

Generation Z's Intention to Give Online Alms: An Integration of UTAUT, Religiosity, and Alms Literacy

Putri Azka Sabilana¹  Dewita Puspawati²

^{1,2} Accounting, Universitas Muhammadiyah Surakarta

Abstract

The rapid development of digital technology has transformed the way Generation Z in Indonesia performs charitable activities, particularly through online platforms. This study aimed to examine the influence of charity literacy, religiosity, and the Unified Theory of Acceptance and Use of Technology (UTAUT) constructs – performance expectancy, effort expectancy, facilitating conditions, and social influence – on the intention to donate online. A quantitative associative approach was employed using data collected from 160 Generation Z respondents through a five-point Likert scale questionnaire. The data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4.0.

The results indicated that performance expectancy and facilitating conditions significantly affected online donation intentions. In contrast, effort expectancy, social influence, religiosity, and charity literacy showed no significant influence. Collectively, the six independent variables explained 38.3% of the variance in online charitable intention. These findings emphasize the importance of technological usefulness and supporting infrastructure in encouraging Generation Z to engage in digital philanthropy. However, the non-significant role of religiosity and charity literacy suggests that online charitable behavior among Generation Z tends to be driven more by practical and technological considerations than by normative or cognitive religious motivations.

Keyword: Charity Literacy; Generation Z; Online Charity; Religiosity; UTAUT

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 Corresponding author :

Email Address : azkasabilana2004@gmail.com



INTRODUCTION

Significant advancements in technology, particularly within the financial sector, have catalyzed a profound transformation in payment methodologies, steering preferences toward online alternatives such as electronic wallets which offer convenience, expediency, and transaction security (Fadhilah et al., 2021). This shift mirrors the changing consumer behaviors that increasingly prioritize efficiency (Riskawati et al., 2023). In Indonesia, such trends have notably influenced the practice

of almsgiving, a fundamental tenet of Islam, as the digitization of transactions redefines the manner in which individuals meet these social obligations through digital platforms linked to electronic wallets and social media (Amelia et al., 2023). This technological innovation enables almsgiving to occur at any time and place, thereby enhancing engagement in digital philanthropy (Riskawati et al., 2023). Within this framework, Generation Z, characterized by their familiarity with digital technologies and elevated levels of digital literacy, demonstrates considerable potential to adopt digital almsgiving (Anisah et al., 2024). Nonetheless, they encounter challenges related to their understanding of sharia, trust in digital platforms (Juniarty et al., 2024), as well as critical elements of security and transparency that considerably affect their online donation choices (Haryanto et al., 2023).

The digitalization process has transformed the practice of giving, particularly through the QRIS system implemented by Bank Indonesia in late 2019, which aims to enhance non-cash transactions, such as payments and fund transfers, via QR code scanning, thereby rendering almsgiving more transparent, accessible, and expedient (Badrawani, 2022). While Generation Z excels in the utilization of non-cash transactions, which provide substantial convenience (Widiantari et al., 2023), challenges persist concerning their capacity to engage with technology in a manner that harmonizes with religious principles, ensuring that almsgiving is not only functional but also spiritually fulfilling (Maharani et al., 2025). Moreover, religiosity is pivotal in shaping an individual's dedication, commitment, and consistency in resource sharing (Sinta et al., 2024), and prior studies have indicated that both almsgiving literacy and religiosity significantly enhance Generation Z's likelihood to donate via digital platforms (Santoso et al., 2024). Technological elements also play a crucial role as outlined by the Unified Theory of Acceptance and Use of Technology (UTAUT) framework, which encompasses performance expectations, effort expectations, facilitating conditions, and social influences as constructs for assessing technology acceptance, particularly in the domain of digital charity (Venkatesh et al., 2003). However, research findings indicate that only performance expectations exert a significant impact on the intention to engage in digital giving, while other variables do not demonstrate substantial significance (Santoso et al., 2024), corroborating findings (Puspawati et al., 2024) that suggest a correlation between elevated benefit expectations from online donation technologies and an increased propensity to utilize them. Consequently, digital almsgiving among Generation Z has emerged as a phenomenon shaped by technological ease, almsgiving literacy, religiosity, and acceptance of technology. Therefore, this study aims to investigate the effects of almsgiving literacy, religiosity, and UTAUT factors on Generation Z's intentions regarding online charity.

Unified Theory of Acceptance and Use of Technology (UTAUT)

This investigation utilizes the Unified Theory of Acceptance and Use of Technology (UTAUT), which was created through an extensive integration of various previous studies on technology acceptance and use (Venkatesh et al., 2003). The UTAUT framework is a combination of eight previous theories and models, including the Theory of Reasoned Action, the Technology Acceptance Model, the Motivation Model, the Theory of Planned Behavior, a combination of TAM and TPB, the PC

Utilization Model, the Diffusion of Innovations Theory, and the Social Cognitive Theory, designed to forge a more robust and comprehensive model to explain user behavior toward technology (Venkatesh et al., 2003). In UTAUT, four main predictors have been identified that significantly influence behavioral intention and technology utilization: performance expectancy, effort expectancy, social influence, and facilitating conditions. Behavioral intention is shaped by these four elements, while technology utilization is shaped by behavioral intention in addition to facilitating conditions (Blut et al., 2022).

Performance Expectancy

Performance expectancy encompasses an individual's belief that utilizing technology can enhance performance, increase productivity, and improve work efficiency, resulting in superior outcomes compared to traditional approaches. A strong belief in the concrete advantages of this technology is an important driver for its adoption and use, as it has demonstrated a strong and significant impact on improving user performance, particularly in the field of information systems in corporate settings (Bayumi, 2023). Furthermore, performance expectancy is influenced by perceived usefulness and outcome expectations, which shape users' views of the technology's efficacy; thus, when technology is recognized as capable of achieving outcomes aligned with needs, the likelihood of its use increases (Susilawati et al., 2022).

Effort Expectancy

Perceived effort expectancy relates to how easy users find the technology to navigate, register, make payments, and receive clear instructions, all of which can improve student understanding and academic performance in e-learning environments. Studies show that this perceived simplicity also influences user comfort with sadaqah and digital payment platforms, thus motivating younger demographics to engage in electronic transactions (Santoso et al., 2024). Furthermore, it plays a significant role in e-wallet adoption, as users tend to favor applications that offer straightforward processes and do not require extensive technical skills (Anwar & Alviyatun, 2022).

Facilitating Conditions

Empowerment conditions represent how individuals perceive the accessibility of essential resources, infrastructure, and technical assistance to embrace technology, including internet connectivity, compatible devices, usage metrics, technical support, and institutional policies (Rachmadi et al., 2020). This strong support fosters a favorable view of the technology's usefulness and stands as a crucial element in its adoption, as the availability of resources and infrastructure increases user confidence and comfort. Beyond shaping intentions, empowerment conditions exert a direct influence on actual technology use behavior, where sufficient technical assistance and minimal structural barriers inspire individuals to engage with technology more boldly and consistently (Rifa'i et al., 2024).

Social Influence

Social influence has considerable power, originating from social circles such as family, friends, colleagues, and influential figures, encouraging individuals to embrace technology in accordance with societal norms and expectations. This influence has been shown to be crucial in strengthening interest and intention to adopt technology, as highlighted by research (Sopian et al., 2024) which revealed that communities, colleagues, and community figures significantly drive social media engagement in Indonesia. Furthermore, findings (Nurhalimah, 2021) confirm that social influence directly shapes users' behavioral intentions across various technology domains, implying that the stronger the social drive, the stronger the individual's determination to embrace technology.

Religiosity

Religiosity encapsulates the intensity of commitment, belief, and enactment of religious principles in an individual's life, going beyond mere external worship to encompass the assimilation of religious doctrine into one's daily attitudes, thoughts, and actions. Glock and Stark proposed five key dimensions of religiosity: ideological (belief system), ritualistic (worship rituals), experiential (religious encounters), intellectual (religious understanding), and consequential (behavioral outcomes), which serve as foundational elements in the study of religiosity. This framework is widely used in Indonesia to understand the religiosity of Muslim communities (Amir, 2021). Modern studies emphasize the importance of adapting these dimensions of religiosity to suit the Indonesian cultural and social context, recognizing the dominance of certain religious values to ensure that assessments are culturally relevant (El Hafiz & Aditya, 2021). In practical research, instruments measuring religiosity in Indonesia typically derive from a modified version of Glock's model, such as the Indonesian Muslim Religiosity Scale, which encompasses beliefs, worship practices, and spiritual experiences to reflect the religious characteristics of the dominant community (Hafiz, 2021). This tool has undergone validation and reliability testing (Amir, 2021), and in quantitative studies, measuring religiosity facilitates the differentiation of cognitive, affective, and behavioral dimensions while explaining its significance in terms of well-being, morality, and social connections.

Charity literacy

Charity literacy represents the ability and in-depth insight of individuals and communities to understand the complex concept of charity as a whole, encompassing its sharia elements, distribution methods, and selection of tools, both directly and through institutions. It also requires proficiency in utilizing information to make informed choices, such as identifying trustworthy charity channels or developing impactful charity strategies (Pulungan et al., 2022). In the current context, charity literacy goes beyond mere religious understanding to include essential technical skills such as the use of mobile banking, while the concept of Islamic philanthropic literacy integrates sharia knowledge, social awareness, and practical skills in implementing Islamic charitable initiatives (Noviarita et al., 2024).

Intention to Give Alms Online

The driving force behind an individual's actions is their intention, as highlighted by Behavioral Theory (Ajzen, 1991). In the realm of online giving, this intention embodies the essence of Generation Z, individuals born between 1997 and 2012, who have seamlessly integrated digital technology into their philanthropic efforts through online platforms (Kurniawan & Dzikrulloh, 2023). Online donations offer unmatched convenience, speed, and transparency compared to traditional approaches; however, Generation Z's willingness to contribute digitally depends on the platform's user-friendliness, the trust it exudes, and their personal beliefs and understanding of charitable giving (Ikawati et al., 2024). Numerous behavioral theories and technology adoption models, including the TPB, TAM, and UTAUT, serve to explain the elements that shape the intention to engage in online charity.

Performance expectancy reflects an individual's belief that utilizing technology can enhance the effectiveness or performance of their activities (Venkatesh et al., 2003). In the realm of online charity, it relates to the extent to which users believe a digital platform can streamline, accelerate, or optimize charitable engagement. Several studies have shown that performance expectancy positively impacts intentions to donate or engage in online giving (Puspawati et al., 2024), (Kasri & Sosianti, 2023), (Frasya Nanda Tri Anisa & Puspawati, 2025), and (Hamidah et al., 2024). Consequently, as perceptions of the benefits of using an online charity platform increase, so does the intention to participate.

H1: Performance Expectancy influences Intention to Give Charity Online.

Effort expectancy indicates the extent to which individuals perceive the system or technology to be simple to operate (Venkatesh et al., 2003). In online charity, it relates to the perception that the application or platform is user-friendly, with straightforward navigation. Certain studies (Frasya Nanda Tri Anisa & Puspawati, 2025) and Hamidah et al., 2024) have found that effort expectancy positively influences intention to utilize digital platforms; however, others (Kasri & Sosianti, 2023) and Setiawan et al., 2023) have revealed inconsistent results, exposing gaps in the research. Therefore, it is crucial to examine whether perceived ease of use continues to play a significant role in shaping Generation Z's motivation to contribute online.

H2: Effort Expectancy influences Intention to Give Charity Online.

Facilitating conditions relate to the extent to which a person believes they have sufficient resources and technical assistance to operate a system (Venkatesh et al., 2003). In the context of online charity, this includes internet connection accessibility, digital payment methods, and reliable support services. Previous research (Kasri & Sosianti, 2023), (Setiawan et al., 2023), (Frasya Nanda Tri Anisa & Puspawati, 2025) has shown that facilitating conditions have a positive influence on the intention or behavior to utilize digital charity technologies such as zakat or online donations, underscoring the need for technical and infrastructure support for the successful adoption of digital giving.

H3: Facilitating Conditions Influence the Intention to Give Alms Online.

Social influence reflects the extent to which individuals perceive that important people in their lives, such as family, friends, or religious leaders, support the use of a particular technology (Venkatesh et al., 2003). In the realm of digital charity, social influence can arise from peer requests, support from religious figures, or prevailing social trends on digital platforms. Several studies have corroborated this relationship, including (Mahmudza & Sudarsono, 2024), (Hamidah et al., 2024), and (Setiawan et al., 2023), which showed that social influence significantly influences intention to donate digitally, in line with the characteristics of Generation Z, who are highly influenced by their social circles and digital media. However, (Frasya Nanda Tri Anisa & Puspawati, 2025) reported negligible results, warranting further exploration into the dynamics of younger generations and their behaviors regarding digital charity.

H4: Social Influence Influences Intention to Give Charity Online.

Religiosity reflects the depth of an individual's belief, understanding, and adherence to religious doctrine. In the realm of digital philanthropy, those with high religiosity tend to integrate charity into their acts of worship and spiritual duties. Studies reveal that religiosity plays a significant role in shaping intentions to donate digitally, serving as both a significant factor and a moderator within the UTAUT framework related to intentions (Santoso et al., 2024). This implies that as an individual's religiosity increases, so does their commitment to offering charity through digital channels. However, contrasting findings suggest that religiosity may be less significant, highlighting variations in results that require further investigation, particularly among Generation Z, whose religiosity often adopts a personal and contemporary approach (Kasri & Sosianti, 2023).

H5: Religiosity influences online charity intentions.

Charity literacy refers to an individual's understanding of the significance, regulations, benefits, and methods of implementing charity, particularly in utilizing digital platforms for social and religious endeavors. Research shows that charity literacy positively impacts the intention to give digitally, as those who recognize the social benefits of charity are generally more likely to participate (Santoso et al., 2024). Furthermore, increased literacy strengthens the intention to donate online; thus, the greater a person's knowledge of charity and its digital principles, the stronger their determination to engage online (Kasri & Sosianti, 2023).

H6: Charity Literacy Influences the Intention to Give Charity Online.

RESEARCH DESIGN AND METHODOLOGY

This research approach represents a rigorous scientific approach to systematic, rational, and empirical data collection. The method employed is quantitative research using an associative strategy, with the aim of examining the relationship between independent variables (performance expectancy, effort expectancy, facilitating conditions, social influence, religiosity, and charity literacy) and the dependent variable (Generation Z's intentions regarding online charity). The study population consisted of Generation Z individuals in Indonesia who were familiar with digital charity platforms. A sample of 160 respondents was selected using a non-probability sampling method, reflecting the population based on 32 indicators, applying a

multiplication factor of 5. Primary data were collected through an online questionnaire using a 5-point Likert scale, answering questions related to the variables studied. Instructions were included with the questionnaire to facilitate respondent participation.

A survey was used to collect data through a structured questionnaire administered to respondents. Data acquisition from Generation Z occurred through social media outreach in various provinces in Indonesia. Quantitative research data analysis involved categorizing, processing, presenting, and calculating data to explain and validate hypotheses using statistical means. This study adopted a descriptive quantitative approach, with primary data derived from a questionnaire using a Likert scale ranging from 1 to 5 to assess respondents' perceptions.

The collected data underwent descriptive statistical analysis using SmartPLS software version 4.0. The analysis aligns with the UTAUT model for measuring technology acceptance, which is considered superior in explaining acceptance behavior compared to previous models. Data processing used the SEM (structural equation modeling) method. Several stages in the model evaluation process included testing the outer model for validity and reliability, along with testing the inner model for variable relationships.

The outer model underwent examination through convergent validity, discriminant validity, and composite reliability. Convergent validity evaluates the correlation between constructs and latent variables, while discriminant validity ensures the uniqueness of each construct. Composite reliability measures the reliability of the measurement instrument. Additionally, the inner model investigated variable relationships through Goodness of Fit, Adjusted R-Squared, and Path Coefficient. Hypothesis testing evaluated the validity of hypotheses based on the data. The methodology used was PLS-SEM using SmartPLS 4.0. A hypothesis is accepted if the p-value is below 0.05 and the t-statistic exceeds 1.96 at the 5% significance level. Conversely, a hypothesis is rejected if it fails to meet these criteria.

RESULT AND DISCUSSION

Descriptive Statistics

Table 1. Respondent Characteristics

Respondent Characteristics		Frequency	Presentation
Gender	Male	23	14,38%
	Female	137	85,63%
Total		160	100,00%
Age	15-17 years	8	5,00%
	18-21 years	87	54,38%
	22-25 years	55	34,38%
	26-30 years	10	6,25%
Total		160	100,00%
Work	Students	106	66,25%
	Private Employees	9	5,63%
	Self-Employed	2	1,25%
	Teachers	10	6,25%
	Housewives	4	2,50%

	Unemployed	11	6,88%
	Others	18	11,25%
Total		160	100,00%
Islands in Indonesia	Sumatera	3	1,87%
	Kalimantan	2	1,25%
	Jawa	151	94,37%
	Bali	2	1,25%
	Sulawesi	1	0,63%
	Papua	1	0,63%
Total		160	100,00%

According to the table presented above, the dominant age group is 18-21 years old, consisting of 87 respondents. Meanwhile, 8 respondents are in the 15-17 years old age range, 55 respondents are 22-25 years old, and 10 respondents are in the 26-30 group. The majority of respondents identified as students, totaling 106 individuals. Other roles included educators, company employees, and independent contractors. The smallest number of respondents were self-employed. The majority came from the island of Java, totaling 151 individuals or 94.37%, followed by the island of Sumatra with only 3 respondents. Of the 17,380 islands in Indonesia, only this fraction contributed to the respondent pool in this study.

PLS-SEM Result

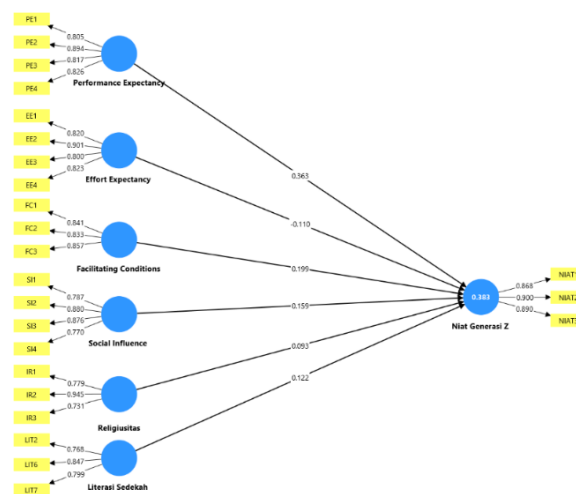


Figure 1. Output Calculate Alghoritm

There are two steps in model testing: the Outer Model, which checks the validity and reliability of the indicators, and the Inner Model, which studies the relationship between latent variables and their strength and significance.

Evaluation of Measurement Model or Outer Model

Convergent Validity

Loading Factor and AVE Values

Tabel 2. Outer Loading and AVE Results

Variable	Indicator	Loading Factor	AVE	
Performance Expectancy (X1)	PE1	0.805	0,699	Valid
	PE2	0.894		Valid
	PE3	0.817		Valid
	PE4	0.826		Valid
Effort Expectancy (X2)	EE1	0,820	0,700	Valid
	EE2	0,901		Valid
	EE3	0,800		Valid
	EE4	0,823		Valid
Facilitating Conditions (X3)	FC1	0,841	0,712	Valid
	FC2	0,833		Valid
	FC3	0,857		Valid
Sosial Influence (X4)	SI1	0,787	0,689	Valid
	SI2	0,880		Valid
	SI3	0,876		Valid
	SI4	0,770		Valid
Religiosity (X5)	IR1	0,779	0,678	Valid
	IR2	0,945		Valid
	IR3	0,731		Valid
Charity Literacy (X6)	LIT2	0,768	0,649	Valid
	LIT6	0,847		Valid
	LIT7	0,779		Valid
Generation Z's Intentions in Giving Alms Online (Y)	NIAT1	0,868	0,789	Valid
	NIAT2	0,900		Valid
	NIAT3	0,890		Valid

The Average Variance Extracted (AVE) estimation output for each variable is declared valid if the Average Variance Extracted value is greater than 0.5. The AVE values for each variable include performance expectancy at 0.669, effort expectancy at 0.700, facilitating conditions at 0.712, social influence at 0.689, religiosity at 0.678, donation literacy at 0.649, and Generation Z's Intention to Donate Online at 0.789. All seven variables show values above 0.50. This means that these seven variables are classified as valid.

Discriminant Validity

Fornell-Larcker

Table 3. Fornell-Larcker

Variabel	<i>effort expectancy</i>	<i>facilitating condition</i>	literasi sedekah	niat generasi Z	<i>performance expectancy</i>	religiusitas	<i>social influence</i>	Keterangan
<i>effort expectancy</i>	0.837							Valid
<i>facilitating conditions</i>	0.515	0.844						Valid
literasi sedekah	0.223	0.220	0.805					Valid
niat generasi Z	0.271	0.470	0.301	0.886				Valid
<i>performance expectancy</i>	0.495	0.565	0.292	0.576	0.836			Valid
religiusitas	0.122	0.075	-0.080	0.158	0.177	0.824		Valid
<i>social influence</i>	0.380	0.558	0.384	0.516	0.653	0.052	0.830	Valid

Findings from the data analysis conducted with SmartPLS version 4 revealed that the root mean AVE value for effort expectancy was at an impressive 0.837, facilitating conditions at 0.844, charity literacy at 0.805, generational intention at a remarkable 0.886, performance expectancy at 0.836, religiosity at 0.824, and social influence at 0.830, all exceeding the correlation values of other variables. Therefore, it is clear that all variables are firmly established as valid discriminants.

Reliability Test

Cronbach's Alpha

Table 4. Cronbach's alpha value and Composite reliability value

Variable	Cronbach's alpha	Composite reliability (rho_c)	
Performance Expectancy	0.857	0.903	Reliable
Effort Expectancy	0.863	0.903	Reliable
Facilitating Conditions	0.798	0.881	Reliable
Social influence	0.849	0.898	Reliable
Religiosity	0.764	0.862	Reliable
Charity Literacy	0.731	0.847	Reliable
Generation Z's Intentions	0.863	0.916	Reliable

The analysis yielded Cronbach's Alpha values indicating performance expectancy at 0.857, effort expectancy at 0.863, facilitating conditions at 0.798, social influence at 0.849, religiosity at 0.764, charity literacy at 0.731, and generational intention at 0.863. Each of these figures exceeded 0.70, indicating that all variables had excellent reliability. The Composite reliability analysis in Table 4 revealed that each tested variable achieved a CR score above 0.7, with performance expectancy at 0.903, effort expectancy at 0.903, facilitating conditions at 0.881, social influence at 0.898, religiosity at 0.862, charity literacy at 0.847, and generational intention at 0.916. Thus, the reliability of all variables was classified as very good.

Structural Model Evaluation (Inner Model)

Model Fit Test

Table 5. Model Fit Test

	<i>Rule of Thumb</i>	Nilai Parameter
SRMR	Lebih Kecil dari 0,10	0.069
d_ ULS	> 0,05	1.439
d_ G	> 0,05	0.594
<i>Chi-square</i>	$\chi^2 \text{ statistik} \leq \chi^2 \text{ tabel}$	561.479 > 36.415
NFI	Mendekati nilai 1	0.744

In Table 5, the SRMR value of 0.069 is below the 0.10 limit, indicating a good model fit. The NFI of 0.744 is close to 1, indicating a fairly good model fit.

Inner Model

Adjusted R-Square

Table 6. Adjusted R-Square Test Results

Variable	Adjusted R-Square
Generation Z's Intentions	0.383

A comprehensive bootstrap analysis revealed an Adjusted R-Square value of 0.383 for the Dependent Variable of Generation Z Intent, indicating that 38.3% of the variance in Gen Z intentions can be attributed to performance expectancy, effort expectancy, facilitating conditions, social influence, religiosity, and loyalty literacy. Meanwhile, the remaining 61.7% is formed by factors other than those examined in this study.

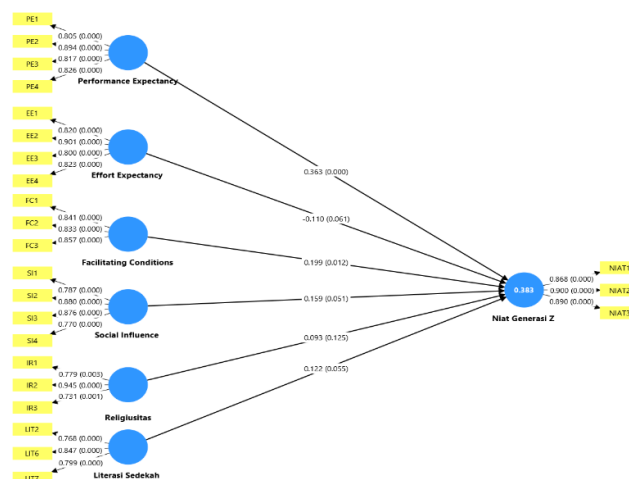


Figure 2. Output model PLS SEM Bootstrapping

Significance (Hypothesis Testing)

Table 6. Path Coefficient Bootstrapping Results Significance Test

	<i>Original sample (O)</i>	<i>Standard deviation (STDEV)</i>	<i>T statistics (O/STDEV)</i>	<i>P values</i>
Performance Expectancy -> Generation Z's Intentions	0.363	0.103	3.507	0.000
Effort Expectancy -> Generation Z's Intentions	-0.110	0.071	1.545	0.061
Facilitating Conditions -> Generation Z's Intentions	0.199	0.089	2.249	0.012
Social Influence -> Generation Z's Intentions	0.159	0.097	1.633	0.051
Religiosity -> Generation Z's Intentions	0.093	0.081	1.149	0.125
Charity Literacy -> Generation Z's Intentions	0.122	0.076	1.600	0.055

This analysis boldly confirms that performance expectancy has a strong and noteworthy impact on Generation Z's intentions, with a coefficient of 0.363 and a surprising p-value of 0.000. Conversely, effort expectancy wavers, showing no significant positive effect on Generation Z's intentions, with a coefficient of -0.110 and a p-value of 0.061. However, facilitating conditions emerge triumphant, showing a strong and significant influence on Generation Z's intentions, indicated by a coefficient of 0.199 and a p-value of 0.012. Social influence, however, fails to show a significant effect, presenting a coefficient of 0.159 and a p-value of 0.051.

Religiosity also shows no positive impact, with a coefficient of 0.093 and a p-value of 0.125. Charity literacy also shows no positive influence, with a coefficient of 0.122 and a p-value of 0.055. These findings highlight that while facilitating conditions and performance expectancies are crucial for strengthening Generation Z's intentions, other factors such as effort expectancies, social influence, religiosity, and charity literacy do not have the necessary significance. Therefore, it is important to explore additional factors that may strengthen this relationship.

This study boldly evaluates the UTAUT model in relation to Generation Z's motivations for online charitable giving by incorporating religiosity and charity literacy. The findings revealed that performance expectancies and facilitating conditions significantly influence intentions toward online charity, while effort expectancies, social influence, religiosity, and charity literacy did not show a significant impact. These results align with previous research (Kasri & Sosianti, 2023), (Puspawati et al., 2024), and (Frasya Nanda Tri Anisa & Puspawati, 2025). Strong evidence suggests that performance expectancy plays a significant role in shaping Gen Z's online charitable intentions. Their perceptions of the benefits, efficacy, and convenience of digital charitable platforms drive their willingness to engage, particularly for a generation that prioritizes the intrinsic value of technology (Baber, 2021). This insight aligns with UTAUT theory (Venkatesh et al., 2003) and is corroborated by research by (Siet et al., 2020) and (Kasri & Sosianti, 2023). Conversely, effort expectancy had no significant impact on online charitable intentions, suggesting that for digital natives like Gen Z, user-friendliness is no longer a critical factor, as

they are experienced in navigating diverse digital financial platforms (Kristina & Harris, 2020). These findings resonate with (Kasri & Sosianti, 2023) and (Setiawan et al., 2023).

Furthermore, the data reveal that facilitating conditions positively influence online charitable intentions. The presence of essential infrastructure such as internet connectivity, digital devices, and alternative payment methods facilitates the realization of charitable goals. This observation is supported by (Faradila et al., 2024), (Kasri & Sosianti, 2023), and (Frasya Nanda Tri Anisa & Puspawati, 2025). Furthermore, findings from (Frasya Nanda Tri Anisa & Puspawati, 2025) indicate that social influence does not significantly influence online charitable intentions. This suggests the conclusion that Generation Z's charitable motivations are shaped more by personal beliefs than by societal pressure (Fadheel Djamaly, 2023). Furthermore, research (Kasri & Sosianti, 2023) on religiosity and findings (Simanjuntak et al., 2025) on charity literacy show no significant influence on online charitable intentions. These results suggest that digital charity is perceived more as a technology-driven social endeavor than a formal religious duty, driving charitable intentions through empathy and technological superiority rather than a religious theoretical framework (Latipah et al., 2024).

CONCLUSION

This study boldly examines Generation Z's motivations for online giving through the lens of UTAUT, religious commitment, and giving literacy. The findings reveal that the primary drivers of these motivations are enabling conditions and anticipated performance. In contrast, effort expectancy, giving literacy, religious commitment, and social influence did not show a significant impact. Limitations include the small sample size confined to Java and the reliance on online surveys. Future studies should consider incorporating additional variables and methodologies. Ultimately, Generation Z is anticipated to not only utilize technology but also deepen their understanding of faith and charitable motivations.

This study has significant implications. First, it is crucial to raise awareness about digital giving for Generation Z by emphasizing its social benefits and accessibility. Second, providing excellent facilities and a variety of payment options is crucial. Third, educational efforts should focus on instilling religious principles and technological literacy. Fourth, fostering partnerships with communities and influencers to enhance giving literacy is highly recommended. However, this study was limited to respondents in Java and relied on an online questionnaire. Future researchers are encouraged to introduce more variables and adopt a mixed-methods approach. Digital charity platforms should enhance their app features to increase appeal. Governments and educational institutions must design literacy initiatives focused on philanthropy. Generation Z is expected to not only utilize technology but also understand the essence of faith and the purpose of online philanthropy.

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