Center, are a demographic group shaped by digital technology and globalization, making them highly adaptive to change and familiar with the online world. Millennials are digitally literate and adept at using applications, e-wallets, and digital platforms, preferring practical zakat services like DANA, OVO, and QRIS (Aisa et al., 2023). They value independence and instant solutions, making digital zakat a suitable option for their lifestyle, as it can be paid from the comfort of their own homes. Additionally, millennials are engaged in social and religious issues, actively participating in online donations and professional zakat, particularly when these activities are managed transparently (Nasution, 2019). Their religious behavior reflects a preference for efficient, secure, and accessible digital zakat platforms with real-time reporting.

RESEARCH METHOD

This study employs a quantitative approach with a descriptive correlational design to examine the relationship between perceptions and interest in digital zakat among digitally active millennials in Medan City. This method was selected for its ability to provide an objective and measurable overview of societal trends, particularly among millennials, regarding the use of digital zakat services. The population consists of Muslim millennials in Medan City, born between 1981 and 1996, as classified by the Pew Research Center (Bernadeta Rosariana, 2021). Samples were collected using purposive sampling with criteria including ages 24–44, residence in Medan, and prior use of digital zakat platforms such as OVO, DANA, Tokopedia Zakat, or official zakat institution websites. Data include primary sources from journals, books, and official documents, as well as secondary data gathered via a closed-ended Likert-scale questionnaire distributed online and offline.

The perception variable was measured using four indicators: perceived usefulness, perceived ease of use, perceived trust, and perceived risk. Meanwhile, the interest variable was assessed based on initial interest, desire to try, frequency of use, and consistency in paying zakat digitally. Data analysis was conducted using statistical software, including validity and reliability tests, descriptive analysis for data distribution, Pearson correlation, and simple linear regression to evaluate the strength and direction of the relationship between perception and interest in digital zakat. This research explores how millennials in Medan City respond to technology-based zakat developments and their implications for digital religious behavior.

RESULTS AND DISCUSSION

Research Result

Validity Test

All indicators of the Digital Zakat Perception variable were proven valid, as their correlation coefficients (r -count) exceeded the r -table value of 0.213 for a sample size of 85. This indicates a significant relationship between the statement items and their respective constructs. For example, the highest correlation for the Perception variable was $r = 0.701$, well above the r -table threshold. Additionally, the significance value (p -value) of 0.000, which is less than 0.05, confirms a statistically significant relationship between the items. Thus, all items in the

instrument are valid and adequately represent the dimensions of the construct. Overall, the instruments meet the criteria for good validity.

Table 2. Validity Test Results

X			Y		
Pearson Correlation	Sig. (2-tailed)	N	Pearson Correlation	Sig. (2-tailed)	N
.593	.000	85	.615	.000	85
.701	.000	85	.556	.000	85
.529	.000	85	.488	.000	85
.536	.000	85	.487	.000	85
.599	.000	85	.525	.000	85
.578	.000	85	.474	.000	85
.619	.000	85	.418	.000	85
.454	.000	85	.640	.000	85
.615	.000	85	.603	.000	85
.556	.000	85	.656	.000	85
.570	.000	85	.671	.000	85
.662	.000	85	.526	.000	85
.390	.000	85	1		85
.467	.000	85			
.431	.000	85			
.589	.000	85			
1		85			

Source: Primary Data Processed (2025)

Reliability Test

To ensure the tool's measuring capabilities can produce consistent data, testing reliability was conducted. Based on results testing reliability using Cronbach's Alpha technique, all 28 statement items in the instrument yielded an alpha value of 0.879. This value indicates that the internal consistency of the tool is very high, as it exceeds the minimum threshold of 0.7, which is generally used as a reference in quantitative studies.

Table 3. Cronbach's Alpha Test Results

Reliability Statistics		
Cronbach's Alpha	N of Items	Information
0.879	28	Reliable

Source: Primary Data, SPSS 27.0 data processing, 2025

Analysis Descriptive

Descriptive analysis was done to describe the distribution of data in each variable.

Table 4. Descriptive Test Results

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Standard Deviation
Perception in digital zakat	85	38	80	65.92	9,129
Interest in digital zakat	85	20	60	48.16	7,319
Valid N (listwise)	85				

Source: Primary Data, SPSS 27.0 data processing, 2025

Measurement results from 85 respondents indicate that the perception of digital zakat has a minimum value of 38, a maximum value of 80, a mean of 65.92, and a standard deviation of 9.129. Meanwhile, the interest in digital zakat ranges from 20 to 60, with a mean of 48.16 and a standard deviation of 7.319. The relatively high average scores for both variables suggest that most respondents exhibit a positive perception and strong interest in digital zakat implementation. These findings reflect millennials' openness and readiness to adopt technology in worship practices and philanthropic activities.

Analysis Correlation

The connection between the perception of variables and interest in digital zakat was analyzed using the Pearson correlation test.

Tabel 5. Correlation Test Results

		Correlations	
		Perception in digital zakat	Interest in digital zakat
Perception in digital zakat	Pearson correlation	1	0.563
	Sig. (2-tailed)		< 0.001
	N	85	85
Interest in digital zakat	Pearson correlation	0.563	1
	Sig. (2-tailed)	< 0.001	
	N	85	85

Source: Primary Data, SPSS 27.0 data processing, 2025

Linearity Test

The linearity test aims to evaluate whether the connection between the perception of variables and interest is linear

Tabel 6. Linearity Test Results

		Mean Square	F	Sig.
Interest in digital zakat *	(Combined)	91,342	2,714	<.001
	Linearity	1423,859	42,313	<.001
	Deviation From Linearity	43,752	1,300	.200

Source: Primary Data, SPSS 27.0 data processing, 2025

The test results indicate that the combined relationship between the two variables yields a significant linearity with a p-value of < 0.001 (< 0.05) and an F-value of 42.313, confirming a significant and linear relationship. Additionally, the significance value for deviation from linearity is 0.200 (> 0.05), indicating no deviation from linearity. Thus, the relationship between perception and interest in digital zakat can be effectively analyzed using a linear approach, as it meets the condition of linearity. The relationship is positive and significant, with positive perceptions of the ease, usefulness, and trustworthiness of digital zakat platforms increasing muzakki's interest in paying zakat digitally. In contrast, negative perceptions, such as perceived risk or distrust, may reduce this interest.

Discussion

Research results indicate that millennials in Medan City have a positive perception and strong interest in digital zakat. Descriptive analysis supports this, showing an average perception score of 65.92 and an interest score of 48.16 among 85 respondents. These scores suggest that most respondents not only recognize digital zakat platforms but also embrace their integration into daily life. This aligns with the characteristics of millennials, such as technological familiarity

and a preference for efficiency in worship, as outlined in the Uses and Gratifications Theory (Katz et al., 1973).

The Pearson correlation test reveals a significant positive relationship between perception and interest in digital zakat, with a correlation coefficient of $r = 0.563$ and a significance level of $p < 0.001$. This demonstrates that more positive perceptions of digital zakat—regarding convenience, trust, security, and benefits—correlate with a greater interest in paying zakat through digital platforms. These findings align with the Technology Acceptance Model (Davis, 1989), which posits that perceived ease of use and usefulness drive technology adoption.

Validity and reliability tests confirm the instrument's robustness in measuring perception and interest constructs. All items achieved a correlation coefficient exceeding 0.213, with a Cronbach's Alpha of 0.879, indicating excellent internal consistency. Thus, the data provide a reliable basis for scientific conclusions.

Additionally, the linearity test, with an F-value of 42.313 and a significance level of $p < 0.001$, and a deviation from linearity of 0.200 (greater than 0.05), confirms a linear relationship between perception and interest, without deviation from the assumptions. This indicates that changes in perception directly correspond to changes in interest, reinforcing that enhanced perceptions of digital zakat's convenience and security increase millennials' interest in online zakat payments. Positive perceptions of benefits, convenience, and security significantly boost public interest in digital zakat, while digital literacy and trust in zakat applications further enhance this interest. Conversely, negative perceptions, such as risk or distrust, may reduce interest.

In the context of digital zakat, perceived usefulness often outweighs ease of use, as zakat payers prioritize efficiency, practicality, and Sharia-compliant values that technology enables. However, accessibility and convenience remain important. Users prefer platforms that address spiritual and social needs, such as transparent fund collection and distribution or Sharia-compliant zakat calculations, over merely accessible features.

These findings align with Nasution (2023), who highlights the influence of digital communication strategies on engaging young people in zakat activities. Syahbudi et al. (2023) further suggest that the success of digital zakat depends on both technological infrastructure and user psychological acceptance.

Challenges persist, including uneven digital zakat literacy, as noted by Gunawan et al. (2021). Although many respondents have positive perceptions, some lack understanding of professional zakat calculations or awareness of secure payment channels, underscoring the need for educational interventions and enhanced, interactive platform features.

Overall, these findings confirm that perception has a significant influence on millennial interest in digital zakat. The success of zakat digitalization relies on strategies that boost trust, provide digital education, and simplify transactions for accessibility. Zakat institutions should strengthen campaigns that promote and educate through visual, narrative, and technological approaches tailored to millennials, the digital-native generation.

Digital zakat reduces waste by enhancing efficiency, transparency, and accountability in management, minimizing the misuse of funds. Digital platforms streamline the collection and distribution process, reducing time, energy, and resource waste. Specifically, digital zakat offers efficiency and effectiveness, including faster, cashless payments from anywhere, which eliminates time and location constraints—enabling a broader reach with expanded collection and distribution to a wider range of mustahik.

However, digital zakat in Medan faces challenges, including data security and privacy concerns, risks of fraud and embezzlement by unreliable platforms, technical issues with online applications, and limited digital literacy among some users. The lack of regulations on zakat payer domicile may lead to funds being transferred outside their intended area, risking reputational damage and loss of payers due to mismanagement. In Medan's outskirts, limited access to technology, low digital literacy, potential transparency and security issues, fraud risks, and underdeveloped platforms hinder interaction between payers and mustahik. Insufficient

education and outreach on digital zakat procedures also lead some to prefer traditional methods due to their perceived convenience.

This study confirms a strong relationship between perception and interest in digital zakat, underscoring the importance of effective digital communication strategies in transforming the zakat system in the digital era. The findings provide valuable insights for zakat institutions, the government, and Islamic fintech developers to design adaptive, inclusive, and suitable zakat service models that meet the needs of millennials in a digital ecosystem, fostering sustained engagement.

CONCLUSION

This study aims to analyze the relationship between perceptions and interest in digital zakat among digitally active millennials in Medan City. Based on data analysis from 85 respondents using a quantitative approach, the findings indicate that perceptions of digital zakat are positive, with an average score of 65.92. Interest in using digital zakat platforms among millennials is also high, with an average score of 48.16. The Pearson correlation test reveals a significant positive relationship between the two variables, with a correlation coefficient of $r = 0.563$ and a significance level of $p < 0.001$. This indicates that more positive perceptions of digital zakat are associated with greater interest in paying zakat through digital channels.

These findings confirm the relevance of the Technology Acceptance Model (TAM) and the Theory of Planned Behavior (TPB) in explaining the behavior of religious millennials in a digital context. Factors such as convenience, security, trust, and the benefits of digital zakat platforms significantly influence millennials' interest in active participation. Additionally, linearity and validity tests demonstrate that the relationship between perception and interest is strong, consistent, and linear.

In conclusion, the success of digital zakat among millennials depends primarily on zakat institutions' ability to foster positive perceptions through educational, transparent, and data-driven communication strategies leveraging technology. Strengthened digital campaigns should focus not only on promotion but also on educating about professional zakat and secure payment procedures via digital channels. This research contributes to the development of adaptive, digital-based zakat collection strategies for millennials. It provides a foundation for formulating policies and innovations to enhance zakat services in urban areas, such as Medan City.

Limitations of this study include its focus solely on millennials in Medan City, the specific timeframe of the digital data and context, and the defined aspects of perception (e.g., security, convenience, benefits) and interest (e.g., intention to pay, frequency of digital zakat use) measured, as well as the context of digital zakat itself (applications, platforms, or methods used).

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