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## Determinants of Indonesian Muslim Students' Intention to Online Infaq in the Digital Philanthropy Era

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**Abstract:** *This study analyzes the behavioral intentions of Indonesian Muslim students to infaq using online platforms. The study uses quantitative methods and PLS-SEM to analyze data from 306 university students in major Indonesian cities. The results show that Past Behavior Frequency, Positive Anticipatory Emotions, Perceived Behavioral Control, Religious Beliefs, and Subjective Norms predict intention to donate online among Muslim students. Intention, past behavior frequency, perceived behavioral control, and religious beliefs also predict behavioral intention to donate online. Attitude toward online infaq and negative anticipatory emotions do not predict intention. The study offers theoretical and managerial insights for academics and managers of online donation platforms.*

**Keywords:** *infaq online; Muslim student; religious belief*

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### INTRODUCTION

The act of caring for others through "almsgiving" is a small implementation of the concept of "altruism," which is oriented towards virtue and is considered important because it aligns with religious teachings (Teah et al., 2014). Doctrinally, the act of giving or donating voluntarily is highly recommended by all religions (Teah et al., 2014), including Islam (Aji et al., 2021). Of the many types of donations or contributions (infaq), infaq in the form of "money" is the most popular due to its flexibility in use for the recipient (Kashif et al., 2015).

A study by the National Zakat Agency (Badan Amil Zakat Nasional - BAZNAS) revealed that in 2022, the amount of infaq/alms given by the Indonesian people reached IDR 673 trillion (Badan Amil Zakat Nasional, 2022). This data demonstrates that Muslims know the importance of donating to others. This confirms that infaq (addition to zakat and alms) is crucial in supporting community welfare (Sudarsono et al., 2022). However, the sector's significant potential is inversely proportional to the collection results, which are still far from optimal. Therefore, accelerating services through digital technology innovations to facilitate

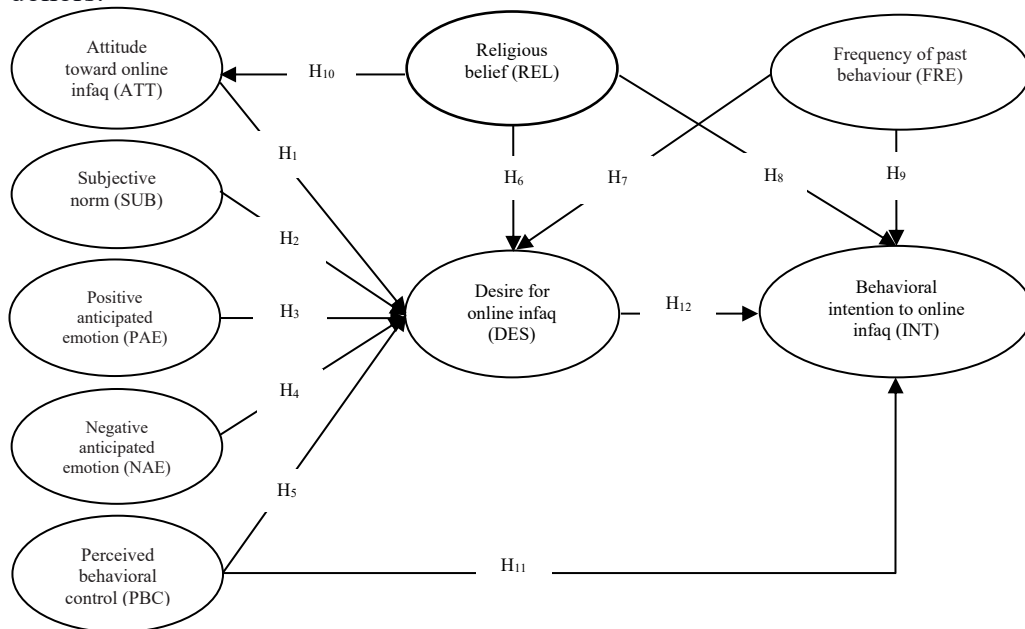
Muslim donations is essential. With the development of technology, infaq payments through online platforms are becoming increasingly popular among the public (Aji et al., 2021). These platforms make it easy for people to make infaq payments quickly, safely, and efficiently.

Although the tradition of infaq (charity) continues to be an integral part of Muslim life, changing trends in infaq payments, utilizing technological advances, have provided convenience (Aji et al., 2021), making infaq channels more inclusive, accessible to various segments, and accountable. In Indonesia, trusted for-profit and non-profit organizations have implemented internet-based innovations by providing digital platforms (websites or applications) that make donating easier for the public (donors). Furthermore, the technological features provided by fundraisers can be more attractive to the public for cash donations because they offer convenience (Ahn et al., 2018; Niswah et al., 2019). A publication by the Charities Aid Foundation (CAF) (2022) ranked Indonesia as the most generous country in the world through cash donations and volunteering. This report legitimizes the importance of a study examining the factors that motivate Indonesians to donate through online applications.

Various studies based on behavioral theory (i.e., the Theory of Planned Behavior - TPB) have been used to predict behavioral intentions to donate in online contexts (Chen et al., 2019; Kasri & Ramli, 2019; Niswah et al., 2019). However, using TPB as a baseline socio-psychological theory is claimed to have limitations. According to Rise et al., (2010), TPB has a level of predictability that is still far from perfect in forming behavioral intentions; the explained variance contribution in average intentions ranges between 28%-40%, leading researchers to question whether TPB can be justified as a robust theory capable of capturing all theoretical factors as determinants of individual intentions. The current study uses the baseline theory of the Model of Goal-Directed Behavior (MGB), Perugini & Bagozzi (2001), which is claimed to be a comprehensive model and considers the motivational process (desire) to predict individual decision-making processes. MGB is a development of TPB to explain human behavior more comprehensively by including elements of emotion, past experiences, and desire as central determinants of behavior (Perugini & Bagozzi, 2001).

In addition, previous researchers (e.g., Asnawi et al., 2018; Iranmanesh et al., 2020) revealed that religious belief was also found to be a factor that directly influences individual attitudes and intentions to consume products, including the intention to donate (Syadiyah et al., 2017). Therefore, this study investigates online donation behavior among Muslim students in Indonesia by integrating religious belief into the Extended Model of Goal-Directed Behavior (EMGB) to increase model predictability (see Figure 1). Our study focuses on Muslim students in Indonesia because they have the largest composition (27.94% or 74.93 million) in the Indonesian population structure (270.2 million people) (Badan Pusat Statistik, 2021), so that in the next 10 years, this segment will become the dominant donor. Therefore, the main objective of this study is to investigate the determining factors of Muslim students' intentions to donate (infaq) online via technology platforms that are trending in the era of digital philanthropy. In addition, studies related to voluntary donations that focus on Muslim students are still minimal (Kasri & Ramli,

2019), so this study will provide a significant contribution to the theoretical development and managerial policies for online platform donation application providers to identify important factors driving the behavioral intentions of Muslim donors.



**Figure 1. Conceptual Model and Research Hypothesis**

## RESEARCH METHODS

We collected data through a self-administered survey from early July to late August 2025. Our target respondents were Muslim students residing in the most significant educational cities. We selected three of the largest state universities and two of the largest private universities because they have the largest student population and represent the adaptive behavior of young Muslim consumers in utilizing technology for almsgiving (Aji et al., 2021; Bonang et al., 2025). A purposive sampling technique was adopted to collect data due to the unidentified population and the unavailability of a sampling frame. The criteria for our study respondents included: Muslim students, at least 18 years old, and having donated online at least once in the past year. This cross-sectional study collected data from 388 respondents; 47 were excluded because their age did not meet the criteria; 35 were removed due to incomplete answers, resulting in 306 valid responses. A brief overview of the respondents is shown in Table 1. The items measuring our constructs were adapted from previous, validated literature. The construct of religious belief consists of 7 items (Charseatd, 2016; Kasri & Chaerunnisa, 2022), attitude three items (Aji et al., 2021), subjective norm three items (Kasri & Chaerunnisa, 2022), perceived behavioral control 4 items, positive anticipated emotion three items, negative anticipated emotion three items (adapted from Chiu and Choi (2018), desire three items, and behavioral intention four items (adapted from M. J. Kim & Hall, 2021). Frequency of past behavior: 2 items were adopted from Meng and Choi (2016). A five-point Likert scale was used to measure all questionnaire items because respondents preferred it over a seven-point Likert scale

(Wakita et al., 2012). Pre-testing using cognitive interviews was conducted on ten students who had made online donations. The results showed that the students had no difficulty answering the questionnaire.

**Table 1. Respondent Information**

Demographics	Variables	Frequency	Percentage
Gender	Male	144	47.1
	Female	162	52.9
Age (year)	18 – 22	36	11.8
	23 – 27	159	52.0
	28 – 32	84	27.5
	> 32	27	8.8
Education	Undergraduate	238	77.8
	Postgraduate	68	22.2
How many times have you donated money online in the last year?	1	119	38.9
	2	123	40.2
	3	36	11.8
	4	16	5.2
	5	7	2.3
	> 5	5	1.6
Online donation platform	KitaBisa.com	89	29.1
	Dompot Dhuafa	23	7.5
	Weare.id	3	1.0
	AyoBantu.com	1	0.3
	Lazismu Muhammadiyah	9	2.9
	Rumah Zakat	17	5.6
	NU Care-LAZISNU	16	5.2
	BAZNAS	64	20.9
	SedekahOnline.com	27	8.8
	GoPay	35	11.4
Tokopedia	14	4.6	
Etc	8	2.6	

Source(s): Authors finding

## RESULTS AND DISCUSSION

### Measurement model

The hypothesized relationships were analyzed using partial least squares structural equation modeling (PLS-SEM) using SmartPLS 4 software (Hair et al., 2019). This approach is appropriate because it can measure complex models with many latent variables and indicators (Reinartz et al., 2009) and is suitable for developing new models (Chin, 1998). Convergent validity was examined through factor loadings with criteria higher than 0.60 (Chin, 1998), AVE more than 0.50, and CR above 0.70 (Hair Jr. et al., 2017). The analysis results in Table 2 indicate

no convergent validity problems. Furthermore, the discriminant validity criteria of Henseler et al., (2015) were declared satisfactory, and the HTMT ratio between the two constructs measured reflectively was not greater than the threshold value of 0.85 (Henseler et al., 2015), so that no discriminant validity problems were confirmed (see Tables 3 and 4).

Table 2. Results of the Reliability and Validity of the Research

<b>Construct</b>	<b>Indicator</b>	<b>OL</b>	<b>CR</b>	<b>AVE</b>
Attitude toward online infaq (ATT)	ATT1	0.870	0.892	0.734
	ATT2	0.882		
	ATT03	0.817		
Desire for online infaq (DES)	DES1	0.760	0.834	0.627
	DES2	0.828		
	DES3	0.786		
Frequency of past behaviour (FRE)	FRE1	0.863	0.827	0.705
	FRE2	0.815		
Behavioral intention to online infaq (INT)	INT1	0.783	0.817	0.530
	INT2	0.769		
	INT3	0.612		
	INT4	0.736		
Negative anticipated emotion (NAE)	NAE1	0.728	0.842	0.641
	NAE2	0.853		
	NAE3	0.816		
Positive anticipated emotion (PAE)	PAE1	0.844	0.846	0.648
	PAE2	0.846		
	PAE3	0.718		
Perceived behavioral control (PBC)	PBC1	0.779	0.891	0.672
	PBC2	0.813		
	PBC3	0.853		
	PBC4	0.831		
Religious belief (REL)	REL1	0.790	0.891	0.540
	REL2	0.696		
	REL3	0.627		
	REL4	0.752		
	REL5	0.754		
	REL6	0.765		
	REL7	0.750		
Subjective norm (SUB)	SUB1	0.854	0.844	0.644
	SUB2	0.736		
	SUB3	0.814		

Source(s): Authors finding

Note: OL (Outer Loadings) 0,60 (Chin, 1998); CR (Composite Reliability) 0,70 and Average Variance Extracted (AVE) 0,50 (Hair Jr. et al., 2017)

**Table 3. Fornell-Larcker Criterion**

Construct	ATT	DES	FRE	INT	NAE	PAE	PBC	REL	SUB
ATT	<i>0.857</i>								
DES	0.482	<i>0.792</i>							
FRE	0.334	0.604	<i>0.839</i>						
INT	0.449	0.625	0.642	<i>0.728</i>					
NAE	0.465	0.521	0.558	0.594	<i>0.801</i>				
PAE	0.364	0.528	0.463	0.357	0.397	<i>0.805</i>			
PBC	0.422	0.488	0.337	0.490	0.498	0.203	<i>0.820</i>		
REL	0.573	0.429	0.247	0.436	0.484	0.172	0.463	<i>0.735</i>	
SUB	0.593	0.589	0.444	0.483	0.500	0.463	0.463	0.344	<i>0.803</i>

Source(s): Authors finding

Note: Italic numbers indicate that the square root of AVE (italic diagonal value) must be greater than the correlation between constructs (value below it). Attitude (ATT); Desire (DES); Frequency of past behaviour (FRE); Behavioral Intention (INT); Negative anticipated emotion (NAE); Positive anticipated emotion (PAE); Perceived behavioral Control (PBC); Religious belief (REL); Subjective Norm (SUB)

### Structural Model and Hypothesis Testing

A bootstrapping procedure with 5,000 resamples was used to test the proposed model (Hair et al., 2017). As shown in Table 5, two of the twelve hypotheses proposed in this study were rejected. SUB ( $\beta = 0.214$ ;  $p < 0.05$ ), PAE ( $\beta = 0.223$ ;  $p < 0.05$ ), PBC ( $\beta = 0.165$ ;  $p < 0.05$ ), REL ( $\beta = 0.163$ ;  $p < 0.05$ ) and FRE ( $\beta = 0.315$ ;  $p < 0.05$ ) were predictors that significantly influenced DES, thus supporting H2, H3, H5, H6 and H7. Furthermore, REL ( $\beta = 0.160$ ;  $p < 0.05$ ), FRE ( $\beta = 0.409$ ;  $p < 0.05$ ), PBC ( $\beta = 0.166$ ;  $p < 0.05$ ) and DES ( $\beta = 0.228$ ;  $p < 0.05$ ) significantly influence INT thus supporting H8, H9, H11 and H12. While REL ( $\beta = 0.573$ ;  $p < 0.05$ ) significantly influences ATT. In contrast, the predictors ATT ( $\beta = 0.014$ ;  $p > 0.05$ ) and NAE ( $\beta = -0.018$ ;  $p > 0.05$ ) are not significant to DES, thus not supporting H1 and H4.

**Table 4. Heterotrait-Monotrait Ratio (HTMT)**

Construct	ATT	DES	FRE	INT	NAE	PAE	PBC	REL	SUB
ATT									
DES	0.635								
FRE	0.492	0.739							
INT	0.595	0.872	0.794						
NAE	0.606	0.730	0.854	0.834					
PAE	0.471	0.743	0.716	0.501	0.551				
PBC	0.513	0.634	0.469	0.616	0.643	0.260			
REL	0.676	0.547	0.338	0.546	0.611	0.222	0.539		
SUB	0.760	0.802	0.673	0.653	0.689	0.642	0.584	0.413	

Source(s): Authors finding

Note: Attitude (ATT); Desire (DES); Frequency of past behaviour (FRE); Behavioral Intention (INT); Negative anticipated emotion (NAE); Positive

anticipated emotion (PAE); Perceived behavioral Control (PBC); Religious belief (REL); Subjective Norm (SUB)

**Discussion**

The study's results showed that predictors of online infaq desire among Muslim students were Frequency of past behavior (FRE), Positive anticipated emotion (PAE), perceived behavioral Control (PBC), Religious belief (REL), and Subjective Norm (SUB). This fact indicates that Muslim students desire to infaq online due to the intense social pressure felt by individuals from their social environment, such as family, peers, or community. In addition, feelings of happiness, satisfaction, or pride after donating also increase their desire to infaq online. The individual's belief that they are capable and have the resources to infaq online also further supports the formation of the desire to donate. In addition, individual religious beliefs also strongly encourage the desire of Muslim students to infaq online. In fact, the more often individuals have donated in the past (both online and offline), the stronger their desire to donate in the future. The findings of this study confirm previous studies e.g (Hassani & Moghavvemi, 2020; M. J. Kim & Hall, 2019) regarding the importance of this factor. Furthermore, religious belief is also a strong predictor of attitude formation, as found in studies by Ahmadova & Aliyev (2021) and Suparno (2021).

**Table 5. Hypothesis Testing Results**

Code	Relationship	Original Sample (O)	T Statistics ( O/STDEV )	P Values	Supporting Hypotesis
H1	ATT -> DES	0.014	0.226	0.822	No
H2	SUB -> DES	0.214	4.059	0.000	Yes
H3	PAE -> DES	0.223	4.577	0.000	Yes
H4	NAE -> DES	-0.018	0.277	0.782	No
H5	PBC -> DES	0.165	3.431	0.001	Yes
H6	REL -> DES	0.163	2.819	0.005	Yes
H7	FRE -> DES	0.315	5.676	0.000	Yes
H8	REL -> INT	0.160	3.028	0.003	Yes
H9	FRE -> INT	0.409	7.727	0.000	Yes
H10	REL -> ATT	0.573	12.700	0.000	Yes
H11	PBC -> INT	0.166	3.246	0.001	Yes
H12	DES -> INT	0.228	4.071	0.000	Yes

Source(s): Authors finding

Note: Attitude (ATT); Desire (DES); Frequency of past behaviour (FRE); Behavioral Intention (INT); Negative anticipated emotion (NAE); Positive anticipated emotion (PAE); Perceived behavioral Control (PBC); Religious belief (REL); Subjective Norm (SUB)

From a broader perspective, the determinants of Muslim students' intention to infaq online are desire (DES), frequency of past behavior (FRE), perceived behavioral control (PBC), and religious belief (REL). This fact indicates that the higher an individual's level of religious belief, the greater their intention to donate money (infaq) online. Likewise, the frequency of past behavior (FRE), perceived behavioral control (PBC), and desire (DES) significantly predict Muslim students'

intention to infaq online (INT), and this finding confirms the importance of these variables as demonstrated by several previous studies e.g (M. J. Kim & Hall, 2019; Song et al., 2012; Yi & Jai, 2020). The implication is that online infaq platform providers must prioritize honesty in managing community infaq according to religious (Islamic) teachings to build emotional closeness while strengthening Muslim loyalty to trusted and credible infaq distribution institutions.

Surprisingly, attitudes toward online infaq online (ATT) and negative anticipated emotions (NAE) were not predictors of desire (DES), and were even negative. This finding contradicts previous studies (M. J. Kim & Hall, 2019; Y. Kim et al., 2014). This suggests that negative emotions such as guilt, regret, or shame are not the primary drivers of the desire to donate online. In fact, the coefficient is negative, indicating a tendency that the greater the intensity of negative emotions, the lower an individual's interest in donating online. Donors feel comfortable giving alms when they are financially prepared and in a positive mood (joy, sympathy, and empathy).

Based on the EMGB model, a prominent theoretical contribution is the role of religiosity, which has been shown to influence three important pathways: religious belief → attitude, religious belief → desire, and religious belief → intention. This confirms that the religious beliefs held by Muslim students are a direct determinant capable of shaping attitudes, desires, and intentions to donate via online platforms. Thus, this study expands the MGB theory by adding a dimension of spiritual value to the consumer behavior framework, specifically donation behavior based on religious teachings. This context confirms previous findings (Graafland, 2017; Weaver & Agle, 2002) that religious identity internalized in individual activities serves as a moral guide in decision-making.

From a managerial perspective, the results of this study contribute to: First, because subjective norms have been shown to influence desire, infaq management policies must leverage social influence through community campaigns, collaboration with religious leaders, and social media to create positive normative pressure. Second, the results show the significant influence of experience and emphasize the importance of donor retention strategies. Institutions must ensure that the donation experience is always positive, transparent, and satisfying, thus forming a habit of repeat donation. Third, the strong influence of religious beliefs on attitudes, desires, and intentions requires donation management institutions to align campaign messages with spiritual values. Conveying messages based on Quranic verses or hadith about the virtues of charity can strengthen donor intentions while maintaining consistency in their donation behavior. Finally, the perceived behavioral control suggests that institutions must provide easy, fast, and flexible donation channels. Digital technologies such as mobile applications, e-wallets, QRIS, and auto-debit systems can increase donors' perceptions of control in accessing donation services.

## CONCLUSION

The hypothesis testing results demonstrate that the proposed MGB is generally supported, although several relationships were found to be insignificant. Specifically, attitude (ATT) and negative anticipated emotion (NAE) did not

significantly influence desire (DES), indicating that rational evaluation and negative emotional anticipation were insufficient to stimulate respondents' motivational drive. In contrast, subjective norm (SUB), positive anticipated emotion (PAE), perceived behavioral control (PBC), religious belief (REL), and frequency of past behavior (FRE) significantly enhanced desire. Among these predictors, frequency of past behavior emerged as the strongest determinant of desire, suggesting that habitual behavior plays a critical role in shaping motivational tendencies. Furthermore, behavioral intention (INT) was significantly influenced by religious belief, perceived behavioral control, frequency of past behavior, and desire, confirming that both motivational and behavioral habit factors are essential in predicting intention formation. Religious belief also showed a substantial positive effect on attitude, implying that stronger religiosity contributes to more favorable behavioral evaluations. Overall, the findings confirm the robustness of MGB in explaining behavioral intention through the integration of emotional, habitual, cognitive, and religious dimensions.

Recommendations for further researchers are although the sample is believed to be representative of the donor segment of Muslim students in Indonesia, it was distributed to those living in major cities on Java. Reaching respondents from far-flung regions across western and eastern Indonesia is a significant challenge, but it allows for more comprehensive generalization of the findings. Because this research topic relates to infaq (donation) as a recommended act in Islam, a research framework based on the Qur'an and Sunnah would enhance its value. However, such a framework has not been widely developed. Therefore, future research is encouraged to develop alternative frameworks for predicting infaq behavior from an Islamic doctrinal perspective.

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