ANALYSIS OF MUSLIM STUDENTS' INTENTION IN INFAQ AND SHADAQAH THROUGH ONLINE PLATFOMS

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Abstract

This study aims to analyze what factors influence the intention of Muslim students to give infaq and shadaqah through online platforms using the Unifield Theory of Acceptance and Use of Technology (UTAUT) approach. This type of research used is quantitative research. The population and sample used in this study were Muslim students who had made or given information and articles online as many as 298 respondents. The results in this study indicate that the performance of expectancy, social influence, and trust has a positive and significant effect on the behavioral intention of Muslim students to spend and give shadaqah online. effort expectancy, facilitating conditions have a positive but not significant effect on the behavioral intention of Muslim students to spend and study online. Facilitating conditions has a significant effect on the user behavior of Muslim students to spend and study online. Behavioral intention has a significant effect on the user behavior of Muslim students to spend and study online.

Keywords: *Infaq and Shadaqah, Intention Behavior, Online platform, UTAUT*
JEL Classification: *G2, G23, Z12*

1. INTRODUCTION

The potential for the development of fintech in Indonesia is very large considering that the population in Indonesia is very large. Financial technology is a technological innovation developed in the financial sector so that transactions can be carried out practically, easily and effectively online via smartphones or other supported devices. The application of fintech has been widely implemented in the banking world. However, in the field of Islamic philanthropy, especially in infaq and alms absorption, it is still minimal. Therefore, the application of fintech needs to be increased considering the large Muslim population in Indonesia.

The country of Indonesia has enormous potential in collecting zakat, infaq and alms. This is based on the number of ZIS values that have been collected. The results of research conducted by BAZNAS (National Zakat Amil Agency) also show that the receipt of infaq and alms in Indonesia has always increased from 2015 to 2019. This shows that the level of awareness of the Indonesian people regarding giving infaq and alms is quite good. Zakat, infaq and alms have great potential if used to empower the people. Based on Indonesian zakat outlook data in 2021, Indonesia's zakat potential reaches IDR 327.6 trillion (Tho'in & Andrian, 2021).

Table 1. Collection of Zakat, Infaq and Shadaqah

Description	Unit	2015	2016	2017	2018	2019
Individual Zakat Maal	Billion	1,983.40	2,843.70	2,785.20	3,302.20	3,951.10
Zakat Maal Agency	Billion	157.8	620.5	307	492.4	306.7
Zakat Fitrah	Billion	168.1	274	1,101.90	1,112.60	1,406.10
Infaq and Alms	Billion	1,177.30	1,001.50	1,764.90	2,517.40	3,383.60
Religious Social Funds	Billion	163.08.00	277.06.00	265.30	692.90	1,173.90

Source: BAZNAS (2021)

The current condition of society which increasingly wants everything to be done easily, quickly, and efficiently is another reason why innovation is needed in collecting infaq and alms funds. Based on the 2021 edition of the State of Finance App Marketing report released by Apps Flyer, Indonesia is in third place in the world as a country with financial (fintech) application downloads. Today's society cannot be separated from technology, almost all people of productive age in Indonesia use fintech, some people even have more than one fintech application for practical purposes in making payments.The presence of fintech payment gateways as a new innovation in the financial sector also makes it easier for people to pay ZISWAF, through the Gopay, OVO, DANA, LinkAja, Sakuku, Gomobile and so on applications which are connected to a special barcode, people can pay ZISWAF anywhere and anytime during internet network is connected. The collection strategy is based on the potential of muzakki and the rapid development of technology (Wahyuni *et al*., 2022). Therefore, people's intention in making donations (infaq and shadaqah) through fintech is influenced by various factors, including convenience, availability of facilities, other people's experience and trust. Based on research Maulidya (2022) the variable ease of donating using fintech has a positive influence. The ease of making donations has a direct impact on increasing donations and alms made by donors.

Based on the background description above, the researcher considers it important to conduct further research regarding Muslim students' intention in channeling donations and alms through online platforms (fintech). The choice of Muslim students in this research is because the students are part of the millennial generation and of course they as Muslims should understand the concept of helping others. Infaq and alms in this research are related to giving infaq and alms carried out using fintech (online platforms), such as M-Banking, Ovo, Gopay, Dana, Flip, online motorcycle taxi tips, and similar platforms that allow us to give infaq and alms online. on line. The choice of fintech as the object of research cannot be separated from the character of today's students who want everything to be concise.The aim of this research is to find out *performance expectancy*, *effort expectancy, social influence, facilitating conditions*, trust influences students' behavioral intentions in making donations and alms online.

2. LITERATURE REVIEW

2.1. Infaq and Shadaqah

Infaq is giving (donation) of property and so on (other than the obligatory zakat) for good. Infaq and alms are giving part of one's assets voluntarily without being limited in time or amount in the hope of Allah's blessing to help others. Infaq and alms have enormous virtues, both in terms of the hereafter and the worldly. As social creatures, of

course humans will always relate or interact with other humans. Humans themselves will not be separated from social problems in their lives. A social problem is a condition that is stated to be inconsistent with the values held by some residents, who agree that a joint activity is needed to change that condition (Sudarsono, 2021). When social problems continue, someone makes the decision to do charity or donate to help and reduce the existing problems (Hasna & Irwansyah, 2019).

Seeing the priority and importance of infaq and alms for the economy, namely their role in equalizing welfare, it is necessary to increase their absorption. For this reason, good performance is needed from mosques and charitable organizations in perfecting fundraising techniques that are appropriate to current societal conditions. Fitriani (2018) believes that technology is increasingly developing, especially in the financial sector, this has slowly changed the financial industry to the digital era.The role of infaq and alms in the economy is actually quite large, but many people are still not aware of this. Many people who have excess wealth still do not understand social obligations (Sudarsono, 2022). By giving us excess sustenance by Allah, there should be a sense of urgency for us to set aside the wealth we have to distribute to other people. This is in accordance with the teachings of Islam which state that our assets contain the rights of other people which we must also provide.

2.2. Use of Technology (UTAUT)

Unified Theory of Acceptance and Use of Technology (UTAUT) is a method or theory used to see the extent of individual (user) acceptance of the technology provided. UTAUT was developed by Venkatesh in 2003. The UTAUT theory is a refinement of previous existing theories, namely the theory of reasoned action (TRA), technology acceptance model (TAM), motivational model (MM), theory of planned behavior (TPB), combined TAM and TPB, model of PC utilization (MPTU), innovation diffusion theory (IDT), and social cognitive theory (SCT). UTAUT proved more successful than the other eight theories in explaining up to 70 percent of user variance (Venkatesh *et al*., 2003). The UTAUT theory has four main variables to explain individual acceptance of information technology. The four variables are performance expectancy, effort expectancy, social influence, and facilitating conditions. These variables have an influence on a person's intention to use technology. It is also worth noting that it is possible to add more variables or factors that are believed to explain the intent and use of a particular technology into the so-called extended UTAUT framework, an approach that has been used in many recent studies (Kasri & Yuniar, 2021).

2.3. Hypothesis

Performance expectations and behavioral intention

The performance expectancy variable in UTAUT is used to explain the extent of individual acceptance of information technology (Venkatesh *et al*., 2003). In the context of financial technology, performance expectancy is defined as the extent to which fintech can provide benefits in the form of increased performance when using the technology. Previous research conducted by Christiono *et al* (2018). It was found that performance expectancy has a positive and significant effect on behavioral intention in the online marketplace. Likewise with the results of the research conducted. Ninglasari and Sulaeman (2020) shows that performance expectancy also has a positive effect on zakat collection during the pandemic in Indonesia.

Effort expectancy and behavioral intention

The ease of learning and running (using) a technology system is one of the reasons someone uses technology (Venkatesh *et al*., 2003). The easier technology is to use, the more individuals will use it. This perception of ease indicates that a person will not experience any hassle in running the information technology so that no large (simple) effort is required to run it. This research is in line with that carried out by Kasri & Yuniar (2021) It was found that performance expectancy had a positive effect on the intention to use online platforms to pay zakat.

Social influence and behavioral intention

Social influence reflects the influence of environmental factors (family, relatives, or friends) which can be in the form of suggestions or opinions that can influence someone to use technology. According to Venkatesh and Zhang (2010); Devi *et al* (2023) Social influence has an impact on individual behavior through three mechanisms, namely compliance, internalization and identification. The more influence (suggestions and opinions) given to someone, the greater the person's intention in using a technology. This is in accordance with the results of the research conducted Veronica & Rodhiah (2021) which shows that social influence has a significant positive effect on online purchase intention among Shopee customers in Jakarta.

Facilitating conditions and behavioral intention

Someone who intends to use technology usually pays attention to the conditions that facilitate them to adopt the technology, such as the internet network and smartphone they own (Venkatesh *et al*., 2003). The better the facilities, the greater a person's intention to use a technology. If operational and technical infrastructure support exists and is available for use this can lead to increased behavioral intentions to adopt the technology (Venkatesh & Zhang, 2010). This proves that users pay special attention to the existence of resources, skills, facilities and assistance that are important for using bank service payments effectively.

Trust and behavioral intention

Chen and Barnes (2007) stated that trust is the most difficult thing to build because trust comes from within the customer himself, so other people cannot regulate customer trust. In this case, the customer in question is someone who will give donations and alms online. The higher the trust in technology and management institutions, the more students' intention in donating and alms through online platforms will increase. Linardi and Nur (2021); Riani *et al* (2024) suggests that trust has a significant effect on intention in donating to crowdfunding platforms.

Facilitating conditions and user behavior

Facilitating conditions is expected that it will facilitate the adoption of innovation and technology (for example Sharia Fintech with available system support). Thus, this technology comes with a good experience for the user with the availability of troubleshooting if any problem arises. One important note to note is that facilitating conditions are hypothesized to directly influence user adoption because behavioral intention is not significant as a mediator (Venkatesh *et al*., 2003). Thus, facilitating conditions are expected to directly influence user adoption.

Behavioral intention and user behavior

The role of behavioral intention as a predictor of use behavior has been widely accepted in various user acceptance models (Venkatesh *et al*., 2003). Someone who already has the intention will tend to decide to use a technology. However, recent studies in technology find that the relationship between behavioral intentions and user adoption is still relevant and can be linked to financial technology studies.

Based on the relationship between the variables above, a framework of thinking can be prepared as follows:

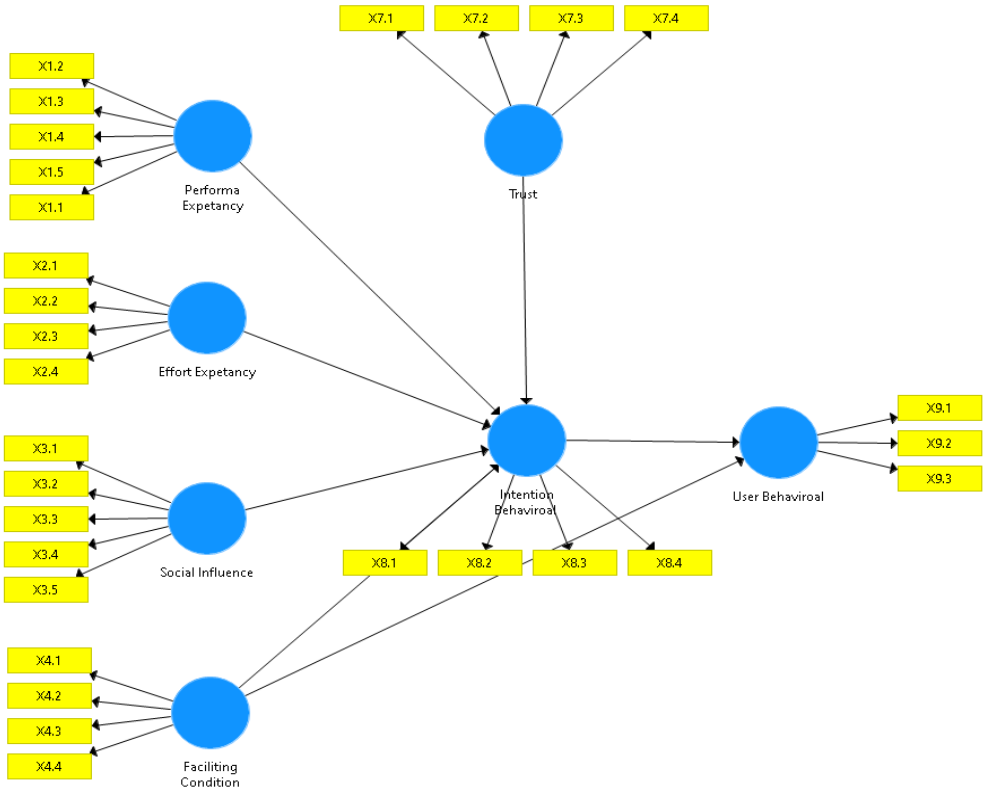

Figure 1. Research model

3. METHODOLOGY

Sampling was based on Muslim students who had given donations and alms through online platforms, so that a sample of 298 respondents was obtained. The data collection technique uses a questionnaire/questionnaire using a Likert scale with a score of 5 points, from a scale of 1 to 5. Scale 1 shows the value of strongly disagree to scale 5 shows the value of strongly agree. This research uses a cluster sampling technique. Cluster sampling is a way to determine data samples if the object under study has very extensive data. As with this research, the research objects come from all regions in Indonesia. For this reason, sample determination is required. Determining the sample in this research went through two stages, namely determining the sample area and determining the people who would be studied by sampling as well.

This research was conducted using quantitative data with a sampling technique using p*urposive sampling*. Purposive sampling Data analysis in this study used the Partial Least Square (PLS) analysis method, which was carried out in three stages, namely outer

model testing (measurement model), inner model testing (structural model), and hypothesis testing. Partial Least Square (PLS) is a powerful analysis method because it is not based on many assumptions, for example the data does not have to be normally distributed, the sample does not have to be large. PLS can also be used to explain whether there is a relationship between latent variables. PLS can simultaneously analyze constructs formed with reflexive and formative indicators. Partial Least Squares (PLS) analysis is a multivariate statistical technique that compares multiple dependent variables and multiple independent variables.PLS is a variance-based SEM statistical method designed to solve multiple regression when the data has specific problems such as small research sample sizes, missing data (missing values), and multicollinearity. PLS is sometimes called soft modeling because it relaxes the strict assumptions of OLS regression, such as the absence of multicollinearity between independent variables.

Advantages of PLS include the ability to model multiple dependents as well as multiple independent dependents; ability to handle multicollinearity among independents; robustness in the face of data noise and missing data; and create independent latent variables directly based on cross products involving the response variables, making stronger predictions. Disadvantages of PLS include greater difficulty in interpreting the loadings of independent latent variables (which are based on the relationship of the cross product with the response variable, not based on common factor analysis on the covariance among independent manifests) and because the distributional nature of the estimates is unknown, the researcher cannot assess significance except through bootstrap induction. In the PLS method there are three evaluation models, namely outer model, inner model, and hypothesis testing.

4. RESULT AND DISCUSSION

In this research, data was obtained by distributing questionnaires as the main data on Muslim students' intention in giving donations and alms. Questionnaires are suitable for use if the number of respondents is large enough and spread over a wide area. Researchers will provide a list of questions that have been prepared and given to respondents to get answers. Researchers used questionnaires which were distributed online so they did not need paper. Data collection and analysis is assisted with Google Forms.Through distributing questionnaires, we can find those that meet the following criteria:

Table 2. Data description

Characteristics	Category	Frequency	Percentage
Gender	Man	130	43.62
	Woman	168	56.38
Status	Marry	3	1.01
	Not married yet	295	98.99
Age	Under 19 Years	33	11.07
	19-25 Years	263	88.26
	Over 26 Years	2	0.67
Last education	High school graduate or equivalent	277	92.95
	Bachelor Graduate (S1)	21	7.05

Characteristics	Category	Frequency	Percentage
Monthly Expenses	Less than IDR 2,500,000	241	80.87
	IDR 2,600,000 – IDR 5,000,000	54	18.12
	More than IDR 5,100,000	2,3	1, 01
	Less than IDR 25,000	115	38.59
	IDR 26,000-IDR 50,000	101	33.89
	IDR 51,000-IDR 75,000	28	9.4
Monthly Infaq	IDR 76,000 – IDR 100,000	28	9.4
	IDR 101,000-IDR 150,000	8	2.68
	IDR 150,000-IDR 200,000	6	2.01
	IDR 201,000-IDR 250,000	1	0.34
	More than IDR 250,000	5	1.68

Table 3 shows that the factor loadings of effort expectancy, facilitating conditions, performance expectancy, social influence, trust, behavioral intention, and user behavior have a value of more than 0.70, which meansshows the results of this research are valid and can be used for further analysis. Then, nAVE value for effort expectancy = 0.722; facilitating conditions = 0.756; behavioral intention= 0.799; performance expectancy = 0.761, social influence = 0.696; trust = 0.781 and user behavior = 0.842. The seven constructs already have values ≥ 0.50. This means that the seven constructs are categorized as valid. Meanwhile, from discriminant validitythe values of all AVEs on the variables used are obtained results are higher than correlations involving these latent variables. These results indicate that the data is valid with discriminant validity.

Table 3. Reliability and Validity Test

Construct	Items	FL
Performance Expectancy CA=0.92 CR=0.94 AVE=0.76	I feel that paying donations and alms online (fintech) is useful for me	0.879
	Using an online infaq and alms system (fintech) allows me to complete payments more quickly	0.898
	The online infaq and alms system (fintech) allows me to make payments from anywhere	0.846
	Paying donations and alms online (fintech) makes it easier for me to pay	0.893
	Using online donations and alms payments (fintech) improves my performance	0.844
Effort Expectancy CA=0.87 CR=0.91 AVE=0.72	I can easily understand instructions for paying donations and alms online (fintech)	0.892
	I can easily learn how to pay donations and alms online (fintech)	0.906
	I don't need much effort to pay infaq and alms online (fintech)	0.816
	I need a moment to pay infaq and alms online (fintech)	0.778

Construct	Items	FL
Social Influence CA= 0.89 CR= 0.92 AVE= 0.70	People around me believe that paying donations and alms online (fintech) is very useful	0.817
	My friends and family invited (recommended) me to use online donations and alms payments (fintech)	0.815
	Other people's participation influences/encourages me to pay donations and alms online (fintech)	0.85
	I feel I look smart and modern by paying infaq and alms online (fintech)	0.838
	The infaq and alms management organization supports me using the online infaq and alms payment system (fintech)	0.846
Facility Condition CA= 0.89 CR= 0.93 AVE= 0.76	I have the knowledge to use online infaq and alms payment systems (fintech)	0.866
	I have the resources needed to make donations and alms online (fintech)	0.882
	The available methods for paying infaq and alms via online (fintech) are compatible with the device (cellphone/smartphone) that I own	0.856
	I have sufficient experience in making online payments (fintech) comfortably to pay donations and alms	0.873
Trust CA= 0.91 CR= 0.94 AVE= 0.78	I believe the online infaq and alms payment system (fintech) suits my needs	0.902
	I believe that the online (fintech) payment system for infaq and alms is more accountable	0.877
	I believe the online (fintech) infaq and alms payment system is in line with current technological developments	0.887
	I believe the online payment system for infaq and alms (fintech) will not harm me	0.869
Intention Behavior CA= 0.92 CR=0.94AVE = 0.80	I intend to use an online (fintech) infaq and alms payment system in the future	0.864
	I will continue to use online platforms (fintech) to pay donations and alms	0.904
	I will always choose to pay infaq and alms online (fintech)	0.88
	I think it would be very valuable for me to adopt an online platform (fintech) when online infaq and alms services are available	0.927
Use Behavior CA= 0.91 CR= 0.94 AVE= 0.84	My use of online infaq and alms payments (fintech) continues to increase	0.915
	I use the online infaq and alms payment system (fintech) more than other applications	0.914
	I always update the online platform (fintech) products for infaq and alms payments with the latest version	0.923

Note: FL= Factor loading; CA=Cronbach's Alpha; CR=Composite Reliability; AVE=Average Variance Extracted

Hypothesis testing

This test is carried out by comparing the P-Value output results with a significance level of 0.05. If the P-Value value is <0.05, it means the variable is significant.

Table 4. Hypothesis Testing

	Original Sample (O)	T Statistics	P Values
Effort expectancy → Behavioral intention	-0.063	0.775	0.438
Facilitating condition → Behavioral intention	0.007	0.099	0.921
Facilitating condition → User Behavior	0.221	3,041	0.002
Behavioral intention → User Behavior	0.635	9,347	0,000
Performance Expectancy → Behavioral intention	0.222	3,214	0.001
Social influence →Behavioral intention	0.229	3,567	0,000
Trust → Behavioral intention	0.503	6,962	0,000

Effort expectancy has no influence on the behavioral intention of Muslim students in giving donations and alms online because the P-Value is 0.466 > 0.05. These results explain that the ease of using fintech does not affect Muslim students in making donations and alms online. These results are also supported by previous research conducted Wilfan and Martini (2021) which states that effort expectancy does not have a significant influence on behavior intention when using the LinkAja application.

Facilitating conditions have no effect on students' behavioral intentions in making donations and alms online. These results indicate that supporting facilities for making online payments do not have a significant impact on Muslim students' intention in giving donations and alms online. It can be said that users are still not able to maximize the facilities in financial technology, especially in infaq and alms. This finding is of course different from the UTAUT theory which states that if someone has the resources needed to carry out online transactions, then intention in using this technology will also increase.

Facilitating conditionshas a significant effect on student user behavior in making donations and alms online because the P-Value is 0.003 < 0.05. This indicates that adequate facilities will influence someone to use a technology more often. The better the facilities or resources he has, the more often he will be in contact with technology. These results are in line with research conducted by Purwoko and Setiawan (2020) which states that facilitating conditions (FC) influence use behavior (UB) in using Instagram for shopping.

Then, expectancy performance influences students' behavioral intentions in giving donations and alms. This indicates that by using fintech, Muslim students believe it can improve their performance in this case, namely paying donations and alms online. Payment via an online platform will save time and become more efficient. These results are in line with the research conducted (Achiriani & Hasbi, 2021; Mandasari *et al*, 2024) which states that performance expectancy has a significant effect on behavioral intention.

Social influence effect on students' behavioral intentions in giving donations and alms. These results show that the role of other people can influence a person in making decisions. The more people recommend him, the more his intention in this technology will increase. In other words, respondents in this study paid more attention to recommendations or suggestions given by those closest to them such as family, friends, and co-workers. This research supports the results of previous research conducted by

Veronica and Rodhiah (2021) which states that social influence has a significant positive effect on online purchase intention among Shopee customers in Jakarta.

Trust influences students' behavioral intentions in making donations and alms online. These results indicate that a person's intention in giving donations and alms is also influenced by a sense of trust in an institution. Therefore, infaq and alms (donation) raisers should maintain the trust of donors by maintaining their reputation, working professionally and being transparent. One way to increase public trust is to provide information about all activities or documentation through your website or social media. These results are in line with research Violinda and Khorunnisya (2022) which states that trust has a significant positive effect on behavior

Finally, behavioral intention has a significant effect on student user behavior in carrying out infaq and shadaqah. High intention in using a technology tends to make someone decide to adopt that technology. Therefore, a strategy is needed so that people are increasingly intentioned in adopting fintech so that the absorption of donations and alms increases. These results are in line with research Ayu *et al* (2014) which states that behavioral intention has a significant effect on user behavior.

5. CONCLUSION AND RECOMMENDATION

Based on the results of the research and discussions that the researchers conducted using the Partial Least Square (PLS) method, it was concluded that performance expectancy, social influence and trust have a positive and significant effect on the behavioral intention of Muslim students to donate and give alms online. Meanwhile, effort expectancy and facilitating conditions are not significant on the behavioral intention of Muslim students to donate and give alms online. Then, facilitating conditions and behavioral intentions have a significant effect on Muslim students' user behavior in giving donations and alms online. With these findings, the managers of infaq dans alms need to improve the capabilities of the online platform so that it is easier for Muslim students to use it. In addition, facilities such as the internet need to be added to support Muslim students in utilizing the available facilities.

This research has several limitations, the number of respondents still needs to be increased to the level that the number of respondents is representative enough to represent the population. Meanwhile, the theory used does not fully use UTAUT, therefore it is recommended to use UTAUT2 completely

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