

AN ANALYSIS OF FACTORS INFLUENCING THE INTENTION TO PERFORM DIGITAL INFAQ AMONG THE PEOPLE OF BANJARMASIN

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Abstract

This study aimed to examine the factors influencing the intention to perform digital infaq among residents of Banjarmasin. Using a quantitative approach, data were collected through questionnaires distributed to 100 respondents and analyzed using multiple linear regression. The research investigated the impact of eight independent variables: ZIS literacy, religiosity, perceived ease of use, trust, security, usefulness, transparency, and social influence on digital infaq intention. The findings revealed that only perceived ease of use and perceived usefulness had a significant positive effect on the intention to donate digitally. Other variables, including religiosity and trust, showed no statistically significant influence. Furthermore, the results of the simultaneous F-test indicated that the eight variables collectively did not significantly affect the intention to perform digital infaq. These results highlight the importance of user-centered design and practical benefits in promoting digital charitable behavior. The study suggests that digital infaq platforms must enhance usability and perceived value to effectively encourage participation, rather than relying solely on religious or social motivations

Keywords: *Digital infaq; Ease of use; Usefulness; ZIS literacy; Religiosity*

INTRODUCTION

In Islamic teachings, one of the most highly recommended acts of worship is infaq the voluntary act of giving a portion of one's wealth for purposes that are pleasing to Allah SWT. These purposes may include helping those in need, supporting religious activities, constructing public facilities, funding education, or engaging in various other beneficial endeavors. Unlike zakat, which has specific requirements regarding amount and timing, infaq is flexible, voluntary, and can be performed at any time according to a person's capacity and sincerity. Infaq reflects the honesty and generosity of a Muslim in sharing their sustenance and serves as a means to foster compassion, strengthen social unity, and promote economic balance within society. The Qur'an repeatedly highlights the immense rewards for those who give in infaq. For instance, Surah Al-Baqarah verse 261 compares the act of giving infaq to planting a single seed that grows into seven ears, with each ear containing a hundred grains symbolizing how Allah multiplies the reward

for those who give with sincerity. Through *infaq*, Muslims not only purify their wealth but also contribute to the dissemination of goodness and social welfare.

In recent years, we have witnessed a significant transformation in the practice of *infaq*, driven by the rapid advancement of digital technology. Traditionally, *infaq* was performed through direct and conventional means such as placing money in donation boxes or handing it personally to recipients. However, technological innovations have made this act of worship more practical and efficient. Today, individuals can make *infaq* contributions anytime and anywhere through various digital platforms, including online bank transfers, QR code payments, e-wallets, and dedicated zakat and *infaq* applications provided by reputable organizations. Moreover, social media and crowdfunding platforms play a crucial role in promoting *infaq* campaigns, allowing for faster and more extensive fundraising for social and humanitarian causes. This digital evolution not only facilitates easier participation in charitable giving but also enhances transparency, accountability, and the overall social impact of collected funds. Thus, technology serves as a powerful instrument in supporting a more modern, professional approach to *infaq*, without diminishing its spiritual value or sincerity.

Banjarmasin, the largest city in South Kalimantan Province, Indonesia, has undergone notable historical and geographical developments. Formerly the capital of Kalimantan from 1945 to 1956 and the capital of South Kalimantan until 2022, Banjarmasin is often referred to as the "City of a Thousand Rivers" due to its unique deltaic geography. Covering an area of approximately 98.46 km², the city comprises around 25 small islands separated by a network of rivers including Pulau Tatas, Pulau Kelayan, Pulau Rantau Keliling, Pulau Insan, Pulau Kembang, and Pulau Bromo (Wikipedia, n.d.). According to data from (BPS Kota Banjarmasin, 2019; Kementrian Dalam Negeri, 2023), the city is home to 678,243 residents with a population density of approximately 6,900 people per km². Islam is the predominant religion, practiced by approximately 95.54% of the population. This religious dominance significantly influences the local culture and traditions of the Banjar people. The spread of Islam in the region coincided with the formation of the Banjar ethnic identity, and the city has long been recognized for its religious character. Given this demographic and cultural context, one would expect that the interest in *infaq* among Banjarmasin's Muslim community would be quite strong. However, the specific factors influencing the public's interest in digital *infaq* in this city remain unclear and understudied (Wikipedia, n.d.).

Previous studies have attempted to explore determinants of *infaq* behavior. For instance, research by (Widodo, 2024) identified factors such as ZIS literacy (zakat, *infaq*, and *sadaqah*), religiosity, convenience, trust, and security as influential variables. Similarly, a study by (Kharisma & Jayanto, 2021) found that perceived usefulness,

transparency, risk, and accountability also significantly affect individuals' intentions to give *infaq*.

These findings suggest a diverse range of potential variables influencing *infaq* behavior, including ZIS literacy, religiosity, convenience, trust, perceived usefulness, transparency, risk, and accountability. Nevertheless, these factors may vary based on sociocultural and technological contexts.

Given the religious significance of *infaq*, the digital transformation of financial transactions, and the distinct socio-demographic profile of Banjarmasin, this study seeks to investigate the factors that influence the intention to perform digital *infaq* among the city's residents. The research is presented under the title: "An Analysis of Factors Influencing the Intention to Perform Digital *Infaq* among the People of Banjarmasin."

RESEARCH METHODS

This study employs a quantitative approach using a causal associative research design. The quantitative approach is selected because it enables the objective measurement of relationships between variables through the application of statistical analysis. As noted by (Sugiyono, 2018), quantitative research is used to examine specific populations or samples by collecting data through research instruments, which are then analyzed statistically to test predefined hypotheses.

This study involves two main categories of variables: independent variables and a dependent variable. Independent variables are those that are presumed to influence or bring about changes in the dependent variable. In this research, the independent variables include ZIS Literacy (X1), Religiosity (X2), Perceived Ease of Use (X3), Trust (X4), Security (X5), Usefulness (X6), Transparency (X7), and Social Influence (X8). These variables are hypothesized to have a significant impact on the dependent variable. The dependent variable, which is affected by or explained through the independent variables, is the Intention to Perform Digital *Infaq* (Y).

This study utilizes both quantitative and qualitative data to ensure a comprehensive analysis. The quantitative data consist of numerical values obtained from questionnaire responses measuring variables such as ZIS literacy, religiosity, ease of use, trust, security, perceived usefulness, transparency, social influence, and the intention to engage in digital *infaq*. These data are analyzed using statistical techniques to examine the relationships between variables. As stated by (Sugiyono, 2018), quantitative data refer to information presented in numerical form or qualitative data that have been quantified. On the other hand, qualitative data are descriptive in nature and serve as the foundation for developing the theoretical framework and research instruments. This includes concepts, theories, and findings from previous studies, such as the Technology Acceptance Model (TAM) proposed by (Davis, 1989), which are presented in the form of

narrative explanations or direct citations within the literature review and theoretical basis of the study.

The data collection methods used in this study consist of two main techniques. The first is the use of a questionnaire as the primary instrument, featuring closed-ended statements measured using a five-point Likert scale, where: 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, and 5 = Strongly Agree. This approach allows respondents to express their level of agreement with each item related to the research variables. The second method is a literature review, which involves examining relevant theories, concepts, and findings from previous studies. This review serves as a foundation for developing the research instrument and guiding the data analysis process.

The data in this study were processed and analyzed using SPSS (Statistical Product and Service Solutions) software through several stages. First, validity and reliability tests were conducted. The validity test utilized Pearson correlation, where an item is considered valid if the significance value is less than 0.05. The reliability test employed Cronbach's Alpha, with a reliability threshold of $\alpha > 0.70$ (Ghozali, 2016), indicating internal consistency. Second, classical assumption tests were performed, including the normality test using the Kolmogorov-Smirnov method (data are considered normally distributed if sig. > 0.05), the multicollinearity test using Variance Inflation Factor (VIF) and Tolerance (indicating no multicollinearity if VIF < 10 and Tolerance > 0.1), and the heteroscedasticity test using the Glejser test, where data are considered free from heteroscedasticity if the significance value is greater than 0.05.

Third, to examine both the simultaneous and partial effects of independent variables on the dependent variable, multiple linear regression analysis was applied using the equation:

$$Y = \beta_0 + \beta_1x_1 + \beta_2x_2 + \dots + \beta_8x_8 + \varepsilon$$

Lastly, significance testing was conducted through the t-test, to assess the individual influence of each independent variable, and the F-test, to evaluate the combined effect of all independent variables on the dependent variable.

RESULTS AND DISCUSSIONS

Validity and Reliability Testing

This study involved 100 respondents who met the predetermined criteria. The questionnaire was distributed over a period of six days through the researcher's social media platforms, with support from colleagues. The instrument comprised 36 statements related to the variables of ZIS Literacy (X1), Religiosity (X2), Perceived Ease of Use (X3), Trust (X4), Security (X5), Usefulness (X6), Transparency (X7), Social Influence (X8), and Digital Infaq Intention (Y). The data collected from the respondents

were subsequently processed and analyzed using SPSS version 27, which facilitated both descriptive and inferential statistical analyses in order to explore the relationships between variables and test the research hypotheses.

The results of the questionnaire indicate that the majority of respondents were under the age of 20 (28%), female (52%), and resided in South Banjarmasin (25%). Most respondents were civil servants (22%), used E-Money/E-Wallet platforms (16%) for digital infaq, and primarily accessed these platforms through ATMs (19%). These findings suggest that individuals in Banjarmasin, particularly those with a civil servant background, demonstrate a relatively high level of interest in performing infaq through digital channels, reflecting a growing acceptance of technology-based religious practices among the community.

Tabel 1. Descriptive Statistics

	Minimum	Maximum	Mean	Std. Deviation
Literasi ZIS	10	19	13.91	1.842
Religiusitas	10	18	14.13	1.495
Kemudahan Penggunaan	10	18	14.20	1.809
Kepercayaan	10	17	13.76	1.652
Keamanan	11	18	14.32	1.510
Kegunaan	9	18	14.01	1.861
Transparansi	11	19	14.02	1.556
Pengaruh Sosial	11	18	14.16	1.522
Minat Berinfaq Digital	10	18	14.02	1.705
Valid N	100			

Source: Data Processing Results

Based on the descriptive statistical analysis, the average scores for each variable were as follows: ZIS Literacy (13.91), Religiosity (14.13), Perceived Ease of Use (14.20), Trust (13.76), Security (14.32), Usefulness (14.01), Transparency (14.02), Social Influence (14.16), and Digital Infaq Intention (14.02), with standard deviations ranging from 3.07 to 3.66. These findings indicate that all variables demonstrated a relatively high level of agreement among respondents, reflecting positive attitudes toward the examined factors. Moreover, the consistently high mean scores across the variables suggest that the respondents possessed a strong inclination toward engaging in digital infaq, reinforcing the relevance of these factors in shaping digital charitable behavior within the community.

Tabel 2. results of the validity test

ZIS Literacy Result (X1)

Butir	R-hitung	Sig	R-tabel	Kriteria
1	0,818	0,000	0,349	Valid
2	0,725	0,000	0,349	Valid
3	0,909	0,000	0,349	Valid
4	0,839	0,000	0,349	Valid
Religiosity Result (X2)				
1	0,923	0,000	0,349	Valid
2	0,879	0,000	0,349	Valid
3	0,839	0,000	0,349	Valid
4	0,881	0,000	0,349	Valid
Perceived Ease of Use Result (X3)				
1	0,906	0,000	0,349	Valid
2	0,879	0,000	0,349	Valid
3	0,869	0,000	0,349	Valid
4	0,873	0,000	0,349	Valid
Trust Result (X4)				
1	0,829	0,000	0,349	Valid
2	0,880	0,000	0,349	Valid
3	0,836	0,000	0,349	Valid
4	0,842	0,000	0,349	Valid
Security Result (X5)				

1	0,888	0,000	0,349	Valid
2	0,896	0,000	0,349	Valid
3	0,877	0,000	0,349	Valid
4	0,929	0,000	0,349	Valid
Usefulness Result (X6)				
1	0,853	0,000	0,349	Valid
2	0,890	0,000	0,349	Valid
3	0,851	0,000	0,349	Valid
4	0,922	0,000	0,349	Valid
Transparency Result (X7)				
1	0,837	0,000	0,349	Valid
2	0,848	0,000	0,349	Valid
3	0,862	0,000	0,349	Valid
4	0,897	0,000	0,349	Valid
Social Influence (X8)				
1	0,757	0,000	0,349	Valid
2	0,786	0,000	0,349	Valid
3	0,884	0,000	0,349	Valid
4	0,875	0,000	0,349	Valid
Digital Infaq Intention (Y)				

1	0,906	0,000	0,349	Valid
2	0,914	0,000	0,349	Valid
3	0,907	0,000	0,349	Valid
4	0,903	0,000	0,349	Valid

Tabel 3. Reliability Test Results

Variabel	Cronbach's Alpha	N of Item	Keterangan
X1	0,843	4	Reliabel
X2	0,902	4	Reliabel
X3	0,903	4	Reliabel
X4	0,865	4	Reliabel
X5	0,919	4	Reliabel
X6	0,902	4	Reliabel
X7	0,883	4	Reliabel
X8	0,846	4	Reliabel
Y	0,928	4	Reliabel

Source: Data Processing Results

The validity and reliability of the research instruments were assessed prior to further analysis. The results of the validity test indicated that all statement items had r-calculated values exceeding the r-table threshold of 0.361, confirming that each item was statistically valid. Additionally, the reliability test, measured using Cronbach's Alpha, yielded values above 0.70 for all variables, demonstrating that the instruments possessed a high degree of internal consistency and were considered reliable for measuring the intended constructs within the study.

Multiple Linear Regression Test

Multiple linear regression analysis was used to test the effect of the eight independent variables on the dependent variable.

Tabel 4. Multiple Linear Regression Analysis Results

Model	Unstandardized Coefficients	
	B	Std. Error
(constant)	21,127	3,981
Literasi ZIS	0,058	0,092
Religiusitas	-0,208	0,115

Kemudahan	-0,241	0,093
Kepercayaan	-0,110	0,104
Keamanan	-0,008	0,111
Kegunaan	0,211	0,090
Transparansi	-0,046	0,109
Pengaruh Sosial	-0,158	0,110

Source: Data Processing Results

Based on the results of the multiple linear regression analysis, the following equation was obtained:

$$Y = 21.127 + 0.058X_1 - 0.208X_2 - 0.241X_3 - 0.110X_4 - 0.008X_5 + 0.211X_6 - 0.046X_7 - 0.158X_8 + \varepsilon$$

This equation reveals that, in the absence of all independent variables, the baseline value of Digital Infaq Intention (Y) is 21.127. The regression coefficient for ZIS Literacy (X_1) is positive (0.058), indicating that an increase in literacy is associated with a higher intention to donate digitally. Conversely, the coefficients for Religiosity (X_2), Ease of Use (X_3), Trust (X_4), Security (X_5), Transparency (X_7), and Social Influence (X_8) are negative, suggesting that increases in these variables are associated with decreases in digital infaq intention. The most notable negative impact is from Ease of Use (-0.241) and Religiosity (-0.208). In contrast, Usefulness (X_6) has a significant positive effect (0.211), implying that perceptions of usefulness play a critical role in encouraging digital donation behavior. These findings indicate that while certain factors positively drive digital infaq interest, others may inversely affect user motivation, highlighting the complexity of behavioral intentions in digital religious giving.

To evaluate the individual influence of each independent variable on the dependent variable, a partial t-test is employed to determine the statistical significance of each predictor within the regression model.

Tabel 5. t test results

Model	T	Sig
(constant)	5.308	.000
Literasi ZIS	.631	.530
Religiousness	-1.806	.074
Ease	-2.581	.011
Trust	-1.057	.293
Security	-.0722	.943
Uses	.346	.021
Transparency	-.419	.676

Social Influence	-1.438	.154
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Source: Data Processing Results

Based on the results of the partial t-test analysis, it can be concluded that among the eight independent variables tested, only Perceived Ease of Use (X3) and Usefulness (X6) showed a statistically significant influence on Digital Infaq Intention (Y), with significance values of 0.011 and 0.021 respectively ($p < 0.05$). In contrast, the variables ZIS Literacy (X1), Religiosity (X2), Trust (X4), Security (X5), Transparency (X7), and Social Influence (X8) all yielded significance values greater than 0.05, indicating that these factors do not have a significant individual effect on the intention to donate digitally. These findings suggest that practical factors related to the usability and perceived benefits of the digital platform are more influential in shaping users' willingness to engage in digital infaq than conceptual or personal belief-related factors.

Subsequently, to determine whether all eight independent variables collectively have a significant impact on the intention to donate digitally, a simultaneous F-test is employed. This test assesses the overall effect of the independent variables on the dependent variable within the regression model.

Tabel 6. F Test Result

1. Regression	2.007	.054
Residual		
Total		

Source: Data Processing Results

Based on the results of the F-test analysis, the significance value obtained was 0.054, which is greater than the threshold of 0.05. This indicates that the combined effect of the eight independent variables on the dependent variable is not statistically significant. In other words, the multiple regression model employed in this study is not sufficiently robust to explain the joint influence of the independent variables on digital infaq intention.

Analysis/Discussion

This study investigates the extent to which eight independent factors influence the intention of the citizens of Banjarmasin to participate in digital infaq. These factors include ZIS literacy, religiosity, ease of use, trust, security, perceived usefulness, transparency, and social influence. Hypothesis testing was conducted both partially using t-tests and simultaneously through F-tests to evaluate the individual and combined effects of these variables. Based on the results of the t-test, only two out of the eight variables ease of use and perceived usefulness demonstrated a statistically significant

influence on the intention to use digital infaq services. This finding aligns with the Technology Acceptance Model (Davis, 1989), which asserts that individuals are more likely to adopt technology when they perceive it as easy to use and beneficial to their daily tasks. Users in Banjarmasin are more inclined to engage with digital infaq platforms when they are simple, intuitive, and provide practical advantages such as convenience and efficiency.

The remaining six variables ZIS literacy, religiosity, trust, security, transparency, and social influence were found to have no significant impact on digital infaq intention. Although these elements are theoretically important in the context of charitable giving, they appear insufficient to drive behavioral change in digital donation practices. For example, ZIS literacy, despite its conceptual importance, may not directly translate into the use of digital infaq platforms due to limited exposure or lack of confidence in using digital tools (Nasution, A. H., & Prabowo, 2021). Similarly, religiosity did not prove influential, suggesting that a high degree of religious commitment does not necessarily correlate with a preference for digital methods. Individuals may still perceive conventional methods as more spiritually fulfilling or secure. Trust in the institutions managing infaq funds was also not a determining factor, possibly due to limited transparency or unfamiliarity with the digital service providers. Security concerns were likewise non-significant, potentially because users assume that digital platforms inherently possess adequate protections. Additionally, transparency in fund management and social encouragement from peers or religious figures did not significantly sway the decision to adopt digital infaq services. This highlights the shift in public focus toward functionality and user experience over institutional or social persuasion (Venkatesh et al., 2003).

The simultaneous F-test reinforced these findings by indicating that the eight independent variables collectively did not significantly influence the dependent variable. The significance level exceeded the threshold of 0.05, suggesting that the current regression model is not robust enough to explain the collective influence of these variables on digital infaq intention. This points to the possibility of other influential factors outside the scope of this study, such as individual digital experiences, emotional motivations, or personal satisfaction with digital services (Ajzen, 1991; Hair, J. F., Black, W. C., Babin, B. J., & Anderson, 2010). Future research should consider integrating these psychological and behavioral factors to develop a more comprehensive model of digital infaq adoption.

These findings carry important implications for organizations managing digital infaq platforms. The results suggest that traditional approaches relying on religious appeals or social encouragement may no longer suffice in attracting digital users. Institutions must adapt by prioritizing user-centered digital innovation. To achieve this,

platforms should be optimized for ease of access and user comfort. Interfaces must be intuitive, transaction processes simplified, and the need for technical proficiency minimized. Furthermore, the practical benefits of digital infaq should be clearly communicated for instance, through features such as donation tracking, automated reminders, and customizable infaq programs aligned with donor preferences. Even though ZIS literacy was not statistically significant in this study, targeted digital education campaigns remain crucial. These efforts can take the form of short videos, visually engaging content, or interactive discussions through popular digital channels.

Equally important is the need to foster public trust. Institutions should increase transparency by regularly updating donors on fund utilization, publishing impact reports, and sharing testimonials from beneficiaries. Collaborations with digital influencers, young religious leaders, and online Islamic communities can expand outreach and enhance public engagement. Additionally, infaq organizations should reconsider their strategic frameworks by exploring other influential factors such as user satisfaction, perceived spiritual fulfillment, and loyalty-building mechanisms. By implementing these recommendations, institutions can better position themselves to increase participation and build a trustworthy and efficient digital infaq ecosystem aligned with the expectations of contemporary society.

CONCLUSION

This study aimed to explore the factors influencing the intention to perform digital infaq among the people of Banjarmasin, as outlined in the Introduction. Based on the results of hypothesis testing through multiple linear regression, it was found that only two of the eight independent variables—perceived ease of use and perceived usefulness—significantly affected digital infaq intention. These results are in line with the expectations stated in the introduction, which emphasized the potential impact of technological usability and practicality on charitable behavior in the digital age. Conversely, variables such as ZIS literacy, religiosity, trust, security, transparency, and social influence did not show a significant effect either individually or collectively.

These findings indicate that practical and user-oriented factors play a more critical role than conceptual or social elements in shaping digital infaq behavior. This insight highlights the necessity for digital infaq platforms to focus on enhancing user experience and clearly communicating benefits to increase public engagement.

In light of these results, future research may expand by integrating psychological and behavioral aspects such as digital trust-building mechanisms, emotional motivations, or perceived spiritual fulfillment. Additionally, longitudinal studies could be conducted to observe shifts in digital infaq behavior over time. The development of this

research has the potential to contribute to more effective digital philanthropy strategies aligned with both technological advancement and Islamic values.

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