

INTENTION TO INFAQ AND SEDEKAH VIA DIGITAL PLATFORMS: THE CASE OF MUSLIM STUDENTS IN JAVA

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ABSTRACT

The research analyzes the factors influencing students' intentions toward infaq and sedekah through digital platforms. This research involved 226 respondents from Java who had carried out transactions using digital platforms. Respondents were selected randomly using a simple random sampling technique, and data was collected through a questionnaire with a Likert scale. The analytical method used in this research is partial least squares, consisting of outer and inner models. Hypothesis testing checks the original sample, T-statistics, and P-value on the bootstrap results. The research results show that performance expectancy and social influence behavior intention while facilitating conditions and behavioral intention influence use behavior. However, no influence was found on behavior intention between effort expectancy and reducing conditions.

Keywords: Infaq; Sedekah; Performance Expectancy; Effort Expectancy; Social Influence

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INTRODUCTION

Studying the payment of infaq and sedekah through digital platforms is essential in understanding the changes in social and religious behavior in the digital era and is relevant to facilitating accessibility and broader involvement in spiritual practices (McClure, 2020). By enabling individuals to pay infaq and sedekah more easily and quickly through digital platforms, practical barriers that may hinder participation in charitable acts can be eliminated. This allows more people to experience the spiritual and social benefits of sharing blessings (Teah et al., 2014). Additionally, payments of infaq and sedekah through digital platforms can enhance transparency and accountability in managing charitable funds, thus building public trust in charitable institutions and encouraging greater participation in donating charitable funds (Efendi & Arifin, 2019). Therefore, research on the payment of infaq and sedekah through digital platforms not only helps us understand the trends and dynamics of religious practices but also paves the way for expanding participation in religious practices that are crucial for the spiritual and social well-being of society (Saad et al., 2020).

The payment of infaq and sedekah through digital platforms is becoming increasingly important with the growth in funds successfully collected and distributed by the National Amil Zakat Agency (BAZNAS) (Indarningsih et al., 2023). The data show that BAZNAS successfully collected zakat, infaq, sedekah, and other religious social funds amounting to Rp21.3 trillion in 2022, an increase of 52.14 percent from the previous year. This achievement not only reflects the effectiveness of BAZNAS in collecting and distributing funds but also indicates a high level of public trust in fulfilling zakat obligations through digital platforms. Through digital platforms, BAZNAS facilitates the public's ability to fulfill their religious commitments efficiently and

transparently while ensuring that the collected funds are distributed accurately and effectively to those in need (Efendi & Arifin, 2019). By continually optimizing digital technology and strengthening cooperation with various stakeholders, BAZNAS strives to make payments for infaq and sedekah through digital platforms, which is one of the significant solutions for poverty alleviation and the welfare of the people in Indonesia.

In Indonesia, factors such as performance expectations, effort expectations, social influence, and facilitating conditions play a significant role in influencing Muslim students' decisions to pay infaq and zakat on digital platforms (Kasri, 2013; Manaf & Ariyanti, 2017; Venkatesh et al., 2012). Performance expectations reflect students' beliefs in the benefits they will gain from using digital platforms, such as ease in the payment process and transaction security. Meanwhile, effort expectations depict the extent to which students feel that using digital platforms for charitable purposes is easy and does not require excessive effort (Kasri & Ramli 2019). Social influence from the surrounding environment, such as peers and family, can also affect students' decision to use digital platforms. Furthermore, facilitating conditions such as technology accessibility and digital literacy play a crucial role in the readiness and ability of students to adopt digital platforms for charitable purposes (Ahimsa et al., 2023; Sudarsono et al., 2021). Thus, the development of better digital platforms and increased awareness of their benefits can encourage Muslim students to participate in paying infaq, sedekah, and zakah through electronic media (Indarningsih et al., 2023).

Several studies have supported the influence of these factors on the decision to use digital platforms to pay infaq, sedekah, and Zakah. Kasri and Ramli (2019) found that performance and effort expectancy positively influence the public's interest in using Zakat payment applications.

Similarly, Aji et al. (2021) show that social influence from peers and family significantly impacts individuals' decisions to use digital platforms for charitable purposes. Moreover, Ahimsa et al. (2023) highlighted the importance of facilitating conditions, such as technology accessibility and the availability of internet infrastructure, in influencing the adoption of online zakat payment technology. These findings provide strong empirical support for the factors affecting the decision to use digital platforms to pay infaq and zakat in Indonesia.

MATERIAL AND METHODS

Infaq, or anfaqa linguistically, means spending wealth for the sake of something to achieve a goal (Abd Jalil et al., 2022; Aji et al., 2021). Meanwhile, in terms of terminology, infaq means spending part of one's assets or income for purposes determined by Islamic teachings (Kailani & Slama, 2020; Sudarsono et al., 2022). Infaq can also be interpreted as all kinds of expenditure (spending), whether for personal, family, or other people's intentions. In sharia terminology, infaq means spending part of one's assets or income for a purpose ordered by Islamic teachings. Thus, infaq is different from zakat. Infaq is a voluntary expenditure made by someone. Infaq also does not have mandatory laws, and there are no special provisions for someone to carry out infaq. Allah allows the owner to determine the property type and how much should be handed over. This is different from zakat, where funds are distributed to Mustahik. Infaq can be given to anyone, for example, parents, relatives, orphans, or poor people (Saad & Haniffah, 2014; Abdullah & Sapiei, 2018; Adam & Osman, 2019; Kasri, 2013).

Sedekah comes from the word halaqa, which means "truth." Therefore, people who give Sedekah are people whose faith beliefs are true (Owoyemi, 2020). All good deeds are sedekah, although Islam does not limit sedekah to wealth. The smile we give

to someone on the street is also infaq if we refer to the meanings above, which is the same as providing food to orphans. The breadth of our understanding of sedekah causes scholars to have different opinions; some think that sedekah includes 39, zakat, and infaq, while others believe that infaq includes zakat and sedekah. Allah says in QS. Saba, verse 39, means "... and whatever you give, Allah will replace it and He is the giver of the best sustenance." Therefore, the benefit of Sedekah is that a person can make it easier to obtain his sustenance, especially when everything is wrong. If you give Sedekah with sincerity, Allah will replace it.

Performance Expectancy and Behavior Intention

Performance expectancy is defined as how far the use of technology will help customers carry out certain activities (Venkatesh et al., 2012). Digital platforms can make it easy for Muslim students to do infaq and sedekah. This convenience includes location, time, and method. The digital platform can be accessed from anywhere, so Muslim students do not need to come to a particular place to do infaq and sedekah. Digital platforms offer various methods of infaq and sedekah, so Muslim students can choose the method that best suits them. High digital platform performance expectations can encourage Muslim students to make infaq and sedekah. This is because digital platforms can overcome obstacles that previously hindered Muslim students from making infaq and sedekah (Anjaswati & Berakon, 2022; Diniyah, 2021). This situation is what makes the digital platform increase the intention of Muslim students in infaq and sedekah because the digital platform can make it easier and more comfortable for Muslim students to do infaq and sedekah.

H1: There is an influence of performance expectancy on behavioral intention

Effort Expectancy and Behavior Intention

Effort expectancy is the ease of using the system (Venkatesh et al., 2012). Muslim

students are identified with the gadget generation, which tends to like easy, cheap, and simple technology. Muslim students are accustomed to using various kinds of technology, including technology for infaq and sedekah. Muslim students like easy to use, cheap, and simple technology. The easier a technology is to use, the more Muslim students' desire to help with their affairs will increase. Muslim students who think that digital platforms are easy to use will be more likely to use these platforms to do infaq and sedekah (Indarningsih et al., 2023). They will feel more comfortable and less burdened utilizing the platform (Musahidah & Sobari, 2021). This means that the more accessible technology is to use, the greater the intention of Muslim students to use the technology to do infaq and sedekah.

H2: There is an influence of effort expectancy on behavioral intention

Social Influence and Behavior Intention

Social influence is defined as how much consumers believe that influential people, such as family and friends, should use specific technology (Venkatesh et al., 2012). Social influence is how much Muslim students believe that essential people around them, such as family and friends, use digital platforms to do infaq and sedekah. Muslim students are individuals who are in a heterogeneous social environment. This social environment can have a significant influence on the attitudes and behaviors of Muslim students, including infaq and sedekah behavior. Psychologically, at a young age, Muslim students have a high sense of curiosity, which makes them more vulnerable to various information related to themselves. Family, relatives, friends, and groups are an essential part of the social environment of Muslim students, which makes Muslim students do infaq and sedekah (Darmansyah et al., 2020; Haider et al., 2018).

H3: There is an influence of social influence on behavioral intention

Facilitating Condition and Behavior Intention

Facilitating conditions refer to consumers' perceptions of the resources and support available to carry out the behavior (Venkatesh et al., 2012). In the context of infaq and sedekah, facilitating conditions are how much Muslim students believe that they have the resources and support needed to use digital platforms to do infaq and sedekah. Internet networks and easily accessible platforms are essential factors that support the use of digital platforms. Muslim students need to have internet access and an easily accessible platform to be able to use digital platforms to do infaq and sedekah. An internet network that is easy to access supports reasons for Muslim students to pay infaq and sedekah. Muslim students who have internet access and an easily accessible platform will be more likely to use digital platforms to do infaq and sedekah. This is because they will find using the platform more accessible and comfortable. Research by Cahyani et al. (2022) and Indarningsih et al. (2023) shows that facilitating conditions positively affect the intention to make infaq and sedekah. This means that the more Muslim students believe that they have the resources and support needed to use digital platforms to make infaq and sedekah, the greater their intention to use these platforms to do infaq and sedekah.

H4: There is an influence of facilitating conditions on behavioral intention.

Facilitating Condition and Use Behavior

The behavior of Muslim students to do infaq and sedekah is how often Muslim students use digital platforms to do infaq and sedekah. Use behavior is also defined as information technology that can influence customers. The use of the behavior of Muslim students to carry out infaq and sedekah can be influenced by several factors, one of which is facilitating conditions. Thus, information technology will be used if the information technology user is interested in using information

technology and feels facilitated. Muslim students who have internet access and an easily accessible platform will be more likely to use digital platforms to do infaq and sedekah. This is because they will find using the platform more accessible and comfortable. Users will use this technology more often because of the confidence and comfort of using it. Muslim students who feel confident and comfortable in using digital platforms to make infaq and sedekah will use these platforms more often. Research by Manaf and Ariyanti (2017) shows that facilitating conditions positively affect usage behavior. This means making Muslim students believe that they have the resources and support needed to use digital platforms for infaq and sedekah.

H5: There is an influence of facilitating conditions on use behavior

Behavioral Intention and Use Behavior

Behavioral intention has evidence that it plays a vital role in shaping users and implementing new systems (Venkatesh et al., 2012). Behavioral intention is a person's intention or desire to carry out a specific behavior. In the context of infaq and sedekah, behavioral intention is the intention or desire of Muslim students to use digital platforms to do infaq and Sedekah. Behavioral intention is a consumer's desire to behave in a certain way when purchasing and using a product or service. Behavior intention is a strong predictor of actual behavior. This means that Muslim students who have a solid intention to use digital platforms to carry out infaq and sedekah will be more inclined to carry out this behavior. This means that the greater a person's intention to use information technology, the more often they will use it.

H6: It is suspected that there is an influence of behavioral intention on the use of behavior

The development of the hypothesis above can be illustrated in the research model in Figure 1, as follows:

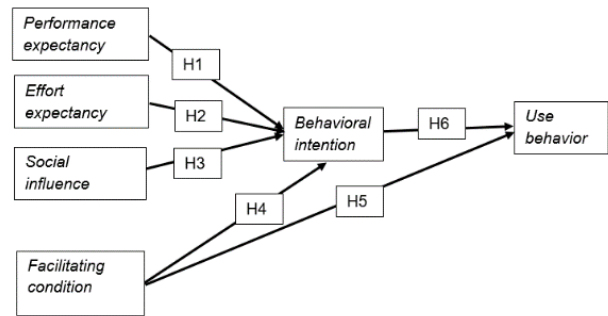


Figure 1. Research Model

Research Methods

This study relied on primary data from online questionnaires to Muslim students across Java using Google Forms. The questionnaire was designed using three to five options for each question. The analysis method used in this study was Partial Least Squares (PLS) because of its several advantages, including the ability to work with complex models, manage multicollinearity, produce reliable results even with missing or abnormal data, operate with small sample sizes, and utilize data from various types of scales (Hair et al., 2017). Additionally, the PLS analysis method can also be applied when the theoretical basis of the model is tentative or when the measurement of each variable is still new. The PLS analysis method is relatively more flexible because it can handle reflective and formative measurement models and variables with only one indicator without difficulty identifying variables. PLS Path Modeling has two models: the measurement model (outer model) and the structural model (inner model).

At this stage, descriptive analysis transforms raw data to make it more concise and understandable. However, it is not intended to make general conclusions. This research uses two types of descriptive analysis. This distribution is by the questionnaire that has been distributed. The first is a description of the characteristics of the respondent, and the second is a description of the results of the respondent's responses to the statements and questions asked.

RESULTS AND DISCUSSION

The results of this research were that 439 respondents filled out the questionnaire distributed online. Still, this number was obtained from all respondents from all provinces in Indonesia. In this research, several criteria must be met, namely that the respondent is a student who comes from Java and has carried out infaq and sedekah transactions via digital platforms. Therefore, this research could only use 226 respondents who met the criteria. Table 1 shows the characteristics of respondents divided by gender, status, general, highest level of education, length of time using digital platforms, and average spending on infaq and sedekah per month. The respondents with the most provincial origins are in Central Java with 92 (40.70%) respondents, followed by 52 (23%) respondents from DI Yogyakarta, 42 (18.58%) respondents from West Java, East Java with 20 (8.84%) respondents, 11 (4.86%) respondents from DKI Jakarta and Banten with a percentage of 3.98%.

Table 1. Respondent Characteristics

Descriptive	Information	Amount	(%)
Gender	Man	125	44.69
	Woman	101	55.30
Status	Unmarried	224	99.11
	Married	2	0.88
Age	Under 19 years old	23	10.17
	19-25 years old	202	89.38
	26-35 years old	1	0.44
Last education	Bachelor graduate	15	6.63
	High school graduate	211	93.36
Long time using	< 1 year	44	19.46
	1-2 years	87	38.49
	2-3 years	44	19.46
	>3 years	51	22.56
Infaq and sedekah in a month	≤ IDR 25,000	99	43.79
	IDR 26,000 – IDR 50,000	71	31.41
	IDR 51,000 – IDR 75,000	19	8.40

IDR 76,000 – IDR 100,000	20	8.84
IDR 101,000 – IDR 150,000	7	3.09
IDR 151,000 – IDR 200,000	4	1.76
IDR 201,000 – IDR 250,000	1	0.44
≥ IDR 250,000	4	1.76

In the Partial Least Square (PLS) analysis process, two types of evaluation need to be carried out, namely, evaluation of the measurement model (outer model) and the structural model (inner model). Evaluation of the measurement model or outer model is an assessment of the validity and reliability of research variables. In this research, there are two types of validity tests: discriminant and convergent. Convergent validity is used to see how the existing indicators represent and explain the latent variables. This research shows that all variables are valid because of the value of outer loading, which is more than 0.7.

Table 2. Reliability and Validity Level of The Research Model

Construct	Indicator	FL	CR	AVE
Behavioral Intention	BI1	0,857	0,937	0,788
	BI2	0,898		
	BI3	0,867		
	BI4	0,926		
Effort Expectancy	EE1	0,872	0,913	0,725
	EE2	0,901		
	EE3	0,821		
	EE4	0,808		
Facilitating Condition	FC1	0,868	0,924	0,751
	FC2	0,874		
	FC3	0,845		
	FC4	0,881		
Performa Expectancy	PE1	0,864	0,935	0,743
	PE2	0,888		
	PE3	0,835		
	PE4	0,887		
	PE5	0,836		
Social Influence	SI1	0,83	0,917	0,687
	SI2	0,803		
	SI3	0,838		
	SI4	0,841		
	SI5	0,832		

Use Behavioral	UB1 UB2 UB3	0,899 0,908 0,915	0,933	0,823
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Note: FL= Factor Loading; CR= Composite Reliability; AVE= Average Variance Extracted

Discriminant validity is used to see the relationship between latent variables. Checking discriminant validity can be seen from the Fornell Lacker criterion and cross-loading values. In Table 2, all variables have an AVE value above 0.50, which means that each latent variable can explain more than half of the variance of the indicators, and the data they have is valid and can be used.

The internal consistency reliability of a variable can be seen from its composite reliability value, which can be said to be reliable above 0.70. Table 2 shows that all variables in this study have met the requirements, namely having a composite reliability value that exceeds 0.70, so it can be concluded that all variables are reliable.

Table 3. Fornell Larcker criterion

	EE	FC	IB	PE	SI	WEB
Effort expectancy	0,852					
Facilitating condition	0,735	0,867				
Intention behavioral	0,600	0,602	0,888			
Performance expectancy	0,810	0,699	0,659	0,862		
Social influence	0,582	0,566	0,689	0,590	0,829	
Use behavior	0,499	0,588	0,761	0,520	0,676	0,907

Based on Table 3, Fornell Larcker, and cross-loading, the discriminant validity test is appropriate because the construct value is higher than the indicator value in other constructs.

Hypothesis testing determines whether the independent variable influences the dependent variable. This test uses the bootstrapping method with several bootstraps of 500 subsamples.

Table 4. Hypothesis testing

Hypothesis	Ori. Sample	T-Stat	P Value	Result
Performance expectancy -> behavioral intention	0.310	2,802	0.005	Accepted
Effort expectancy -> behavioral intention	-0.011	0,102	0.919	Rejected
Social influence -> behavioral intention	0.427	6,206	0.000	Accepted
Facilitating condition -> behavioral intention	0.151	1,545	0.123	Rejected
Facilitating condition -> use behavior	0.204	2,41	0.016	Accepted
Behavioral intention -> use behavior	0.639	8,375	0.000	Accepted

Table 4 shows that performance expectancy and social influence significantly influenced behavioral intention, with p-values below 5%. However, effort expectancy and facilitating conditions do not influence behavioral intention, with p-values of 0.919 and 0.123, respectively, above 5%. Meanwhile, as anticipated, facilitating condition and behavioral intention influence use behavior with p-values of 0.016 and 0.000, respectively, below 5%.

Discussion

Performance expectancy is a user's perception of how much technology can help them perform a particular task or activity. Muslim students feel that using digital platforms to pay infaq and sedekah is easier. Muslim students are part of Generation Z, known as digital natives, or the generation that grew up and lived with digital technology as part of their daily lives. This characteristic makes Generation Z view technology as a representation of their life solutions. So that digital platforms are accepted as a solution to be used to pay for daily needs, including donations and sedekah, the results of this research are in

line with a previous study conducted by Intarot and Beokhaimook (2018), Anjaswati and Berakon (2022), and Diniyah (2021), which found a positive relationship between performance expectancy and behavioral intention.

Effort expectancy does not influence behavioral intention, indicating that the ease of using digital platforms does not affect Muslim students' intention to give infaq and sedekah. Unlike previous studies, people tend to prioritize the ease of use of digital platforms for transactions (Indarningsih et al., 2023; Musahidah & Sobari, 2021). This situation occurs because Muslim students do not have an obligation to pay infaq or sedekah, so there is no immediate need to use digital platforms. Infaq and sedekah are paid at any time and by anyone via digital platforms; there is no time requirement for paying, and there is no compulsion for those who have money to pay infaq and sedekah. Therefore, the convenience of digital platforms does not affect Muslim students' willingness to pay infaq and sedekah that are sincere.

The results of the hypothesis test show that the social influence variable positively influences the behavior intention variable. Family and siblings are the dominant factors that influence Muslim teenagers' decisions to donate and give sedekah. Parents and siblings give Muslim students experience in how to use pocket money for their living needs, including giving infaq and sedekah. The teacher advised Muslim students on the importance of providing infaq and sedekah. Meanwhile, through school friends, Muslim students gain experience in how to give infaq and sedekah through digital platforms. Social influence builds the perception of Muslim students to use digital platforms to pay infaq and sedekah. The results of this research are in line with previous research conducted by Darmansyah et al. (2020), Haider et al. (2018), Raihan and Rachmawati (2019), and Rachmat et al. (2020), where social

influence has a positive influence on behavioral intention to use funds and ZIS.

Facilitating conditions do not affect Muslim students' intention to pay infaq and sedekah. Muslim students provide infaq and sedekah related to activities carried out using digital platforms. Transaction activities carried out by Muslim students, such as applications to pay infaq and Sedekah, make facilities not a reason for them to pay infaq and sedekah. Apart from that, the need for facilities for Muslim students is not that important because infaq and sedekah are not obligations. They also give infaq and sedekah because they desire to help share their advantages.

On the other hand, facilitating conditions have a positive influence on the use behavior of Muslim students when using digital platforms. These results align with research by Manaf and Ariyanti (2017), which also concluded that facilitating conditions influence use behavior. Conditions of facilities, such as the availability of a smooth internet network and the availability of applications for paying infaq and sedekah, influence the behavior of Muslim students when using digital platforms.

Muslim students' intention in giving infaq and sedekah moves them to pay infaq and sedekah. Intention only sometimes encourages people to do what they are interested in due to obstacles in their income, the facilities or tools used, and the place used for transactions. People who are just intentioned in doing something will only be intentioned if they don't have the conditions to realize their intention. Here, it shows that Muslim students' intentions influence their use of behavior, meaning that Muslim students meet the requirements to be able to give infaq and sedekah. Students have income used to pay infaq and sedekah, which differs from paying for goods or services that require a certain nominal amount. Infaq and sedekah can be paid in small amounts, IDR 2,000–IDR 5,000; this value is relatively small

compared to paying for food or drinks via digital platforms.

CONCLUSION AND IMPLICATION

Performance expectancy and social influence positively influence Muslim students' intention to pay infaq and sedekah. Meanwhile, effort expectancy and facilitating conditions do not affect students' intention to pay infaq and sedekah using digital platforms. However, facilitating conditions influence the behavior of Muslim students when using digital platforms to pay infaq and sedekah. These results imply that parties providing digital platforms must continuously improve technology capabilities so that the digital platforms presented are easier to use. Apart from that, technological support is needed to increase the ability of digital platforms to be used in situations where this is not possible.

This research has several areas for improvement, including the fact that some digital platforms do not mention infaq and sedekah facilities but use tips or donations. The respondents were the younger generation of Muslims or Generation Z Muslims in Java, with an uneven distribution of respondents. From this research, it can be recommended that infaq and sedekah become Islamic crowdfunding, which includes all aspects of voluntary donations. Then, it is recommended that the following research focus on the number of respondents being able to present the population on the research object.

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