Exploring online infaq intentions of young Muslim

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Article Info

Abstract

Purpose – This study aims to analyze the intention of the young Muslim generation in paying infaq using online platforms.

Methodology – The respondents in this study were 320 young Muslims who had previously made infaq payments through online platforms. The research framework applied was an extended unified theory of acceptance and use of technology (UTAUT) model to predict the intention to use new technology. Structural equation modeling (SEM) techniques to assess the validity, reliability, and relationships between various latent variables.

Findings – The results of the data analysis show that performance expectations, social influence, infaq literacy, and habits have a significant influence on the intention to pay infaq through online platforms. In addition, habits and intention to pay donations online also influence usage behavior in paying donations via online platforms.

Implications – Based on these findings, it is recommended that the Amil Zakat Infaq and Sedekah Agency (BAZNAS) collaborate with profit-oriented and non-profit social organizations in Indonesia. This collaboration is expected to improve online infaq services and expand the reach of community participation, in line with the increasing intention in and habit of using online platforms to pay infaq.

Originality – This study uniquely focuses on the young Muslim generation's behavior in using online platforms for infaq, an area not extensively explored in previous research. By employing Structural Equation Modeling (SEM), it offers a comprehensive analysis of both direct and indirect effects, providing actionable insights for enhancing online donation platforms.

Introduction

Donations in Islam, referred to as infaq, come from the Arabic "anfaqa," which means spending or giving away wealth. Infaq refers to assets issued by individuals or business entities outside of zakat obligations, with the aim of public benefit (in accordance with Law Number 23 of 2011 concerning Zakat Management in Chapter I Article 1). Research conducted by the National Zakat

Amil Agency (Badan Amil Zakat Nasional, 2022), Center for Strategic Studies, revealed that the amount of infaq/Sedekah of Indonesian people in 2022 will reach IDR 673,726,472,898. This figure shows that the Muslim community is aware of the importance of sharing information with others through infaq. This also confirms that infaq or zakat infaq Sedekah (ZIS) are important instruments for supporting community welfare (Afandi et al., 2023; Sudarsono et al., 2021). In addition, the ZIS is also a crucial instrument in building social security (Herianingrum et al., 2023).

However, the ZIS values collected thus far are still far from optimal. As a solution, various innovations have been implemented focusing on the use of digital technology. The first effort involves active community participation in providing infaq by increasing their understanding of digital technology (Abdullah et al., 2023). Specifically, this effort is implemented at the regional level, where the Zakat Management Organization (OPZ) acts as the main facilitator. Involving the community directly provides encouragement to increase awareness and participation in the infaq collection programme. It then focused on developing clear guidelines for digitizing the infaq payment process. These guidelines not only provide practical guidance for the public to make payments but also create consistent and accessible standards for all parties involved (Arif et al., 2023; Sudarsono et al., 2022a). With clear guidelines, it is hoped that the infaq collection process will become more transparent, efficient, and reliable. In addition, it is necessary to use cutting-edge technologies such as big data and artificial intelligence (AI) to simplify the infaq service process. Through the integration of this technology, it is hoped that ZIS collection can be carried out more effectively with the ability to identify needs and distribution more accurately.

The practice of infaq has become a routine practice of some Muslims in Indonesia, although each individual has a different approach and preference in carrying out infaq. With the development of technology, infaq payments via online platforms are becoming increasingly popular among the public (Afandi et al., 2023; Razzack et al., 2022). This platform makes it easy for people to make Infaq payments quickly, safely, and efficiently. Through this innovation, the process of contributing public benefits becomes more practical and accessible to more people. Even though the infaq tradition continues to be an integral part of Muslim life, changing trends in infaq payments by utilizing technological advances provide convenience (Aji et al., 2021). This reflects society's adaptation to technological developments to carry out religious values, making the practice of infaq more inclusive and able to be followed at various levels of society.

Empirical studies regarding infaq or donation behavior have been conducted in several previous studies on different topics. In particular, Lee and Chang (2007) showed that the influence of intrinsic and extrinsic factors on donation behavior differs between types of donation. They found that intrinsic factors, such as psychographics and attitudes, significantly influenced volunteer or time-donation behavior. Wallace et al. (2017) revealed that monetary donations are directly influenced by donation behavior and indirectly influenced by self-esteem, materialism, and self-monitoring. Social presence also predicts online monetary donations (Chen et al., 2019). Similar studies have been conducted in the context of online donations and crowdfunding (Ahn et al., 2018). Likewise, Aji et al. (2021), using the theory of reasoned action (TRA) and social presence theory (SPT), confirmed that attitudes, subjective norms, trust, and religiosity influence intention in paying infaq online.

Overall, these studies show that online donation payments have an influence. The technological features provided by social networking sites can further attract people to donate because they offer convenience (Niswah et al., 2019). As proven by previous research, the theory of reasoned action (TRA) and theory of planned behavior (TPB) can predict behavioral intentions to donate, both in online contexts (Chen et al., 2019; Niswah et al., 2019). Ahimsa et al. (2023) used the UTAUT model and found that business expectations, performance expectations, literacy about zakat, and facility conditions influence intention in paying zakat using online platforms.

To the author's knowledge, there is still little research that discusses the issue surrounding the influence of the intention of the younger generation of Muslims in paying infaq through online platforms. Therefore, this study aims to analyze the factors that influence the younger generation's intention in investing in online platforms. It is hoped that this research can fill this knowledge gap and contribute to the understanding of the infaq payment behavior of the young Islamic generation

through digital media. By identifying the factors that influence intention in giving infaq online, the results of this research are expected to provide deeper insights to related parties, including the Amil Zakat Infaq and Sedekah Agency (BAZNAS), to increase the use of online platforms for infaq activities among the younger muslim generation.

Literature Review

Unified theory of acceptance and use of technology (UTAUT)

UTAUT is one of the latest technology acceptance models developed by Venkatesh et al. (2003). UTAUT combines eight pre-existing technology acceptance theories into a single theory. It is considered a useful framework for assessing the introduction of new technologies and understanding acceptance factors that can contribute to the design of various interventions aimed at encouraging individuals to adopt and use new systems. According to Khechine et al. (2016), the UTAUT model is highly predictive of the intention to adopt and use new technology. Venkatesh et al. (2003) also noted that UTAUT is more effective than other theories in explaining up to 70% of the variance (adjusted R2) in the intention to use technology. In the UTAUT model, four main factors significantly influence the intention and use of technology: performance expectancy, effort expectancy, social influence, and facilitating conditions. It is also noted that additional variables or factors can be incorporated into the extended UTAUT framework to explain the intention and use of specific technologies, an approach that has been used in many recent studies (Li et al., 2018).

Performance expectancy and intention to use online platforms for infaq

Performance expectancy is the degree of an individual's belief in the ability of digital platforms to achieve their goals (Venkatesh et al., 2003), such as making infaq transactions easily and quickly. Performance expectancy affects the intention to pay infaq through online platforms because individuals with high confidence in the platform's capabilities are more likely to use it for infaq transactions. This is because an individual's trust in the platform's abilities enhances their desire to use it. Santoso et al. (2024) and Sulaeman and Ninglasari (2020) found that performance expectancy positively affects the collection of infaq and zakat. Based on the above explanation, the hypothesis can be formulated as follows:

H₁: Performance expectancy has a positive effect on the intention to use online platforms for paying infaq

Effort expectancy and intention to use online platforms for infaq

Effort expectancy is the degree of ease perceived by users in using a technology system (Venkatesh et al., 2003). Effort expectancy affects the intention to pay infaq through online platforms because the ease of using the platform influences an individual's willingness to use it (Li et al., 2018). Effort expectancy influences intention by altering individuals' perceptions and attitudes towards what is considered appropriate behavior. Individuals who find the digital platform easy to use are more likely to use it for infaq. Research by Santoso et al. (2024) revealed that effort expectancy affects the intention to use online platforms for paying infaq. This finding is supported by studies by Kasri and Yuniar (2021) and Sulaeman and Ninglasari (2020), which affirm that effort expectancy influences the intention to pay Islamic crowdfunding through online platforms. Based on the above explanation, the hypothesis can be formulated as follows:

H₂: Effort expectancy has a positive effect on the intention to use online platforms for paying infaq.

Social influence and intention to use online platforms for infaq

Social influence refers to the impact of others' opinions and behaviors on an individual's decision (Venkatesh et al., 2003). Social influence affects the intention to pay infaq through online platforms because individuals influenced by others' opinions and behaviors are more likely to use online platforms for infaq. This is because social influence shapes individuals' decisions by altering their perceptions and attitudes towards what is considered appropriate behavior (Kasri & Sosianti, 2023).

Santoso et al. (2024) found that social influence positively affects the intention to pay infaq. Similarly, Aji et al. (2020) also found that social influence plays a role in shaping the intention to pay infaq. Based on this explanation, the hypothesis can be formulated as follows:
H_3: Social influence has a positive effect on the intention to use online platforms for paying infaq.

Facilitating conditions and intention to use online platforms for infaq

Facilitating conditions refer to the extent to which users believe that the available infrastructure and technology facilitate online transactions (Venkatesh et al., 2003). Facilitating conditions affect the intention to pay infaq through online platforms because users who believe that digital platforms facilitate infaq transactions are more likely to use them. This is because facilitating conditions affect the ease of use of digital platforms, thereby increasing users' willingness to use them. Li et al. (2018) found that facilitating conditions affect the intention to make donations. This finding is supported by Kasri and Yuniar (2021), who found a positive relationship between facilitating conditions and the intention to pay zakat. Based on this explanation, the hypothesis can be formulated as follows:
H_4: Facilitating conditions have a positive effect on the intention to use online platforms for paying infaq.

Infaq literacy and intention to use online platforms for infaq

Infaq literacy is the ability of individuals to understand and use digital technology for Islamic crowdfunding transactions through online platforms (Kasri & Yuniar, 2021). Infaq literacy affects the intention to pay infaq through online platforms because individuals with better digital technology skills are more likely to use online platforms for infaq. This is because infaq literacy influences individuals' ability to access and use online platforms, thereby increasing their desire to use them. Previous studies generally show that zakat knowledge positively correlates with the intention to pay zakat through traditional methods (Kasri & Sosianti, 2023). Based on these findings, the following hypothesis is developed:
H_5: Infaq literacy has a positive effect on the intention to use online platforms for paying infaq.

Habit and intention to use online platforms for infaq

Habit is the tendency of learned behaviors to be repeated automatically in response to specific situations (Venkatesh et al., 2003). In the context of paying infaq through online platforms, habit can influence both intention behavior and use behavior. If individuals are accustomed to using online platforms for paying infaq, this habit can reinforce their intention to continue using the platform (intention behavior) and increase the frequency and consistency of platform use (use behavior). Several studies have investigated the impact of habit on intention behavior and use behavior in paying infaq. Kim et al. (2017) found that the habit of using digital payment applications increases users' intentions and behaviors in conducting online financial transactions. Based on this explanation, the following hypotheses are proposed:
H_6: Habit has a positive effect on intention behavior to pay infaq through online platforms.
H_7: Habit has a positive effect on use behavior to pay infaq through online platforms.

Intention behavior and user intention to use online platforms for infaq

Intention behavior is the desire or willingness of individuals to perform a particular action based on their beliefs, attitudes, and perceptions (Venkatesh et al., 2003). In the context of paying infaq through online platforms, intention behavior refers to an individual's desire to use online platforms for paying infaq. Intention behavior affects use behavior because a strong intention to pay infaq through online platforms increases the likelihood that individuals will consistently use the platform. Several studies have examined the influence of intention behavior on use behavior in the context of paying infaq. For instance, Ahimsa et al. (2023) showed that the intention to conduct online transactions significantly influences use behavior in performing these transactions. Based on these findings, the following hypothesis can be proposed:
H_8: Intention behavior has a positive effect on use behavior to pay infaq through online platforms.

The development of the above hypotheses is illustrated in Figure 1, as follows:
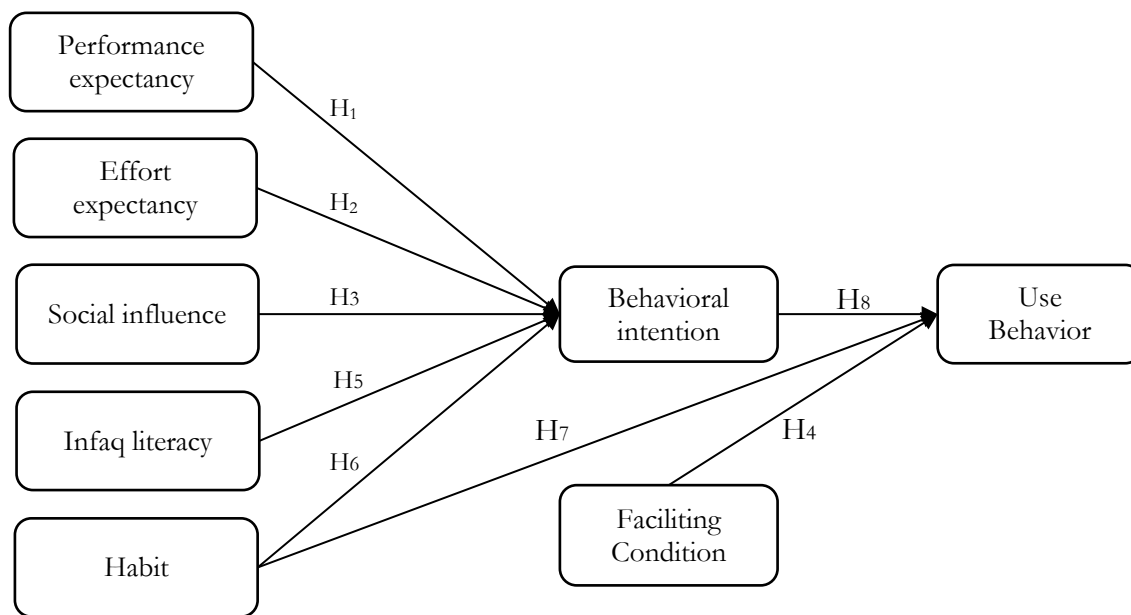
Figure 1. Research model
Source: Authors' creation

Methods

This research adopts a quantitative research approach, seen as the right approach to achieving research objectives, because it provides deeper insight and a detailed understanding of the factors that influence the use of online platforms to pay infaq in Indonesia. The research framework applied was an extended UTAUT model. The choice of this theory is based on the belief that the UTAUT model is a highly predictive model for predicting intentions to use a new technology (Khechine et al., 2016). This model is also considered highly effective and can explain up to 70% of the variance in the intention to use technology, compared with the other eight theories (Venkatesh et al., 2003). This research framework has proven relevant and useful in similar contexts, including studies related to online donations (Chen et al., 2019), as well as several studies zakat and infaq (Sulaeman and Ninglasari, 2020). An overview of this research framework is shown in Figure 1, visualizing the relationship between the variables studied and how these factors interact with each other in the context of infaq payments via online platforms.

The questionnaire was structured based on a conceptual framework. The initial part of the questionnaire included questions regarding the respondents' demographic and socio-economic information. The main part of the questionnaire, designed to measure the conceptual model, consists of 26-items measures that invited respondents to assess their intention to pay infaq online using the extended UTAUT framework. Most items were adapted from Venkatesh et al. (2003) and Sulaeman and Ninglasari (2020). Questions related to zakat literacy were developed based on information from BAZNAS (2019). In this study, a five-point Likert scale ranging from "strongly agree" to "strongly disagree" was used. The choice of this scale was based on the recommendation that a five-point scale can produce higher-quality measurements and data. Using this scale, it is hoped that respondents can provide more nuanced responses to each statement, allowing a deeper analysis of their attitudes and intentions regarding online infaq payments.

This questionnaire was distributed through an online survey of Muslims who used online platforms to make infaq payments in Indonesia. Sampling was carried out purposively, chosen because it was considered appropriate to meet the needs of respondents, as explained above, and was considered an appropriate sampling technique. To analyze the data, this study used structural equation modeling (SEM) software. SEM is a statistical technique that describes the relationship between several latent variables and simultaneously tests dependent relationships simultaneously

(Hair et al., 2017). The SEM analysis begins with a confirmatory analysis to test the validity and reliability of the measurement model.

This study also tested the construct's robustness by estimating its discriminant validity. As a recommendation, optimal construct validity should show indicator outer loadings that are higher than all of its cross-loadings against other constructs as well as the square root of each construct's variance extracted (AVE), which is greater than the highest correlation with other constructs (Hair et al., 2017). Structural model testing was also performed to test the relationships between the latent variables in this study.

Results

The demographic profiles of the 320 respondents must be described in more detail. Along with the distribution of questionnaires that were conducted online and the participation criteria including individuals who had paid infaq through online platforms, it can be stated that all respondents were members of the young Muslim generation, where the majority of them were still active as undergraduate students (S1). The average monthly expenditure used to pay infaq ranged from IDR 25,000 to IDR 150,000. Furthermore, most respondents lived in the Central Java and Yogyakarta regions.

Table 1. Convergence Validity and Construct Reliability Results

Construct		Factor loading	CA	CR	AVE
Performance expectancy	PE1	0.876	0.914	0.939	0.795
	PE2	0.915			
	PE3	0.867			
	PE4	0.907			
Effort expectancy	EE1	0.891	0.872	0.912	0.723
	EE2	0.904			
	EE3	0.818			
	EE4	0.782			
Social infleunce	SI1	0.834	0.869	0.911	0.718
	SI2	0.829			
	SI3	0.868			
	SI4	0.858			
Faciliting condition	FC1	0.869	0.892	0.925	0.754
	FC2	0.884			
	FC3	0.849			
	FC4	0.872			
Habit	HA1	0.912	0.907	0.935	0.783
	HA2	0.920			
	HA3	0.894			
	HA4	0.810			
Infaq literacy	LI1	0.864	0.837	0.892	0.675
	LI2	0.717			
	LI3	0.853			
	LI4	0.843			
Behavioral intention	IN1	0.854	0.915	0.940	0.797
	IN2	0.903			
	IN3	0.884			
	IN4	0.926			
Use behavior	UB1	0.917	0.906	0.941	0.842
	UB2	0.912			
	UB3	0.924			

Note: CA= Cronbach's Alpha; CR= Composite Reliability; AVE= Average Variance Extracted
Source: Authors' computation using SmartPLS

The measurement model is verified using a validity test. As can be seen in Table 1, the validity test results show good quality because the t value and standard loading factor (SLF) for all indicators in this study are greater than 1.645 and 0.50, respectively. The reliability test also yielded satisfactory results, as seen from the construct reliabilities, which were all above 0.60, and the entire Average Variance Extracted (AVE) was greater than 0.50. Overall, the research results show that the indicators in this study are valid and reliable for measuring the latent variables. Table 2 shows the discriminant validity test, which shows that the discriminant validity criteria were met. Therefore, we can conclude that this model has good construct validity.

Tabel 2. Discriminant Validity Results

	EE	FC	HA	IN	LI	PE	SI	UB
Effort Expectancy	0.850							
Faciliting Conditing	0.757	0.868						
Habit	0.579	0.680	0.885					
Intention	0.591	0.628	0.703	0.893				
Infaq Literacy	0.464	0.563	0.397	0.449	0.821			
Performance Expectancy	0.819	0.707	0.548	0.614	0.486	0.892		
Social Inflluence	0.599	0.614	0.657	0.661	0.346	0.547	0.847	
Use Behavior	0.502	0.626	0.782	0.779	0.367	0.486	0.665	0.918

Source: Authors' computation using SmartPLS

Based on Table 3, it can be seen that the variable intention to use online platforms to pay infaq can be explained by performance expectations (β = 0.233, P-value = 0.003), social influence (β = 0.268, P-value = 0.000), infaq literacy (β = 0.108, P-value = 0.029), and habits (β = 0.371, P-value = 0.000). Meanwhile, usage behavior is influenced by habits (β = 0.439, P-value = 0.000), and intentions to pay infaq (β = 0.437, P-value = 0.000),. However, effort expectancy and faciliting condition do not influence usage intention and behavior.

Table 3. Hypothesis Results

	Original Sample	T Stat	P Values	Hypothesis
Performance expectancy → Behavioral intention	0.233	2.961	0.003	Supported
Effort expectancy → Behavioral intention	-0.025	0.307	0.759	Not Suported
Social influence →Behavioral intention	0.268	3.965	0.000	Supported
Infaq literacy → Behavioral intention	0.108	2.193	0.029	Supported
Habit → Behavioral intention	0.371	6.036	0.000	Supported
Habit → Use behavior	0.439	7.346	0.000	Supported
Faciliting condition → Use behavior	0.053	0.921	0.358	Not Suported
Intention → Use behavior	0.437	5.919	0.000	Supported

Source: Authors' computation using SmartPLS

Discussion

This study validates the initial hypothesis that has been proposed, which investigates the positive impact of performance expectations on the desire to use online platforms to pay infaq. These findings indicate that individuals who anticipate that using an online infaq payment system will improve their performance, including efficiency in the infaq payment process, are more likely to adopt the platform. This reflects the belief that using the online Infaq payment system will help them pay Infaq more quickly and from any location they want. In this context, the expected benefit is improved performance in infaq payments, and this research confirms that this perception influences individuals' intention to adopt technology. In addition, the results of this study are in line with the findings of research conducted by Ahimsa et al. (2023), Khechine et al. (2016), Sulaeman and Ninglasari (2020), and Cahyani et al. (2022), which show that performance expectations are one of the significant factors that influence individuals' intention to adopt technology.

Effort expectancy is stated to have no influence on the intention to make infaq through digital payments because millennials' knowledge of waqf is still not widespread. Convenience is expected to increase the intention in donating via online platforms. The results obtained through the t-test show that there is no influence between effort expectancy and intention in paying infaq on online platforms. It was concluded that it is possible that donors are not too worried about the ease of the donation process, and this does not have an impact because they have been able to follow technological developments very quickly and are already familiar with technology. This finding is supported by previous research that showing effort expectancy have no impact on behavioral intention when facilitating conditions can be controlled (Thomas et al., 2013).

This study confirms that social influence has a positive impact on the intention to use online platforms to pay infaq. This finding is in line with the results of research conducted by Farouk et al. (2018) and Sulaeman and Ninglasari (2020), both of which show that social influence has a positive and significant influence on individual behavioral intentions. These results may indicate that individuals are influenced by others when deciding to use online platforms for infaq payments. In Indonesia, where the majority of the population is Muslim, social influence can play a significant role in individual decisions regarding issues that intersect with personal intentions (Sudarsono et al., 2022b). In addition, this result may also be influenced by the fact that the campaign promoting infaq payments via digital platforms received a positive response from the public. This also indicates that the use of technology in infaq payments may have been integrated into cultural practices related to infaq in the Indonesian society.

The results of this research have very important implications because they validate that a better level of knowledge and understanding of infaq, known as infaq literacy, positively and significantly influences individuals' intentions to use online platforms for infaq payments. This conclusion shows that the better someone understands the concept and practice of infaq, including its goals and ways of fulfilling them, the more likely they are willing and motivated to use online payment systems for infaq. This finding is in line with previous research conducted by Ahimsa et al. (2023), Kasri and Yuniar (2021), and Anggraini and Indrari (2022), providing consistency and reliability for the findings. Therefore, infaq institutions and the government are expected to continue to increase infaq literacy among the public, especially in the context of online platforms for infaq payments. By increasing public understanding of infaq, it is hoped that participation in infaq payments via online platforms will increase. In turn, this can significantly contribute to greater efficiency and transparency in the infaq collection and distribution process. With the public being more educated about infaq, it is hoped that the goal of collecting and distributing infaq will be achieved more effectively.

Habits influence the intention and behavior of the young generation of Muslims in paying infaq via online platforms. The younger generation tends to seek practical and fast solutions. If they are used for online payments for daily needs, they may also be more inclined to use online platforms for infaq payments (Kim et al. 2017). The younger generation has generally grown in the era of digital technology. Online platforms have become part of their daily lives. Therefore, they may be more comfortable and familiar with the concept of online payments including infaq. The younger generation is active on social media platforms; therefore, digital campaigns and information regarding online infaq payments can easily reach and influence them through social media. Their habit of using social media can speed up their adaptation to online infaq payments.

This research highlights the important role of facilitating conditions in influencing individuals to adopt online platforms to pay infaq. In this context, facilitating conditions include resources and infrastructure related to online infaq, both from organizational and technical perspectives. The organizational and technical infrastructure that supports online Infaq payments is not yet widely available in Indonesia. This can be seen in the limited variety of systems and alternative media options for paying zakat via online platforms. In addition, infaq institutions have not actively provided valuable information about online infaq payment programs through various publications, particularly on social media. The limited facilities to support the convenience of the young Muslim generation mean that the facility for paying infaq through online platforms makes them less intentioned in paying infaq.

The intention to use an online platform for infaq payments directly influences the actual use of the platform. In the context of infaq payments via online platforms, this reflects the level of comfort, satisfaction, and perceived security felt by individuals when using an online platform. Instead, feelings of comfort, satisfaction, and security become integral parts of an individual's intentions, and the behavioral response to those intentions is the use of the platform (Ahimsa et al., 2023). In Indonesia, the use of online platforms to pay infaq continues to increase, which is influenced by the increasingly extensive growth of online platform facilities and the large number of zakat payment applications that can be used to pay infaq. This also makes it easier for the younger generation of Muslims to pay infaq at any time.

Conclusion

The findings of this study highlight the critical role of performance expectancy, social influence, infaq literacy, and habitual behavior in driving the intention to use online platforms for paying infaq, as well as the actual usage behavior. These insights suggest that stakeholders should focus on enhancing the perceived performance and social acceptance of these platforms. Educational initiatives that boost digital literacy and campaigns that leverage social endorsements can significantly impact user adoption. Additionally, promoting habitual use through features like automated payments and reminders can reinforce consistent use of online platforms for infaq transactions. Conversely, the lesser significance of effort expectancy and facilitating conditions indicates that ease of use and infrastructural support may not be as pivotal, suggesting that resources might be better allocated toward performance and social-related enhancements.

Despite the valuable insights, this study has limitations, including the potential lack of sample diversity and the constraints of a cross-sectional design, which may limit the generalizability and temporal applicability of the findings. Moreover, the reliance on self-reported data introduces the possibility of bias. Future research should aim to address these limitations by incorporating longitudinal approaches and broader demographic samples to gain a deeper understanding of the factors influencing the adoption of online platforms for infaq. Additionally, expanding the context to include various types of online financial transactions and charitable giving can provide a more comprehensive view of use behavior and intention.

Author contributions

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