

## Exploring Indonesian Millennials Muzakkis' insight of Paying Zakat in Digital Era

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### Abstract

Indonesia has 25.8% millennials, which this number counted as huge enough. It means that Indonesia has many youth generations. Millennials is a generation that like new things, especially technology. So, they understand technology and they can operate technology devices such as laptop or mobile phones. In this globalization era, everything is digital, especially in paying zakat. For millennials, it is easy to pay zakat by using their device through financial technology that has features to pay zakat. Thus, even though they understand the technology and they have ability to pay zakat digitally, it is essential to explore their insight of paying zakat in digital ways. This research explored Indonesia millennials Muzakki's insight of Paying zakat in digital era from millennials with economic backgrounds and millennials without economic background. There were 135 participants from this research. This research used a quantitative method by applying survey approach. However, there was a significant difference of millennials Muzakki with economic background and millennials Muzaki without economic background.

**Keywords:** Muzakki, Millennials, Zakat, financial technology

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### 1. INTRODUCTION

Nowadays, people live in an era where there are many generations live together until now. According to McKinlay (2011), generation or cohort is a group of people from the same subgroup who share the common things as the same year of birth of cohort, gender, or culture. Salleh (2017) stated that generation is the person or group born in a specific year with their characteristics. Another explanation of generation from Gentina (2020) is generation or cohort is a group of people born in the same period and experienced unique events created by their common age in history. It could be concluded that generation is an individual or group of people born in the specific time and experience the unique event during their lives.

Michael (2019) stated that there are five generations start from mids 1900 until now 2021. There Silent generation, people who born in 1928 – 1945, Boomer generation who born in 1946 – 1964 and they had Vietnam War as the unique event, Generation X born in 1965 – 1980, Millenials born in

1981 – 1996 and they had 9/11 also financial crisis as the unique, and the last is Generation Z who born in 1997 – 2012. Every generation has its characteristics so, it can be grouped.

According to the explanation above, millennials is one of the young cohort. O'Connor (2015) explained that millennials have different characteristics. They like different things and like to try something new. In addition, Berger (2017) stated that millennials is a trailblazer, they are different with previous cohorts. They have better education than the other generations. Millennials were born and developed when the technology era began. That is why they are called the digital native generation.

From the characteristics of the millennials above, it can be concluded that millennials is the generations born and developed in the technology era. They have known technology since they were young, and they adapted it in their daily life. They have internet access to find what they want easily, especially in paying zakat.

According to Rosadi (2014), zakat is a property owned by an individual Muslim that must be issued and given to the group entitled to receive it. Thus, people who pay zakat are called Muzakki. Article 1 of Law no. 38 of 1999 concerning the mandatory conditions for Muzakki to pay zakat, which for the first, Muzakki must be a Muslim, where this provision has become an agreement for Muslims. Second, a Muzakki must be independent. It means that an individual is free from anyone or slavery. The third condition is that they have reached puberty and are reasonable, where small children and people who are insane are not obligated to pay zakat. The fourth condition is that Muzakki has sufficient wealth in the *nisab*, where each Muzakki has sufficient wealth to pay tithes. The fifth requirement is that a Muzakki has assets that have fulfilled the haul where the assets owned by a Muzakki are sufficient within one year. Sixth, a Muzakki has perfect wealth. It means that a Muzakki does not have other people's rights that must be paid or do not have debts to others. The last, Muzakki has sufficient or rich assets. Zakat is mandatory for well-off people or people who have advantages in terms of needs and finances.

Jaelani (2016) stated that in Indonesia, Zakat usually paid lively face to face such as through Zakat car around, bank, or by using ATM (where Muzakkis must go to ATM center to pay it). On the other hand, Soeharjoto (2019) stated that people nowadays live in the digital era, in which there is a financial technology (fintech) that makes innovations, especially in the financial sector. Where it has benefits such as providing services for the payments, loans, financing, financial planning, and investment based on technology or technology platform. Fintech can be used in paying zakat. Muzakki can pay Zakat through it using technology and their devices without using traditional ways such as going to the bank, Zakat car around, or face-to-face. This thing fits with millennials Muzakkis' character since they are technology savvy. They can pay zakat through fintech in order to improve people's welfare through the platform that provided zakat pay services such as Zakat.or.id (Dompot Dhuafa), Buka Lapak, Shopee, kitabisa.com, etc. (Friantoro & Zaki, 2019). These fintech can attract millennials Muzakkis desire to pay zakat online.

Indonesia Central Bureau of Statistics (2020) stated that Indonesia has 25.8% millennials born in 1981 – 1996 who are 24 – 39 years old. It means

Indonesia has many digital natives generation or the generation already literate with technology. This number is quite large, so many digitally literate young people must be utilized. If young people or millennials pay much zakat, then Indonesian people will be more prosperous. Thus, economic development will be more stable.

To sum up, as explained by experts, millennials have different characteristics from the previous generation. They are familiar with technology from an early age. They already understand the use of technology for life, especially the use of technology to pay zakat. The payment of zakat today is not like it used to be, where it is doing by face to face, Muzakkis visit the amil or amil use zakat car to go around. In this digital era, people can pay zakat through financial technology or fintech. However, digital payments like this fit perfectly with the characteristics of millennials.

In this all-digital era, millennials' Muzakkis views on zakat payments must be explored more deeply, so people better understand how millennials Muzakkis view digital zakat payments, especially in Indonesia, which has enormous young human resources with the percentage rate of 25.8%. Thus, it is essential to see their point of view to get the better digital system in paying zakat. Related to the characters of millennials and the growth of millennials in Indonesia, it is essential to explore Indonesian millennials Muzakkis' insight of paying zakat in digital era. However, the researchers formulate three research questions. Those are,

- a. "What is Indonesian millennials Muzakkis' with economic background insight of paying zakat in digital era?"
- b. "What is Indonesian millennials Muzakkis without economic background insight of paying zakat in digital era?"
- c. "Is there any significant difference between Indonesian millennials Muzakkis with and without economic background insight of paying zakat in digital era?"

## **2. METHOD**

To gather the data, the researchers used quantitative method by applying survey design. According to Cohen (2018), quantitative method includes tests numerical data and statistically things matters. The questionnaires was used in order to get the data adapted from two experts, Farouk (2018) and Hassan (2019). There were 20 items in the

questionnaire. The researchers used Google form online questionnaire to gather the data. The questionnaire was shared to social media (WhatsApp, Instagram, Facebook, etc.) in two weeks. However, the participants of this research took 135 of Indonesia millennials Muzakkis who were born in 1981 – 1996 which have age range 24 – 29 year old. The researchers took this age following millennials' age range from the Indonesia Central Bureau of Statistics (2020) or Badan Pusat Statistik. In addition, the researchers chose millennials as the participants, followed by Article 1 of Law no. 38 of 1999 concerning the mandatory conditions for Muzakki to pay Zakat. According to the article, Muzakki must be reached puberty and has sufficient or rich assets. The age range of 24 – 39 already reached puberty and has sufficient assets to pay zakat. In addition, this research explored the insight from millennials Muzakki with economic background and without economic background. Economy background means that a person has or ever study economics in university or economy major, meanwhile without economic background means a person that has not or never study economics in university or non economic major. To analyze the data, researchers used SPSS ver 25. The researchers used descriptive statistics to find the highest percentage and mean for research questions number one and two. After collecting the result of research questions number one and two, the researchers used independent t-test to answer the research question number three. Thus, this study only focus on millennials insight from 135 participants. From the millennials insight, it could be essential to see the factors contribute millennials pay zakat use digitally from their background, gender, and from their living place. Not only from quantitative persepective, qualitative perspective can be used in order to get the deeper data.

**3. RESULT**

In this section, the researchers showed the result of this study. The researchers divided this section into three parts which are, biodata of participants, reliability statistics, millennials Muzakki with economics background insight, millennials Muzakki without economics background insight, and independent T-Test.

**Tabel 1: Biodata of Participants**

		Freq	Percent
Gender	Man	42	31.1
	Woman	93	68.9
	Total	135	100.0
Age	24-26	107	79.3
	27-29	12	8.9
	30-33	9	6.7
	30-36	1	.7
	37-39	6	4.4
	Total	135	100.0
Education	Junior High School	1	.7
	Senior High School	29	21.5
	Bachelor Degree	100	74.1
	Master Degree	5	3.7
	Total	135	100.0
Background	Having Economic Background	33	24.4
	Not Having Economic Background	102	75.6
	Total	135	100.0
Living Place	Urban	114	84.4
	Rural	21	15.6
	Total	135	100.0

From table 1, there were 135 participants for this research, which there were 102 participants do not have economic background and 33 participants have economic background. Male millennials Muzakki were 42 and female were 94.

**Reliability Statistics**

This section explained Cronbach alpha result from this reseach. Cronbach alpha was used to see the reliability of rating scale. On the table 2 above, score of  $\alpha$  was .908 from 30 items. According to Vaske's (2017) alpha .90 is high.

**Table 2: Reliability Statistics**

Cronbach's Alpha	N of Items
.908	30

**Table 3: millennials Muzakki with economic background insight**

Economy Background Statements	M	SD	D	N	A	SA
1. I understand zakat paying system	4.09	0%	0%	15.2%	60.6%	24.2%
2. I understand the concept of zakat in Islam	4.27	0%	0%	3.0%	66.7%	30.3%
3. Paying zakat is an essential thing	4.79	0%	0%	0%	21.2%	78.8%
4. I try to follow Islamic injunctions include paying zakat	4.79	0%	0%	0.7%	21.2%	78.8%
5. I have paid zakat in traditional ways	4.24	0%	3.0%	6.1%	54.5%	36.4%
6. Paying zakat use traditional ways are easy and simple	3.94	0%	9.1%	15.2%	48.5%	27.3%
7. Paying zakat use traditional ways is old	2.67	6.1%	42.4%	33.3%	15.2%	3.0%
8. I feel paying zakat use traditional ways is more secure	3.73	0%	6.1%	33.3%	42.4%	18.2%
9. I will still pay zakat traditionally	3.36	0%	18.2%	36.4%	36.4%	9.1%
10. I know financial technology (fintech) for paying zakat	4.06	0%	3.0%	9.1%	66.7%	21.2%
11. I understand zakat paying system digitally	3.79	0%	6.1%	24.2%	54.5%	15.2%
12. I have paid zakat trough fintech	3.18	3.0%	33.3%	21.2%	27.3%	15.2%
13. I am more often pay zakat use fintech than use traditional ways	2.94	6.1%	33.3%	33.3%	15.2%	12.1%
14. I like to pay zakat through fintech than use traditional ways	3.03	6.1%	21.2%	42.4%	24.2%	6.1%
15. For a millennial like me, paying zakat trough fintech is good	3.67	0%	12.1%	24.2%	48.5%	15.2%
16. Paying zakat use fintech is better than use traditional ways	3.09	6.1%	18.2%	42.4%	27.3%	6.1%
17. Pay zakat trough fintech is my priority	2.97	6.1%	33.3%	27.3%	24.2%	9.1%
18. I like to pay zakat use traditional ways than use fintech	3.42	6.1%	6.1%	39.4%	36.4%	12.1%
19. Zakat paying system through fintech is easy to understand	3.70	0%	3.0%	39.4%	42.4%	15.2%
20. Zakat paying system through fintech is more practice than traditional zakat paying system	3.61	0%	9.1%	36.4%	39.4%	15.2%
21. I have a willingness to pay zakat through fintech	3.73	0%	9.1%	27.3%	45.5%	18.2%
22. I have a possibility to pay zakat trough fintech	3.76	0%	9.1%	24.2%	48.5%	18.2%
23. I understand the procedure of paying zakat through fintech	3.58	0%	9.1%	33.3%	48.5%	9.1%
24. Paying zakat system that provided in fintech is already well	3.61	0%	6.1%	36.4%	48.5%	9.1%
25. I do not have problem in paying zakat through fintech	3.82	0%	0%	33.3%	51.5%	15.2%
26. My parents or my friends invite me to pay zakat through fintech	3.18	0%	18.2%	36.4%	30.3%	9.1%
27. I invite my friends to pay zakat through fintech	3.33	3.0%	12.1%	42.4%	33.3%	9.1%
28. I believe that fintech can be trusted to be a place for paying zakat	3.79	0%	6.1%	27.3%	48.5%	18.2%
29. Me as millennials believe that fintech is the safest place to pay zakat	3.45	0%	9.1%	36.4%	42.4%	9.1%
30. Paying zakat trough fintech is a best way for youth	3.64	0%	18.2%	15.2%	51.5%	15.2%

From the table 3, it can be concluded that millennials Muzakki with economic backgrounds already understand the zakat paying system and the concept of paying zakat in Islam, so 78.8% of most of them strongly agree that they try to follow Islamic injunction include paying zakat. 54.5% of them have paid zakat in traditional ways. Their insight about paying zakat in traditional ways such 48.5% of them thought that paying zakat use traditional ways is straightforward, 42.4% of them disagree that paying zakat in traditional ways is old, and 42.4% stated that paying zakat in traditional ways is more secure. However, 36.4% of them stated neutral that they will still pay zakat traditionally. This means that they tend to pay zakat by using technology through fintech. Another insight from millennials Muzakki with economic background about financial technology, 66.7% of them agree that they know financial technology for paying zakat and 54.5% of them agree that they understand the system of paying zakat digitally. On the other hand, only 27.3% agree that they have paid zakat through financial technology. This statement is proven from item number 13, that

most of them (33.3%) disagree that they do not often to pay zakat use fintech. Thus, they have good insight of fintech as a media to pay zakat digitally, proven by their insight in item number 19, 20, and 24, which most of them (42.4%) agree that paying zakat system through fintech is easy to understand. Most of them (39.4%) agree that paying zakat system through fintech is more practice than using traditional ways. Most of millennials (48.5%) agree that paying zakat system provided in fintech is already well. They also thought about the security of fintech in paying zakat. On items number 28 and 29, 48.5% agree that fintech can be trusted to be a safe place for paying zakat. In addition, most of them (42.4%) agree that they believe fintech as the safest place to pay zakat.

Even though only 27.3% of millennials with economic background pay zakat digitally, they have willingness to pay zakat through fintech. In item number 21, most of them (45.5%) agree that they have willingness to pay zakat through fintech and 48.5% agree that they have possibility to pay zakat through fintech. However, most of them (51.5%) agree that paying zakat through fintech is a best way for youth.

**Millennials Muzakki’s without economy background insight**

This is proven from the result; 46.1% agree that they have paid zakat in traditional ways. 38.2% agree that paying zakat use traditional ways are straightforward. Thus, 51.0% of them strongly disagree that paying zakat use traditional ways is old. In the other hands, 25.5% state neutral. Most of them (41.2%) stated that they agree with the statement, “I feel paying zakat use traditional ways is more secure.” However, most of them (56.9%) stated neutral to pay zakat still traditionally. Millennials Muzakki without economic background agree that they already know financial technology for paying zakat (49.0%) but, 22.5% of them stated neutral. 36.3% of them stated they agree that they understand the zakat paying system digitally, but 34.3% felt neutral. Only 22.5% stated agree and 10.8% stated strongly disagree that they have paid zakat through fintech. Their statement in item number 13,14, and 17 proves this, which only 9.8% stated they agree that they often pay zakat use fintech than use traditional ways, 47.1% stated they neutral that they like to pay zakat through fintech than use traditional ways, and only 11.8% stated that they agree to make fintech as their priority media to pay

zakat. Most of them (35.3%) agree that they know the procedure to pay zakat through fintech. In contrast, from items number 19 and 20, most of them (48.0%) stated neutral that paying zakat system through fintech is easy to understand and most of them (49.0%) stated neutral that zakat paying system through fintech more practice than traditional zakat paying system. Thus, their insight of paying zakat is still “neutral.” In item number 24 and 25, most of them (54.9%) neutral in statement, “paying zakat system provided in fintech is already well” and most of them (41.2%) stated in neutral in statement “I do not have problem in paying zakat through fintech.”

However, for the safety of fintech in paying zakat, in items number 28 and 29, most of them (53.9%) neutral that fintech can be trusted place for paying zakat and most of them (59.8%) stated neutral in statement, fintech as the safest place to pay zakat. Thus, most of them (36.3%) are still neutral in the willingness to pay zakat through fintech and 32.4% and 32.4% are neutral in the possibility of paying zakat through fintech. In addition, most of them (52.0%) neutral in statement, “paying zakat through fintech is a best way for youth.”

**Table 4: millennials Muzakki without economic background insight**

No	economy background Statements	M	SD	D	N	A	SA
1.	I understand zakat paying system	3.93	1.0%	2.9%	16.7%	60.8%	18.6%
2.	I understand the concept of zakat in Islam	4.07	0%	2.9%	8.8%	66.7%	21.6%
3.	Paying zakat is an essential thing	4.72	1.0%	0%	0%	24.5%	74.5%
4.	I try to follow Islamic injunctions include paying zakat	4.62	0%	0%	1.0%	36.3%	62.7%
5.	I have paid zakat in traditional ways	4.19	2.9%	2.0%	8.8%	46.1%	40.2%
6.	Paying zakat use traditional ways are easy and simple	3.79	0%	5.9%	32.4%	38.2%	23.5%
7.	Paying zakat use traditional ways is old	2.12	20.6%	51.0%	25.5%	2.0%	1.0%
8.	I feel paying zakat use traditional ways is more secure	3.74	1.0%	2.9%	35.3%	41.2%	18.6%
9.	I will still pay zakat traditionally	3.27	2.0%	8.8%	56.9%	24.5%	7.8%
10.	I know financial technology (fintech) for paying zakat	3.61	1.0%	13.7%	22.5%	49.0%	13.7%
11.	I understand zakat paying system digitally	3.44	1.0%	15.7%	34.3%	36.3%	13.7%
12.	I have paid zakat trough fintech	2.87	9.8%	37.3%	19.6%	22.5%	10.8%
13.	I am more often pay zakat use fintech than use traditional ways	2.64	10.8%	44.1%	25.5%	9.8%	9.8%
14.	I like to pay zakat through fintech than use traditional ways	2.81	4.9%	30.4%	47.1%	13.7%	3.9%
15.	For a millennial like me, paying zakat trough fintech is good	3.20	3.9%	30.4%	47.1%	13.7%	3.9%
16.	Paying zakat use fintech is better than use traditional ways	2.81	5.9%	24.5%	54.9%	11.8%	2.9%
17.	Pay zakat trough fintech is my priority	2.81	3.9%	30.4%	50.0%	11.8%	3.9%
18.	I like to pay zakat use traditional ways than use fintech	3.37	0%	11.8%	49.0%	29.4%	9.8%
19.	Zakat paying system through fintech is easy to understand	3.39	0%	10.8%	48.0%	32.4%	8.8%
20.	Zakat paying system through fintech is more practice than traditional zakat paying system	3.8	1.0%	9.8%	49.0%	30.4%	9.8%
21.	I have a willingness to pay zakat through fintech	3.46	1.0%	12.7%	36.3%	39.2%	10.8%
22.	I have a possibility to pay zakat trough fintech	3.57	1.0%	8.8%	32.4%	48.0%	9.8%
23.	I understand the procedure of paying zakat through fintech	3.30	2.9%	18.6%	33.3%	35.3%	9.8%
24.	Paying zakat system that provided in fintech is already well	3.32	1.0%	7.8%	54.9%	30.4%	5.9%
25.	I do not have problem in paying zakat through fintech	3.31	0%	16.7%	41.2%	36.3%	5.9%
26.	My parents or my friends invite me to pay zakat through fintech	2.80	5.9%	27.5%	50.0%	13.7%	2.9%
27.	I invite my friends to pay zakat through fintech	2.90	5.9%	21.6%	54.9%	11.8%	5.9%
28.	I believe that fintech can be trusted to be a place for paying zakat	3.25	2.9%	8.8%	52.9%	30.4%	4.9%
29.	Me a s millennials believe that fintech as the safest place to pay zakat	3.18	2.9%	9.8%	59.8%	21.6%	5.9%
30.	Paying zakat trough fintech is a best way for youth	3.26	3.9%	8.8%	52.0%	27.5%	7.8%

**Independent T-Test**

From table 5 below, the result was analyzed used SPSS ver 25 by using independent sample t-test to see significant different between millennials Muzakki with economic background and without economic background. The result showed that sig. (2-tailed) <0.05 or 0.002 < 0.05. H0 rejected and Ha accepted, it means there is a significant difference between millennials Muzakki with economic background and without economic background.

**Table 5: Independent T-Test**

		Levene's Test for Equality of Variances				
		F	Sig.	t	df	Sig. (2- tailed)
Score	Equal variances assumed	.692	.407	-3.088	133	.002
	Equal variances not assumed			-2.892	49.059	.006

**4. DISCUSSION**

From the result above, it can be concluded that there is significant difference between millennials Muzakki with economic background and without economic background. It can be seen from the result of this research. Some millennials Muzaki (22.5%) without economic background neutral in the statement “I know financial technology for paying zakat” and 34.5% neutral in understanding the zakat paying system digitally. This is different from millennials Muzakki with economic background insight, which most of them (66.7%) agree that they know financial technology for paying zakat and 54.5% agree that they understand zakat paying system digitally. Even though most millennials Muzaki without economy background agree that they know the procedure of paying zakat through financial technology, most of them stated neutral that zakat paying system through financial technology is easy to understand and practice more than traditional ways. In addition, most millennials Muzakki without economy background stated neutral in statement paying zakat system provided in fintech already well and do not have problem in paying zakat through fintech. In addition, from item number 30, most (51.5%) of millennials Muzakki with economic background agree that paying zakat through fintech is the best way for youth. Meanwhile, most millennials Muzakki without economic background (52.0%) stated neutral.

Most of millennials Muzakki without economic background still have doubt in using techonology for paying zakat, it can be seen from their statement in the safety of fintech, which most of them stated neutral in statement about fintech can be trusted place for paying zakat and fintech as the safest place to pay zakat. From their another insight, it can be affected their willingness and possibility in paying zakat through fintech. 36.3% still neutral for the willingness in paying zakat through fintech and 32.4% neutral for possibility in paying zakat through fintech.

Another insight from paying zakat in traditional ways, most of millennials Muzakki with economic background and without economic background agree that they have paid zakat use traditional ways. In addition, most of millennials Muzakki with and without economic background disagree that pay zakat use traditional ways is old.

To conclude, millennials Muzakki without economic background still doubt paying zakat digitally. They already know fintech as a media to pay zakat, but they still feel neutral in some insight such they still neutral in willingness and possibility to pay zakat through fintech. Some of them stated neutral in understand paying zakat system through fintech. In addition, most of them feel neutral with the security of fintech in paying zakat digital.

This is contrast from millennials Muzakki insight with economy background, which most of them have good insight in paying zakat digitally through fintech. Most of them agree that paying zakat through fintech is a best way for youth. Thus, they do not have doubt for the security of fintech in paying zakat digital.

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