Journal of Management, Economic, and Financial
Volume 4, No. 2 2026
e-ISSN 2986-6863

Philanthropic Behavior Among Generation Z: A Literature Review On The Drivers Of Social Generosity In The Digital Age

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Abstract
The rapid advancement of digital technology has transformed philanthropic activities from conventional methods to digital platforms that offer greater accessibility, convenience, and transparency. This shift has significantly influenced Generation Z, a digitally native generation that actively engages with social media and online platforms. This study aims to examine the factors influencing Generation Z's philanthropic behavior in the digital era. A descriptive qualitative approach was employed using a literature review method. Data were collected from scientific articles published between 2021 and 2026 and indexed in Google Scholar, SINTA, and the Directory of Open Access Journals (DOAJ). The data were analyzed through content analysis to identify and synthesize the main factors shaping philanthropic behavior among Generation Z. The findings reveal that philanthropic behavior is influenced by both internal and external factors. Internal factors include empathy, humanitarian values, and the desire for self-expression and identity formation, while external factors involve the convenience of digital technology, transparency in fund management, peer influence, and the impact of social media and influencers. Generation Z also tends to practice micro-donating by making small but frequent contributions through digital platforms. The study concludes that digital philanthropy has evolved beyond social responsibility, becoming an integral part of Generation Z's digital lifestyle and social engagement.

Keywords: generation z, digital philanthropy, online donation, social media, philanthropic behavior.

INTRODUCTION

Advances in information and communication technology have brought about significant changes in various aspects of society, including the practice of philanthropy or social giving. Sharing activities that were previously carried out through conventional methods are now und ergoing a digital transformation through crowdfunding platform QRIS,digital wallet (ewallets) ,and social media, which make the donation process faster, easier, and more transparent.These changes demonstrate that technology has become a vital tool in supporting modern philanthro pic activities (Insani et al., 2026).This shift is further reinforced by evidence that donation-based crowdfunding platforms are expected to expand as fundraising bodies adopt blockchain-based transparency mechanisms to sustain long-term donor loyalty (Sirisawat et al., 2022).

One group that plays a significant role in the development of digital philanthropy is Generation Z, comprising individuals born between 1997 and 2012. As a generation that has grown up alongside the internet and digital technology, Generation Z possesses a high level of digital literacy and a tendency to utilize technology in various daily activities, including social interactions and philanthropy. These characteristics make Generation Z a group with great potential to drive the growth of digital-based giving (Alruthaya et al., 2021) This cohort is widely recognized in the literature as “digital natives,” distinguished from earlier generations by their fluency with technology and their pragmatic, socially conscious outlook (Jayatissa, 2023)

Although often associated with a digital lifestyle and consumerist behavior, various

studies show that Generation Z exhibits a high level of concern for social, humanitarian, and environmental issues. They tend to support social movements through digital media and utilize online platforms to disseminate information and provide assistance to groups in need. These characteristics indicate that technology is not only used as a means of communication but also as a medium for expressing social values and humanitarian concern. A similar pattern has been documented among Gen Z donors in Western contexts, where social media exposure, peer behaviour, and perceived authenticity of causes strongly shape willingness to give (Konstantinou & Jones, 2022)

Although Generation Z's philanthropic potential is considerable, the factors influencing their charitable behavior remain a subject of debate in various studies. Some studies have found that the ease of using technology and perceived benefits are key factors in driving the intention to donate digitally. However, other research highlights the importance of trust, social influence, personal innovation, religiosity, and the transparency of fund-managing institutions in shaping Generation Z's donation decisions. These differing research findings underscore the need for studies capable of integrating existing findings (Putri & Suwanan, 2025). Elsewhere, integrating the Technology Acceptance Model with trust, religiosity, and institutional image has been shown to significantly predict engagement with Islamic philanthropic platforms, indicating that technological and socio-religious factors are deeply intertwined (Usman et al., 2022). Comparable findings from Indonesia's digital zakat context further show that trust, religiosity, and perceived convenience jointly determine young Muslims' willingness to pay religious dues through online channels (Kasri & Yuniar, 2021)

A closer examination of the existing literature reveals a persistent research gap. Prior studies have tended to explain digital giving through isolated theoretical lenses: some emphasize technological determinants derived from the Technology Acceptance Model, such as perceived ease of use and perceived usefulness, whereas others foreground socio-psychological and institutional determinants such as trust, religiosity, social influence, and transparency. Moreover, much of the available evidence examines the general adult population or specific religious-giving domains, such as zakat and waqf, rather than isolating the distinctive behavior of Generation Z. Consequently, the field currently lacks an integrative framework that reconciles these competing explanations and situates them specifically within the Generation Z digital ecosystem.

This tension is exemplified by empirical evidence that both empathy and perceived credibility independently predict Muslim donors' willingness to give through online charitable crowdfunding, without a unifying framework that reconciles the two (Kasri & Indriani, 2022). Addressing this gap, the present study offers a theoretically grounded synthesis that classifies the determinants of Generation Z's philanthropic behavior into internal and external dimensions. The novelty of this study therefore lies not in generating new primary data, but in consolidating dispersed and occasionally contradictory findings into a coherent dual-factor model that clarifies how psychological motivations and structural-technological conditions jointly shape digital generosity among young donors.

This need for an integrative account is reinforced by experimental evidence that trust-building mechanisms alone do not fully explain younger donors' crowdfunding behaviour, suggesting that psychological and structural determinants operate jointly rather than in isolation (Prashar & Gupta, 2024). Based on the above discussion, this study seeks to answer the following question: What internal and external factors drive Generation Z's philanthropic behavior in the digital age, based on the findings of previous research? To answer this question, this study employs a literature review approach with the aim of identifying, analyzing, and synthesizing the various factors that influence Generation Z's philanthropic behavior within the digital ecosystem.

METHOD

This study employs a descriptive qualitative approach using a literature review method. A qualitative approach is used to deeply understand and interpret a phenomenon through the analysis of various relevant data sources, while the literature review method allows researchers to identify, examine, and synthesize previous research findings to gain a more comprehensive understanding of a research topic (A'yun et al., 2025) Through this approach, the study seeks to uncover the various factors driving Generation Z's philanthropic behavior in the digital age based on previously published findings.

The data used in this study consists of secondary data obtained from various scientific articles, national and international journals, and other academic sources relevant to the research topic. Therefore, this study did not involve the collection of primary data through interviews, observations, or the distribution of questionnaires. All data analyzed are derived from previously published research findings that are academically accountable (Candrawati & Hambali, 2024) Data collection was conducted through a literature review of several scientific databases, such as Google Scholar, the Science and Technology Index (SINTA), and the Directory of Open Access Journals (DOAJ). The search was conducted using several keywords related to the research topic, including Gen Z philanthropy, Gen Z digital donations, crowdfunding, sharing behavior, and digital altruism. These keywords were used to identify articles relevant to and aligned with the research focus.

To ensure the quality and relevance of the data sources, this study applied inclusion and exclusion criteria during the article selection process. The inclusion criteria include: (1) articles from national or international scientific journals that are fully accessible (full text); (2) articles published between 2021 and 2026 to reflect the latest developments in digital philanthropy; and (3) articles specifically discussing sharing behavior, digital donations, crowdfunding, or philanthropic activities among Generation Z. Exclusion criteria include articles published before 2021, articles that have not undergone a peer-review process, and articles discussing digital philanthropy in the general population without a specific focus on Generation Z.

To enhance methodological rigor and replicability, the literature selection followed a systematic, PRISMA-informed procedure comprising four sequential stages: identification, screening, eligibility assessment, and inclusion. During identification, the databases were searched using Boolean combinations of the predefined keywords (for example, "Generation Z" AND "digital donation" OR "crowdfunding" OR "digital philanthropy"), restricted to publications between 2021 and 2026. In the screening stage, titles and abstracts were examined to remove duplicates and clearly irrelevant records, after which the full texts of the remaining articles were assessed against the inclusion and exclusion criteria during the eligibility stage. Finally, a quality appraisal was applied to each eligible article, evaluating the clarity of its research objectives, the appropriateness of its methodology, the credibility of its data sources, and the direct relevance of its findings to the drivers of Generation Z's philanthropic behavior. Only articles meeting these quality thresholds were retained for synthesis, ensuring that the reviewed evidence was both relevant and academically accountable.

The data analysis technique used in this study is content analysis. Content analysis is a method used to systematically identify, organize, and interpret information contained in documents or texts, thereby yielding a deeper understanding of a phenomenon (Krippendorff, 2018). The analysis process was conducted in several stages, namely: (1) organizing all articles that met the selection criteria; (2) conducting a critical reading of each article; (3) reducing the data and grouping the findings into specific themes; and (4) compiling a synthesis and interpretation of the research results in the form of a systematic narrative.

During the data reduction phase, the factors influencing Generation Z's philanthropic behavior were classified into two main categories: internal factors and external factors. Internal factors include aspects originating from within the individual, such as motivation, social values,

empathy, and religiosity. Meanwhile, external factors include the influence of digital technology, social media, institutional transparency, platform usability, and the social environment that shapes Generation Z's philanthropic behavior. The results of this analysis are then presented descriptively to provide a comprehensive overview of the factors driving Generation Z's philanthropy in the digital age.

RESULTS AND DISCUSSION

Literature Review Results

Based on a literature review conducted via Google Scholar, SINTA, and DOAJ, a number of articles were identified that met the inclusion criteria and were relevant to the research topic. These articles were then analyzed to identify the factors influencing Generation Z's philanthropic behavior in the digital age. A summary of the articles used in this study is presented in Table 1

Table 1. Summary of the Literature Reviewed

No	Author	Year	Research Title	Method	Key Findings
1.	(Alruthaya et al., 2021)	2021	Digital Technology and generation Z.	Literature	Digital literacy influences social participation.
2.	Yeni Latipaha et al.	2024	Intention of Millenials and Gen Z to Pay ZIS via Digital Platform.	Kuantitatif	Religiosity and the platform's user-friendliness influence the intention to donate.
3.	Niat et al.	2025	Determinants of Generation Z's Intention to Pay Zakat Digital.	Kuantitatif	Trust and social influence have a significant impact.
4.	(Insani et al., 2026)	2026	Interest In Waqf Among Gen Z.	Kuantitatif	Digital literacy and innovation in digital waqf are boosting interest.

Based on Table 1, it can be seen that most previous studies have highlighted the importance of digital technology in shaping Generation Z's philanthropic behavior. In addition, aspects such as trust, religiosity, social influence, and platform usability are also factors frequently identified in various studies. These findings were then categorized into internal and external factors to serve as the basis for discussion in this study.

Based on an analysis of various studies examining Generation Z's philanthropic behavior in the digital age, it was found that this generation exhibits distinct characteristics compared to previous generations when it comes to donating and sharing. The development of digital technology has transformed how Generation Z participates in philanthropic activities, so that decisions to donate are influenced not only by altruistic values but also by technological factors, the social environment, and the user experience on digital platforms (Latipah et al., 2024)

Characteristics of Generation Z in Digital Philanthropy

The study's findings indicate that Generation Z tends to use digital technology as the primary means of engaging in philanthropic activities. One characteristic frequently cited in the literature is the tendency toward micro-donating that is, making donations of relatively small amounts on a recurring basis.This pattern is influenced by the ease of access to digital platforms, which allow donations to be made at any time without having to wait for a specific occasion. This trend is consistent with recent evidence that the perceived usefulness and ease of QRIS-based digital payment systems significantly drive continued adoption among young users in Southeast Asia (Purwatiningsih et al., 2025).

In addition, the factors of comfort and convenience play a crucial role in influencing their decision to donate. Various research findings confirm that the availability of modern payment options such as digital wallets (e-wallets) and quick QRIS scanning significantly boosts young people's enthusiasm for giving due to the streamlined, fast, and frictionless process. The shorter and simpler the transaction steps offered by a platform, the higher the donation completion rate among Generation Z. Similar findings from a mobile-payment-based donation platform confirm that ease of use and perceived behavioural control significantly shape donors' satisfaction and continued giving intention (Kim & Kim, 2021)

Internal Driving Factors

Internal factors highlight the motivations rooted in an individual's psychological landscape, life principles, and personal character that drive acts of generosity. Within this context, empathy and social sensitivity emerge as highly dominant variables. Exposure to information about disasters, poverty, and various humanitarian issues through social media can heighten Generation Z's empathy, thereby encouraging them to participate in charitable giving. Their high level of daily interaction with digital screens makes this generation quicker to connect with and be moved by social realities across the globe. This aligns with evidence that exposure to social and environmental information on social media heightens individuals' intention to engage in prosocial and pro-environmental action, reinforcing empathy as a digitally mediated driver of giving (Meng et al., 2023)

Beyond empathy, sharing activities online for Generation Z are also closely linked to the need for self-actualization and the projection of social identity. Today's youth tend to integrate their engagement in humanitarian issues as a way to affirm the values they hold dear. Participating in digital campaigns or sharing donation links is often used as a means to demonstrate their genuine commitment to critical contemporary issues, such as environmental sustainability, the future of education, and human rights. This is consistent with developmental research showing that online prosocial engagement contributes meaningfully to identity formation during adolescence and emerging adulthood, as young people use digital participation to construct and affirm their social selves (Iwasa et al., 2023)

External Driving Factors

External factors track influences originating from outside the individual, whether in the form of the digital platform's own performance or social dynamics in cyberspace. The results of the literature review confirm that the level of transparency and accountability of fund management institutions is an absolute requirement for winning over Generation Z. They are highly selective and tend to place their trust in platforms that dare to present clear data visualizations regarding the inflow and outflow of funds, complete with fund disbursement reports that the public can monitor at any time. Excellent information transparency has proven effective in strengthening trust while securing the long-term donation loyalty of young people. This is corroborated by evidence that donors' perception of financial transparency directly, and indirectly through trust, shapes their perception of an organization's performance, underscoring

transparency as a legitimizing mechanism for digital philanthropic platforms (Ghoorah et al., 2025)

Equally important, the variable of social influence plays a major role in shaping Generation Z's philanthropic actions. The nature of the social media ecosystem allows a humanitarian movement to go viral in a matter of seconds through social networks, digital communities, and the influence of public figures. Support and recommendations voiced by influencers or key opinion leaders (KOLs) have proven effective in boosting the volume of donations from young people because these figures are perceived as having credibility and a communication style that resonates with their daily lives. This reality indicates that patterns of social interaction in virtual spaces have a tangible contribution to shaping decisions to give (Latipah et al., 2024). This dynamic mirrors findings from Indonesia showing that social media influencers expand followers' awareness and inspire donation behaviour through perceived credibility and relatability (Lynn-Sze & Fathi, 2023) while neurocognitive evidence further indicates that the number of peers observed donating measurably increases individuals' own willingness to give, reflecting a conformity-based mechanism of social influence (Ye et al., 2022).

A critical comparison of the reviewed studies reveals that these driving factors are not weighted uniformly across the literature, and in several respects the findings diverge. (Alruthaya et al., 2021) foregrounds digital literacy as the principal enabler of social participation, and (Insani et al., 2026) similarly attribute rising engagement to digital literacy and platform innovation, thereby privileging technological competence. In contrast, (Putri & Suwanan, 2025) find that trust and social influence exert the most significant effect, while (Latipah et al., 2024) identify religiosity, alongside platform usability, as a decisive determinant. This divergence exposes an underlying theoretical tension between technology-centric explanations, which treat ease of use and usefulness as sufficient conditions for giving, and socio-institutional explanations, which insist that trust, transparency, and social validation are indispensable. The dual-factor framework proposed in this review reconciles this tension: technological practicality operates as a necessary condition that lowers the friction of giving, whereas internal motivations and external trust-related factors constitute the sufficient conditions that convert intention into sustained action. Interpreted through this lens, the apparent contradictions in the literature are complementary rather than mutually exclusive, and it is precisely this integrative reading that constitutes the theoretical contribution and novelty of the present study.

Overall, the scientific literature confirms that Generation Z's philanthropic behavior is shaped by a harmonious interplay of internal and external factors. The internal drivers are characterized by a keen sense of empathy, humanitarian concern, and a drive for self-actualization, while the external drivers are supported by technological practicality, transparency in institutional governance, and strong social stimuli on the internet. It is this combination of variables that positions Generation Z as a highly promising social capital for the sustainability of the digital philanthropy ecosystem in the future.

CONCLUSION

A synthesis of the relevant literature shows that digital technology has fundamentally shifted the landscape of Generation Z's philanthropy: as a generation that grew up alongside digital technology, they now use digital platforms as the primary means of giving, moving beyond conventional formats. Their philanthropic behavior is driven simultaneously by internal and external factors. Internally, social empathy, concern for humanitarian issues, and the desire to contribute converge with the need for self-actualization, as digital giving becomes a stage for affirming the social principles they believe in. Externally, ease of technological use, assurances of transparency and accountability in fund management, efficient cashless payment systems, and the strong influence of social media peer dynamics, virtual communities, and the credibility

of idolized public figures accelerate donation decisions Philanthropy for Generation Z is thus a tangible expression of humanitarian concern shaped by a digital ecosystem that demands convenience, speed, transparency, and intense social connectivity.

Theoretically, this study consolidates fragmented and partially contradictory findings into an integrative dual-factor framework distinguishing the internal and external determinants of digital giving. Its conclusions rest solely on secondary data (2021–2026; Google Scholar, SINTA, DOAJ), predominantly from the Indonesian Islamic philanthropy context, so future research should test the framework through quantitative or mixed-method, cross-cultural, and longitudinal designs drawing on broader international sources. Practically, philanthropic organizations and donation-platform developers should prioritize informative, visually appealing short-form visual and audiovisual content suited to young audiences.Theoretically, this study consolidates fragmented and partially contradictory findings into an integrative dual-factor framework distinguishing the internal and external determinants of digital giving. Its conclusions rest solely on secondary data (2021–2026; Google Scholar, SINTA, DOAJ), predominantly from the Indonesian Islamic philanthropy context, so future research should test the framework through quantitative or mixed-method, cross-cultural, and longitudinal designs drawing on broader international sources. Practically, philanthropic organizations and donation-platform developers should prioritize informative, visually appealing short-form visual and audiovisual content suited to young audiences

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