

Intention to Pay Infaq and Alms Through Crowdfunding Platform

Intensi Masyarakat Untuk Membayar Infaq dan Sedekah Melalui Platform Crowdfunding

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ABSTRACT

This research analyzes the factors influencing people's intention to pay infaq and alms through crowdfunding platforms by integrating trust variables into developing a combined TAM-TPB theory (C-TAM-TPB). This research data was collected by distributing questionnaires online via Google Forms to 180 respondents in Indonesia who were selected using convenience sampling techniques. The data was then analyzed using the Partial Least Squares Structural Modeling (PLS-SEM) method with the help of Warp PLS 8.0 software. Statistical results show that perceived usefulness and perceived ease of use have a positive and significant effect on attitudes. Meanwhile, perceived usefulness, attitudes, perceived behavioral control, subjective norms, and trust have a positive and significant influence on people's intentions to pay infaq and alms through crowdfunding platforms. However, the perceived ease of use variable does not have a direct effect on the intention to pay infaq and alms through the crowdfunding platform. The implications of the research show that crowdfunding platform providers must be able to optimize the development and use of crowdfunding features that are easy to use (user friendly) and minimize barriers to using crowdfunding for people who want to pay infaq and alms. Apart from that, crowdfunding platform providers also need to focus on building and maintaining public trust through transparency, security, and good customer service so that people feel comfortable and confident using crowdfunding platforms to pay infaq and alms.

Keywords: Infaq, Alms, Crowdfunding platform

ABSTRAK

Penelitian ini bertujuan untuk menganalisis faktor-faktor yang mempengaruhi niat masyarakat untuk membayar infaq dan sedekah melalui platform crowdfunding dengan mengintegrasikan variabel kepercayaan kedalam pengembangan teori gabungan TAM-TPB (C-TAM-TPB). Data untuk penelitian ini dikumpulkan dengan menyebarkan kuesioner secara online melalui Google Form kepada 180 responden di Indonesia yang dipilih menggunakan teknik convenience sampling. Data kemudian dianalisis menggunakan metode Partial Least Squares Structural Modeling (PLS-SEM) dengan bantuan perangkat lunak Warp PLS 8.0. Hasil statistik menunjukkan bahwa persepsi kegunaan yang dirasakan dan kemudahan penggunaan yang dirasakan memiliki dampak positif dan signifikan terhadap sikap. Sementara itu, persepsi kegunaan yang dirasakan, sikap, kontrol perilaku yang dirasakan, norma subjektif, dan kepercayaan memiliki pengaruh positif dan signifikan terhadap niat masyarakat untuk membayar infaq dan sedekah melalui platform crowdfunding. Namun, variabel kemudahan yang dirasakan tidak memiliki pengaruh langsung terhadap niat membayar infaq dan sedekah melalui platform crowdfunding. Implikasi dari penelitian menunjukkan bahwa penyedia platform crowdfunding harus dapat mengoptimalkan pengembangan dan penggunaan fitur crowdfunding yang mudah digunakan (user friendly) dan meminimalkan hambatan penggunaan crowdfunding bagi masyarakat yang ingin berinfaq dan bersedekah. Selain itu, penyedia platform crowdfunding juga perlu fokus pada upaya untuk membangun dan memelihara kepercayaan masyarakat melalui transparansi, keamanan, dan layanan pelanggan yang baik sehingga masyarakat merasa nyaman dan percaya untuk menggunakan platform crowdfunding dalam membayar infaq dan sedekah.

Kata Kunci: Infaq, Sedekah, Platform crowdfunding

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I. INTRODUCTION

The digital landscape has changed human behavior in various sectors, especially the social sector (Niswah et al., 2019). In addition, technological developments in the digital era can significantly contribute to the community's economy. Technology can also be a strategic tool to increase efficiency and financial goals and benefit humanity (Awwal, 2021). Based on the 2021 Blackbaud Institute report, the growth of online donations has shown a stable positive trend and growth since 2014, namely an increase of 28%. This shows the increasing use of digital media for payment of donations, including religious-based contributions (Blackbaud Institute, 2022).

The fact that Indonesia has a majority Muslim population provides optimism regarding the enormous potential for collecting Infaq and sadaqah (Sufyan & Mas'ud, 2022). Around 50%, or 133 million Indonesians, are internet users, and 49%, or around 130 million people, are active social media users (Baskoro & Karmanto, 2020). This shows that the potential for managing Zakat, Infaq, and Alms (ZIS) is optimistic and can be achieved. Table 1 shows the ZIS funds collected from the National Zakat Amil Agency (BAZNAS). The funds collected experienced significant development; in 2018, the amount of infaq and alms collected was 41.9 billion rupiahs; in 2022, it increased to 77.2 billion.

Table 1. Total ZIS Fund Receipts from BAZNAS for 2018-2021

Year	Total Zakah Receipts	Total Infaq/Alms Receipts
2022	531.004.902.722	77.241.390.002
2021	448.110.950.330	69.644.484.321
2020	305.347.256.942	76.346.790.474
2019	248.342.677.327	41.548.746.768
2018	153.153.229.174	41.938.822.768

Source: BAZNAS, 2022

When compared with the amount received by ZIS funds from one of the largest crowdfunding platforms in Indonesia, namely Kita Bisa, there is a significant difference. Table 2 shows that total revenue in 2018 was 241.8 billion rupiah and will increase to 1.3 trillion rupiah in 2022. This indicates that the Indonesian people are aware of the effectiveness of online platforms in paying for Zakat, Infaq, and Sadaqah. This was confirmed by the Executive Director of Indonesian Philanthropy, Hamid Abidin, who stated that using ZIS would be more optimal if managed modernly (Kompas, 2021a). BAZNAS Chairman Rizaludin Kurniawan also revealed that digital ZIS payments experienced an increase during 2020 by 2.5 times to 130 billion. This trend has occurred since the emergence of platforms such as PT Dompot Anak Bangsa, Gopay, Gojek, and so on (Kompas, 2021b).

Tabel 2. Number of ZIS Fund Receipts from Digital Platforms 2018-2021

Year	Total Receipts (Rupiah)
2022	1.349.000.863.154
2021	1.120.364.503.450
2020	871.910.647.588
2019	502.414.545.532
2018	241.800.824.833

Source: Kita Bisa, 2022

Crowdfunding is a financing scheme known as democratic funding. Therefore, crowdfunding is collecting funds on a small scale but originating from many people (whether sourced from individuals, groups, organizations, companies, or governments) so that significant funds are collected (Rahmah, 2022). The collecting institution or agency will use the funds to help others in need. The presence of the crowdfunding platform is required as a forum to help economic businesses and Islamic philanthropic institutions in social activities. The crowdfunding platform allows the wider community to carry out almsgiving and make donations quickly and practically (Dzulfikar et al., 2022). Apart from that, the emergence of digital crowdfunding platform innovations can increase the efficiency of the performance of Islamic philanthropic institutions to achieve more optimal and maximum funding targets from the community. So, the crowdfunding platform can facilitate users' payment of Islamic philanthropy, especially donations and alms (Hambali & Aisyah, 2021).

The current use of crowdfunding has attracted the attention of many academics and researchers. According to them, crowdfunding is a platform that attracts many people to contribute because of its quality and efficiency (Maharani & Widiastuti, 2023). The presence of crowdfunding platforms as a forum for Islamic philanthropic activities and practices has not been used and utilized optimally among the community. Therefore, public literacy and understanding of distributing alms digitally, primarily through

crowdfunding platforms, is still minimal (Hudaifah et al., 2022). Another factor is that many people still distribute infaq and alms funds directly to recipients because they feel the impact directly. Apart from that, there is still minimal and lack of public trust in Islamic philanthropic institutions, because the governance of some institutions is considered less professional, not transparent, with unclear distribution and unclear reporting (Purwantini et al., 2021).

Research related to technology acceptance usually uses the technology acceptance model (TAM) theory put forward by Davis (1989a) and the theory for predicting behavioral intentions, which refers to the Theory of Planned Behavior (TPB), which was initiated by (Ajzen, 1991). Previous literature has shown that the combined TAM-TPB theory has been used to accept various technologies and tested in various aspects and sectors, as has been done by Putra & Heruwasto (2022) who examined the use of QRIS during the Covid-19 pandemic, Sukaris et al., (2021) who examined the use of digital wallets, Ly et al., (2022) who examined the influence of direct use of mobile wallets, Ninglasari (2021) who examines the determinants of online zakat intentions among millennial Muslims and Afandi (2021) who explains the context of the antecedents of digitalization of ZIS payments. Furthermore, research by Aji et al., (2021a) examined the determining factors of intention to spend online in Indonesia. The findings show that trust influences intentions, subjective norms influence intentions, subjective norms influence attitudes, and subjective norms influence intentions through attitudes. Then research by Khalil et al., (2020) examined the factors that influence the intention to pay zakat in Malaysia and documented that attitudes, subjective norms and perceived behavioral control had a significant effect on intention. Research by Kurniawan (2023) examined Gen Z's behavioral intentions in paying zakat and documented that the usefulness variable had a significant effect on behavioral intentions.

Kasri & Sosiarti (2023) find that the trust variable significantly influences the intention to pay zakat online. Other research by Mariyanti et al., (2022) showed that moral norms influence a person's intentions, but attitudes do not influence intentions. Research by Abror & Hidayati (2020) shows that trust significantly affects the intention to pay zakat. Hakeem & Ratnasari (2021) examined the influence of perceived ease and trust on intentions and concluded that both had a significant effect. Hussain et al., (2022) also examined the impact of trust and usefulness on the intention to pay zakat in Pakistan. The results show that intention is primarily influenced by trust and usefulness. Another research by Sukmawati et al., (2022) examined the factors influencing muzakki in accepting and using technology using the TAM model. The research results show that perceived v usefulness influences intention through attitude, but perceived usefulness does not influence intention through attitude. Likewise, research by Sufyan & Mas'ud (2022) showed that perceived usefulness does not have a significant effect on intention. Susanti & Gunanto (2022) also researched the factors influencing intention to recommend halal cosmetic products and documented that trust had no significant effect on intention. Qolbi & Sukmana (2022) examined the factors that influence students' intentions towards online cash waqf using a modification of the TAM theory. The research results show that trust, application usefulness, and usefulness are significantly related to intention. Ramadhani & Hapsari (2022) also examined the factors influencing the millennial generation's intention to pay online using the OLS approach. The results show that trust has a significant positive effect on intention. Other research by Ham et al., (2015) also documents that attitudes and behavioral control have a positive effect on intentions. Last, research by To & Trinh (2021) examined the determinants of behavioral intentions by expanding the TAM model. The results showed that perceived usefulness, perceived usefulness, and trust have a significant positive effect on behavioral intentions.

Due to inconsistencies with the results of previous research, we re-explore the determinants of behavioral intentions to paying infaq and alms through crowdfunding platforms with several new things. First, this research combines TAM and TPB theories by integrating trust in a combined TAM-TPB model. Afandi (2021) explores the digitalization of ZIS payments, and Ninglasari (2021b) discusses behavioral intentions for online zakat among Muslim Millennials; these researchers used a combined TAM-TPB model to explore the determinants of intention but did not integrate the trust variable in the C-TAM TPB model. Secondly, other research also combines the trust variable in the C-TAM TPB model but is applied with different objects to predict behavioral intentions; for example, research Sukaris et al., (2021) explored behavioral intentions by using E-Wallet and Ly et al., (2022) tested the determinants of behavioral intentions to use E-Wallet in Vietnam using the UTAUT2 model. Therefore, based on the author's knowledge, research using this concept is rarely explored in the context of behavioral intentions to pay infaq and alms through crowdfunding platforms. Third, this research focuses on infaq and alms activities

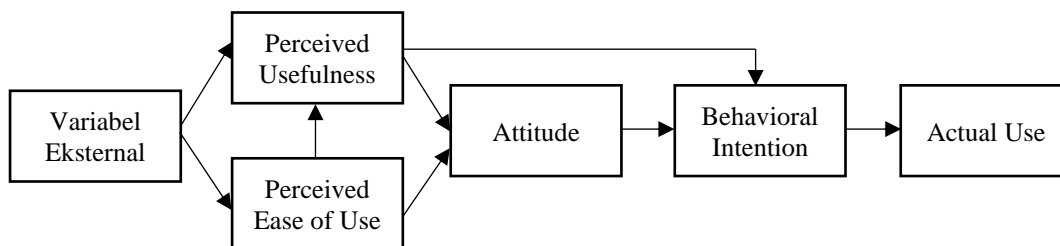
with a sample of Indonesian Muslim society because the majority of previous research focused on Zakat (Kasri & Sosiati, 2023; Abror & Hidayati, 2020; Hussain et al., 2022).

Furthermore, this research aims to determine the influence of perceived usefulness, perceived ease of use, subjective norms, attitudes, behavioral control, and trust on behavioral intentions to pay infaq and alms through crowdfunding forms with attitudes as mediator variables of perceived usefulness and perceived ease of use on intentions. By studying the determinants of behavioral intentions above, it is hoped that this research can contribute to helping crowdfunding companies understand what people expect in paying infaq and alms online. Crowdfunding platform providers must be able to optimize the development and use of easy-to-use (user-friendly) crowdfunding features and minimize barriers to crowdfunding for people who want to pay infaq and alms. Additionally, crowdfunding platform providers also need to focus on building and maintaining public trust through transparency, security, and good customer service so that, ultimately, people feel comfortable and confident using crowdfunding platforms for giving infaq and alms. This will ultimately help the government improve a cashless society and increase financial inclusion on a large scale.

II. LITERATURE REVIEW

Technology Acceptance Model (TAM)

The TAM theory develops the previously established theory of reasoned action (TRA), which discusses user behavior regarding beliefs, intentions, and attitudes. Davis (1989a) explains that TAM theory utilizes behavioral theory to investigate the adaptation or use of technology in an organization or individual. The TAM model constructs best predict technology adoption and usage behavior among the information systems literature. The final conceptualization of TAM shows that two main beliefs are relevant in determining technology acceptance behavior: perceived ease of use and usefulness. The TAM construct, widely used in research, can be a fundamental model that can be expanded in various ways but is still guided by the final concept of TAM itself (Hanif & Santosa, 2023). In the Technology acceptance model (TAM), ease of use and usefulness can shape attitudes, influence behavioral intentions, and ultimately show behavior when the individual uses it (Sukmawati et al., 2022). The basic TAM model can generally be described as follows:

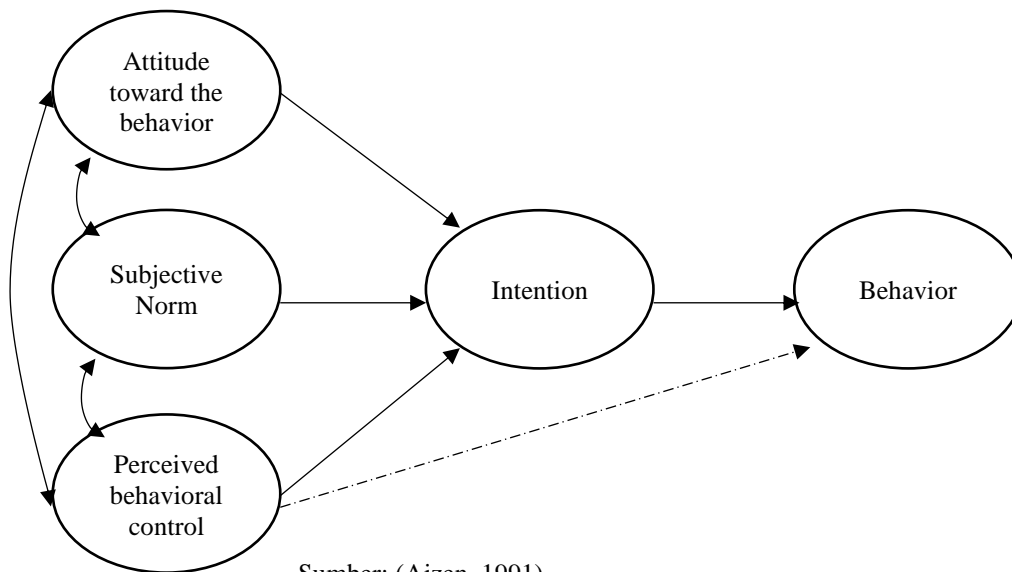


Source: Davis et al., 1989

Figure 1. Technology Acceptance Model (TAM)

Theory of Planned Behavior (TPB)

The TPB theory is a response to the theory of reasoned action (TRA) introduced by Ajzen (1991) and identifies the causes that influence individuals to act. TPB can identify influences that predict and change behavioral intentions. In TPB theory, there are three independent variables, namely perceived behavioral control (PBC), which looks at an individual's perception of whether an action is easy or difficult. The second attitude is an individual's preference in responding to things they like or dislike about a service, human behavior, or phenomenon. Third, subjective norms are a person's beliefs that are influenced by the hopes and expectations of other people around him (Ajzen, 1991). The basic model of TPB can be described as follows:



Sumber: (Ajzen, 1991)

Figure 2. Theory of Planned Behavior (TPB) Model

Theories of integrated TAM and TPB

This research uses a combined theoretical framework called the C-TAM-TPB model, which integrates the Technology Acceptance Model (TAM) and the Theory of Planned Behavior (TPB). Derived from the Theory of Reasoned Action (TRA), Davis initially formulated TAM in 1989 with the main aim of explaining and predicting technology acceptance, based on the foundation laid by Ajzen in 1980 and 1985. Subsequently, Ajzen expanded TRA to develop TPB in 1991, an evolution of the TRA model proposed by Ajzen and Fishbein in 1973. In 1995, Taylor and Todd introduced the C-TAM-TPB theory by combining TAM and TPB, stating that TAM focuses on aspects of technology adoption, while TPB This model explores the social dimensions of user intentions regarding the use of Information Systems/Information Technology (IS/IT), thereby offering a more comprehensive insight into user behavioral intentions (Ahmed & Khurshid, 2023).

Although both theories are derived from the TRA model created by Fishbein and Ajzen in 1977, they posit different external (technology) and internal (user-related) factors that influence individuals' behavioral intentions, as suggested by Chau & Hu (2002). TAM combines these two theories. The core determinants, perceived usefulness and ease of use, shape users' attitudes and subsequently influence their intention to use and actual use of the technology. Notably, the TPB introduces perceived behavioral control as an additional component, explaining situations where individuals may not have complete control over their behavior, as proposed by Ajzen (1991). The TPB model is derived from three main components of behavioral intention: subjective norms, attitudes, and perception behavioral control, contributing to a more comprehensive understanding of user intentions in IS/IT use (Yu et al., 2023).

Perceived Usefulness and Attitudes

Perceived usefulness can be seen from the extent to which someone believes information technology can improve their performance (Davis, 1989b). In the TAM concept, attitudes are determined by the perceived usefulness variable. The perceived usefulness of use is recognized as having a strong positive effect on a person's attitude. The greater the perceived usefulness of a technology, the greater the positive attitude (Davis, 1989b). When technology cannot help people work more efficiently and practically, then the technology cannot possibly be accepted with a good attitude. Thus, potential users will develop negative attitudes towards the technology. This means that the user's perception of the benefits or usefulness contributes significantly to the willingness to utilize a particular technology (Kashive et al., 2020). The results of previous research in various contexts support the positive relationship between perceived usefulness and attitudes towards using technology. Ng et al., (2021) discuss the acceptance of smart retail technology in Malaysia among Generation Z, Safari et al., (2022) intentions towards internet banking in underdeveloped financial sectors, Sghari & Bouaziz (2021) use of serious gaming technology in entrepreneurship education and Flavián et al., (2020) discuss the context of mobile payment adoption. Based on this previous research, the hypothesis proposed is:

H1: Perceived usefulness has a positive effect on attitudes toward paying infaq and alms through the crowdfunding platform.

Perceived Ease of Use and Attitudes

Perceived ease of use is an attitude-determinant construct in TAM. As defined by Davis (1989), perceived ease of use is the degree to which consumers feel technology is simple to understand or operate. In general, perceived ease of use refers to how much a person believes utilizing a specific technology will require little effort (Carranza et al., 2020). Perceived ease of use is thought to contribute to positive attitudes and performance. If someone believes that technology is easy to use, their attitude towards it will also be high (Oloveze et al., 2022). In this research context, if crowdfunding platforms are used to pay infaq and alms are assessed and considered easy, then the public's attitude towards using crowdfunding platforms will be better. Previous empirical research has shown a positive correlation between perceived ease of use and attitudes, such as research conducted by Oloveze et al., (2022) in the context of acceptance of online shopping in Nigeria as a developing country in Africa, Kashive et al., (2020) users' perceptions of artificial intelligence (AI) e-learning, Elhajjar & Ouaida (2019) and Rahi et al., (2020) discuss the effectiveness of using M-Banking, Chowdhury, (2022) predicts prospective employees' intentions to apply for jobs at a company via the NET. Based on this previous research, the hypothesis proposed is:

H2: The perceived ease of use influences attitudes toward paying infaq and alms through the crowdfunding platform.

Perceived Usefulness and Behavioral Intention

Perceived usefulness is defined as a person's belief about the objectives of technology that can improve their productivity or performance (Yu & Huang, 2020). According to the TAM model, behavioral intention to use is directly influenced by perceived usefulness. This is because using a particular technology directly relates to the expected results (Venkatesh & Davis, 2000). Flavián et al., (2020) stated that even if someone has had a bad experience with using technology before, they will still accept it if they find the technology useful. In the context of this research, when people consider the crowdfunding platform to be very useful for paying infaq and alms, they will use the crowdfunding platform to make infaq and alms payments. Empirically, previous research was conducted by Arora et al., (2022) on the intention to use e-hailing applications, Safari et al., (2022) on acceptance of internet banking, Kumari & Devi (2022) on acceptance of Blockchain technology in investing, Kim et al., (2021), Oloveze et al., (2022) discussing online shopping behavior in Nigeria and Xi et al., (2024) acceptance of metaverse for consumers' virtual reality shopping experiences, found that behavioral intention to use technology consistently was strongly influenced by perceived usefulness. Then, the hypothesis formulated is:

H3: Perceived usefulness influences behavioral intention to paying infaq and alms through the crowdfunding platform.

Perceived Ease of Use and Behavioral Intention

Perceived ease of use reflects a person's assessment or perception of a particular technology in terms of how easy it is to operate and learn (Kejela & Porath, 2022). Someone will be more willing to use and learn new technology and will use it if the technology is easy to use (Bag et al., 2022). This means that someone will use technology if it is easy to use. Perceived ease of use can either directly or indirectly influence behavioral intentions. According to Davis (1989), the intention to use a technology increases with its ease of use and comfort. Accordingly, intention is positively impacted by perceived simplicity of use Davis, (1989). Within this study, it can be concluded that individuals are more likely to use crowdfunding platforms to pay infaq and alms if they believe the platforms to be user-friendly. Several previous empirical studies conducted by Ahmed et al., (2023) explained consumer behavior in using application-based applications shopping for environmentally friendly technology products, Juliana et al., (2024) intention to buy halal food through the ShopeeFood application on generation Z Muslims, Alrousan et al., (2022) using virtual classroom adoption in Jordan and Rokhim et al., (2022) adoption government credit programs for MSMEs confirms that perceived ease of use and intention to use have a positive and significant correlation. Based on theory and previous research, the hypothesis proposed is:

H4: Perceived ease of use has a positive effect on behavioral intention to paying infaq and alms through the crowdfunding platform.

Attitude and Behavioral Intention

According to Tucker et al., (2019), attitude refers to how a person feels about a specific behavior. Attitude will make someone tend to like or dislike an object or idea, so that attitude can encourage someone to behave consistently towards an object or idea. Meanwhile, attitude toward behavior is

defined as an individual's evaluative effect on carrying out a behavior (Yu & Huang, 2020). In the TAM model, Davis (1989) and TPB Ajzen (1991) identified attitude as the key variable in explaining a person's intention to carry out certain behaviors. A person is more inclined to use a certain technology with a positive attitude. According to this research, the intention to use crowdfunding as a platform for charitable infaq and alms payments would increase even more when individuals have a positive impression regarding it. Research result Zhong et al., (2021) stated that attitudes have a positive impact on the acceptance of service robots implemented in the hotel industry. Rahman et al., (2024) stated that attitude significantly positively affects women's behavioral intentions to use WHMT (wearable health-monitoring technology). Furthermore, the findings of Miao et al., (2023) revealed a significant and positive relationship between attitudes using technology for MCP and student behavior intentions towards using MCPs for learning. Hasan (2022) also mentioned that attitudes have a positive impact on intentions towards uber-ridesharing services. Based on this explanation, the hypothesis decided is:

H5: Attitude has a positive effect on the behavioral intention to paying infaq and alms through the crowdfunding platform.

Subjective Norms and Behavioral Intention

Subjective norms are the second construct in TPB theory that can influence behavioral intentions (Ajzen, 1991). Subjective norms reflect a person's relationship with the social environment and other people (friends, family, and colleagues) to approve or disapprove of certain behavior (Liu et al., 2020). In short, subjective norms refer to other people's perceptions of whether or not they should engage in an activity or adopt a technology. The higher a person perceives the importance of other references to involvement in a behavior, the higher the motivation and intention to carry out that behavior (Duong, 2021). In this study, when someone's family and closest friends support and recommend paying infaq and alms through the crowdfunding platform, the intention to pay infaq and alms through the crowdfunding platform will also be greater. The results of previous research confirmed that subjective norms are a construct that determines the intention to use technology, such as Yu & Huang (2020) intention to adopt blended learning (IABL), Kumari & Devi (2022) in predicting acceptance of blockchain technology, Ngoc et al., (2022) operators' intentions to use electric cargo vehicles in long-distance delivery and Wang et al., (2022) revealed that subjective norms have a positive and significant influence on the students' intentions to adopting brain-computer interfaces in the context of game learning. Based on previous explanations and research, the hypothesis formulated in this research is:

H6: Subjective norms have a positive effect on behavioral intention to paying infaq and alms through crowdfunding platforms.

Perceived Behavioral Control and Behavioral Intention

The TPB model's third component is perceived behavioral control, which may change behavioral intentions (Ajzen, 1991). Perceived behavioral control refers to a person's perception of whether they have the necessary resources and skills to perform a particular behavior. This implies that an individual's desire to engage in a specific conduct will be higher when they possess the necessary tools and information (Tuan Mansor et al., 2022). An individual's desire to participate in a specific conduct is stronger the more they consider their behavioral control to be (Johan et al., 2020). In the context of this research, if people have the confidence, knowledge, and resources needed to pay infaq and alms through crowdfunding platforms, then the intention to pay infaq and alms through crowdfunding platforms will also be higher. Previous research has verified that perceived behavioral control has an important role in influencing technology adoption as per research conducted by Yu & Huang (2020), consumer intention to use smart libraries, Raut & Kumar (2024), investor intention to trade online, Li & Zhu (2023) adoption of online travel booking services and Almunawar & Anshari (2024) have found that perceived behavioral control influences customer acceptance of online delivery platforms during the COVID-19 pandemic. Thus, the hypothesis formulated is:

H7: Perceived behavioral control has a positive effect on the behavioral intention to pay infaq and alms through the crowdfunding platform.

Trust and Behavioral Intention

Trivedi & Yadav (2020) define trust as the readiness to work with a partner seen as trustworthy and moral in exchange. Confident expectations about future conduct and accepting vulnerability, risk, and interdependence are typically linked to trust. Consumer trust, on the other hand, denotes faith in a company's competency, dependability, honesty, and desire to collaborate (Rosmayani & Mardhatillah, 2020). In the context of this research, trust is defined as the public's ability to believe

that the crowdfunding platform can be used to pay infaq and alms. The results of previous research, such as Chawla & Joshi (2019), Hanafiah et al., (2024), Al-Okaily et al., (2024) and Nguyen et al., (2022) in applying the TAM model explains that trust is defined as an antecedent of perceived ease of use and perceived usefulness which influence attitudes and behavioral intentions to use E-Wallet services and Fintech. In addition, the research results of Muhammad et al., (2022) show that trust is the main factor influencing consumers' willingness to share digital footprints on social media; Shaker et al., (2021) confirmed that trust has a positive influence in predicting intention to follow online restaurant community advice, Abdelwahed et al., (2024) found a significant influence on intention to adoption digital e-health practices among healthcare professionals. Thus, the hypothesis formulated in this research is as follows: H8: Trust has a positive effect on the behavioral intention to pay infaq and alms through the crowdfunding platform.

III. RESEARCH METHODS

This research is a type of quantitative study with an associative approach. Sekaran & Bougie (2016) explain associative research's purpose is to discover and explain the relationship between two or more variables through influences, roles, and cause-and-effect relationships from one variable to another (X and Y). In this research, the variables that will be tested to determine the role, influence and relationship are the variables: perceived usefulness, perceived ease of use, attitude, subjective norm, perceived behavioral control and trust in people's intentions to give donations and alms through crowdfunding platforms. The conceptual framework of this research can be seen in Figure 3.

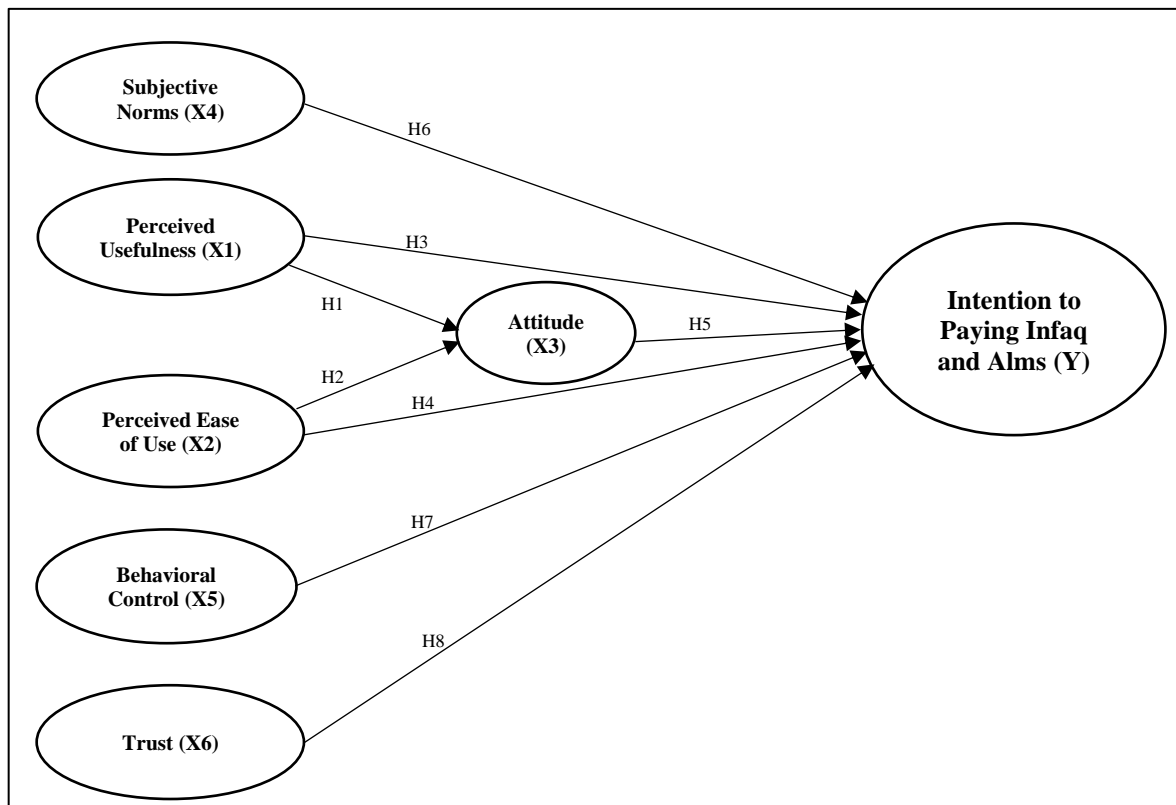


Figure 3. Study's Framework

The population in this study consists of Indonesian Muslim communities who have the willingness and have given infaq and alms through crowdfunding platforms. A research sample of 180 people was selected using a convenience sampling technique, obtaining information from members of the population who are easily accessible and can provide the necessary information (Galloway, 2005). The criteria for respondents are Indonesian Muslim citizens aged 20 years and above who are familiar with and have a crowdfunding application but have never used it to pay infaq and alms. The sample size was adjusted according to the Partial Least Square-Structural Equation Modeling (PLS-SEM) analysis tool. The determination of the basic sample size for the study is 5-10 times the number of arrows (indicators) affecting latent variables in the PLS-SEM model (Hair et al., 2017). This study employs 25 indicators

from 7 latent variables; thus, the required representative sample ranges between 125-250 research samples. This means that the sample size of 180 respondents has met the minimum sample requirements for PLS-SEM analysis criteria in this study.

This research utilizes a questionnaire as the data collection technique from the research sample. Questionnaires were distributed online to respondents via social media using Google Forms. The questionnaire is divided into two parts. The first part consists of general questions about the respondents' demographics, such as gender, age, residence, highest education level, occupation, and income. The second part comprises 25 statements from seven variables used to evaluate the behavioral intention to pay infaq and alms through the crowdfunding platform, namely perceived usefulness (4 items), perceived ease of use (4 items), attitude (4 items), subjective norm (3 items), perceived behavioral control (3 items), trust (3 items), and behavioral intention to pay infaq and alms through the crowdfunding platform (4 items). All statement items are measured using a five-point Likert scale, ranging from 1 = strongly disagree to 5 = strongly agree. Explanations about the item's questionnaire can be seen in the table 3.

Table 3. Operational Research Variables

Variable	Code	Question Items	Source
Perceived Usefulness	PU-1	Using a crowdfunding platform will make it easier for me to give infaq and alms.	(Davis, 1989b)
The degree to which a person believes using a particular system would enhance their performance.	PU-2	I can complete infaq and alms transactions more quickly using a crowdfunding platform.	(Faturohman et al., 2020)
	PU-3	I think using a crowdfunding platform helps pay infaq and alms.	(Oktavendi & Mu'ammal, 2022)
	PU-4	Crowdfunding platforms are very effective for giving infaq and alms activities.	
Perceived Ease of Use	PE-1	I think it is easy for me to learn how to pay infaq and alms through crowdfunding platforms.	(Davis, 1989b)
Reflects the user's subjective perception of ease in using a technology.	PE-2	The crowdfunding platform is very user-friendly for paying infaq and alms.	(Faturohman et al., 2020)
	PE-3	The features and instructions on the crowdfunding platform are apparent and easy to understand when paying infaq and alms.	
	PE-4	Using the crowdfunding platform is very flexible for paying infaq and alms.	
Attitude	AT-1	Using crowdfunding platforms to pay infaq and alms is a good idea.	(Annahl et al., 2021)
The degree of positive and negative assessment of behavior.	AT-2	I have positive feelings towards using crowdfunding platforms to pay infaq and alms.	(Amin, 2022) (Usman et al., 2022)
	AT-3	I believe crowdfunding platforms are comfortable to use when paying infaq and alms.	(Ajzen, 1991)
	AT-4	Using a crowdfunding platform to pay infaq and alms is fun for me.	
Subjective Norm	SN-1	People closest to me recommended that I give alms through the crowdfunding platform.	(Aji et al., 2021b)
Perceived societal pressure to do or not execute a given behavior.	SN-2	My family and friends advised me to try paying infaq and alms through crowdfunding platforms.	(Majid, 2021) (Amin, 2022)
	SN-3	Others can influence me to give infaq and alms through crowdfunding platforms.	(Usman et al., 2022) (Ajzen, 1991)
Perceived Behavioral Control	BC-1	I am confident I can use the crowdfunding platform to pay infaq and alms successfully.	(Majid, 2021)
Refers to an individual's judgment of his resources and abilities to participate in behavior or the conditions needed to achieve a certain behavior.	BC-2	I have the resources (smartphone, crowdfunding application, internet quota) to use the crowdfunding platform to pay infaq and alms in the future.	(Annahl et al., 2021) (Ajzen, 1991)
	BC-3	I am confident that my skills and knowledge are sufficient to give infaq and alms through crowdfunding platforms.	

Trust Individual's judgment after obtaining, processing, and digesting information and producing various assessments and assumptions.	TR-1	I believe crowdfunding platforms are safe to use for infaq and alms.	(Annahl et al., 2021)
	TR2	I'm sure I can use crowdfunding platforms to pay infaq and alms whenever I want	(Indrawan et al., 2021)
	TR-3	I believe the privacy of my personal data will be safe when using crowdfunding platforms to pay infaq and alms.	
Behavioral Intention The level of a person's desire to perform a behavior and how much effort they expend to try it.	BI.1	I am interested in using crowdfunding platforms to pay infaq and alms in the future.	(Davis, 1989b) (Majid, 2021)
	BI.2	I intend to continue using crowdfunding platforms to pay infaq and alms.	(Ajzen, 1991)
	BI.3	I intend to use crowdfunding platforms repeatedly to pay infaq and alms.	
	BI.4	I would recommend that others pay infaq and alms through crowdfunding platforms.	

Data were analyzed using PLS-SEM with the help of WarpPLS software. Henseler et al., (2015) emphasized that the SEM-PLS approach is more flexible, powerful, and a superior statistical tool for predicting and testing theories in research. Two steps of data analysis were conducted: assessment of the structural model (inner model) and assessment of the measurement model (outer model). The evaluation part of the measurement model (outer model) is assessed using three criteria, namely: internal consistency reliability to measure the consistency of the instrument in measuring variables by looking at the composite reliability and Cronbach alpha values, convergent validity by looking at the outer loading and average variance extracted (AVE) values and discriminant validity using the Fornell-Larcker criteria and. Next, evaluate the structural model (inner model), which consists of four parts, namely verifying collinearity problems, evaluating the R-squared (R^2) value, and evaluating the path coefficient value to explain the level of significance and strength of the relationship between the hypothesized variables (Sholihin & Ratmono, 2020).

IV. RESULTS AND DISCUSSION

Results

In general, there were 180 respondents registered in this study. According to Table 4, the number of male and female respondents is about equal, with 93 male respondents (52%) and 87 female respondents (48%). Most respondents were 20-25 years old ($N = 101$, 56%), which shows that most respondents came from the Z Generation. All participants also represented all Indonesian islands, although respondents from Java Island dominated ($N = 67$, 37%), followed by Sumatra Island ($N = 43$, 24%), Sulawesi ($N = 25$, 14%), Bali and Nusa Tenggara ($N = 19$, 10%), Kalimantan ($N = 14$, 8%), Sulawesi, and the island of Papua, Maluku ($N = 12.7\%$). In terms of final education level, 129 (72%) respondents had a bachelor's degree, 25 (14%) had a high school degree, 11 (6%) had a master's degree, 9 (5%) had a diploma, 4 (2%) had a junior high school degree and 2 (1%) Doctoral graduates. Based on occupation, 64 (36%) of this study's respondents were dominated by students.

Table 4. Respondent Profile Demographic

Respondent Characteristics	Criteria	N	%
Gender	Man	93	52%
	Women	87	48%
Age		180	100%
	20 – 25	101	56%
	26 – 30	54	30%
	31 – 35	17	9%
	36 – 50	8	5%
Domicile		180	100%
	Sumatera Island	43	24%
	Java Island	67	37%
	Borneo Island	14	8%
	Sulawesi Island	25	14%

	Bali, NTB, NTT	19	10%
	Maluku and Papua	12	7%
		180	100%
Last Education	Middle School/Equivalent	4	2%
	High School/Equivalent	25	14%
	Diploma	9	5%
	Bachelor degree	129	72%
	Masters	11	6%
	Doctoral	2	1%
		180	100%
Profession	College student	64	36%
	BUMN employees	16	9%
	Civil servants	14	7%
	Private employees	23	13%
	Lecturer/Teacher	17	9%
	Entrepreneur	10	6%
	Others	36	20%
		180	100%

Composite reliability and Cronbach's alpha can be used to evaluate a construct's reliability. A construct is considered reliable if the composite reliability and Cronbach's alpha values are more than 0.70 (Sholihin & Ratmono, 2020). Based on Table 5, the value of each variable, perceived usefulness, perceived usefulness, attitude, subjective norm, behavioral control, belief, and behavioral intention, has a composite reliability and Cronbach's alpha value > 0.70. It can be concluded that the variables met the reliability test standards overall.

Convergent validity can be measured by the loading factor value and the AVE (Average Variance Extracted) value. Sholihin & Ratmono (2020) explained that the standard for meeting convergent validity is that the factor loading value for each indicator must be greater than 0.70 and the AVE value greater than 0.50. Based on Table 5, the indicator values for all variables used in this research have loading factor values > 0.70. Based on the AVE value, the variables perceived usefulness (0.867), perceived usefulness (0.871), attitude (0.752), subjective norm (0.800), behavioral control (0.749), trust (0.780), and behavioral intention (0.795) each have an AVE value. > from 0.05. In conclusion, all research variables are valid because they meet convergent validity standards.

Table 5. Outer Model Measurement Results

Variables	Statement	Loading Factor	AVE	Composite Reliability	Cronbach's Alpha
Perceived Usefulness	PU.1	0.870	0.867	0.887	0.826
	PU.2	0.899			
	PU.3	0.854			
	PU.4	0.811			
Perceived Ease of Use	PE.1	0.960	0.871	0.964	0.950
	PE.2	0.946			
	PE.3	0.887			
	PE.4	0.937			
Attitude	AT.1	0.772	0.752	0.831	0.728
	AT.2	0.793			
	AT.3	0.800			
	AT.4	0.802			
Subjective Norms	SN.1	0.882	0.800	0.923	0.875
	SN.2	0.917			
	SN.3	0.883			
Perceived Behavior Control	BC.1	0.805	0.749	0.899	0.831
	BC.2	0.891			
	BC.3	0.897			
Trust	TR.1	0.823	0.780	0.811	0.813
	TR.2	0.856			
	TR.3	0.762			
Behavioral Intention	BI.1	0.813	0.795	0.921	0.869
	BI.2	0.931			

BI.3	0.926
BI.4	0.808

The discriminant validity test in this study was seen based on the results of calculating the Fornell-Larcker criteria. If the AVE Fornell Larcker root value exceeds the other variables, it has met the discriminant validity criteria (Sholihin & Ratmono, 2020). The results of the discriminant validity test using the Fornell-Larcker criteria in Table 6 illustrate that each variable's AVE square root value is higher than the correlation of the other variables, and the value is > 0.70. This shows that all the variables used in this research have good discriminant validity values and have met the discriminant validity criteria.

Table 6. Fornell-Larcker Results

	PU	PE	AT	SN	BC	TR	BI
PU	0.817						
PE	0.590	0.933					
AT	0.567	0.575	0.743				
SN	0.572	0.496	0.585	0.894			
BC	0.599	0.628	0.575	0.583	0.866		
TR	0.581	0.545	0.424	0.423	0.401	0.852	
BI	0.589	0.373	0.548	0.539	0.528	0.442	0.892

The VIF collinearity value is the total result of the full multicollinearity test, including vertical and lateral multicollinearity fields. If the full collinearity VIF value is less than 3.3, then the research model is free from vertical collinearity problems and lateral common method bias (Kock & Lynn, 2012). The result of examining the multicollinearity values in the table 7 show that the VIF value for each variable is 2.207, 2.054, 2.062, 1.939, 2.213, 2.091 1.865 and the overall value is smaller than 3.3. This means that the model in this study is free from vertical and lateral multicollinearity and common method bias because the VIF value is <3.3.

Table 7. Collinearity Test Results

Variables	VIF	Explanations
Perceived Usefulness	2.207	No Collinearity
Perceived Ease of Use	2.054	No Collinearity
Attitudes	2.062	No Collinearity
Subjective Norms	1.939	No Collinearity
Behavioral Control	2.213	No Collinearity
Trust	2,091	No Collinearity
Behavioral Intention	1.865	No Collinearity

After evaluating the validity and reliability of the measurement model and correcting multicollinearity problems (outer model), the next stage is to evaluate the significance of the structural model (inner model) (Chin, 2010). Structural model evaluation aims to explain the relationship between latent constructs in research (Hair Jr. et al., 2014). Where evaluating the results of the coefficient of determination (R^2) and analysis of the significance of path coefficients (hypothesis testing) is an integral component of structural model assessment, as explained by (Hair et al., 2019; Hair Jr. et al., 2014).

The coefficient of determination test (R^2) is calculated to measure the level of accuracy of the research model predictions. The aim is to explain the proportion of variation in the endogenous (dependent) variable that is explained by all exogenous (independent) variables (Sholihin & Ratmono, 2020). Based on the test results in Table 8, the R^2 value of the attitude variable is 0.425, While the R^2 score is less than 0.75, and the medium category is included. This indicates that perceived usefulness and simplicity of use account for 42.5% of attitudes, while characteristics not included in the research account for 57.5% of views. Furthermore, the R^2 value for the behavioral intention to pay infaq and alms through the crowdfunding platform is 0.530, classified as moderate because the value is <0.75. This shows that 53% of the endogenous variables (behavioral intention to pay infaq and alms through the crowdfunding platform) can be clarified by exogenous variables (perceived usefulness, Perceived ease of use, attitude, subjective norms, and trust. The remaining 47% is due to additional factors not included in this study.

Table 8. Coefficient of Determination Results (R^2)

Variables	R-Square	R Square Adjusted	Explanations
Attitude	0.425	0.420	Moderate
Behavioral Intention to Pay Infaq and Alms	0.530	0.520	Moderate

Path coefficient is an inner model analysis that aims to determine the correlation between variables and evaluate the suggested hypothesis (Sholihin & Ratmono, 2020). The evaluation is conducted to assess the acceptance or rejection of research hypotheses by examining the β coefficients and significance levels (p-values) for each hypothesis, as presented in Table 8. Variables hypothesized are considered statistically significant when the p-value < 0.05 (Hair et al., 2019; Henseler et al., 2016). From Table 6, it is apparent that out of the eight hypotheses formulated, seven were accepted while 1 hypothesis was rejected. The statistical analysis reveals that perceived usefulness ($\beta = 0.316$, p-value = 0.000) and perceived ease of use ($\beta = 0.398$, p-value = 0.000) have a significant impact on the attitude towards paying infaq and alms through crowdfunding platforms. Moreover, perceived usefulness ($\beta = 0.281$, p-value = 0.000), attitudes ($\beta = 0.279$, p-value = 0.000), subjective norms ($\beta = 0.157$, p-value = 0.008), perceived behavioral control ($\beta = 0.175$, p-value = 0.000), and trust ($\beta = 0.121$, p-value = 0.003) exhibit substantial positive correlations with the intentions to paying infaq and alms through crowdfunding platforms. These findings indicate the acceptance of hypotheses H1, H2, H3, H5, H6, H7, and H8 in this study. Conversely, hypothesis H4 is rejected as perceived ease of use ($\beta = 0.032$, p-value > 0.05) does not significantly influence the intention to pay infaq and alms through crowdfunding platforms.

Table 9. Path Coefficient Results

Hypothesis	Relationship	Coefficient	P-Value	Explanation
H1	PU → AT	0.316	0,000	Accepted
H2	PE → AT	0.398	0,000	Accepted
H3	PU → BI	0.281	0,000	Accepted
H4	PE → BI	0.032	0,315	Rejected
H5	AT → BI	0.279	0,000	Accepted
H6	SN → BI	0.157	0,008	Accepted
H7	BC → BI	0.175	0,000	Accepted
H8	TR → BI	0,121	0,003	Accepted

Discussion

The influence of perceived usefulness on attitudes towards paying infaq and alms through crowdfunding platforms

The research findings indicate that the acceptance of H1 means that perceived usefulness can increase attitudes towards paying infaq and alms through crowdfunding platforms. The acceptance of this hypothesis confirms that the perception of the usefulness of using the crowdfunding platform is a determining factor in attitudes towards paying infaq and alms through the crowdfunding platform. When people perceive that using the crowdfunding platform has significant benefits or usefulness, it will affect their attitudes or views towards paying infaq and alms through the platform. Positive perceptions of the usefulness of crowdfunding platforms can increase a person's tendency to feel better or prefer to use the platform for giving infaq and alms. This can be attributed to various factors, such as ease of access, transaction security, or additional features offered by crowdfunding platforms that make giving infaq and alms more efficient and practical for users as it can be done quickly. Therefore, it can be advantageous for Munfiq and Mushaddiq to distribute infaq and alms funds without visiting institutions or recipients directly. Consequently, the increased perception of the usefulness of crowdfunding platforms can directly influence individuals' attitudes towards paying infaq and alms through crowdfunding platforms, ultimately increasing the likelihood of them using crowdfunding platforms as a means of giving charity (infaq and alms).

The results of this research support previous empirical research conducted by Purwanto et al., (2021) which stated that the perceived usefulness variable has a strong positive relationship with attitudes towards using online zakat. Usman et al., (2022) also found that perceived usefulness consistently determines strong and positive attitudes towards online Islamic philanthropy payments in Indonesia. In a different context, Kim et al., (2021) explained that perceived usefulness is the main factor influencing consumers' virtual reality shopping experience. In contrast, the research results of Rahi et al., (2020) show no positive relationship between perceived usefulness and attitudes in the context of internet banking users.

The influence of perceived ease of use on attitudes towards paying infaq and alms through crowdfunding platforms

Perceived ease of use has a significant and positive impact on attitudes towards paying infaq and

alms through crowdfunding platforms. This implies that the easier individuals perceive the use of crowdfunding platforms, the more positive their attitudes towards using them for giving infaq and alms. Perceptions of ease of use may encompass intuitive user interfaces, clear instructions, and navigational ease within the platform. When users feel that the platform is easy to use, they tend to feel more comfortable and motivated to engage in transactions for infaq and alms through crowdfunding platforms. Additionally, the research results portray that the attitudes of the Indonesian millennial generation are poised to accept the use of crowdfunding platforms, especially when sites and applications like KitaBisa.com, Dompot Dhuafa, BenihBaik.com, WeCare.Id, and others are easy to learn, understand, and utilize, particularly for making payments infaq and alms. Therefore, these research findings underscore the importance of perceived ease of use factors in shaping positive attitudes towards paying infaq and alms through crowdfunding platforms.

Previous research conducted by Purwanto et al., (2021) and Usman et al., (2022) shows that perceived ease of use is the main characteristic that determines the attitude of the Muslim community in accepting digital services to channel online Islamic philanthropy. On the other hand, a different object research by Kumari & Devi (2022) states that there is no positive and significant relationship between perceived ease of use and attitudes towards acceptance of Blockchain technology for investment professionals. Apart from that, Singh et al., (2021) stated that attitudes towards adopting digital collaboration platforms for online learning in India are not influenced by perceived ease of use.

The influence of perceived usefulness on the intention to pay infaq and alms through the crowdfunding platform

The research results show that besides enhancing attitudes, the perceived usefulness of using the platform has a positive and significant impact on the intention to pay infaq and alms through crowdfunding platforms. This suggests that the more individuals perceive the usefulness of crowdfunding platforms, the higher their intention to make payments for infaq and alms through these platforms. This means that the higher and greater the value of the usefulness felt by the Muslim community, the better the intention to use the crowdfunding platform for infaq and alms. In this study, perceived usefulness refers to how individuals perceive that crowdfunding platforms have significant usefulness or utility for them, such as ease of donation, transaction speed, and confidence that the donated funds will be used appropriately for their intended purposes. Essentially, when individuals feel that using crowdfunding platforms provides tangible benefits, such as ease, speed, or effectiveness in making payments for infaq and alms, they are more likely to have a stronger intention to use these platforms as a means of charitable giving (infaq and alms).

The results of this research align with the results of Faturohman et al., (2020) which revealed that perceived usefulness is the main factor influencing the intention to accept online Waqf in Indonesia. Karmanto & Baskoro (2020) also found a positive and significant relationship between perceived usefulness and the intention to use crowdfunding platforms in distributing ZIS in Indonesia. Apart from that, the research results of Niswah et al., (2019) and Agustiningsih et al., (2021) also confirm that the intention of Indonesian millennial Muslims to donate through fintech and sharia fintech platforms is influenced by perceived usefulness factors.

The influence of perceived ease of use on the intention to pay infaq and alms through the crowdfunding platform

The research findings indicate that perceived ease of use does not positively and significantly affect behavioral intentions to pay infaq and alms through the crowdfunding platform. This means that although individuals may perceive crowdfunding platforms as relatively easy, it does not significantly influence their intention to use them for pay infaq and alms. In this context, ease of use can include an intuitive user interface, clear instructions, and easy navigation within the platform. Although these features may make the platform feel easier to use, they do not directly affect an individual's willingness to use the platform to pay infaq and alms. On the other hand, the perceived ease of use of crowdfunding platforms for paying infaq and alms will only result in a positive attitude, not the intention to use it. The higher the perceived ease of use value perceived by the Muslim community, the better the attitude toward using crowdfunding platforms to pay infaq and alms. As a result, indirectly (through attitude) it can increase intention. Strategies that can be employed to enhance behavioral intention in crowdfunding platforms include simplifying the system to make it easier to use and learn.

Therefore, the results of this study contradict the results of previous research conducted by

Faturohman et al., (2020) that perceived ease of use has a strong influence on the acceptance of online waqf applications in Indonesia. The research results of Annahl et al., (2021) also state that perceived ease of use influences people's intention to pay zakat through institutions. Apart from that, Karmanto & Baskoro (2020) and Hidayatullah & Purbasari (2022) explained that perceived ease of use can influence people's intentions to use crowdfunding platforms to distribute ZIS and donate via digital platforms. However, this research is in line with Herzallah et al., (2022) and Agustiniingsih et al., (2021) who explain that perceived ease of use cannot influence purchase intention on Instagram commerce and intention of Indonesian young consumers to donate using Sharia fintech.

The influence attitudes on the intention to pay infaq and alms through the crowdfunding platform

H5 is accepted in this research because attitudes can increase behavioral intentions to pay infaq and alms through crowdfunding platforms. This means that the more positive an individual's attitude towards using crowdfunding platforms for paying infaq and alms, the higher their intention to do so. In this study, attitude encompasses an individual's subjective evaluation of the crowdfunding platform, including their perception of its usefulness, trustworthiness, and the benefits of its use. When someone holds a positive attitude towards a crowdfunding platform, it implies that they find the platform beneficial and trustworthy and that it provides significant benefits to them. This perception may stem from direct experiences with the platform, testimonials from others, or information obtained from other sources. Additionally, a positive attitude towards the crowdfunding platform tends to motivate individuals to use it for charitable giving, such as paying infaq and alms. They feel confident that using the crowdfunding platform is the right and most effective way to donate their charitable funds. Thus, the more positive an individual's attitude towards using the crowdfunding platform, the higher their intention to use it to pay infaq and alms.

The findings of this research are consistent with previous empirical research conducted by Sadallah et al., (2022) which found that attitudes positively influence the intention to promote zakat compliance among business owners in Algeria. Chetioui et al., (2022), Mujahidah et al., (2022) Aji et al., (2021) revealed that the intention to pay Zakat during the Covid-19 pandemic and giving online infaq/charitable donations (Sadaqah) during the covid-19 pandemic is significantly influenced by attitude. Furthermore, Purwadani & Ridlwan (2022) and Haidlir et al., (2021) stated that attitudes positively and significantly influence Millennials' intentions to pay zakat and Cash Waqf in Indonesia.

The influence of subjective norm on the intention to pay infaq and alms through the crowdfunding platform

The research results show that the subjective norm variable positively and significantly influences the intention to pay infaq and alms through the crowdfunding platform. This implies that when individuals perceive social pressure or influence from peers, family, or other significant individuals to use crowdfunding platforms to pay infaq and alms, their intention is higher. Subjective norms refer to an individual's perception of whether others think they should engage in a particular behavior. In this context, if individuals perceive that their friends, family members, or community members support or approve of using crowdfunding platforms for charitable activities, they will likely have stronger intentions to engage in such behavior. Apart from that, subjective norms are also a direct example of family and closest friends who prefer to pay infaq and alms through crowdfunding platforms rather than giving directly to the recipient.

On the other hand, there is no prohibition from a religious perspective on paying infaq and alms through crowdfunding platforms. Therefore, when family and close friends support paying infaq and alms through crowdfunding platforms, the intention to do so will be higher. The perception of social approval or expectation can significantly shape individuals' intentions regarding their behavior. Thus, subjective norms' positive and significant impact on the intention to pay infaq and alms through crowdfunding platforms emphasizes the importance of social influence in decision-making processes related to charitable activities. The results of this research align with previous research conducted by Annahl et al., (2021) which states that muzaki's behavioral intention to pay zakat through institutions is significantly influenced by subjective norm variables. Haidlir et al., (2021) also explained that subjective norms have a positive and significant relationship with behavioral intentions to pay cash waqaf. The research results of Aji et al., (2021) revealed that behavioral intentions to donate online during the Covid-19 pandemic were also influenced by subjective norms positively and significantly.

The influence of perceived behavioral control on the intention to pay infaq and alms through the crowdfunding platform

Perceived behavioral control (PBC) positively and significantly influences the behavioral intention to pay infaq and alms through the crowdfunding platform. In the Theory of Planned Behavior (TPB) concept, perceived behavioral control has an important role in influencing the intention to perform specific behaviors. The research findings have successfully demonstrated that perceived behavioral control positively affects the behavior of paying infaq and alms through crowdfunding platforms. Perceived behavioral control refers to an individual's perception of their ability to perform a particular behavior, such as paying infaq and alms through crowdfunding platforms. When individuals feel they have sufficient control to undertake such actions, their intention tends to be higher. In this context, factors influencing perceived behavioral control may include an individual's confidence in their ability to use technology (crowdfunding platforms), the availability of necessary resources (smartphones, knowledge about crowdfunding platform applications and websites, and sufficient funds for charitable donations), and potential barriers they may encounter in the process of paying infaq and alms through crowdfunding platforms. For example, if someone feels confident in their technological skills to use crowdfunding platforms and has adequate access to the internet or required devices, they are likely to have a higher perceived behavioral control. Additionally, if individuals believe they can overcome potential barriers, such as security issues in online transactions or doubts about transaction success, they are also likely to have stronger perceived behavioral control. Perceived behavioral control instills confidence in individuals to perform desired behaviors, such as paying infaq and alms through crowdfunding platforms.

The results of this study support previous research conducted by Sadallah et al., (2022), finding that perceived behavioral control has a strong positive influence on the intention to promote zakat compliance among business owners in Algeria. Mujahidah et al., (2022) also revealed that perceived behavioral control influenced the intention to pay Zakat during the COVID-19 pandemic positively and significantly. The results of other research conducted by Niswah et al., (2019) also stated that the intention to use a fintech platform to donate among the Millennial generation is influenced by perceived behavioral control variables.

The influence of trust on the intention to pay infaq and alms through the crowdfunding platform

The results of the hypothesis test show that trust can increase the behavioral intention to pay infaq and alms through the crowdfunding platform. This means that the higher the public's trust in the crowdfunding platform, the higher the level of people's intention and desire to use the crowdfunding platform for donations and alms. When someone has a high level of trust in the crowdfunding platform, they tend to feel more secure and confident in using the platform to give infaq and alms. This can be caused by various factors, such as the platform's reputation, transparency of fund management, transaction security, and previous positive experiences with crowdfunding platforms. This high level of trust will encourage individuals to have a stronger intention to pay infaq and alms through crowdfunding platforms because they are confident that the funds they donate will be used well and efficiently for the intended charitable purposes. Thus, the results of this study indicate that trust is an important factor that can increase a person's intention to behave in paying infaq and alms through the crowdfunding platform. On the other hand, trust is one of the key elements that need to be improved in carrying out transactions both offline and online, especially in digital or online transactions.

This research aligns with the results of previous research conducted by Tumewang et al., (2021), revealing that the trust variable has a positive and significant effect on the intention to donate via online platforms. Oktavendi & Mu'ammal (2022) also found a positive and significant relationship between trust and behavior in using digital ZIS payments. Furthermore, Dzulfikar et al., (2021) stated that the trust variable has a positive and significant influence on the decision of millennial Muslims to give alms on crowdfunding platforms. The research results of Al Athar (2021) also show that variables significantly influence the millennial generation's intention to pay zakat through digital payments.

V. CONCLUSION

The research findings indicate that perceived usefulness and ease of use significantly affect people's attitudes towards using crowdfunding platforms to pay infaq and alms. Moreover, perceived usefulness, attitudes, subjective norms, perceived behavioral control, and trust have a significant effect on people's intention to give infaq and alms through crowdfunding platforms. However, perceived ease of use does not directly influence this intention. The novelty of this research is the addition of the trust construct to

the TPB C-TAM model. In addition to the main factors in the C-TAM TPB model (perceived usefulness, positive attitudes, subjective norms, perceived behavioral control) that influence people's intentions to use digital platforms for giving infaq and alms, this research also highlights the importance of trust in influencing individual behavior. Where public trust in the security of online transactions, transparency of fund management, and the effectiveness of crowdfunding platforms are important focuses in understanding changes in people's behavioral intentions in using platforms to give infaq and alms.

The implications of this research suggest that increasing the effectiveness of crowdfunding platforms is important. Platform design and management must focus on increasing the perception of usefulness and ease of use for people who want to give infaq and alms. This means that crowdfunding platform managers must ensure that the platform is accessible and user-friendly for all segments of society, especially when distributing infaq and alms. Apart from that, platform managers should strive to continually increase public trust by demonstrating their commitment to transparency, transaction security and openness in fund management. Thus, building public trust in crowdfunding platforms is crucial for ensuring their sustainability and effectiveness as channels for distributing infaq and alms funds. The limitation of this research is that it only examines the initial stages of intentions to give infaq and alms through crowdfunding platforms. Future research could explore people's actual use behavior and satisfaction in making infaq and alms payments through crowdfunding platforms with the latest theories/variables such as UTAUT and lifestyle compatibility.

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