

Analysis of The Influence of Muslim Sandwich Generation Technology Philanthropy on Poverty

Nur Mutiah^{1,*}, Delima Sari Lubis², Muhammad Ariful Maarif³, Nando Farizal⁴,
Aliman Syahuri Zein⁵, Mei Awalina⁶

Corresponding author. Email: nur_mutiah23@uinsyahada.ac.id

^{1,2,4,5,6} UIN Syekh Ali Hasan Ahmad Addary Padangsidempuan, Indonesia
³ International Islamic University Malaysia, Malaysia

Abstract

This study aims to determine the effect of Muslim sandwich generation philanthropic technology on poverty. One of the problems that is still being faced by the Indonesian state is the problem of poverty. Poverty alleviation efforts are carried out to realize the ideals of the nation, namely, the creation of a just and prosperous society. The sandwich generation has the hope of living a just and prosperous life. The sandwich generation is like a slice of a sandwich. Those who have reached adulthood are "sandwiched" between responsibilities for children and their parents who have entered old age to care for, provide for, and meet the needs of clothing, food, and shelter. Becoming the sandwich generation may not be everyone's dream. The responsibility that is carried is not easy because you have to support two generations at once. Sandwich situations require an open attitude among family members to help ensure that money is managed wisely, effectively, and cooperatively. In addition to such a position, the Muslim sandwich generation must be aware that there are still other people's rights in their wealth. This means that this generation must issue obligations such as zakat, infaq, alms, and endowments. According to Marts (2013), this generation is very dependent on technological sophistication because it is required to have fast performance, so it tends to be more practical. This type of research is a quantitative research using the SEM (structural equation modeling) method. The research sample is the sandwich generation of Muslims in Indonesia with a probability sampling technique. This study's results indicate the influence of philanthropic technology used by the Muslim sandwich generation on poverty reduction. In addition, this research is useful for the government and formal charitable institutions to reduce poverty. However, this will be realized if the government protects formal charitable institutions thereby increasing philanthropic behavior by the Muslim sandwich generation. The government must also take a role, namely to regulate the distribution of benevolent funds to areas in need. For example, the centralization of benevolence funds to create a fair distribution. Sandwich generation competence using financial planning technology needs to be developed by the government so that it can build a mindset of people who are aware of managing finances. This can be done by increasing the number of charitable institutions engaged in financial planning technology. Charitable institutions also have a role, namely they must be able to maintain public trust and cooperate with other formal charitable institutions. Every formal charitable institution must be able to distribute all benevolent funds proportionally.

Keywords: philanthropic technology, sandwich generation, poverty

1. Introduction

1.1. Background of the problem

One of the problems that is still being faced by the Indonesian state is the problem of poverty. Poverty is an interesting topic to discuss, especially among economic and social scientists. Many studies offer solutions to overcome poverty, but the face of poverty still exists amidst the dynamics of changing times. Efforts to eradicate

poverty are carried out to realize the ideals of the nation, namely the creation of a just and prosperous society. Based on the latest data obtained from the Central Bureau of Statistics report, the percentage of the poverty rate for September 2022 was recorded at 9.57%, or as many as 26.36 million people were below the poverty line. This poverty rate increased slightly from March 2022 (9.54%) but was lower than the poverty rate in September 2021 (9.71%). In September 2022, on average, poor households in Indonesia have 4.34 household members. Thus, the average poverty line per poor household is IDR 2,324,274.00/poor household/month. This increase in the poverty line was the highest in 9 years since September 2013.



Figure 1. Poverty Rate in Indonesia in September 2022
Source: Central Bureau of Statistics (BPS)

Based on the data above, it can be seen that the poverty rate in September 2022 has increased. It is said that the poor are people who have an average per capita expenditure below the poverty line, meaning that they are below the poverty line if their income is not sufficient to meet the most basic needs, such as clothing, food, and shelter (Abu Ahmadi, 1991). In general, poverty can be caused by many things. According to (Todaro & Smith, 2015) poverty occurs not because they do not have commodities but because people are less able to optimize the

functions and benefits of these commodities. According to Itang (2015) in Okuputra's research (2022) states that specifically, poverty in Indonesia is caused by several factors. The results of the study state that poverty in Indonesia is caused by limited natural resources, limited capital, limited employment, low education, laziness in work, and family burdens.

One generation that bears a lot of burden on the family is the sandwich generation. The sandwich generation hopes for a just and prosperous life. The sandwich generation is like a slice of a sandwich. Those who have reached adulthood are "sandwiched" between responsibilities towards children and their parents who have entered old age to care for, support, and meet the needs of clothing, food, and shelter. Becoming the sandwich generation may not be everyone's dream. The responsibility that is shouldered is not easy because you have to support two generations at once. Sandwich situations of this kind require openness among family members to help ensure that money is managed wisely and effectively, and cooperatively. In addition to such a position, the Muslim sandwich generation must be aware that in their wealth there are still other people's rights. This means that this generation must issue obligations such as zakat, infaq, alms, and waqf. In this study, the researchers limited the generation of sandwiches in question to the generation of Muslim sandwiches.

Four factors encourage the birth of the sandwich generation, both Muslims, including culture, a society that has not been structured and systematic to prepare for long-term life, individual or family financial capabilities, and vertical mobility between generations. Nuryasman (2023), the birth of the Muslim sandwich generation can be caused by several factors, one of which is financial literacy. The lack of financial literacy tends to cause individuals as the first generation not to prepare retirement funds so that when they enter an unproductive age, a second generation is needed to make ends meet. At the same time, in general, the second generation is already married and has children (the third generation). According to Efendy (2023), the sandwich generation is vulnerable to poverty, if the sandwich generation is affected by termination of employment (PHK), those who are supported will be affected.

One of the ways for a Muslim to overcome poverty is by giving what is called the current term philanthropy. According to Zaidi (2006:4-5), the activity of "giving" in its various forms is not limited to money or goods, but also work or various efforts to ease the burden on the poor and improve their welfare. In previous research, Tamin (2011) stated that philanthropy carried out by citrus farmers towards poor families, both in the form of charity and empowerment as well as the provision of production resources, contributed to increasing welfare. Along with the advancement of the internet and the growth of its users, people are increasingly using it to make innovations that make it easier to access in various fields. No exception in the field of philanthropy. Previously, the problem that was often faced if someone wanted to carry out philanthropic activities was a lack of information about beneficiaries and difficulties in the fundraising process due to limited access and reach of information. Social capital philanthropy in the modern era as it currently has a fairly important role in society. Even though now everything is available and technology is developing rapidly, in fact, Indonesia has not been able to realize a decent life or a decent life for the people. The variety of social problems and the high rate of social inequality is proof that not all people in Indonesia can make ends meet. This is where the role of technology philanthropy is needed. Indonesia, as a country with the largest Muslim population in the world, must be able to provide a role in poverty alleviation efforts by making Islamic philanthropy (zakat, infaq, alms, and endowments) with the use of technology as a solution to the poverty problems faced by society.

In addition, the digitization of the ZISWAF collection is considered appropriate because Indonesia is the highest e-commerce user in the world (Global Web Index, 2019) and is even the country with the third highest fintech user in the world (metadata, 2021). The reasons for the sandwich generation of Indonesian Muslims using fintech services 60.6 percent are that they are easy to use and are considered functional 57.4 percent (DailySocial, 2020). This fact reinforces that non-cash financial transactions are increasingly becoming a trend, including the payment of zakat. However, this trend is not to the literacy of the Indonesian people where according to the Main Director of the National Zakat Amil Agency (BAZNAS) the literacy level of the Muslim sandwich generation regarding the digitalization of zakat is still low (Republika, 2019).

Technological philanthropy as a new form of philanthropy is not completely separated from practices as a form of philanthropy that existed at the beginning of its development. Often philanthropy that takes advantage of the presence of technology and its development and moves in the digital space has not or is not even separated or separated from traditional forms of philanthropy, the truth of this assumption is relatively relative but seeing how digital philanthropy moves, the difference is only the presence of intervention from technology. The reason is if you go further, for example, see how philanthropic institutions with certain bases still use these values even though they have penetrated digital media (Insania, Laila Rachmatika, 2020: 129). In digital philanthropy that is currently running, it is in line with discoveries related to donating activities with a process that is continuously striving to make it easier and continues to consider time efficiency. Things like this open up various opportunities to continue to develop towards the next phase of technology philanthropy as a new form of philanthropy.

According to data from the Charity Aid Foundation World Giving Index for 2021, Indonesia is the most generous country in the world with the highest income being on the money donation indicator which reaches a percentage of 78%. This is evident from more than 90% of donation transactions originating from electronic money applications, followed by bank transfers. Furthermore, Indonesia was again confirmed as the most generous country in the world according to the 2021 World Giving Index, placing Indonesia in first place with a score of 69%. The World Giving Index (WGI) is an annual report published by the Charities Aid Foundation, using data collected by Gallup, and ranking more than 140 countries in the world based on how generous they are in donating (quoted from the philanthropic.or.id page).

The world's most generous countries

Figure 1: Highest scoring countries in 2020



Figure 2. Generosity Level of Countries in the World

Source: Infographic World Giving Index 2021 (cafonline.org)

Based on the data above, Hamid (2021), assesses Indonesia's success in maintaining its position as a generous nation supported by several factors. First, the strong influence of religious teachings and local traditions related to giving and helping others in Indonesia. This is evident from WGI's findings which show that religious-based donations (particularly zakat, infaq, and alms) are the main drivers of philanthropic activities in Indonesia. Second, relatively better economic conditions compared to other countries. Third, philanthropic activists in Indonesia are relatively successful in encouraging the transformation of philanthropic activities from conventional to digital philanthropy. Fourth, the increasing role and involvement of young people and key opinion leaders/influencers in philanthropic activities.

But aside from that, several tasks must be overcome to advance Indonesia's technological philanthropy. Indonesia's sizable philanthropic potential has not been optimally mobilized because the pattern of donating to society is still direct giving and not well organized. The community prefers to donate directly to individual beneficiaries compared to social organizations (Hamid, 2020). Donations for religious activities, charity, and social services are also still dominant compared to long-term programs, such as education, health, economic empowerment, environmental preservation, and so on. In addition, the development of philanthropy in Indonesia has not been supported by adequate data because the government and other stakeholders do not have an awareness of the importance of data in developing philanthropy. International recognition of Indonesia's philanthropic potential must be able to move the government to support and mobilize the philanthropic sector, especially with the use of technology as an actor and resource for national development. Moreover, philanthropy has been recognized as one of the pillars in achieving SDGs in Indonesia, support can be provided through various conducive regulations, conveniences, and incentives for philanthropic institutions and activists and donors, (Hamid, 2020). Based on the problems above, the researcher is interested in analyzing technological

philanthropy in the Muslim sandwich generation in alleviating poverty with the TAM model, especially in Indonesia.

1.2. Theoretical Framework

Poverty

Poverty is caused by complex problems, related to various things such as social, economic, cultural, and political as well as dimensions of space and time. According to Sumardjan in Arsyad (2015), poverty can be caused by natural and structural characteristics. Natural poverty is a social problem that originates from factors of production, productivity, and the level of community development. Meanwhile, poverty caused by structural problems is a problem caused by a lack of implementation of national development strategies and policies that have been implemented. There are three causes of poverty from an economic perspective: first, at the micro level, poverty arises because unequal ownership of resources causes an unequal distribution of income. Second, poverty is caused by differences in the quality of human resources. Third, poverty is caused by differences in obtaining capital.

BPS uses the concept of the ability to meet basic needs (basic needs approach) to measure poverty. With this approach, poverty is seen as an economic inability to meet basic food and non-food needs as measured from the expenditure side (BPS, 2022). Poverty can also be interpreted as a deficiency in welfare and deprivation of the freedom to achieve something in a human's life (Abdi, 2021). Society can be said to be prosperous if the family has fulfilled all their needs, does not experience a shortage of clothing, food, and shelter, and has a fairly high level of education. Prosperity is a state of being safe, secure, and prosperous.

The Muslim Sandwich Generation

The Sandwich Generation is a generation that grew up in the present with the squeezed times. According to Dorothy Maulina, et al. 2022, the sandwich generation is the generation that is "crushed" between two different generations, namely the generation of aging parents and the generation of children who are still growing. In other words, it can be said that there are two categories of terms namely, club sandwich people aged 50 to 60 years, and open sandwich. It is like a piece of sandwich. Those who have reached adulthood are "stuck" between ages to care for, support, and provide for themselves with clothing, food, and shelter. Becoming the sandwich generation may not be everyone's dream. The responsibility is not easy because you have to support two generations at once. The dilemma of the sandwich generation is that they tend to be young and are just starting a career so the income they get is not large. It will be different if the responsible person is over 40 years of age and whose income is stable. The sandwich generation, in this case, is the Muslim sandwich generation in Indonesia.

In Islam, bearing the burden of the family is called giving alms to relatives and has a very great virtue in the sight of Allah SWT, namely being rewarded with the reward of giving alms as well as connecting silaturahmi (kinship relations). The kinship relationship here is between parents, wife, and children in their dependents as hadith from Salman bin Amir, R.A.

إِنَّ الصَّدَقَةَ عَلَى الْمُسْكِينِ صَدَقَةٌ وَعَلَى ذِي الرَّجْمِ اثْنَانِ صَدَقَةٌ وَصَلَةٌ

It means:

“Verily, charity to the poor is rewarded with one charity, while charity to relatives is rewarded with two; the reward of alms and the reward of establishing kinship” (HR. An-Nasai No. 2583, Tirmidhi No. 658, Ibnu Majah No. 1884).

Al-Qadhi Abu Syuja in Tuasikal (2018) explains that a child is obliged to provide for his parents if the condition is fulfilled that his parents are poor and are no longer able to earn a living, or their parents are poor and have lost their minds, while the maintenance for a child is obligatory. If the child is still small (not yet mature) and poor, not yet strong enough to work, and poor and has lost his mind. Schlesinger & Raphael (1993) in Rari, et al (2022: 1-13), explained that the existence of the status of the Muslim sandwich generation is inseparable from the obligation to look after the family outside the nuclear family. Those who face conflict when family responsibilities and work demands must be completed simultaneously. The Muslim sandwich generation is the generation that must support the life of the generation above it such as their parents, themselves, and the lower generation, namely children of a Muslim. In addition to responsibilities towards the nuclear family and outside the nuclear family, Muslims are required to spend certain assets according to the orders of Allah SWT to then be handed over to the poor, fi sabadilla, converts, Charmin, travelers, amil, and

niqab. It is this zakat distribution that can then help various parties including helping social problems in Indonesia, one of which is eradicating poverty.

Technology Philanthropy

In Islamic philanthropic instruments, there are pillars to support an economy, namely zakat, infaq, alms, and endowments (2022:11). According to philanthropy, it involves two aspects, namely referring to the human aspect and also the material aspect. The love and mercy of fellow human beings, this has encouraged a person to sacrifice his wealth and any form of material assistance to be distributed to those in distress. Philanthropy in Islam may be divided into two types, namely obligatory philanthropy and voluntary or optional philanthropy. Mandatory philanthropy refers to the obligation of zakat for those who are capable and have excess assets. When philanthropy is voluntary or of one's own choice, it refers to the practice of alms, infaq, and endowments that may benefit others. (Hasan, 2013) states that the Al-Quran has also mentioned certain terms such as intake, alms, charity, sacrifice, jihad, compassion, takaful (guarantee), will, and ta'āwun (help) as a sign of the principles and nature of philanthropy. (Abdul Ghafar et al., 2020). Philanthropy, which means generosity, is now interpreted more flexibly and diversely in society. In countries with a Muslim population. The concept of Islamic philanthropy is also adopted and articulated in various forms of social and economic expression both individually and collectively (Maftuhin, 2017:16).

Based on Zakaria (2012:108). Islamic philanthropy also includes non-compulsory charities. It is important to note that Islam has different perspectives of belief. All Muslims are encouraged to maximize their wealth according to Sharia principles. Philanthropy or generosity is a form of Islamic teachings about caring and social justice for fellow human beings. This form of philanthropy is explored from religious doctrines originating from the Qur'an and Hadith (Maftuhin, 2017:16). Philanthropy is an important element in Islam. Therefore, a strategy is needed to encourage increased philanthropy related to collecting zakat, infaq, alms, and waqf funds quickly and flexibly. The strategy for collecting zakat, infaq, alms, and endowments must be in harmony with technological developments and the behavior of society 5.0 (society 5.0) and the sandwich generation of Muslims who enjoy using technology. Society 5.0 creates a technology-based society so that payment of zakat, infaq, alms, and waqf in non-cash must utilize financial technology such as mobile banking, ATMs, QRIS, digital wallets, and e-commerce (Sukmawati, et al, 2022).

Religiosity

The concept of religiosity is a fairly complex issue that can lead to various interpretations depending on the point of view. Religious people behave according to the guiding principles and norms institutionalized in the form of their respective religions. Therefore religiosity is the extent to which an individual adheres to certain behaviors, expectations, practices, and institutionalized practices that determine their worldview or give them meaning for life itself (Awuni & Tanko, 2019:3). All religions generally serve the same purpose in promoting good behavior and discouraging bad behavior. Therefore, religiosity in rotation influences how people perform certain behaviors (Othman & Fisol, 2017:727).

According to Fitriani (2016:13), there are five kinds of religious dimensions, namely: first, the dimension of belief (ideology). This dimension contains expectations where religious people adhere to certain theological views and acknowledge the truth of these doctrines. Second, the dimension of religious practice (ritualistic). This dimension includes worship behavior, obedience, and things people do to show commitment to their religion. Third, the dimension of appreciation (experiential). This dimension contains and pays attention to the fact that all religions contain certain expectations, although it would be incorrect to say that a person who is well religious will at one time achieve subject and direct knowledge of ultimate reality (the ultimate fact that he will achieve contact with a spiritual force). supernatural). Fourth, is the dimension of religious knowledge (intellectual). This dimension refers to the expectation that religious people have at least a minimal amount of knowledge about basic beliefs, rites, scriptures, and traditions. Fifth, the dimensions of experience and consequences. This dimension refers to the identification of the day-to-day consequences of one's religious beliefs, practices, experiences, and knowledge.

TAM Model

This theory describes a model to predict and explain how technology users accept and use technology related to the user's work. In this case, how does the Muslim sandwich generation use the variable perceived ease and perceived usefulness in carrying out technological philanthropy in increasing welfare to reduce poverty? The Muslim sandwich generation certainly feels the process of non-cash transactions related to the ease of operation and the direct benefits received, so the response of the Muslim sandwich generation can be known after making non-cash transactions. Technology Acceptance Model (TAM) New technology is developed to facilitate the activities carried out by the community. the Technology Acceptance Model (TAM) approach is an approach

model that is often used to determine the level of individual acceptance of a particular technology (Febrilia et al., 2020). The basic model of TAM as described by Davis et al (1989) is as follows:

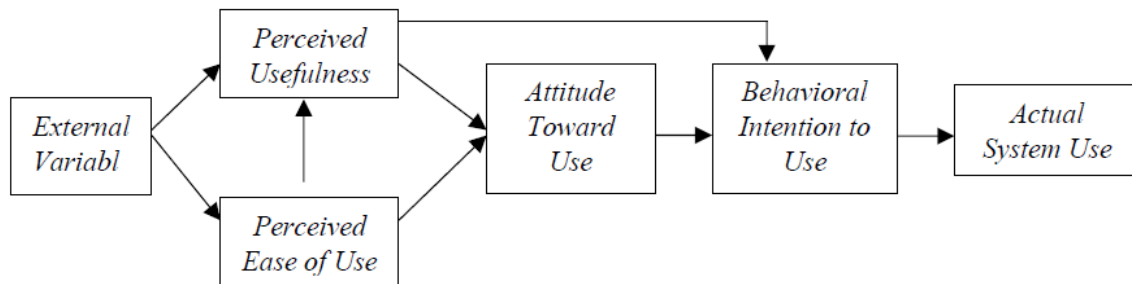


Figure 3. Original Form of Technology Acceptance Model (Davis, 1989)

Another researcher, namely Gahtani (2001), also modified the TAM model by combining the variable behavioral intention to use and actual system use into an acceptance variable. The changes are shown in Figure 4 below:

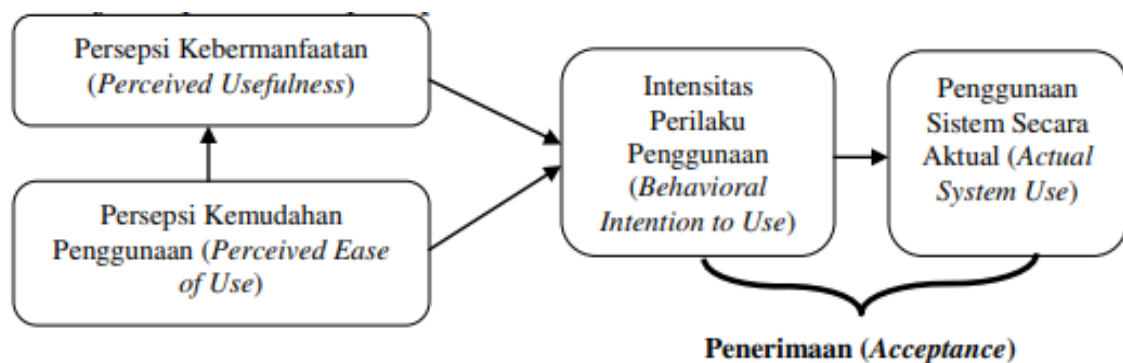


Figure 4. Modification of the TAM Chuttur (1996) and Gahtani (2001) Models

In TAM theory two factors influence the use of technology, namely: first, the perceived benefits of using technology Davis (1989) in Nurohman, et al (2022), perceived usefulness as a result received by users that the technology system is believed to be able to improve performance. So when someone uses technology will believe in the benefits obtained. Conversely, someone who has not or does not use technology feels that he has not been able to benefit from it. Second, perceived ease of use of technology, one's beliefs about technology or systems that can be used easily and provide results without encountering various obstacles. Users believe that the use of technology or systems can be operated easily. The community will not use technology if there are many obstacles and obstacles in operation. As basic determinants of technology acceptance, perceived usefulness and perceived convenience give rise to behavioral intentions to use (Mardhiyah, et al, 2020). The intention to use behavior is something that must exist in humans based on the first snippet of Urbain nawawi hadith. Rasulullah SAW said:

إِنَّمَا الْأَعْمَالُ بِالنِّيَّةِ

This hadith explains that everything good and bad depends on intentions. Every reasonable human being will do a practice (work) that is preceded by intention. The desire to use technology can occur if there is a belief about the benefits obtained and the perceived convenience. Communities tend to be interested in using technology, the benefits can be felt immediately and do not encounter many obstacles (Nurohman, et al. 2022). Davis in (Nurohman, et al. 2022), provides indicators of perceived usefulness that are used to determine the level of acceptance of technology systems consisting of speeding up work, job performance, increasing productivity, effectiveness, facilitating work, and being useful. Then the ease of use is used as an assessment of the effort or time required in learning the technology (Gefen et al., 2003 in Nurohman, et al. 2022). Indicators of perceived ease of use of technology developed by Davis (1989) in Nurohman, et al. 2022 consist of: easy to learn, controllable, clear and understandable, flexible, easy to become proficient, and easy to use.

1.3. Previous Research

Previous research is one of the references for researchers conducting this research so that it can enrich the theory used in reviewing the research conducted. All the indicators in this study were taken from previous studies. The indicators were modified to suit the context of this research. The following are previous research in the form of several journals related to research conducted by researchers:

Ghofur and Ichwan (2020) stated that the use of technological philanthropy in collecting zakat, infaq, alms, and endowments can be beneficial for improving the welfare of the people, whereas, in the provisions of Islamic law, transactions through fintech are permitted as long as they comply with sharia principles. The results of previous research also state that perceived benefits and perceived convenience have an influence on Muzakki's decisions in paying zakat through the GoPay fintech platform. Amid the rapid development of social media and the habit of transacting using electronic money, it turns out that generous behavior has increased (Tiara, Aurina Indah. 2020). Fitra Rizal and Haniatuk Mukaramah in Hayati and Soemitra (2022:117) said that Islamic philanthropy (ZISWAF) can be a solution for the community to the problem of poverty that occurs. Poverty alleviation efforts that can be carried out are through proper development and management of funds that have been obtained from ZISWAF, with an emphasis on the productive management of funds.

Then, Sriwahyuni (2022) stated that if someone wants to adopt a technology, he will intensively use it to meet his needs. Irhamsyah (2019) also examines the Digital Literacy factor to prove that there is an influence on the decision to pay Zakat digitally. Based on the results of research from Aristyanto & Agus (2022), religiosity and service quality greatly influence people's interest and decisions to pay zakat through digital platforms because it makes it easier for people to pay zakat which can be done anytime and anywhere. Supported by Laras Ayu Sekarini's research (2018) with the results of the research revealing that religiosity has a positive and significant effect on muzaki's interest in paying zakat. Muti'ah & Rahma (2023), financial literacy and perceived usefulness partially have a significant effect on the intention to use an Islamic digital wallet. Furthermore, the results of research (Eltin, 2019), say that perceived ease of use has a significant effect on behavioral intentions in adopting fintech. Perceived ease of use and perceived usefulness factors have an influence on people's re-interest in using fintech services (Kurnianingsih & Maharani, 2020). Supported by research results from Astuti & Budi (2021), ease of use has a significant effect on interest in using technology. These results indicate that the higher the public's perception of the ease of using digital zakat services, the higher the public's interest in using digital zakat services.

Furthermore, the user's perception of the ease of using information technology (perceived ease of use) has a significant influence on the user's perception of usability (perceived usefulness) (Andrian & Susilo, 2014). The Technology Acceptance Model (perceived benefits and perceived convenience) partially and simultaneously influences Muzakki's decision to pay Zakat through Fintech Gopay. Followed by research from Sukmawati (2022: 441), there is a link between perceived ease of use and perceived usefulness. If a technology service system, in this case, the Zakat payment service, can be easily used by its users, then the service system is beneficial for Muzakki because it saves time and effort. In addition, based on the findings of Purwanto, et al. (2021), and Karmanto & Baskoro (2019), that the perceived ease of use of a service has a positive and significant influence on perceived usefulness. According to Baskoro & Destrianti (2020), one factor influencing people's intention to use a crowdfunding platform is the level of ease in operating it. In this case, the behavior of the Muslim sandwich generation in using one of the technological philanthropies depends on the level of convenience.

1.4. Conceptual Framework

The model framework in this study was built based on the modification of Chuttur's (1996) and Gahtani's (2001) TAM models. In the framework of this research model, one variable is added, namely religiosity based on research conducted by Jannah (2019), Inayah et al. (2018), and Sukmawati et al. (2021). Therefore, the model framework in this study is described as follows:

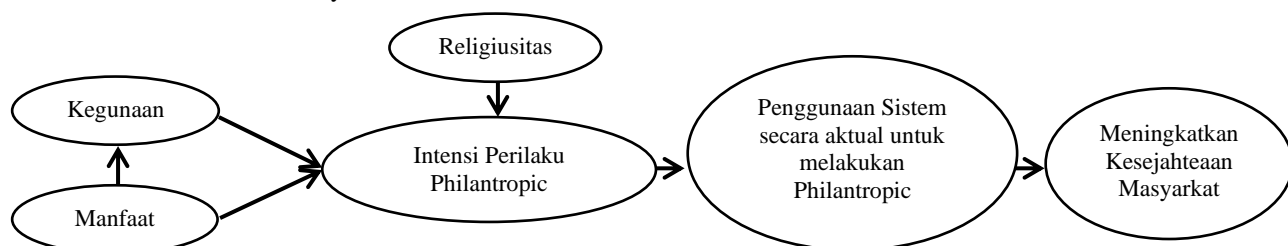


Figure 5. Conceptual Framework

1.5. Hypothesis

Based on the Technology Acceptance Model (TAM), ease of use and benefits are believed to shape attitudes that will influence intentions, and ultimately individuals will show behavior when these individuals use the system (Ichwan & Ghofur, 2020). Non-cash philanthropic behavior itself uses a technology system intending to adjust to technological developments and for convenience in paying obligations and implementing philanthropic behavior as a Muslim. The hypothesis in this study is as follows:

- H₁:** Perceived Usefulness has a positive and significant effect on the Intention of Philanthropic Technology Behavior of the Muslim sandwich generation.
- H₂:** Perceived convenience has a positive and significant effect on the Intention of Philanthropic Technology Behavior of the Muslim sandwich generation.
- H₃:** Perceived Convenience has a positive and significant effect on Perceived Usefulness.
- H₄:** Religiosity has a significant positive effect on the philanthropic behavior intention of the Muslim sandwich generation.
- H₅:** The Intention of Technology Philanthropy positively and significantly affects the actual use of Technology Philanthropy for the Muslim sandwich generation.
- H₆:** Actual Use Technology Philanthropy has a significant positive effect on Welfare Improvement.

2. Research Methods

The research method used in this study is the causality method using a quantitative approach. The research design used a descriptive research approach and an explanatory research design. The model framework in this study was built based on the TAM introduced by Davis (1989) supported by the use of the SEM (Structural Equation Modeling) model. This research instrument was then distributed via Google Forms. The subjects in this study are the sandwich generation of Muslims in Indonesia who have done philanthropy with the use of technology. The population in this study is the sandwich generation of Muslims who do philanthropy in Indonesia, while the research sample used a purposive sampling technique with the type of accidental sampling based on the factor of spontaneity, meaning that anyone who accidentally meets the researcher and according to the characteristics of the person can use as a sample (respondents).

In this study, the data analysis technique used was Structural Equation Modeling-Partial Least Square (SEM-PLS). The number of samples is the opinion of (Solimun, 2002), which is equal to five to ten times the number of indicators of all latent variables. Then the minimum number of samples in this study was 85 respondents. The indicators of all latent variables and question items in the study are presented in the operational definitions of the following variables:

Table 1. Variable Operational Definitions

Number	Variable	Indicator	Question Items	Scale
1.	Perceived Usefulness (Davis (1989) in Nurohman, et.al. 2022	Beneficial for individuals	Philanthropic technology is useful for me to pay swaps in everyday life	Likert
		Speed up work	Philanthropic technology can help me pay swaps quickly	
		Increase effectiveness	In my opinion, non-cash ZISWAF payment services/technological assistance can be used at any time	
2.	Perception of Convenience (Davis (1989) in Nurohman, et. al. 2022	Easy to learn	I feel that using technology services in ZISWAF payments is easy to learn	Likert
		Easy to use	ZISWAF payment service with easy-to-operate technology	
		It's easy to become proficient	I feel that the more often I use technology in ZISWAF payments, the more adept at doing philanthropic technology	
3.	Religiosity (Fitriani, 2016:13)	Belief	I'm sure that paying ZISWAF can clean the treasure and get the reward	Likert

4.	Intentions of Philanthropic Behavior of the Sandwich Generation of Muslims	Knowledge	I know that paying ZISWAF is a worship that is recommended in Islam	Likert
		Practice	I always carry out ZISWAF practices	
		Consequence	I feel uneasy when I don't pay ZISWAF	
		Behavioral intention	I will try to pay ZISWAF through technology services in my daily life	
		Plan to use	I plan to pay swap through the use of technology services in the present and the future	
5	<i>Actual Use Philanthropic Behavior of the Sandwich Generation of Muslims</i>	Aim for consistency	I will continue to pay swaps through the use of technology services	Likert
		Efficient	I feel paying ZISWAF by using technology has become more efficient	
		Flexible	I find paying ZISWAF using technology to be more flexible	
		Ease of payment	I feel paying ZISWAF by using technology has become easier	
		Integrity	Overall I am satisfied with the performance of the technology system	
6.	Well-being	Income	By paying ZISWAF, people's income levels are getting better and more equitable	Likert
		Consumption	By paying SIZWAF, every poor person can fulfill their daily consumption/needs	
		Health	By paying ZISWAF for health, every poor person can get better	
		Residence	Paying ZISWAF can help the poor to get a decent place to live	

Source: Data processing, 2023

3. Results and Discussion

The Muslim sandwich generation who became respondents obtained research instruments through the Google form link which was distributed via social media and group chats. The number of respondents obtained after the screening process was carried out, namely as many as 96 respondents from several cities and districts with 72 female respondents, while 24 other respondents were male. In the age group, the majority of respondents were aged between 34 and 46 years, totaling 59 people.

3.1. Validity and Reliability Test Results

Table 2. Validity and Reliability Test Results

	w	x1.	x2.	x3.	y	z
w1	0.911					
w2	0.928					
w3	0.955					
w4	0.960					
x1.1		0.907				
x1.2		0.889				
x2.1			0.853			
x2.2			0.862			
x2.3			0.870			
x3.1				0.915		
x3.2				0.923		
x3.3				0.752		
y1					0.878	
y2					0.852	
y3					0.853	
z1						0.739
z2						0.892
z3						0.913
z4						0.830

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
w	0.955	0.960	0.967	0.881
x1.	0.762	0.765	0.893	0.807
x2.	0.835	0.885	0.896	0.742
x3.	0.829	0.836	0.900	0.751
y	0.826	0.827	0.896	0.741
z	0.867	0.898	0.909	0.716

Source: Data processing, 2023

The convergent validity test refers to the principle that items that measure a particular construct must have a high proportion of common variance. There are several methods for assessing convergent validity, including average variance extracted (AVE), factor loading, and reliability measures (Cronbach's alpha for this study) (Hair et al, 2021). Cronbach alpha that has a value greater than or equal to 0.6 is acceptable, similarly, acceptable AVE levels and factor loadings are 0.5 or higher. Table 2 shows that the Cronbach value and AVE value are greater than the minimum standard value, therefore all requirements for convergent validity are met.

3.2. Structural Model

This model serves to evaluate the goodness and suitability of the model. There are six (6) value results from the hypothesis test. The results of the hypothesis testing in this study are addressed by the results of the bootstrapping test as follows:

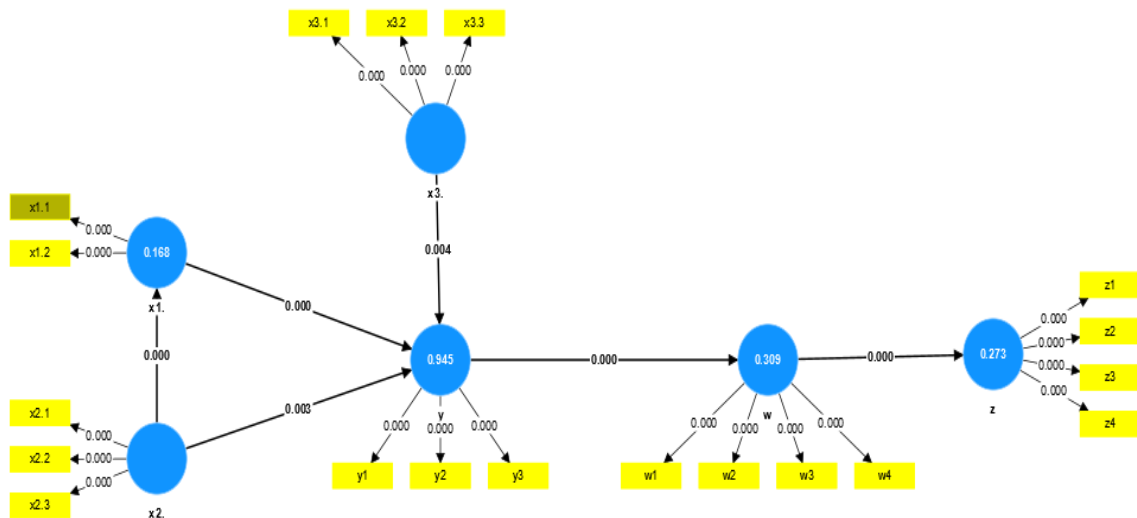
Table 3. Hypothesis Test Results

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
w -> z	0.523	0.537	0.082	6.378	0.000
x1. -> y	0.781	0.769	0.064	12.150	0.000
x2. -> x1.	0.410	0.425	0.073	5.585	0.000
x2. -> y	0.076	0.077	0.026	2.931	0.003
x3. -> y	0.188	0.197	0.066	2.852	0.004
y -> w	0.556	0.561	0.085	6.519	0.000

Source: Data processed with SMART PLS 4, 2023

Based on Table 3 it is known that the variables of usefulness (x1), convenience (x2), religiosity (x3), behavioral intention (y), and using philanthropic (w) have a positive and significant effect on reducing poverty (z). The results of this study can be seen from the P values below 5%. The following is a picture of the structural model test results in this study:

Figure 8. Results of data processing



Source: Data processed with SMART PLS 4, 2023

3.3. Discussion

The sandwich generation is a middle-aged generation with elderly parents and dependent children. In an individual sense, the term describes people who are caught between the simultaneous demands of caring for aging parents and supporting their dependent children (Ward & Spitze, 1998). Multiple roles and responsibilities so faced a series of challenges. The impact of role of the sandwich generation has several negative impacts in terms of physical, psychological, emotional, and financial burdens (Salmon, 2017). Based on research and development study data conducted by Kompas Daily, which looked at the number of sandwich generations in Indonesia, it was stated that 7 out of 10 people in Indonesia are the sandwich generation. The sandwich generation carries out various roles or experiences role conflicts, which of course can have implications for their lives, one of which is in achieving social functioning. This study discusses the role conflicts faced by the sandwich generation in achieving social functioning, the impacts that arise, and uncovering alternative solutions for the sandwich generation in achieving their social functioning. On the other hand, based on a survey conducted by Astra Life in 2021, it was stated that only 13.4 percent of the sandwich generation were financially ready to meet basic needs, save and invest (Nuryasman et al., 2023).

The sandwich generation, in this case, is the Muslim sandwich generation in Indonesia. According to Shofiyah (2023) that Allah SWT emphasizes the obligation of a child to his parents, namely to continue to do good and serve his mother and father. Calling for a while has warmed the hearts of parents. Piled-up work at the office shouldn't be an excuse to miss small talk over the phone if you can't visit your parents in person. This is based on the verse of Al-Quran surah Al Baqarah Verse 83 which means: And (remember) when We took a promise from the Children of Israel, "Do not worship other than Allah, and do good to both parents, relatives, orphans, and poor people. And speak good words to people, carry out prayers, and pay zakat. But then you turn away (deny), except for a small part of you, and you are (still) rebellious. In addition, it is also found in surah Al-Isra 'verse 23 which means: And your Lord has commanded you not to worship other than Him and to do good to your parents. If one of them or both of them reaches an advanced age under your care, then in no case do you say "ah" to both of them and don't yell at both of them and say good words to both of them. Allah SWT confirms his command that a child is obliged to do good to his parents. Especially if your parents are elderly, don't ever be rude and say words that don't please them. This is a must-do for the Muslim sandwich generation.

This generation in Islam has obligations in social activities, as in the verse of the Koran in surah Al-Baqarah verse 215 which means: They ask you (Muhammad) about what they have to spend. Say, "Whatever wealth you spend, it should be for your parents, relatives, orphans, the poor, and people on the way." And whatever good you do, then surely Allah is All-Knowing. In this verse, it is explained that for the sandwich generation who already have enough income to support their needs, it would be better if it was also set aside for

parents, relatives, orphans, the poor, and people on the move. This includes infaq acts of worship that will not make you lose. This study aims to measure the effect of philanthropic technology used by the sandwich generation in Islam on poverty reduction.

Based on the results of previous research by Sriwahyuni's research (2022) that if someone starts wanting to adopt a technology, then he will intensively use it to meet his needs. In this case, the generation of Muslim sandwiches who are starting to want to adopt philanthropic technology will use this technology intensively for zakat, infaq, alms, and waqf transactions. This research differs only in its charitable context. Sriwahyuni only uses zakat, but this research uses zakat, infaq, alms and waqf. The technology used also uses TAM. As well as using variables outside of TAM, namely religiosity. Religiosity also has a positive and significant effect on behavioral intentions and poverty reduction.

From the results of the hypothesis testing that the researchers have done, it states that there is an influence of perceived usefulness (X1), perceived ease of use (X2), and religiosity (X3) on the intention of philanthropic behavior of the Muslim sandwich generation (Y) by using technology so that it can improve welfare (Z) or reduce the level of poverty in Indonesia. This is evidenced by the results of the Structural Equation Modeling-Partial Least Square (SEM-PLS) output. The perceived usefulness variable (X1) influences the intention of philanthropic behavior in the use of ZISWAF payment technology services. The perceived convenience variable (X2) influences the intention of philanthropic behavior in using ZISWAF payment technology services. The perceived convenience variable (X2) influences perceived usefulness (X1). As for religiosity in this study, it influences the intention of philanthropic behavior of the Muslim sandwich generation in paying SIZWAF with the use of technology. And the intention of philanthropic behavior has an influence on the actual use of the Muslim sandwich generation's philanthropic behavior in paying ZISWAF with the use of technology, and the actual use of the Muslim sandwich generation's philanthropic behavior has an influence on increasing welfare thereby reducing the poverty rate, this can be explained as follows:

First, the Influence of Perceived Usefulness on the Philanthropic Behavior of the Muslim Sandwich Generation. The results that the researchers obtained were based on the results of the structural model test that the perceived usefulness variable (X1) had a positive and significant influence on the intention of the Muslim sandwich generation's philanthropic behavior in the use of ZISWAF payment technology services with the use of technology. The results of this study are by this theory, namely the rapid development of social media and the habit of transacting using electronic money, it turns out that generous behavior has increased (Tiara, Aurina Indah. 2020). The results of previous research also state that perceived benefits and perceived convenience have an influence on Muzakki's decisions in paying zakat through the GoPay fintech platform (Ghofur and Ichwan, 2020).

Second, the Influence of Perceived Convenience on the Intentions of Philanthropic Behavior of the Muslim Sandwich Generation. The results that the researchers obtained were based on the results of the structural model test that the variable perceived ease of use (X2) had a positive and significant influence on the philanthropic behavior of the Muslim sandwich generation in the use of ZISWAF payment technology services with the use of technology. The results of this study are in line with the theory of Sukmawati, et al (2022), namely, perceived ease of use is a person's belief in using something that can provide convenience. There is a link between perceptions of ease of use and the attitude of the Muslim sandwich generation to do non-cash philanthropy. If the Muslim sandwich generation finds it easy to carry out philanthropy in non-cash so that there is no need to make a lot of effort, then it is very likely that the Muslim sandwich generation will have a positive attitude. A positive attitude, in this case, is like continuing to use non-cash zakat services, and not leaving bad reviews of services to others. And in line with research from Baskoro & Destrianti (2020), one of the factors that influence the level of community intention to use a crowdfunding platform is the level of ease in operating it. In this case, the behavior of the Muslim sandwich generation in using one of the technological philanthropies depends on the level of convenience. one of the factors that influence the level of public intention to use a crowdfunding platform is the level of ease of operation. In this case, the behavioral intention of the Muslim sandwich generation in using one of the technological philanthropies depends on the level of convenience. The ease of conducting transactions today makes the growth of financial technology or fintech more rapid. The rapid development of financial technology also applies to the payment of zakat, infaq, alms, and endowments. Non-cash ZIS payments through digitalization in collecting zakat are considered more effective by the Indonesian Zakat and Philanthropy Forum because Amil Zakat Institutions are considered ready in terms of institutions, human resources, information, and technology infrastructure (Husaini, 2020).

The results of this hypothesis are also in line with the results of research from (Eltin, 2019), Perceived ease of use has a significant effect on behavioral intentions in adopting fintech. Perceived ease of use and perceived usefulness factors have an influence on people's re-interest in using fintech services (Kurnianingsih & Maharani, 2020). Based on research results from Astuti & Budi (2021), ease of use has a significant effect on interest in using technology. These results indicate that the higher the public's perception of the ease of using zakat services, the higher the public's interest in using digital zakat services. This is also supported by the theory of

Davis et al. (1989), that perceived ease of use is the level of individual confidence in a service that is easy and does not require great effort to use. Therefore Mahendra (2014) argues that perceived ease of use is related to an individual's ability to learn and adapt to something new. This relates to whether or not it is easy to use digital services. Researchers suspect that the influence of perceived ease of use on interest in using zakat services is caused by the majority of respondents having an undergraduate level of education and being dominated by the age range of the technology-based sandwich generation. This shows that the higher the level of education of the respondents, the respondents tend to have the ability to understand and use zakat services. In other words, the respondents in this study are more aware of technology so it doesn't require a lot of effort to use it

Third, the effect of perceived convenience (X) on perceived ease (X1). The results that the researchers obtained were based on the results of the structural model test that are by the theory According to Baskoro & Destianti (2020), one of the factors that influence the level of people's intention to use the crowdfunding platform is the level of ease in operating it. In this case, the behavior of the Muslim sandwich generation in using one of the technological philanthropies depends on the level of convenience. The Muslim sandwich generation is a generation that is very close to technology. The results of previous research also state that perceived benefits and perceived convenience have an influence on Muzakki's decisions in paying zakat through the GoPay fintech platform. Followed by research from Sukmawati (2022: 441), there is a link between perceived ease of use and perceived usefulness. If a technology service system, in this case, the Zakat payment service, can be easily used by its users, then the service system is beneficial for Muzakki because it saves time and effort. In addition, based on the findings of Purwanto, et al. (2021), and Karmanto & Baskoro (2020), that the perceived ease of use of a service has a positive and significant influence on perceived usefulness. According to Sukoraharjo (2018) that there is a relationship between convenience and usability, convenience with attitudes toward use, usability with attitudes towards use, usability with intentions, and attitudes towards use with intentions. The results of research conducted by Sukoraharjo are the same as the results of this study. But some variables set them apart. Researchers found that the Muslim sandwich generation is a generation that is very close to technology. This means that this generation is very happy to use technology because it provides convenience and benefits or usability.

Fourth, the effect of religiosity (x3) on the intention of technological philanthropic behavior of the Muslim sandwich generation. the results of the structural model test conducted by the researcher that the religiosity variable has a positive and significant influence on the intention of the Muslim sandwich generation's philanthropic behavior in paying ZISWAF with the use of technology. The higher the level of one's religiosity, the higher the encouragement in that person for the intention of philanthropic behavior. This is in line with research conducted by Laras Ayu Sekarini (2018) that religiosity has a positive and significant effect on muzaki's interest in paying zakat. The religion of Islam, religiosity in outline is reflected in the introduction of aqidah, sharia, and morals, or in other words: faith, Islam, and Ihsan if all of these elements have been owned by someone, then he is a real religious person (Fitriani, 2016: 12). And in line with the research results by Sriwahyuni only using zakat by using the TAM model and using variables outside of TAM, namely religiosity. Where the results of Sriwahyuni's research stated that religiosity also had a positive and significant influence on behavioral intentions and poverty reduction.

Fifth, the influence of the intention of philanthropic behavior of the Muslim sandwich generation on the actual use of technology philanthropy. The results of the model structure test on smart PLS 4 show that there is a positive and significant influence on the actual use of philanthropic through technology. This research is the result of research conducted by Mardhiyah, et al (2020). The difference between this study and that conducted by Mardhiyah lies in the variables and their applications. Mardhiyah's research variables are actual usage in the go-jek application while in this study it is in philanthropic applications. This is to the results of previous research by Sriwahyuni (2022) that if someone starts wanting to adopt a technology, then he will intensively use it to meet his needs. In this case, the sandwich generation of Muslims who are starting to want to adopt philanthropic technology will use this technology intensively for zakat, infak, alms, and waqf transaction activities. The results of previous research also state that perceived benefits and perceived convenience have an influence on Muzakki's decisions in paying zakat through the GoPay fintech platform.

Sixth, the influence of the actual use of philanthropic technology for the Muslim sandwich generation on people's welfare. Based on research conducted by researchers, the results of hypothesis testing obtained that researchers found that the philanthropic technology used by the Muslim sandwich generation had a positive and significant effect on well-being. Poverty in Indonesia will decrease if the Muslim sandwich generation uses more and more philanthropic technology. The results of this study are the results of Murniati's research (2014) that zakat plays a positive role in improving the development of mustahik human beings in the city of Bogor. The results of the t-statistical test show that giving zakat to mustahik has a real effect on the level of income. The poverty rate will decrease if the sandwich generation can apply philanthropic technology. This research is different from the research conducted by Murniati (2014). In line, Ghofur and Ichwan's research (2020) states that the use of technological philanthropy in collecting zakat, infaq, alms, and endowments can be beneficial for

improving the welfare of the people, whereas, in the provisions of Islamic law, transactions through fintech are permitted as long as they are by sharia principles. Amid the rapid development of social media and the habit of transacting using electronic money, it turns out that generous behavior has increased (Tiara, Aurina Indah. 2020). Fitra Rizal and Haniatuk Mukaramah in Hayati and Soemitra (2022:117) said that Islamic philanthropy (ZISWAF) can be a solution for the community to the problem of poverty that occurs. Poverty alleviation efforts that can be carried out are through proper development and management of funds that have been obtained from ZISWAF, with an emphasis on the productive management of funds. The novelty of this research is exploring the potential of the Muslim sandwich generation to help each other, such as relatives, the poor, and orphans. This study also found that philanthropic behavior using technology influences behavioral intentions to reduce poverty rates in Indonesia. So, it can be said that the philanthropic technology used by the Muslim sandwich generation has a positive and significant effect on increasing welfare thereby reducing poverty levels. The novelty of this research is exploring the potential of the Muslim sandwich generation to help each other, such as relatives, the poor, and orphans to reduce the poverty rate in Indonesia.

4. Conclusion

This study found that the level of poverty can be reduced in terms of the level of welfare of the people. This can be seen from the actual Muslim sandwich generation's philanthropic behavior in paying ZISWAF through technology financial services that are influenced by philanthropic intentions. Where the technological philanthropic intentions of the sandwich generation are driven by the level of religiosity in the muzak or the Muslim sandwich generation. Then another variable, namely perceived convenience, influences perceived usefulness. Meanwhile, the philanthropic intention itself is influenced by perceptions of the convenience and usefulness of technological financial services used by the Muslim sandwich generation. The results of the research support the Technology of Acceptance Model (TAM) theory. As for this study, it was found that the perception of the usefulness of financial technology services for paying non-cash zakat can influence the intention of the Muslim sandwich generation to do philanthropy so that SIZWAF payments can be made in real terms with the use of technology financial services so that the level of welfare increases. Thus it can be stated that by increasing the welfare of the community, the poverty rate will also decrease.

The novelty in this study lies in religiosity as a latent variable that influences the intention of philanthropic behavior of the Muslim sandwich generation in paying SIZWAF with the use of financial technology. However, the ultimate goal is to achieve welfare and cut off the weak sandwich generation, so this study uses welfare variables. This finding is a novelty that is different from previous research and the Technology of Acceptance Model (TAM) introduced by Davis et al (1989). Religiosity increases the intention of philanthropic behavior in using non-cash ZISWAF payment technology services because the Muslim muzak/sandwich generation is assisted in fulfilling their SIZWAF payment obligations. So that the ZISWAF managing institution should make ZISWAF payment technology services one of the potential fundraising strategies by the Social 5.0 era and the sandwich generation which prioritizes the use of technology in all activities/work activities. This research is expected to be an additional reference in developing ZISWAF management knowledge and financial technology in Indonesia. In addition, this research is useful for the government and formal charitable institutions to reduce poverty. However, this will be realized if the government protects formal charitable institutions thereby increasing the philanthropic behavior of the Muslim sandwich generation. The government must also take a role, namely to regulate the distribution of benevolent funds to areas in need. For example, the centralization of benevolent funds to create a fair distribution. Sandwich generation competence using financial planning technology needs to be developed by the government to build a mindset of people who are aware of managing finances. This can be done by increasing the number of charitable institutions engaged in financial planning technology. Charitable institutions also have a role, namely they must be able to maintain public trust and cooperate with other formal charitable institutions. Every formal charity institution must be able to distribute all benevolent funds proportionally.

References

- Abdi, H. (2021). *Penyebab Kemiskinan di Indonesia*.
- Aristyanto, E., & Edi, A. S. (2022). Pengaruh Religiusitas Dan Kualitas Layanan Terhadap Minat Dan Keputusan Masyarakat Membayar Zakat Melalui Platform Digital Pada Yayasan Pengelola Zakat Di Surabaya. *Seminar Nasional Teknologi Dan Multidisiplin Ilmu (SEMNASTEKMU)*, 2(1), 186–202. <https://doi.org/10.51903/semnastekmu.v2i1.169>

- Astuti, W., & Prijanto, B. (2021). Faktor yang Memengaruhi Minat Muzaki dalam Membayar Zakat Melalui Kitabisa.com: Pendekatan Technology Acceptance Model dan Theory of Planned Behavior. *AL-MUZARA'AH*, 9(1), 21–44. <https://doi.org/10.29244/jam.9.1.21-44>
- Awuni, M., & Zaidan Tanko, M. (2019). Organizational Citizenship Behavior and Religiosity at the Workplace. *International Journal of Contemporary Research and Review*, 10(05), 21501–21514. <https://doi.org/10.15520/ijcrr.v10i05.698>
- Baskoro, B. D., & Karmanto, G. D. (2020). Intensi masyarakat dalam menyalurkan zakat, infaq, dan shadaqah (zis) melalui penggunaan platform crowdfunding. *POINT*, 2(2), 95–109. <https://doi.org/10.46918/point.v2i2.748>
- Fitriani, A. (2016). Peran religiusitas dalam meningkatkan psychological well being. *Al-Adyan: Jurnal Studi Lintas Agama*, 11(1), 57–80.
- Febrilia, Ika, Shela Puspita Pratiwi, & Irianto Djatikusumo. (2020). Minat Penggunaan Cashless Payment System – Dompot Digital Pada Mahasiswa Di Fe Unj. *JRMSI - Jurnal Riset Manajemen Sains Indonesia*, 11(1), 1–19. <https://doi.org/10.21009/JRMSI.011.1.01>
- Huda, T. N. (2020). *Filantropi Kebudayaan*.
- Ichwan, A., & Abdul Ghofur, R. (2021). Pengaruh Technology Acceptance Model Terhadap Keputusan Muzakki Membayar Zakat Melalui Fintech Gopay (Studi Pada Muzakki Baznas Dki Jakarta). *Ekonomi Islam*, 12(1), 40–51. <https://doi.org/10.22236/jei.v12i1.4895>
- Irhamsyah, A. (2019). Analisis Faktor-Faktor Preferensi yang Mempengaruhi Keputusan Metode Pembayaran Zakat Bagi Muzakki di Era Digital (Studi pada Dosen dan Tenaga Kependidikan Fakultas Ekonomi dan Bisnis Universitas Brawijaya). *Jurnal Ilmiah Mahasiswa Fakultas Ekonomi dan Bisnis, Universitas Brawijaya*. Vol. 8 No. 1, 2019.
- Isabela & Muslihul U. (2020). Optimalisasi Fintech di Sektor Filantropi Islam untuk Pengembangan ZISWAF. *EKOSIANA: Jurnal Ekonomi Syariah*.
- Katadata. (2021). *Indonesia pengguna fintech tertinggi ketiga di dunia*.
- Kurnianingsih, H., & Maharani, T. (2020). Pengaruh Persepsi Manfaat, Persepsi Kemudahan Penggunaan, Fitur Layanan, Dan Kepercayaan Terhadap Minat Penggunaan E-Money Di Jawa Tengah. *AKUNTOTEKNOLOGI*, 12(1), 29. <https://doi.org/10.31253/aktek.v12i1.370>
- Maftuhin, A. (2017). *Filantropi Islam: Fikih untuk Keadilan Sosial*. Magnum Pustaka.
- _____. (2020). *filantropi Islam: Teori dan Praktik*. Magnum pustaka utama.
- Mardhiyah, N. S., Rusydi, M., & Azwari, P. C. (2021). Analisis Technology Acceptance Model (TAM) Terhadap Penggunaan Aplikasi Gojek Pada Mahasiswa Di Kota Palembang. *Esensi: Jurnal Bisnis Dan Manajemen*, 10(2), 173–180. <https://doi.org/10.15408/ess.v10i2.16455>
- Muti'ah, F. & Rachma, I. (2023). Pengaruh Literasi, Kegunaan, dan Kemudahan Terhadap Minat Masyarakat Menggunakan Dompot Digital Syariah. *Ad-Deenar: Jurnal Ekonomi dan Bisnis Islam*, VOL: 7/NO: 01 Maret 2023 P-ISSN: 2356-1866 DOI: 10.30868/ad.v7i01.4050 E-ISSN: 2614-8838.
- Putri, M., Maulida, A., & Husna, F. (2022). Urgensi Literasi Keuangan Bagi Generasi Sandwich Di Aceh. *AT-TASYRI': JURNAL ILMIAH PRODI MUAMALAH*, 19–26. <https://doi.org/10.47498/tasyri.v14i1.854>
- Nurohman, Y. A., Qurniawati, R. S., & Azhar, F. A. (2022). Pembayaran Digital Sebagai Solusi Transaksi Di Masa Pandemi Covid 19: Studi Masyarakat Muslim Solo Raya). *Among Makarti*, 15(2). <https://doi.org/10.52353/ama.v15i2.333>
- Othman, Y., & Fisol, W. (2017). Islamic religiosity, attitude and moral obligation on the intention of income zakat compliance: Evidence from Public Educators in Kedah. *Journal of Academic Research in Business*, 7(2), 726–736.
- Okuputra, M. A., & Nasikh, N. (2022). Pengaruh inovasi daerah terhadap kemiskinan. *INOVASI*, 18(1), 159–166. <https://doi.org/10.30872/jinv.v18i1.10379>
- Purwanto, P., Sulthon, M., & Wafirah, M. (2021). Behavior Intention to Use Online Zakat: Application of Technology Acceptance Model with Development. *ZISWAF: JURNAL ZAKAT DAN WAKAF*, 8(1), 44. <https://doi.org/10.21043/ziswaf.v8i1.10457>
- Puspita, D. F. (2020). *Filantropi modal sosial di era modern seperti saat ini memiliki peranan yang cukup penting bagi masyarakat*.

- Rari, F. P., Jamalludin, J., & Nurokhmah, P. (2021). Perbandingan tingkat kebahagiaan antara generasi sandwich dan non-generasi sandwich. *Jurnal Litbang Sukowati : Media Penelitian Dan Pengembangan*, 6(1), 1–13. <https://doi.org/10.32630/sukowati.v6i1.254>
- Syujai, M. (2022). Transformasi Filantropi Digital Berbasis Aplikasi Fintech E-Money dalam Perspektif Islam. *PUSAKA*, 10(1). <https://doi.org/10.31969/pusaka.v10i1.670>
- Sukmawati, H., Wisandani, I., & Kurniawati, M. R. (2022). Penerimaan dan Penggunaan Muzakki dalam Membayar Zakat Non-Tunai di Jawa Barat: Ekstensi Teori Technology of Acceptance Model. *Jurnal Ekonomi Syariah Teori Dan Terapan*, 9(4), 439–452. <https://doi.org/10.20473/vol9iss20224pp439-452>
- Tamrin, I. H. (2011). *Peran Filantropi dalam Mengantaskan Kemiskinan*.
- Tiara, A. U. (2020). *Teknologi dalam Filantropi, Viralkan Pesan Empati*.
- Todaro, & Smith. (2015). *Economic Development (Series In Economics)*.
- Saidi, Z., dkk, (2006), *Kedermawanan Untuk Keadilan Sosial*, Jakarta: Piramedia.
- Zakaria, A. A. M., Samad, A. R. R., & Shafii, Z. (2012). Venture Philanthropy-Waqf Practices And Its Implementation: Scenario In Malaysia. *International Journal of Business, Economics, and Law*, 1, 108–115