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GENERATION Z PARTICIPATION IN IMPLEMENTING ZISWAF: THE ROLES OF LITERACY, SOCIAL INTEREST, AND RELIGIOSITY

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Abstrak

The research aims to analyzes the influence of literacy, social interest, and religiosity on Generation Z's participation in ZISWAF. Generation Z was chosen due to their role in using digital technology and social media, which can enhance management of ZISWAF. Despite Indonesia's vast ZISWAF potential, participation by Generation Z remains low. This may be due to limited ZISWAF literacy and social and religious factors. The research employs a quantitative approach using a survey distributed to 100 Generation Z respondents in Indonesia, with purposive sampling ensuring participants had relevant ZISWAF knowledge. The results indicate that ZISWAF literacy did not have a significant effect on participation, suggesting that basic knowledge alone is insufficient to motivate involvement. In contrast, social interest showed a positive and significant influence on participation, highlighting the importance of social attitudes in driving engagement. Religiosity did not show a significant impact, possibly due to differences in understanding and applying religious values in daily life. Overall, the combined influence of literacy, social interest, and religiosity significantly affects participation. These findings imply that a comprehensive strategy, which enhances ZISWAF literacy and social attitudes, is necessary to boost Generation Z's participation in sustainable ZISWAF management.

Keywords: *literacy, participation, religiosity, social interest.*

1. Introduction

Zakat, infaq, sadaqah, and waqf (ZISWAF) are key instruments in Islamic economics that aim to achieve social welfare and economic equality. Zakat, infaq, and sadaqah are the most common forms of Islamic philanthropy and are relatively easier to manage than waqf (Sulaeman et al., 2020). In Indonesia, the management and supervision of zakat, infaq, sadaqah, and waqf have become an important part of the development of a sharia based economy (N. Azizah et al., 2024). However, the government's attention to the development of zakat, infaq, sadaqah, and waqf is still limited. This is reflected in the Job Creation Law, which only briefly mentions the terms zakat, waqf, amil, and nazhir, indicating that the enormous potential of zakat, infaq, sadaqah, and waqf has not yet become the focus of national policy (Wildan Fawaid, 2022).

With the advancement of digital technology, the management of zakat, infaq, sadaqah, and waqf has undergone a significant transformation, especially in terms of ease of access and transparency in fund distribution. Digitalization opens up new opportunities for zakat, infaq, sadaqah, and waqf management institutions to reach a wider and more efficient audience, while also increasing the accountability of fund management (Faruqi et al., 2024). This transformation is becoming increasingly relevant amid changes in people's behavior, who are increasingly dependent on digital technology in various social and economic activities.

From a demographic perspective, Indonesia is the country with the largest Muslim population in the world, accounting for approximately 87.18% of the total population. Based on the results of the 2020 Population Census, Indonesia's population reached 270.20 million, with Generation Z and millennials accounting for 27.94% and 25.87% of the total population, respectively (Rasela, 2022). Generation Z is a group that grew up and developed in the digital era and has a high affinity for information technology and the internet. This generation was generally born between 1998 and 2012 (Rachmasari et al., 2023), so it has great potential to support zakat, infaq, sadaqah, and waqf management that is adaptive to technological developments.

Despite its great potential, Generation Z's participation in zakat, infaq, sadaqah, and waqf is still relatively low. Data from the Ministry of Religious Affairs shows that Generation Z's participation in zakat and waqf only reaches around 14% of the total Muslim population. This low level of participation is due to several factors, including a lack of understanding about waqf, an information gap on digital platforms, and the perception that waqf is only for the poor (Azwar & Baharuddin, 2024). This condition shows a gap between the potential of Generation Z and their actual level of involvement in the implementation of zakat, infaq, sadaqah, and waqf.

This low participation is also reflected in the results of the 2024 Zakat Literacy Index (ILZ) Survey, which focused on Millennials and Generation Z. This survey showed a national score of 74.83, which is in the moderate category. This figure has decreased by 0.43 points compared to 2022, although it is still 8.05 points higher than in 2020. The attitude dimension received the highest score of 85.34 (high category), reflecting a positive view of zakat. However, the knowledge (70.83) and behavior (70.67) dimensions are still in the moderate category, indicating that understanding and practice of zakat among the younger generation still need to be improved. The decline in this index is thought to be influenced by changes in the survey methodology as well as external factors such as economic conditions and changes in zakat distribution preferences (Puskas Baznas).

To understand this condition, it is important to review the concept of literacy as a theoretical basis. Literacy is a social phenomenon that includes the ability to access and communicate information through writing. Literacy is not only related to the ability to read and write, but also includes the ability to think critically and understand various aspects of social and economic life (Ja'far Shodik et al., 2024). In the context of Islamic philanthropy, ZISWAF literacy is an important factor that influences the level of community participation. However, the level of ZISWAF literacy remains a challenge because many people still do not understand the concepts, laws, and benefits of zakat, infaq, sadaqah, and waqf (Shofiyyah et al., 2023). This low level of literacy has the potential to reduce the level of community participation, especially among Generation Z, in carrying out Islamic philanthropic obligations (Soemitra & Nasution, 2021).

In addition to literacy, social interest is also thought to influence Generation Z's participation in the implementation of zakat, infaq, sadaqah, and waqf. Social interest is a feeling of connection with others that reflects a sense of belonging to a group, enabling individuals to be oriented towards the common good. Social interest can also be used as an indicator of psychological health, where psychologically healthy individuals tend to have high social interest and are able to put collective goals above personal interests (Syarqi & Amalia, 2021). Research by (Najir et al., 2025) shows that social interest has a positive and significant effect on individuals' decisions to contribute to philanthropy. Individuals with high levels of social interest tend to be more active in distributing religious social funds, including zakat, infaq, sadaqah, and waqf.

In addition, religiosity also contributes significantly to shaping philanthropic behavior. Religion basically contains a set of rules and responsibilities that bind individuals in their relationship with God, fellow human beings, and the environment (Afrida, 2021). Religiosity refers to an individual's level of belief in God and obedience in carrying out His teachings (Gebi Parera, 2022). Religiosity not only functions as intrinsic motivation but also strengthens individuals' social involvement in religious activities and charitable activities, including zakat, infaq, sadaqah, and waqf (Santoso et al., 2024).

Based on the prosocial behavior theory proposed by Batson (1991), individuals who have high empathy and social interest tend to exhibit helpful behavior, including in philanthropic activities such as zakat, infaq, sadaqah, and waqf. In line with this theory, this study focuses on ZISWAF literacy, social interest, and religiosity as factors that are thought to influence Generation Z's participation in the implementation of zakat, infaq, sadaqah, and waqf. Considering the enormous potential of zakat, infaq, sadaqah, and waqf in Indonesia and the strategic role of Generation Z as a productive age group familiar with digital technology, this study aims to analyze the influence of ZISWAF literacy, social interest, and religiosity on

Generation Z's participation in the implementation of zakat, infaq, sadaqah, and waqf, with students as representatives of Generation Z in Indonesia.

2. Literature Review

2.1 Ziswaf

Zakat, infaq, charity, and waqf are some of the activities in Islamic economics that aim for social good. Zakat, infaq, and charity are the most frequently carried out activities, where their management it is not too difficult, to manage, so many social institutions manage them (Sulaeman, et al., 2020). Sharia-based economic development in Indonesia is highly dependent on the system of zakat, infaq, charity, and waqf (ZISWAF) (N. Azizah et al., 2024).

Zakat is an obligation on certain property, for a certain group, and at a certain time. It can also be interpreted as the name or designation of something that a person gives to the person who is entitled to receive it to obtain blessings, cleanse themselves, and encourage various types of virtue or goodness (Nur, 2017). In Indonesia, the management of zakat managed by the private sector is the Amil Zakat Institution (LAZ) and the state, which in this case is the National Amil Zakat Agency (BAZNAS) (Wildan Fawaid, 2022).

Infaq is viewed in terms of language means "spending" however, infaq according to sharia, is spending part of the income (income) for humanitarian purposes recommended by Islam. On the other hand, zakat and charity are those that have been determined in type, amount, and time to be given (Majid, 2017).

Charity can be defined as the distribution of goods that are useful to the underprivileged or poor (Syafiq, 2018). In principle, charity is the same as infaq, but charity has a broader meaning and can be in the form of tahmid, takbir, tahlil, istighfar, or other tayyibah sentences. In addition, charity can also be in the form of giving goods or money, assistance with labor or services, and refraining from committing evil deeds (Pulungan et al., 2022).

Waqf, as one of the instruments of Islamic economics, has various dimensions that are not only limited to spiritual aspects, but also include social and economic dimensions. This is very relevant in terms of community development (N. Azizah et al., 2024). Terminologically, waqf can be interpreted as the management and distribution of the proceeds of property whose ownership status has been affirmed. Thus, the property that is waqf must be ensured to remain intact and not reduced, because the principles and benefits of waqf are the main requirements. Even so, the management of these assets must still be carried out with the aim of providing benefits for the public interest (Machmud and Suryaningsih, 2020).

2.2 Ziswaf Literacy

Literacy is a person's ability to read and write. In addition, literacy can also be understood as a gateway to the acquisition of more comprehensive knowledge (Yusup Sidiq, 2023). Kamus Besar Bahasa Indonesia (KBBI) states that (Ilham, 2024) the meaning of the word literacy is the ability and skills of individuals in language which include reading, writing, speaking, arithmetic, and solving problems at a certain level of skill required in daily life. Meanwhile, according to UNESCO, it is a set of real skills, especially cognitive skills of reading and writing, regardless of the context in which they are acquired (Putri Adelia, 2022).

In an effort to increase public understanding and awareness of zakat, the National Amil Zakat Agency (BAZNAS) has conducted a study by formulating a zakat literacy index to measure the level of zakat literacy. The Zakat Literacy Index (ILZ) is used to measure the level of zakat literacy comprehensively and aims to evaluate the effectiveness of zakat education programs implemented by various zakat institutions (Pertiwi, 2020). In Indonesia, the management and exploitation of waqf assets productively is still lagging behind when compared to other Islamic countries. Waqf literacy is the ability to understand and manage waqf that is safe, sustainable and useful (Gebi Parera, 2022).

Socialization and education of ZISWAF in the community is closely related to the level of financial literacy of the Muslim community who allocate their wealth to ZISWAF. The implementation of Sharia financial literacy in the community who allocate part of their assets to ZISWAF as well as the concept of literacy in the form of understanding, ability and belief related to the law and wisdom of ZISWAF, the property of the object of money waqf, as well as the procedures and calculations of ZISWAF which ultimately determine their attitude regarding the decision to distribute their funds to ZISWAF (Rasela, 2022).

Literacy is not something new, literacy has been a part of the history of Muslims since the time of the Prophet Muhammad SAW, which begins with the first verse of surah Al-Alaq, verses 1-5. The first verse of surah al-Alaq begins with the word iqro which means read (Hikmah, et al., 2024). According to Glock and Strack, religious literacy is related to the basic understanding that everyone must have about religion they follow. For example, in terms of worship, a person at knowns knowledge of the pillars of Islam and the pillars of the imam (Pertiwi, 2020).

2.3 Social Interest

According to the Great Indonesian Dictionary, interest is an inner attraction or tendency towards something. Sulking interest at our level of liking or attraction to a particular stimulus, or a strong urge to do what we want to do with it (Nasution and Zuhirsyan, 2024). Alfred Adler described individual psychology as an optimistic view of humankind that rests heavily on the idea of social interest, that is, a feeling of oneness with humanity (Syarqi and Amalia, 2021). According to Jhonson & Smith, social interest is also an individual's interest in the welfare of others, so that individuals with social interest will have a good understanding and sense of empathy towards others.

Etymologically, interest means the mind's attention or tendency towards desire. According to this term it is a mental structure made up of emotions, hopes, opinions, prejudices, fears or other tendencies that drive a person to make certain decisions (Syaiful Anam, 2020). Interest is the main source of motivation for everyone to do something according to their wishes. Interest essentially arises when a person feels interested in something that makes him want to do something (Suryaman et al., 2023).

Therefore, it can be said that interest is a strong drive to do everything to achieve the desired goal. In addition, internal and external factors can cause interest. When a person has a great interest in something, it becomes a valuable capital to arouse enthusiasm in doing the action that interests him (Ulfa, 2023).

Social interest is the feeling of being connected to others and can be interpreted as a sense of belonging to a group, which allows individuals to identify and be oriented towards common interests (Yuline, 2023). Social concern can also be used as a criterion or barometer for a person's psychological health value. Psychologically healthy individuals tend to have high social awareness and can place interests and goals to achieve success together (Syarqi and Amalia, 2021).

2.4 Religiosity

Chaplin expressed his views on religiosity in more depth. According to him, religion is a complex system. This is due to the existence of several aspects in religion, namely the aspect of belief and belief, which is reflected through the attitude and implementation of religious ceremonies that are intended to support the relationship with God (Hikmah, et al., 2024). Jalaludin defines religiosity as a state in the individual that encourages him to behave according to his level of adherence to religious teachings, which is directly or indirectly derived from Nash (Amin Abdul Rohman, 2022).

Religiosity can be understood as a thought and perception that reflects obedience imbued with a certain sentiment. In this context, religiosity refers to an individual's knowledge or understanding of religion, the quality of the religion, personal experiences, customs, and social attitudes related to religion. Socio-religious perceptions can manifest in charitable actions, so that religiosity can be accepted and serves to empower one's deeds in charity. Thus, religiosity is a response to observations, thoughts, feelings, and attitudes that are colored by religious values (Gebi Parera, 2022).

Religiosity affects the lives of individuals by establishing norms and obligations that must be followed. Every individual activity can be related to God or to other living beings (Afrida, 2021). There are five indicators in religiosity, namely, the dimension of belief, the dimension of practice, the dimension of religion, the dimension of experience, the dimension of religious knowledge and the dimension of experience (Sofiyani and Kristiyono, 2020).

2.5 Participation

The word participation comes from the word "participation" which means taking part or participating. This word comes from "participate" which means to participate. Thus. Participation can be interpreted as participation, participation or participation (Generator, 2014).

Participation is a person's conscious involvement in social interactions in a given situation. A person can participate if he or she is in a group and shares values, traditions, and feelings of loyalty, obedience, and responsibility (Normina, 2016). The principle of participation emphasizes the importance of direct community participation. This can only happen if the community is involved from the beginning in the process and determination of results. Community involvement is a guarantee to ensure that the process runs properly and correctly (Hadi, 2024).

From the definition above, it can be concluded that participation is the conscious active involvement of individuals or community groups to make voluntary contributions. There are five indicators that reflect participation, namely values, traditions, loyalty, compliance, and responsibility (Generator, 2014).

2.6 Generation Z

Generation Z includes people who were born between 1998 and 2012 and need special attention. The importance of dismissing the notion that they are just a continuation of a generation Y. The youngest generation and growing up in a new technology environment. While Generation Y grew up with computers, Generation Z grew up with touchscreen technology. These two generations are often equated because they both have similar ways of using technology (Pohan and Novien Rialdy, 2024).

Generation Z is a unique generation. They are known as a creative generation and full of imagination (Pohan and Novien Rialdy, 2024). They are growing up in the era of high-speed digital technology, making them true "digital natives" who have a unique approach to education and learning that relies heavily on technology (Budianti, 2024).

MTV defines that generation as people born after December 2000. Generation Z is currently undergoing education from elementary school to university level, and some of them have entered the world of work (Rachmasari, et al,. 2023). Generation Z can access information quickly and react quickly to various information around them. They grow up with intelligence, skills in using technology, and have creative and critical thinking traits (Citra Chirstiani and Nurul Ikasari, 2020).

They are a generation that is highly connected to the digital world. They have good tech skills and tend to think progressively and inclusively. In addition, Generation Z is very sensitive to social, political, and environmental issues. They often use digital platforms to participate in discussions and social actions (M. Azizah et al., 2024).

3. Methods

In this research, the researcher used a quantitative approach. This method aims to test the theory by looking at the relationship between variables. These variables are generally measured using research instruments, so that the data obtained is in the form of numbers that can be analyzed statistically (Sidik Priadana, and Sunarsi., 2021). The results of the research are presented with numbers.

A population is a group or individual that has certain qualities and characteristics. This characteristic is determined by the researcher to be the focus of the research. By studying the population, researchers can draw conclusions (Amelia, et al., 2023). This research focuses on Generation Z as the main population. Samples were taken from this population using the sampling method.

A sample is a part of a population that is taken in a particular way. This sample was used to study and the results are expected to be applicable to the population in general (Sidik Priadana, and Sunarsi., 2021). This research involved a number of Generation Z as a sample. The sampling technique is non probability sampling, using purposive sampling. This means that the researcher determines the sample himself according to certain criteria (Amelia, et al., 2023). The respondent criteria in this research include several aspects that must be met. Respondents must have knowledge that is relevant to the topic. In addition, the criteria also include age, gender, and domicile so that the data obtained is more diverse and representatively.

The number of samples for this research was 100 respondents. The large number of students in Generation Z shows the N ≤ 100. By using Lemshow's formula, the n_adj is nearly equal to the entire population which can be preferred to conduct a sensus approach. This research has a framework of thinking related to the information that has been described earlier. This framework of thinking helps to organize the way of thinking and understand the topic being researched. In addition, this frame of mind also serves to direct research to be more focused and systematic:

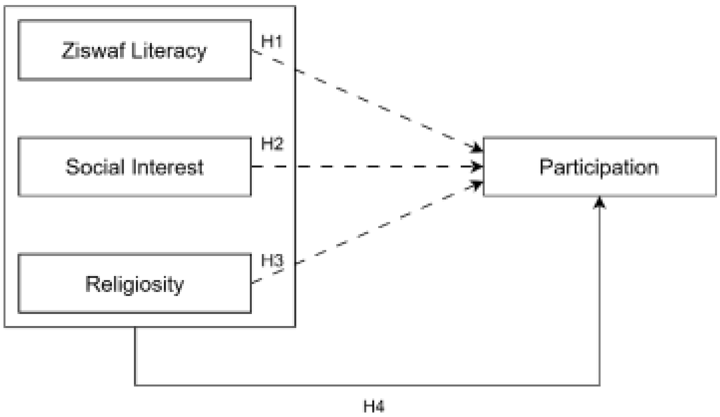

Figure 1. Research Framework

hypothesis of this research can be formulated clearly. Therefore, the hypothesis formulation in this research can be compiled as follows:

: Partial Effect

: Simultaneous Effect

H01: ZISWAF literacy have not significant influence on Generation Z's participation in zakat, infaq, sadaqah, and waqf.
Hα1: ZISWAF literacy have a significant influence on Generation Z's participation in zakat, infaq, sadaqah, and waqf.
H02: Social interest have not significant influence on Generation Z's participation in zakat, infaq, sadaqah, and waqf.

Hα2: Social interest have a significant influence on Generation Z's participation in zakat, infaq, sadaqah, and waqf.
H03: Religiosity have not significant influence on Generation Z's participation in zakat, infaq, sadaqah, and waqf.
Hα3: Religiosity have a significant influence on Generation Z's participation in zakat, infaq, sadaqah, and waqf.
H04: ZISWAF literacy, social interest, and religious interest simultaneously have not significant influence on Generation Z's participation in zakat, infaq, sadaqah, and waqf.
Hα4: ZISWAF literacy, social interest, and religious interest simultaneously have a significant influence on Generation Z's participation in zakat, infaq, sadaqah, and waqf.

4. Results and Discussion

Results

Characteristics Respondent

The diversity of respondents by age can be seen in the table 1:

Table 1. Profile of The Respondent by Age

Age	Freq (People)	Percentage (%)
18-20 yo	7	7%
21-22 yo	67	66,9%
23-25 yo	26	26,2%
Total	**100**	**100%**

Source: Data Processed by Researcher, 2025

The diversity of respondents by gender can be seen in the table 2:

Table 2. Respondent Profile Based on Gender

Gender	Freq (People)	Percentage (%)
Male	16	15,9%
Female	84	84,1%
Total	**100**	**100%**

Source: Data Processed by Researcher, 2025

The diversity of respondents based on domicile can be seen in the table 3:

Table 3. Respondent Profile Based on Domicile

Domicile	Frequency (People)	Percentage (%)
Sumatera	15	14,5%
Jawa	75	75,7%
Kalimantan	5	4,7%
Sulawesi	3	3,2%
Papua	1	0,5%

Nusa Tenggara	1	0,5%
Total	**100**	**100%**

Source: Data Processed by Researcher, 2025

Analysis Data

The data analysis technique using the SPSS application is carried out through 3 stages, namely instrument test, classical assumption test, and hypothesis test. In this research, data management uses the SPSS 25 application. The data obtained was sourced from the results of the distribution of questionnaires of 100 respondents.

1. Instrument test
   a. Validity test

Table 4. Validity Test Result

Corrected Item Question Total Correlation	R-Table	Description
0.390	0.195	VALID
0.593	0.195	VALID
0.483	0.195	VALID
0.576	0.195	VALID
0.300	0.195	VALID
0.529	0.195	VALID
0.702	0.195	VALID
0.709	0.195	VALID
0.532	0.195	VALID
0.538	0.195	VALID
0.457	0.195	VALID
0.396	0.195	VALID
0.311	0.195	VALID
0.616	0.195	VALID
0.491	0.195	VALID
0.623	0.195	VALID
0.590	0.195	VALID
0.521	0.195	VALID
0.636	0.195	VALID
0.620	0.195	VALID
0.684	0.195	VALID
0.471	0.195	VALID
0.526	0.195	VALID

0.551	0.195	VALID
0.565	0.195	VALID
0.445	0.195	VALID
0.540	0.195	VALID
0.652	0.195	VALID
0.345	0.195	VALID

Source: Data Processed by Researcher, 2025

Based on the table 4, the overall value of person correlation (r calculated) in each variable is 0.195, so it can be stated that all indicators in each variable are valid.

b. Reliability Test

Table 5. Reliability Test Result

Variable	Cronbach's Alpha	N of Time
Ziswaf literacy	0.404	7
Social interest	0.691	7
Religiosity	0.735	8
Participation	0.572	8

Source: Data Processed by Researcher, 2025

Based on the Cornbach Alpha column in the table 5, two variables obtained results greater than 0.60. and two other variables obtained results that were less than 0.60. Therefore, it can be concluded that the level of reliability of the measuring instrument is good.

2. Classical assumption test

a. Normality test

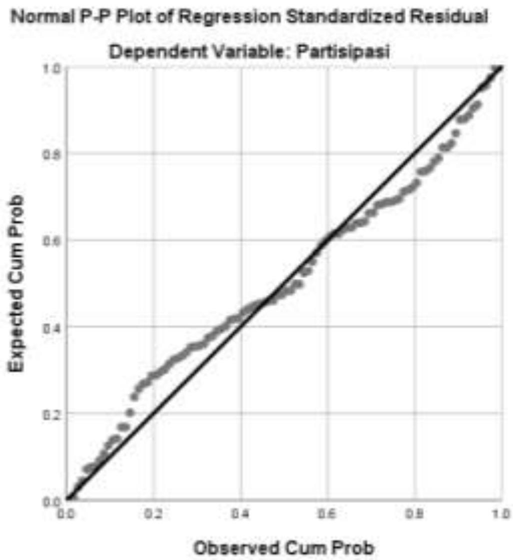

Figure 2. Normal P-P Plot of Regression Standardized Residual

Based on the results of the P-P Plot test that has been presented, it can be seen that the distribution of data is located around the diagonal line and follows the direction of the diagonal line. This shows that the survey data is normally distributed and qualifies from the classical hypothesis for data normality testing.

b. Multicollinearity test

Table 6. Multicollinearity Test Result

Coefficients[a]								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	10.387	3.259		3.187	0.002		
	ziswaf literacy	0.238	0.154	0.164	1.543	0.126	0.594	1.683
	social interest	0.360	0.098	0.351	3.665	0.000	0.727	1.376
	religiosity	0.186	0.096	0.209	1.946	0.055	0.581	1.721
a. Dependent Variable: Participation								

Source: Data Processed by Researcher, 2025

Based on the results of the multicollinearity analysis presented in table 6, it can be concluded that the regression model being studied does not show the existence of multicollinearity. This is evident from the resulting Variance Inflation Factor (VIF) value, where all VIF values are below 10. For the ziswaf literacy variable (X_1), the VIF value was obtained of 1,683, the social interest variable (X_2) was 1,376, and the religiosity variable (X_3) was 1,721. In addition, the resulting tolerance value was also greater than 0.10, with a breakdown of tolerance values for ziswaf literacy (X_1) of 0.594, social interest (X_2) of 0.727, and religiosity (X_3) of 0.581. Thus, both the tolerance and VIF values show consistent results, indicating that there is no multicollinearity between the variables X_1, X_2, and X_3.

c. Heteroscedasticity

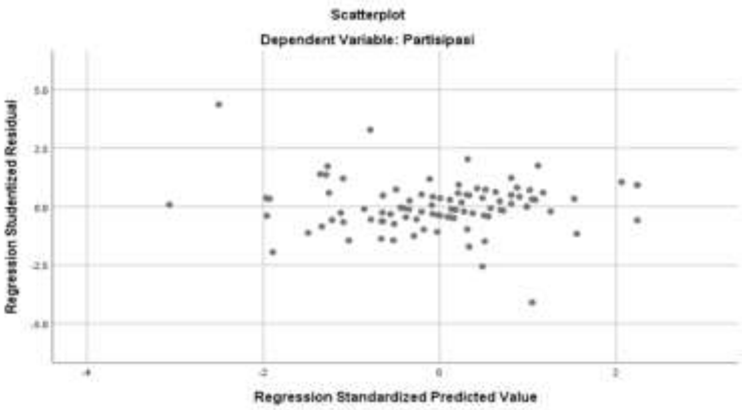

Figure 3. Scatterplot

Based on the image of the heteroscedasticity test above, it can be observed that the points produced are randomly distributed and do not form a specific pattern on the trend line. The figure also shows values that have a near-zero data distribution. Therefore, it can be concluded that there is no heteroscedasticity problem.

3. Hypothesis test
   a. T test

Table 7. T Test Result

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	10.387	3.259		3.187	0.002
	ziswaf literacy	0.238	0.154	0.164	1.543	0.126
	social interest	0.360	0.098	0.351	3.665	0.000
	religiosity	0.186	0.096	0.209	1.946	0.055
a. Dependent Variable: participation						

Source: Data Processed by Researcher, 2025

1) The statistical results for the ziswaf literacy variable showed that the significant value of the influence of ziswaf literacy on participation was 0.126 > 0.05 and the t-value was 1,543 < the t-value of table 1,984. So H01 was accepted and Hα1 was rejected. This means that there is no influence of ziswaf literacy on participation.
2) The statistical results for the social interest variable showed that the significant value of the influence of social interest on participation was 0.00 < 0.05 and the t-value was 3.665 > t-table 1.984. So H02 was rejected and Hα2 was accepted. This means that there is a significant influence of social interest on participation.
3) The statistical results for the religiosity variable showed that the significant value of the influence of religiosity on the partition was 0.055 > 0.05 and the t-value was 1.946 < t table 1.984. So H03 was accepted and Hα3 was rejected. This means that there is no influence of religiosity on participation.

   b. F test

Table 8. F Test Result

ANOVA[a]						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	406.469	3	135.490	17.854	.000[b]
	Residual	728.521	96	7.589		
	Total	1134.990	99			
a. Dependent Variable: participation						
b. Predictors: (Constant), ziswaf literacy, social interest, religiosity						

Source: Data Processed by Researcher, 2025

From table 8, it can be seen that the significant value for the influence of ziswaf literacy, social interest, and religiosity on participation is 0.00 < 0.05 and f count 17,584 > f value table 2.70. This proves that H04 was rejected and Hα4 was accepted. This means that there is an influence of ziswaf literacy, social interest, and religiosity on participation.

c. Determination coefficient test

Table 9. Test Coefficient of Determination

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.598[a]	0.358	0.338	2.755
a. Predictors: (Constant), ziswaf literacy, social interest, religiosity				

Source: Data Processed by Researcher, 2025

In the table above. The value of the R square is 0.358 or 35.8%. This means that the independent variables in this research, namely, ziswaf literacy, social interest, and religiosity, were able to explain the dependent variables of participation by 35.8%. Furthermore, the remainder of 100%-35.8% = 64.2% can be interpreted as the proportion described by the variables outside of this research. In table 9, the R square value of 35.8% shows that ziswaf literacy, social interest, and religiosity are related to the participation variables.

Discussion

1. The Influence of ZISWAF Literacy on Participation

The results of the analysis of this research show that ZISWAF literacy insignificant influence on participation. Based on table 7, it can be seen that ZISWAF literacy to participation obtained a regression coefficient value of 1,543, meaning that ZISWAF literacy has a negative influence on the participation of Generation Z.

The results of this research are in line with research conducted by (Mahardika & Pertiwi, 2020) which shows that the dimension of ZISWAF literacy does not have a significant influence on student participation in running the zakat, infaq, sadaqah, and waqf program. The results of this research are also by accordance with research conducted by (Putri & Herman, 2022) who stated that the results of this research show that ZISWAF literacy does not affect Generation Z due to the lack of articles or journals about ZISWAF literacy.

The contradictory research results regarding ZISWAF literacy are the results of research from (Kini Gebi Parera, 2022) which shows that literacy has a significant effect on interest in giving cash waqf. Based on the results of the t test analysis, the t count for the literacy variable t count > t table is 3.953 > 1.66320. Meanwhile, the significance value of the literacy variable is 0.000, < 0.05. Based on these results, H01 is rejected, which means that partially the literacy variable ZISWAF literacy has a significant effect on interest in giving cash waqf.

2. The Influence of Social Interest on Participation

The results of the regression test in this research were carried out to find out whether social interest has an influence on participation. Based on table 7, it can be seen that social interest to participation obtained a regression coefficient value of 3,665, meaning that social interest has a significant influence on the participation of Generation Z in zakat, infaq, sadaqah, and waqf. The comparison of the significance value with the specified error rate is 0.00 < 0.05. It can be concluded that the Hα2 hypothesis in this study is accepted and rejected the H02 hypothesis.

The results of this study are in line with research conducted by (Rachmasari, et al., 2023) that the variable of social interest has a positive impact on the participation of Generation Z in zakat, infaq, sadaqah, and waqf. Overall, social interest has a significant influence in encouraging participation in zakat, infaq, sadaqah, and waqf, especially among Generation Z who are deeply concerned with social and societal issues. Therefore, efforts to increase participation in zakat, infaq, sadaqah, and waqf should not only be based on social interest but also on literacy related to zakat, infaq, sadaqah, and waqf.

3. The Influence of Religiosity on Participation

The results of the analysis of this study show that religiosity has insignificant influence on participation in zakat, infaq, sadaqah, and waqf. This shows that religiosity is still lacking around Generation Z. Based on table 7, it can be seen that religiosity for participation in zakat, infaq, sadaqah, and waqf obtained a regression coefficient value of the negative value of 1,946, meaning that religiosity has a negative or not positive influence on ZISWAF participation. The significant value with a specified error of 0.05 is 0.055 > 0.05. It was concluded that H03 was accepted and Hα3 was rejected.

The results of this study are in line with the research conducted by (Gebi Parera, 2022) religiosity does not have a significant influence on the interest of Generation Z in zakat, infaq, sadaqah, and waqf. Because the obtained t count is smaller than the t table. The influence of religiosity on zakat, infaq, sadaqah, and waqf participation is not always linear. In some situations, a high level of religiosity does not necessarily imply a high level of participation. In addition, the level of trust in institutions that manage zakat, infaq, sadaqah, and waqf also affects the participation of generation z in zakat, infaq, sadaqah, and waqf.

4. Conclusion

The research concludes that social interest is the main factor driving Generation Z’s participation in ZISWAF, while literacy and religiosity do not have a significant influence. Therefore, strategies to increase ZISWAF participation among Generation Z should place greater emphasis on social aspects, while also strengthening literacy and building trust in managing institutions.

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