

EXTENDING THE UTAUT TO EXAMINE FACTORS INFLUENCING THE INTENTION TO INFAQ AND SADAQAH USING MOBILE BANKING: EVIDENCE FROM MUSLIM MILLENNIALS IN INDONESIA

Uus Ahmad Husaeni*

Universitas Suryakencana, Indonesia

ABSTRACT

This study extends the Unified Theory of Acceptance and Use of Technology (UTAUT) model to examine the factors that influence the intention to infaq and sadaqah using mobile banking among the millennial Muslim generation in Indonesia. In addition to UTAUT variables, namely performance expectancy, effort expectancy, social influence, and facilitating conditions, we include trust in institutions, religiosity, and habit as potential factors. Primary data were gathered by means of questionnaires completed by 207 respondents, analyzed using the partial least squares-structural equation modeling (PLS-SEM) method. The main results indicate that performance expectancy, effort expectancy, social influence, facilitating conditions, trust in institutions, and religiosity influence the intention to infaq and sadaqah using mobile banking. However, habit does not determine such intention. Social influence is the most dominant factor, which shows that Muslim millennials in Indonesia have fairly high social sensitivity as a form of social responsibility. It also confirms that encouragement from family, friends and influential people around them is an important consideration for Muslim millennials to give infaq and sadaqah through mobile banking.

Keywords: UTAUT, Infaq, Sadaqah, Mobile banking, Millenials.

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* **CONTACT** Uus Ahmad Husaeni: uusahmadhusaeni@unsur.ac.id; Universitas Suryakencana, Pasirgede Raya, Bojongherang, Cianjur, West Java 43216, Indonesia.

I. INTRODUCTION

The development of information technology is shifting the pattern of competition and helping to create a competitive advantage in the fight for market share. In the banking industry, mobile banking has been rapidly adopted, since it is convenient and provides customers with a real-time experience. Mobile banking, also known as m-banking, involves banking transactions made via a mobile phone, either in the form of an m-banking application or a mobile operator's default application. It is the latest innovation in banking and finance (Muflih et al., 2024). M-banking is attractive and has a significant influence on the global financial services sector. Banking in Indonesia has realized the importance of digital services and has begun integrating m-banking into its primary transactions (Sudarsono et al., 2022). Based on the latest data from Bank Indonesia (BI), digital banking transactions reached IDR 15,881.5 trillion in the first quarter of 2024, increasing by 16.15% from the same period in the previous year. BRI, with its m-Banking application, BRImo, ranks first in volume, with 33.5 million users and 969.9 million transactions, with total transactions reaching IDR 1,1251.1 trillion.

Innovation in digital services involves all banks, including Islamic ones, whose initiatives have reaped dividends. M-banking transactions in Islamic banks soared in the first quarter of 2024, with the rapidly increasing number of users also driving transaction growth. Bank Syariah Indonesia (BSI) recorded 118.5 million m-banking transactions in the first three months of 2024, a 37.17% increase from the previous year. Bank Muamalat recorded m-banking transactions with Muamalat DIN, reaching 5,000 times in the first quarter of 2024, a 34% annual increase. Transaction volume reached IDR 7.3 trillion, an increase of 23% from the previous year. In addition, BCA Syariah mobile banking transactions increased by 35.4% to IDR 4.43 trillion in the first quarter of 2024.

One of the features of m-banking services in Islamic banking is their infaq and sadaqah service, which is linked to credible philanthropic institutions such as Dompot Dhuafa, Rumah Zakat, BAZNAS, Rumah Yatim, LAZISMU, LAZISNU and others. Infaq and sadaqah are noble deeds and are highly recommended in Islam. Allah bestows rewards and blessings on those who give infaq and sadaqah, both in this world and in the hereafter, as a form of goodness (Alam et al., 2022).

The integration of information technology with rapid banking services has significantly impacted people's daily routines, including the giving of infaq and sadaqah, which have quickly moved online. Nonprofit organizations and charities have also integrated online services into their charitable activities. Online infaq and sadaqah offer many advantages over traditional forms. First, they offer a fast and convenient way to donate funds, given the widespread availability and accessibility of the internet. Second, online infaq and sadaqah transactions usually do not require a minimum fee for interbank transfers. Third, the technology fosters a sense of humanity by inspiring altruism and empathy among users who give infaq and sadaqah virtually to help those in need (Amin, 2022).

Philanthropic organizations are constantly striving to raise funds to help the less fortunate. To develop effective marketing strategies, it is essential to understand the motivations and intentions behind infaq and sadaqah to raise funds from individuals (Kashif et al., 2015). Therefore, to improve the effectiveness of marketing and fundraising, efforts are needed to improve the targeting accuracy

of charitable donors, while improving the quality of communication by nonprofit marketers remains an essential issue (Mittelman & Rojas-Méndez, 2018).

Academics have been interested in investigating what drives individuals to give infaq and sadaqah for many years (Amin, 2022; Khurana, 2021; Rizal & Amin, 2017; Zubairi & Siddiqui, 2019). The literature on the motivation for doing so indicates that people consider certain factors through various media before giving infaq and sadaqah. Amin (2022) found that subjective norms, empathy and altruism were significantly related to the acceptance of online sadaqah. According to Kasri & Indriani (2022), empathy and credibility are the main determinants influencing the intention to donate through crowdfunding. In addition, social presence, trust and subjective norms have been shown to influence online infaq (Aji et al., 2021). Regarding the intention to give infaq and sadaqah online using m-banking, most studies that link such altruism with digital technology use the Unified Theory of Acceptance and Use of Technology (UTAUT) model. Several researchers conclude that the intention to give infaq and sadaqah is influenced by UTAUT factors such as performance expectancy, effort expectancy, social influence, and facilitating conditions (Bin-Nashwan et al., 2022; Kasri & Yuniar, 2021; Ninglasari, 2021).

Li et al. (2018) state that performance expectancy concerns the performance expected by potential donors. The successful completion of a charity project through an online donation platform will give donors a sense of achievement. After the requirement of good performance in a system, effort expectancy is also considered important, which, according to Venkatesh et al. (2003), is the level of ease associated with using the system. Kasri & Yuniar (2021) state that social influence describes the extent to which individuals believe important people want them to donate online. Meanwhile, facilitating conditions can be achieved with the help of multimedia, such as videos, images and stories. In addition, social media can be used to promote infaq and sadaqah fundraising projects so that over time more and more people will be aware of such activities. The factors that influence the intention to give infaq and sadaqah through m-banking nowadays are increasingly complex. Therefore, more comprehensive factors need to be incorporated in the analysis of the intention to make such donations. In our research, trust is viewed as necessary for any institution, including philanthropic ones (Muflih, 2023). Lack of trust can cause individuals to channel their infaq and sadaqah directly to those entitled to it (Hidayah & Ade, 2023). In addition to trust, we view religiosity as an essential factor in zakah, infaq, and sadaqah (Etab et al., 2023). According to Muflih (2023), religiosity is a level of belief in God accompanied by commitment and obedience to follow the rules set by Him. For example, a person's commitment and obedience to fulfilling religious commands can influence individual consumption behavior (Kasri & Indriani, 2022). Habits are an additional variable considered in this study. They are considered one of the critical factors influencing the intention to give infaq and sadaqah because people automatically behave in a certain way based on previous experience (Masrizal et al., 2023). The concept of habit is defined in two different ways: a reflection of past actions and a measure of the extent to which a person considers their behavior to occur automatically (Venkatesh et al., 2012).

Using the extended UTAUT theory, the study examines the influence of performance expectations, effort expectations, social influences, facilitating

conditions, trust in institutions, religiosity, and habits on the intention to give infaq and sadaqah using m-banking by Muslim millennials in Indonesia. The research centers on Muslim millennials in Indonesia for several reasons. First, based on data from the Central Statistics Agency (BPS) in 2023, the millennial generation is one of the most dominant age groups in the country. Second, in the next 5 to 10 years, the millennial generation will have a higher income level than other generations, making them a potentially profitable market. In addition, Kasri & Chaerunnisa (2022) state that the millennial generation is more likely to be technology adopters, with around 91.62% of them having mobile phones, much higher than other generations. Millennial consumers make up the majority of Indonesia's population and are the main drivers of digital economic growth (Suhartanto et al., 2022). In addition, they prefer to use mobile banking platforms to meet their banking service needs (Musahidah & Sobari, 2021). The millennial generation also has excellent potential in zakat, infaq, sadaqah and waqf (Alam et al., 2022).

It is hoped that the study findings will provide input to help philanthropic institutions retain infaq and sadaqah donors, which is very important for maintaining a stable funding base that allows the institution to build long-term relationships with them. In addition, considering the advancement of technology, especially in the field of technology in relation to Islamic banking, investigating the use of m-banking for infaq and sadaqah offers valuable insights into how technology can maintain donor interest in infaq and sadaqah through mobile platforms. The study provides an important foundation for expanding m-banking services in Islamic banks.

II. LITERATURE REVIEW

2.1. Unified Theory of Acceptance and Use of Technology (UTAUT) Model 1

The Unified Theory of Acceptance and Use of Technology (UTAUT) was designed to analyze the use and acceptance of technology (Venkatesh et al., 2003). The model consists of four constructs considered to be the main factors influencing behavioral intention and use of information technology. These are performance expectancy, effort expectancy, social influence and facilitating conditions (Venkatesh et al., 2003). It is considered a suitable model to explain behavior in using information systems that are technology-based. According to the model, certain factors play a role as the basis for attitudes in using a system, which ultimately determine a person's interest in using it, and subsequently influence its direct use. In addition to these four main variables, it is also possible to add others believed to explain the intention and use of a particular technology, thus forming the expanded UTAUT framework (Palau-Saumell et al., 2019).

2.2. Infaq and Sadaqah

Charity is one of the important teachings in Islam. It has various forms, among them being infaq and sadaqah. Although these two forms of charity are often used interchangeably, there are differences in concept and meaning between them. Infaq is defined as the act of giving owned property or objects as part of worship

activities to Allah SWT. Meanwhile, sadaqah is a form of charity that is intended to provide benefits or assistance to people in need, either in the form of property, energy or knowledge (Kabir et al., 2017).

In terms of goals and targets, infaq is more oriented towards the development of the Muslim community. It is intended to help build mosques, Islamic schools, Islamic hospitals and other projects related to the interests of the Muslim community. Meanwhile, sadaqah is more focused on assisting people in need, such as the poor, orphans and widows. Then, in terms of the form of charity, infaq refers more to giving property or objects owned. As for sadaqah, it is the assistance in the form of property, energy, or knowledge. Sadaqah can also be in the form of good deeds done to others without requiring any cost, such as giving a smile or greeting, and moral support (Amin, 2022).

Infaq concerns developing Muslims in the social, economic and religious fields. It is also expected to help strengthen solidarity and unity among Muslims. On the other hand, Sadaqah aims to help ease the burden and suffering of people in need, as well as helping meet basic needs such as food, clothing and shelter. Infaq and sadaqah are both undertaken with full sincerity, without the expectation of anything in return. However, infaq tends to emphasize sincerity in doing good deeds to obtain the blessings and pleasure of Allah SWT. In contrast, sadaqah emphasizes caring and empathy for fellow human beings (Etab et al., 2023).

In Islam, doing good deeds with full sincerity and without expecting anything in return is an action that is highly recommended and is greatly rewarded in the sight of Allah SWT. Therefore, both infaq and sadaqah represent important values and meanings in religious life (Alam et al., 2022). Infaq is more specifically spending wealth in the way of Allah, while sadaqah has a broader scope, including goodness in non-material forms. Both have worship values and are recommended in Islam. With the current development of technology and information, infaq and sadaqah activities can be easily undertaken, with funds collected and distributed through the mobile banking platforms within the banking system, especially Islamic banking.

2.3. Intention to give Infaq and Sadaqah using M-Banking

Elsotouhy et al. (2023) propose that the success of the information system model is demonstrated by how system and information quality affect user usage and satisfaction. According to Featherman & Pavlou (2003), behavioral intention is the extent to which customers are likely to use self-service technology (SST). Such intention has been frequently examined and confirmed as the most powerful determinant of individual behavior regarding technology acceptance (Venkatesh et al., 2003). Mobile banking or m-banking refers to financial services rendered via mobile devices or mobile phones (Abbas et al., 2018). It is an example of a mobile commerce (m-Commerce) application, by which financial institutions facilitate their customers to conduct banking activities through mobile devices. Such an approach depends on the technology (e.g., short message service) and communication protocols (e.g., wireless application protocol, WAP) used to provide banking services (Oliveira et al., 2016).

2.4. Performance Expectancy and Intention to give Infaq and Sadaqah using M-Banking

Performance expectancy refers to the benefits and utilities (e.g., saving time and effort, efficiency, accessibility, customization and convenience) expected. It has been noted as one of the most influential drivers of the behavioral intention to adopt and use information systems or information technologies (Oliveira et al., 2016). According to Al-Saedi et al. (2020), performance expectancy in the context of mobile banking is the degree to which individuals believe that using mobile banking will help them achieve benefits in performing banking tasks. Similarly, Alalwan (2020) states that such expectancy is considered as a utility encountered during m-banking usage. Several researchers have provided evidence of a significant effect of performance expectancy on the intention to give infaq and sadaqah using m-banking. It is therefore proposed that:

H₁: Performance expectancy has a positive effect on the intention to give infaq and sadaqah using m-banking.

2.5. Effort Expectancy and the Intention to give Infaq and Sadaqah using M-Banking

Abbas et al. (2018) state that the more comfortable the m-banking technology used in the context of technology-based banking service products, the more bank customers will want to use it. More accessible technology will increase user interaction; service providers state that the need for businesses to learn and use new technologies will have an impact on their acceptance or use. When many people use technology, it shows that its use is easy (Al-Saedi et al., 2020). Therefore, people who use IT innovation will certainly require ease of use. Kasri & Yuniar (2021) found that this variable influenced behavioral intentions to use technology and information innovations. Consequently, it is hypothesized that:

H₂: Effort expectancy has a positive effect on the intention to give infaq and sadaqah using m-banking.

2.6. Social Influence and the Intention to give Infaq and Sadaqah using M-Banking

The relationship between social influence and behavioral intention has been widely debated in research. Social influence is defined as the level of social pressure exerted on an individual to adopt a new technology (Awanto et al., 2020). It is also characterized by the extent to which individuals perceive that significant others believe that they should adopt a new system. In other words, information and encouragement provided by those around customers (e.g. friends, family members, colleagues, superiors) can play an important role in contributing to their awareness and intention to adopt technology, including donating and giving sadaqah using m-banking. Previous research has shown a significant effect of social influence on internet banking users (Kasri & Sosianti, 2023). The following hypothesis is therefore posited:

H₃: Social influence can have a positive effect on the intention to give infaq and sadaqah using m-banking.

2.7. Facilitating Conditions and the Intention to give Infaq and Sadaqah using M-Banking

Facilitating conditions are defined as an individual's belief that the infrastructure owned by the organization can help or support use. The capacity to log in to personal accounts, the ability to transfer money from one account to another, and a high level of compatibility support the use of m-banking, including in the practice of infaq and sadaqah. Customer perceptions are influenced by technological infrastructure and organizational development, which can motivate them to continue using the services provided. Muflih et al., (2024) found that customers were more motivated to use m-banking facilities when they received complete support and favorable conditions. People's ability to browse the Internet and gain access to online banking facilities influence their intention to use technology. The level of compatibility that users feel while using technology tends to increase their tendency to use it. The influence of facilitating conditions has previously been found to have a positive effect on the intention to use new technology (Kasri & Sosianti, 2023). Consequently, it is proposed that:

H₄: Facilitating conditions have a positive effect on the intention to give infaq and sadaqah using m-banking.

2.8. Trust in Institutions and the Intention to give Infaq and Sadaqah using M-Banking

Trust reflects the willingness of one party to be vulnerable to the actions of another party based on the expectation that the other party will perform a certain action, regardless of the structure of supervision or control (Falcone & Castelfranchi, 2001). Trust is the belief that others will act in line with socially responsible expectations. Therefore, trust reduces risk and uncertainty when interacting. It serves as a means to reduce transaction costs and the risk perceived by customers, but it can also hinder the widespread adoption of internet-based technology (Muflih et al., 2024). The trust felt by users in mobile banking platforms for undertaking infaq and sadaqah has a positive effect on the desire to continue using the service. The reason for this is that when users feel confident with the platform, they are more likely to remain loyal and continue to use m-banking services for infaq and sadaqah in the future. Therefore, increasing the level of trust will result in benefits in the form of consumer loyalty to infaq and sadaqah services using m-banking. It is therefore proposed that:

H₅: Trust in institutions has a positive effect on the intention to give infaq and sadaqah using m-banking.

2.9. Religiosity and the Intention to give Infaq and Sadaqah using M-Banking

The religiosity model proposes that religiosity is an important driver of behavioral intention toward a product or service (Elsotouhy et al., 2023). According to the model, religiosity, which is an indication of a person's devotion to religion, has a significant impact on an individual's attitudes, values and behavior. Its impact on customer behavior is due to the influence of religion on a person's attitudes and beliefs that shape their awareness and interaction with the world around

them (Kasri & Indriani, 2022). Therefore, religiosity is a vital factor in influencing individuals' consumption of a product or service. Beliefs can represent information that exists in individuals. Such beliefs are closely related to the scriptures or culture that influences them (Usman et al., 2022). Evidence for this can be found in an empirical study linking religiosity to customer repurchase intentions in the Chinese market, which indicates a significant relationship across products (Li et al., 2022). In addition, Kusuma & Anafisati (2020) report a significant impact of religiosity on customer satisfaction and the desire to repurchase and recommend halal products and services. In Islamic banking services, Sudarsono et al. (2022) report that religiosity is the main determinant of the use of Islamic banking services, including infaq and sadaqah. Therefore, it is hypothesized that:

H₆: Religiosity has a positive effect on the intention to give infaq and sadaqah using m-banking.

2.10. Habit and the Intention to give Infaq and Sadaqah using M-Banking

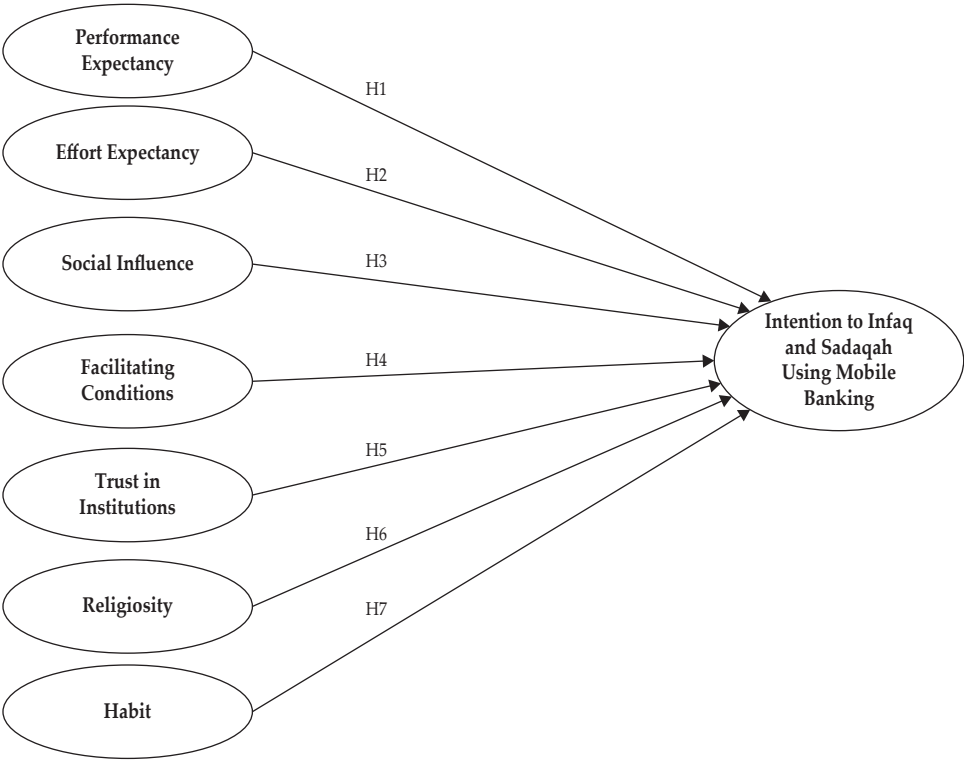
Reflections on past behavior can influence an individual's behavior in the future. This is consistent with the definition of habits, namely the tendency of people to exhibit behaviors similar to those in the past. This past tendency can be an important source of information for individuals to generate the intention to perform certain activities again, including giving infaq and sadaqah. Habits are the extent to which a person tends to behave automatically due to previous learning. According to Venkatesh et al. (2012), habits can be developed based on three criteria: past behavior, reflex behavior and experience. Masrizal et al. (2023) state that habits are perceptions that are built and reflect the results of previous experiences. They have been shown to have a significant effect on the use of technology when someone is faced with a diverse and ever-changing environment (Venkatesh et al., 2012). The results of this study are also consistent with research conducted by Palau-Saumell et al. (2019), in which habit was shown to exert a significant effect on behavioral intentions. The final hypothesis is therefore that:

H₇: Habit has a positive effect on the intention to give infaq and sadaqah using m-Banking.

III. DATA AND METHOD

3.1. Research Design

To test the hypotheses, partial least squares structural equation modeling (PLS-SEM) was employed for the data analysis. PLS-SEM has been widely used in business and marketing research, including that using the UTAUT (Awanto et al., 2020; Diniyah, 2021; Kasri & Sosianti, 2023; Patil et al., 2020) and the TAM models (Muflih, 2023; Ninglasari, 2021; Sudarsono et al., 2022; Usman et al., 2022). The application of PLS-SEM involves examination of the validity and reliability of constructs, combined with model and path coefficient analysis (Hair et al., 2017). This study examines the influence of performance expectancy, effort expectancy, social influence, facilitating conditions, trust in institutions, religiosity, and habit on intention to infaq and sadaqah using m-banking. Figure 1 shows the study framework.



Source: Modified from Kasri & Sosianti (2023)

Figure 1.
Research Model

3.2. Measurement of the Variables

UTAUT (consisting of performance expectancy, effort expectancy, social influence and facilitating conditions variables) was adopted as a research model, with the addition of other variables relevant to the subject of the study, namely trust in institutions, religiosity and habit. A questionnaire was prepared to obtain the primary data. It consisted of 33 statements, assessed on a Likert scale from 1 to 5. The questionnaire statement items are presented in Table 1.

Table 1.
Variables and Questionnaire Statement Items

Variable	Statement Items
The performance expectancy variable consists of four statements sourced from Batubara et al. (2023), Li et al. (2022), Li et al. (2018) and Pramudita et al. (2023).	1. The m-banking system is useful in the process of giving infaq and sadaqah. 2. By using m-banking, I can give infaq and sadaqah faster. 3. By using m-banking, I can give infaq and sadaqah anywhere. 4. The use of the m-banking system can increase the effectiveness of giving infaq and sadaqah.
The effort expectancy variable consists of four statements sourced from Li et al. (2022) and Wisesa et al. (2019).	1. The m-banking system for giving infaq and sadaqah can be easily understood. 2. I learned to use m-banking to give infaq and sadaqah easily. 3. The m-banking system for giving infaq and sadaqah can be easily used. 4. Using m-Banking for infaq and sadaqah is easy for me to master.
The social influence variable consists of three statements sourced from Kasri & Yuniar (2021).	1. Influential people in my life encourage me to give infaq and sadaqah through m-banking; 2. Important people in my life organize and encourage me to give infaq and sadaqah through m-banking. 3. Participation from other people influences or motivates me to give infaq and sadaqah through m-banking.
The facilitating conditions variable consists of four statements sourced from Gerber et al. (2012) and Li et al. (2018).	1. I have the resources needed to give infaq and sadaqah through m-banking. 2. I have the information or knowledge needed to give infaq and sadaqah through m-banking. 3. I choose to give infaq and sadaqah through m-banking through institutions or parties that are often published on social media. 4. I receive clear instructions on how to give infaq and sadaqah through m-banking.
The trust in institutions variable consists of four statements sourced from Wanner et al. (2022).	1. I trust m-banking services. 2. I trust m-banking services for infaq and sadaqah. 3. M-banking services are a trusted means for infaq and sadaqah. 4. When giving infaq and sadaqah, bservices can be trusted.
The religiosity variable consists of five statements sourced from Kasri & Sosianti (2023), Sulaeman (2021) and Usman et al. (2022).	1. It is important to me to take time to reflect or pray privately. 2. My religious beliefs form the basis of my entire approach to life. 3. I take the time to try to understand my religious beliefs. 4. I make financial contributions to support official religious institutions. 5. I enjoy participating in the activities of my religious organization.
The habit variable consists of four statements sourced from Masrizal et al. (2023).	1. Using m-banking has become a habit for me. 2. I am addicted to using m-banking for various transactions. 3. I must use m-banking; 4. Using m-banking has become a natural thing for me.
The intention to give infaq and sadaqah variable consists of five statements sourced from Elsotouhy et al. (2023).	1. I have the intention to give infaq and sadaqah through m-banking. 2. I intend to give infaq and sadaqah through m-banking soon. 3. I plan to actively give infaq and sadaqah through m-banking. 4. I intend to continue using mobile payment services for infaq and sadaqah rather than stopping their use. 5. I intend to continue using mobile payment services for infaq and sadaqah rather than using any alternative methods.

3.3. Data Collection

The questionnaire was distributed to respondents online via Google Forms in May, June and July 2024. The number of respondents who successfully completed it was 207. Participants were selected using the purposive sampling method, with certain criteria that needed to be met: a) They were aged between 28 and 43 (the millennial generation age group); b) They were Indonesian Muslims who had given infaq and sadaqah through m-banking in the past year; and c) They were domiciled in Indonesia.

IV. RESULTS AND DISCUSSION

4.1. Respondent Profile

Out of the 207 respondents, males constituted 77.78 percent, and females 22.22 percent. In terms of age, 26.09 percent were 28-32, 30.43 percent 33-37, and 43.48 percent 38-43. Regarding education, those with a bachelor's degree made up 39.62 percent of the sample. The respondents mostly worked in the private sector (34.30 percent), and most were married (85.51 percent). Their domiciles were spread throughout Indonesia, with the largest number in the Java region (43.96 percent), followed by the Sumatra region (20.29 percent). In relation to monthly income, 44.44 percent of the respondents had an income of IDR 5,000,001-10,000,000. The most used m-banking platform was BSI, at 48.31 percent.

Table 2.
Respondent Characteristics

Characteristic	Number	Percentage
<i>Gender</i>		
Male	161	77.78
Female	46	22.22
<i>Age</i>		
28-32	54	26.09
33-37	63	30.43
38-43	90	43.48
<i>Highest Education</i>		
High School	9	4.35
Diploma	11	5.31
Bachelor	82	39.62
Master	68	32.85
Doctorate	37	17.87
<i>Employment Status</i>		
Not Working	6	2.90
Housewife	19	9.18
Private Worker	71	34.30
Entrepreneur	68	32.85
Civil Servant	43	20.77
<i>Marital Status</i>		
Unmarried	21	10.14
Married	177	85.51
Divorced	9	4.35

Table 2.
Respondent Characteristics (Continued)

Characteristic	Number	Percentage
<i>Domicile</i>		
Sumatra	42	20.29
Java	91	43.96
Bali and Nusa Tenggara	17	8.21
Papua	12	5.80
Sulawesi	19	9.18
Kalimantan	26	12.56
<i>Monthly Income</i>		
< IDR 5.000.000	35	16.91
IDR 5.000.001-10.000.000	92	44.44
IDR 10.000.001-15.000.000	42	20.29
IDR 15.000.001-20.000.000	23	11.11
> IDR 20.000.001	15	7.25
<i>M-Banking Platform</i>		
BSI	100	48.31
Bank Muamalat	48	23.19
Bank Aceh Syariah	12	5.80
BJB Syariah	25	12.08
Others	22	10.52

Source: Authors' Calculation (2024)

4.2. Results

4.2.1. Evaluation of the Measurement Model (Outer Model)

Construct validity (CV) was assessed using convergent and discriminant validity. According to Hair et al. (2017), the proposed significant limit value for loading is 0.5. In this study, all items measuring respective constructs had loading higher than 0.5. The composite reliability and average variance extracted to assess convergent validity also exceeded the recommended value of 0.5 for all indicators (Husaeni & Ayoob, 2024).

The composite reliability values in Table 3 illustrate the extent to which the construct indicators reveal the latent construct, with figures ranging from 0.725 to 0.906. The average variance extracted (AVE) measures the variance captured by the indicator relative to measurement error, in this case ranging from 0.611 to 0.798. These three indicators confirm convergent validity.

Table 3.
Measurement Model Assessment

Model Construct	Measurement Items	Loadings	Composite Reliability (CR)	AVE
Performance Expectancy	PE1	0.819	0.820	0.764
	PE2	0.878		
	PE3	0.837		
	PE4	0.812		
Effort Expectancy	EE1	0.816	0.852	0.768
	EE2	0.832		
	EE3	0.884		
	EE4	0.870		
Social Influence	SI1	0.906	0.906	0.798
	SI2	0.932		
	SI3	0.898		
Facilitating Conditions	FC1	0.863	0.874	0.785
	FC2	0.895		
	FC3	0.855		
	FC4	0.826		
Trust in Institutions	TI1	0.879	0.856	0.772
	TI2	0.824		
	TI3	0.863		
	TI4	0.897		
Religiosity	R1	0.812	0.862	0.778
	R2	0.850		
	R3	0.845		
	R4	0.874		
	R5	0.882		
Habit	H1	0.608	0.725	0.611
	H2	0.720		
	H3	0.709		
	H4	0.628		
Intention to give Infaq and Sadaqah Using M-Banking	IISUM1	0.820	0.834	0.760
	IISUM2	0.782		
	IISUM3	0.834		
	IISUM4	0.806		
	IISUM5	0.850		

Source: Authors’ Calculation (2024)

Criteria: Composite reliability > 0.708 (Hair et al., 2017); AVE > 0.5 (Hair et al., 2017)

Discriminant validity reflects the extent to which the items differentiate between constructs. Table 4 shows the heterotrait-monotrait (HTMT) values. Conforming with Hair et al. (2017), the HTMT value for each construct is lower than 0.9, indicating discriminant validity. In summary, all the reliability and validity tests were confirmed, suggesting that the measurement model for the study was valid and appropriate for estimating the model parameters.

Table 4.
Heterotrait-monotrait (HTMT) Criterion

Variable	Performance Expectancy	Effort Expectancy	Social Influence	Facilitating Conditions	Trust in Institutions	Religiosity	Habit	Intention to give Infaq and Sadaqah Using M-Banking
Performance Expectancy	0.752							
Effort Expectancy	0.694	0.778						
Social Influence	0.682	0.628	0.868					
Facilitating Conditions	0.652	0.660	0.640	0.852				
Trust in Institutions	0.634	0.642	0.622	0.602	0.788			
Religiosity	0.642	0.620	0.663	0.628	0.632	0.834		
Habit	0.563	0.430	0.412	0.458	0.486	0.472	0.702	
Intention to Infaq and Sadaqah Using M-Banking	0.627	0.632	0.644	0.619	0.640	0.615	0.649	0.812

Source: Authors' Calculation (2024)

4.2.2. Structural Model Assessment (Inner Model)

In this model, specific metrics need to be considered, namely the standardized root mean square residual (SRMR), which ideally should be below 0.1 or even 0.08, indicating the adequacy of the observed correlation or relationship (Al Maslul & Priantina, 2024). The saturated model (0.075) and the estimated model (0.074) show SRMR results consistent with this benchmark. Furthermore, as shown in Table 6, the variance inflation factor (VIF) was used to measure the absence of multicollinearity. With VIF results ranging from 1.242 to 1.866, all values remained below the recommended threshold (Sarstedt et al., 2020).

As shown in Table 5, all the hypotheses except H_7 were supported, as suggested by their p-values below 1%. Therefore, performance expectancy, effort expectancy, social influence, facilitating conditions, trust in institutions and religiosity all have significant influences on the intention to give infaq and sadaqah using m-banking. However, the results for H_7 indicate that there is no positive relationship between habit and the intention to give infaq and sadaqah using m-banking.

Table 5.
Direct and Indirect Effect Output

Construct Relationship	β	p-value	95% (BCCI)	Supported?
PE -> IISUM	0.175	0.000	(0.107; 0.311)	Yes
EE -> IISUM	0.195	0.000	(0.118; 0.357)	Yes
SI -> IISUM	0.587	0.000	(0.478; 0.630)	Yes
FC -> IISUM	0.502	0.000	(0.414; 0.590)	Yes
TI -> IISUM	0.421	0.000	(0.303; 0.532)	Yes
R -> IISUM	0.475	0.000	(0.318; 0.568)	Yes
H -> IISUM	0.110	0.297	(0.015; 0.152)	No

Note: * Significant at Alpha 10%; ** Significant at Alpha 5%; *** Significant at Alpha 1% Bias-corrected and accelerated confidence interval (BCCI).

Source: Authors' Calculation (2024)

Table 6.
Effect Size and Multicollinearity Output

Construct Relationship	f^2	Q^2	VIF
PE -> IISUM	0.170	0.470	1.260
EE -> IISUM	0.187	0.435	1.288
SI -> IISUM	0.332	0.131	1.866
FC -> IISUM	0.302	0.157	1.820
TI -> IISUM	0.196	0.372	1.412
R -> IISUM	0.265	0.288	1.765
H -> IISUM	0.076	0.079	1.242

Note: PE = Performance Expectancy, EE = Effort Expectancy, SI = Social Influence, FC = Facilitating Conditions, TI = Trust in Institutions, R = Religiosity, H = Habit, and IISUM = Intention to give Infaq and Sadaqah using M-Banking.

Source: Authors' Calculation (2024)

Coefficient of determination (R^2). Another test statistic of the model is the R-squared or coefficient of determination, as presented in Table 7. The coefficient of determination (R^2) assesses the explanatory power of the model. R^2 values of 0.75, 0.50 and 0.25 normally indicate that the model is strong, moderate or weak, although Chin provides criteria for R^2 values of 0.67, 0.33 and 0.19, corresponding to strong, moderate or weak (Husaeni et al., 2024). As can be seen in Table 6, the R-squared value is 0.842, with an adjusted value of 0.822. This means that performance expectancy, effort expectancy, social influence, facilitating conditions, trust in institutions, religiosity and habit simultaneously explain more than 80% of the variation in the intention to give infaq and sadaqah using m-banking. Consequently, the explanatory power of the model is strong.

It is important to note that while R^2 measures how well a model explains the sample data, it cannot predict its performance on new data (Yusfiarto et al., 2022). This study therefore adopted the PLSpredict approach to overcome this limitation in predicting continuous performance. The findings reveal that the predicted value of Q^2 exceeded 0, indicating an adequate prediction of continuous performance by the PLS-SEM model. In addition, the RMSE and MAE values of the PLS-SEM

model exceed those of the naive linear model, highlighting the better predictive ability of the former (see Table 8). In summary, it can be concluded that the model used in this study exhibits high predictive efficacy (Al Maslul & Priantina, 2024).

Table 7.
Coefficient Determination and Blindfolding Output

Construct Relationship	SSO	SEE	R ²	R ² Adjusted	Q ²
Intention to give Infaq and Sadaqah Using M-Banking	980.000	207.000	0.842	0.822	0.788
Performance Expectancy	830.000	830.000			
Effort Expectancy	860.000	860.000			
Social Influence	990.000	990.000			
Facilitating Conditions	970.000	970.000			
Trust in Institutions	900.000	900.000			
Religiosity	950.000	950.000			
Habit	340.000	340.000			

Source: Authors’ Calculation (2024)

Effect size and predictive relevance. In terms of effect size and predictive relevance, Cohen’s f^2 was employed. These values are categorized as small (0.02), medium (0.15) and large (0.35) (Sarstedt et al., 2021). The f^2 values in this study were between 0.076 and 0.332 (see Table 6), indicating a significant effect of exogenous variables on endogenous one. In further analysis to assess the predictive relevance of independent variables, cross-validated redundancy (Q^2) or the Q-square test is used. A Q^2 value > 0.05 indicates that the model has accurate predictive relevance to a particular construct, while a Q^2 value < 0.05 indicates that the model lacks predictive relevance. Predictive relevance assesses whether the prediction obtained is relevant or not. Based on the Q^2 value, the prediction of the variable intention to give infaq and sadaqah using m-banking is relevant. The Q^2 value is 0.788 means that the designed structural model explains 78.8% the magnitude of the diversity of the data from the research.

Table 8.
Output of PLSpredict

Construct	PLS-SEM		Benchmark	
	RMSE	MAE	RMSE	MAE
IISUM1	0.832	0.610	0.900	0.640
IISUM2	0.502	0.322	0.544	0.340
IISUM3	0.530	0.368	0.592	0.388
IISUM4	0.848	0.618	0.912	0.645

Table 8.
Output of PLSpredict (Continued)

Construct	PLS-SEM		Benchmark	
	RMSE	MAE	RMSE	MAE
IISUM5	0.820	0.604	0.894	0.632
IISUM6	0.678	0.476	0.724	0.490
IISUM7	0.742	0.550	0.820	0.576
IISUM8	0.410	0.275	0.445	0.298

Note: IISUM = Intention to give Infaq and Sadaqah using M-Banking

Source: Authors' Calculation (2024)

4.3. Robustness Check

Nonlinear criteria were used to assess the correspondence between constructs in the model and theoretical expectations (Sarstedt et al., 2020). Although theoretical assumptions often imply a linear relationship between constructs, real-world relationships do not always conform to this assumption. In statistical terms, a nonlinear relationship indicates that the strength of the relationship between two constructs is influenced by the rate of change in the exogenous construct and its specific value (Hair et al., 2017). A polynomial model was integrated into our study to account for potential nonlinearity by introducing a quadratic effect. After observing the results, it is clear that this effect does not have statistical significance in all paths (see Table 9). Consequently, the insignificance of this interaction is evidence supporting the robustness of the linear effect (Sarstedt et al., 2021).

Table 9.
Quadratic Effect Output

Construct Relationship	β	p-values	f^2	95% (BCCI)
PE -> IISUM	0.175	0.000	0.038	(0.099; 0.298)
EE -> IISUM	0.195	0.000	0.044	(0.112; 0.343)
SI -> IISUM	0.587	0.000	0.082	(0.465; 0.617)
FC -> IISUM	0.502	0.000	0.075	(0.402; 0.575)
TI -> IISUM	0.421	0.000	0.049	(0.288; 0.518)
R -> IISUM	0.475	0.000	0.060	(0.305; 0.546)
H -> IISUM	0.110	0.297	0.052	(0.010; 0.135)
Quadratic Effect PE -> IISUM	0.029	0.366	0.013	(-0.117; 0.127)
Quadratic Effect EE -> IISUM	0.036	0.387	0.011	(-0.122; 0.138)
Quadratic Effect SI -> IISUM	0.021	0.856	0.000	(-0.187; 0.153)
Quadratic Effect FC -> IISUM	-0.042	0.808	0.003	(-0.169; 0.145)
Quadratic Effect TI -> IISUM	-0.022	0.520	0.007	(-0.146; 0.130)
Quadratic Effect R -> IISUM	-0.038	0.575	0.009	(-0.150; 0.132)
Quadratic Effect H -> IISUM	0.078	0.313	0.018	(-0.080; 0.098)

Note: PE = Performance Expectancy, EE = Effort Expectancy, SI = Social Influence, FC = Facilitating Conditions, TI = Trust in Institutions, R = Religiosity, H = Habit, and IISUM = Intention to give Infaq and Sadaqah using M-Banking.

Source: Authors' Calculation (2024)

4.4. Discussion

The results show a significant positive influence of performance expectancy on the intention to give infaq and sadaqah using m-banking. They are in line with Gupta et al. (2019), Kasri & Sosianti (2023), Musahidah & Sobari (2021), Nuryahya et al. (2022) and Sulaeman & Ninglasari (2020). All note that performance expectancy influences the intention to use technology in various social activities. However, our results contradict those of Ramadhan & Hendratmi (2023), who found that performance expectancy did not affect intention. Muslim millennials in Indonesia believe that the presence of m-banking is a solution for people in need. They also believe that m-banking is an alternative that can accelerate efforts to collect donations effectively and efficiently. This is reinforced by the fact that the majority of respondents have an income of between IDR 5,000,000 and 10,000,000, which indicates good economic independence. Therefore, Muslim millennials in Indonesia have a high level of performance expectancy in the use of m-banking, which can influence their interest in infaq and sadaqah.

The results also indicate a significant influence of effort expectancy on the intention to give infaq and sadaqah using m-banking. They are in line with those of Kamal et al. (2024), Kasri & Yuniar (2021) and Li et al. (2018), who note that effort expectancy influences the intention to use technology in various social activities. However, our study is not in line with the conclusions of Kasri & Sosianti (2023) and Ramadhan & Hendratmi (2023). Muslim millennials believe that giving infaq and sadaqah will be easier if they use m-banking. They also think that the appearance of m-banking apps, which contain features for giving infaq and sadaqah, is clear and easy to understand, facilitating ease of operation. The majority of respondents are graduates who are already familiar with technological developments. Therefore, Muslim millennials in Indonesia have a high effort expectancy concerning the use of m-banking, which can influence their intention to give infaq and sadaqah.

Our results also suggest a significant and positive impact of social influence on the intention to give infaq and sadaqah using m-banking. This finding conforms with those of Coskun et al. (2022), Gupta et al. (2019), Palau-Saumell et al. (2019) and Patil et al. (2020), who state that social influence affects the intention to use technology in various social activities. However, our study differs from those of Jiao et al. (2021), Kamal et al. (2024) and Masrizal et al. (2023). Muslim millennials in Indonesia feel they have quite high social sensitivity. They also believe that giving infaq and sadaqah through m-banking is an important form of social responsibility. This also confirms that encouragement from family, friends and influential people around them is an important consideration for Muslim millennials to give infaq and sadaqah through m-banking. In addition, the participation of those closest to them in making such donations is also important in influencing the decision to perform this behavior.

Likewise, facilitating conditions significantly and positively influence the intention to give infaq and sadaqah using m-banking. This finding is in line with Gupta et al. (2019), Kasri & Sosianti (2023), Kasri & Yuniar (2021) and Palau-Saumell et al. (2019), but differs from Li et al. (2018), Ramadhan & Hendratmi (2023) and Sulaeman & Ninglasari (2020). Muslim millennials believe that many payment systems can facilitate transactions. They also consider that m-banking provides

good support services and information on infaq and sadaqah. This means that the majority of respondents are familiar with the use of digital technology such as m-banking. Relatively high access to m-banking as one of the facilities related to infaq and sadaqah can influence people's intention to try alternatives in infaq and sadaqah.

In addition to the above UTAUT variables, the trust in institutions variable is also important and significant. Kasri & Sosianti (2023), Li et al. (2022), Muflih et al. (2024) and Usman et al. (2022) also reach similar conclusions, although Bin-Nashwan et al. (2022) document contrary findings. Trust is an important predictor that determines the intention to use information technology. It is the belief that others will act according to socially responsible expectations. Therefore, trust reduces risk and uncertainty in interacting with them. In the context of financial technology, mobile payments through m-banking have a wider function than simple technological innovation. M-banking also functions as a platform that is responsible for handling the financial assets and sensitive data of Muslim millennials as m-banking users. Trust is very important for this group when dealing with mobile payment service providers and platforms because transactions are linked to their bank accounts, with payment wallets storing funds in a similar way to bank accounts. Generally, when Muslim millennials have a positive experience of giving infaq and sadaqah through m-banking, they will trust online service providers more, especially considering that online transactions involve many risks. This belief is also considered to influence the intention of these millennials to use m-banking for charity, namely giving infaq and sadaqah.

Similar to trust, religiosity was found to be positively related to the intention to give infaq and sadaqah using m-banking. This is in line with Bin-Nashwan et al. (2022), Elsotouhy et al. (2023), Kusuma & Anafisati (2020), Sudarsono et al. (2022) and Usman et al. (2022). However, the finding differs from those of Kasri & Sosianti (2023) and Muflih et al. (2024). Religiosity affects the intention to give infaq and sadaqah when using m-banking. Muslim millennials in Indonesia are becoming more inclined to utilizing m-banking when making a greater commitment to their religion. These results support academics' claims that using Sharia-compliant banking services allows clients to fulfill their religious obligations, in addition to their banking and financial services needs. Since Muslims dominate Indonesian society, this can affect the way people choose tools to solve financial transaction problems. Likewise, most Muslims would prefer to use Islamic banks to meet their financial needs in terms of managing their finances, including giving infaq and sadaqah. In addition, it is important to consider that Islamic values must be upheld in both the process and provision of m-banking.

Finally, no significant evidence was found that habit influences the intention to give infaq and sadaqah using m-banking, which conforms with the evidence from Masrizal et al. (2023) and Palau-Saumell et al. (2019). Research on habits shows that people often engage in actions without conscious decision-making or vice versa; they perform these actions repeatedly because of familiarity, thus forming habits. Habit is a key factor that influences the choice to continue using technology beyond factors related to the usefulness or features of the technology. For the use of payment applications to emerge as a habit or tradition, the application must be present for a relatively long period. People are increasingly attached to their

smartphones and have a habit of using related mobile applications (Alalwan, 2020). In this case, Muslim millennials are accustomed to using m-banking to perform various banking transactions. However, in terms of giving infaq and sadaqah, it has not yet become a habit; in other words, Muslim millennials only occasionally give infaq and sadaqah when there are certain activities arranged or information given about donations (infaq or sadaqah) by philanthropic or other similar institutions.

V. CONCLUSION AND RECOMMENDATIONS

Among millennial Muslims in Indonesia, the trend of raising infaq and sadaqah as charity is channeled through digital channels using mobile banking. Therefore, philanthropic or other institutions need to optimize the raising of infaq and sadaqah through digital channels in collaboration with Islamic banking to increase the number of millennial Muslims who make contributions, which will be beneficial for the development of the Muslim community. Infaq from millennial Muslims is expected to help build mosques, Islamic schools and Islamic hospitals, and contribute to other projects related to the interests of the Muslim community. On the other hand, sadaqah is more focused on assisting people in need, such as the poor, orphans and widows. In this study, the factors that influence the intention to give infaq and sadaqah using mobile banking by millennial Muslims are performance expectancy, effort expectancy, social influence, facilitating conditions, trust in institutions and religiosity. However, habit does not have a significant influence. This is because Muslim millennials only occasionally give infaq and sadaqah when certain activities take place or they are given information about donations (infaq or sadaqah) by philanthropic or other similar institutions. For this reason, intensive information and published media are needed so that the number of Muslim millennials giving infaq and sadaqah increases and such actions eventually become a habit.

Based on the findings, several recommendations are made. 1) Stakeholders, namely philanthropic institutions and Islamic banking, must maintain and increase the trust of donors, especially millennial Muslims, in giving infaq and sadaqah. These efforts are also expected to increase transparency and accountability and encourage donors not only to channel infaq and sadaqah, but also zakat and waqf, through Islamic banking mobile banking. These aims can be achieved by reporting the collection of infaq and sadaqah routinely and periodically; publishing reports on the flow of distribution of infaq and sadaqah; and communicating various social activities funded by donation institutions through mobile banking and other applications. 2) Philanthropic infaq and sadaqah institutions that collaborate with Islamic banking in mobile banking applications should intensify education on basic knowledge of the benefits of infaq and sadaqah in order to increase literacy, while emphasizing the importance of sharing through infaq and sadaqah with Islamic banking mobile banking. This is highly recommended because, based on the research results, the habit variable does not have a significant influence on the intention to give infaq and sadaqah using m-banking, so intensifying education on basic knowledge and the benefits of the two forms of charity will increase the number of donors, especially millennial Muslims, and make giving infaq

and sadaqah a habit. 3) Islamic banking should improve the quality of mobile banking infrastructure, which is necessary to support or maximize the use of infaq and sadaqah feature facilities and ensure that all types of devices can use related platforms smoothly. 4) Philanthropic institutions and Islamic banking should utilize their social media optimally. The dissemination of information and appeals for infaq and sadaqah through mobile banking can be made through social media. These institutions should also continue to improve their services so that people who have used infaq and sadaqah services continue to do so and are willing to recommend them to others. 5) The results of this study recommend innovative methodologies for future research, such as a mixed methods approach that combines quantitative and qualitative data to gain deeper insights into the motivations and behaviors of giving infaq and sadaqah through mobile banking.

This study has several limitations. For example, respondents only come from the millennial generation; are mostly mobile banking users who are BSI customers; and their distribution is mostly from Java. Measurements could also have used the TAM, TPB and Social Exchange Theory approaches, or other basic theories to explain the factors that influence individuals to make donations using mobile banking.

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