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DETERMINANTS OF INFAQ PAYMENT DECISION AMONG THE CONGREGATION AT AT-TAQWA GRAND MOSQUE BONDOWOSO

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Abstract

This study aims to analyze the determinants of the congregation's infaq giving decision through the Quick Response Code Indonesian Standard (QRIS) at At-Taqwa Grand Mosque Bondowoso. The focus is on the influence of Perceived Ease of Use (PEOU), transparency, and religiosity. The research is grounded in the increasing adoption of digital technology within Islamic philanthropy, where QRIS is considered to offer efficiency and financial accountability in fund management. The method employed is quantitative descriptive research, utilizing multiple linear regression analysis. The study sample comprises 97 respondents who are members of the At-Taqwa Grand Mosque congregation and have experience using QRIS for infaq payments. The empirical findings indicate that the variables of perceived ease of use, transparency, and religiosity all have a positive and significant influence on the congregation's decision to pay infaq via QRIS. This suggests that high accessibility of the digital system, adequate disclosure of fund management, and the individual's level of religiosity are key factors in promoting digital infaq adoption. The conclusion underscores the importance of integrating technological factors with religious values to drive sustainable Islamic philanthropy through digital payment systems.

***Keywords**: Perceived Ease of Use, Transparency, Religiosity, Infaq, QRIS*

Abstrak

Penelitian ini bertujuan menganalisis determinasi keputusan berinfaq jemaah melalui Quick Response Code Indonesian Standard (QRIS) di Masjid Agung At-Taqwa Bondowoso, fokus pada pengaruh persepsi kemudahan, transparansi, dan religiusitas. Latar belakang penelitian didasarkan pada peningkatan adopsi teknologi digital dalam filantropi Islam, di mana QRIS dinilai menawarkan efisiensi dan akuntabilitas dalam pengelolaan dana. Metode yang digunakan adalah kuantitatif deskriptif dengan teknik analisis regresi linier berganda. Sampel penelitian terdiri dari 97 responden yang merupakan jemaah Masjid Agung At-Taqwa Bondowoso dan memiliki pengalaman dalam menggunakan QRIS untuk pembayaran infaq. Hasil penelitian secara empiris menunjukkan bahwa variabel persepsi kemudahan, transparansi, dan religiusitas secara positif dan signifikan memengaruhi keputusan jemaah dalam membayar infaq melalui QRIS. Temuan ini mengindikasikan bahwa aksesibilitas sistem digital yang tinggi, keterbukaan pengelolaan dana yang memadai, dan tingkat religiusitas individu merupakan faktor kunci dalam mendorong adopsi infaq secara digital. Kesimpulan menegaskan pentingnya integrasi faktor teknologi dan nilai-nilai keagamaan sebagai pendorong filantropi Islam yang berkelanjutan melalui sistem pembayaran digital.

Kata Kunci: Persepsi Kemudahan, Transparansi, Religiusitas, Infaq, QRIS

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PENDAHULUAN

Digital transactions in Indonesia have grown significantly over the past five years in line with the massive use of financial technology (fintech). Bank Indonesia reports that QRIS-based digital transactions increased from 3.8 million transactions in 2020 to more than 2.19 billion transactions in 2023, with a transaction value of IDR 196 trillion (Bank Indonesia, 2024). This increase reflects a shift in public preference from cash transactions to digital payments, which are more practical, faster, and safer. This transformation is increasingly relevant in the context of the digital economy framework, which is part of the national agenda through the 2025 Indonesian Payment System Blueprint (BSPI). This change not only demonstrates digital acceleration but also marks a shift in the economic structure and transaction culture of society towards a more inclusive and technology-based payment system.

In the context of religious philanthropy, the digitization of infaq is also growing rapidly. BAZNAS (2024) report shows that the collection of zakat, infaq, sadaqah, and waqf (ZISWAF) funds through digital channels has increased by 34% per year, and is estimated to reach more than IDR 3.5 trillion in 2025 if the growth trend remains consistent. QRIS-based platforms have become one of the main instruments of digital philanthropy due to their interoperable, real-time, and cross-bank and e-wallet compatible nature. This shows a shift in the philanthropy model from a cash-based to a digital-based infaq system. Digital infaq patterns are considered capable of expanding the donor base because they are no longer limited to physical locations and worship times, but can be done flexibly through digital devices in various situations.

The development of digital technology and the transformation of payment systems have brought significant changes in the social and economic behavior of global communities, including in the practice of religious philanthropy. The digitization of payment systems enables faster, more efficient, and cross-platform accessible transactions (Kasri & Sosianti, 2023). In Indonesia, Bank Indonesia officially launched the Quick Response Code Indonesian Standard (QRIS) in 2019 as a national standard for QR code-based payments that are interoperable and secure (Bank Indonesia, 2020). The launch of QRIS is part of the National Digital Payment Transformation agenda, which aims to strengthen national financial inclusion, including Islamic finance (Safitri & Dzikrulloh, 2024).

As the country with the largest Muslim population in the world, payment digitalization has special relevance in the context of Islamic philanthropy. More than 87% of

Indonesia's population is Muslim, so the potential for collecting zakat, infaq, sadaqah, and waqf (ZISWAF) funds is enormous (Badan Pusat Statistik, 2024). Several studies show that the use of digital technology can increase the effectiveness of ZISWAF fund collection, as it encourages ease of transaction, accessibility, and flexibility of time (Afandi, 2023; Rusadi et al., 2022).

One example of the implementation of this innovation can be found at the At-Taqwa Grand Mosque Bondowoso, East Java. This mosque has integrated QRIS as a means of payment for infaq and developed the Maslam application as a medium for transparency in fund management. Through this system, congregants can donate at any time while monitoring periodic reports on the use of funds, thereby increasing public trust and congregant participation (Rizkia et al., 2023). The recognition of this mosque as a model of national mosque management shows that the application of technology integrated with the principle of accountability can increase public trust and the effectiveness of religious fund collection (Ningsih & Amsari, 2025).

Academic studies related to the use of QRIS in the practice of infaq at the community mosque level are still limited. Most previous studies have focused on digital-based zakat payments through formal institutions or crowdfunding platforms such as Kitabisa.com (Hadi et al., 2024; Kulsum & Riza, 2024). Several studies have found that factors such as ease of use, trust, and digital literacy influence the adoption of digital payments for zakat (Kasri & Sosianti, 2023; Ningsih & Amsari, 2025). However, findings on the role of religiosity and transparency show inconsistencies—some studies state that religiosity has a significant effect on digital infaq decisions, while other studies state the opposite (D. Aulia & Pimada, 2023). This indicates the need for more contextual research to explain the variables that influence digital infaq decisions, especially in the mosque environment.

Thus, there is a research gap related to the behavior of congregations in using QRIS for infaq payments at the community level, especially when examined with the variables of ease of use, transparency, and religiosity simultaneously. This research is important because mosques are centers of religious social activities with stronger emotional and spiritual connections than formal zakat institutions (Rusadi et al., 2022). Therefore, understanding the factors that encourage congregants to pay infaq through QRIS can contribute theoretically to the literature on digital Islamic philanthropy and practically to mosque administrators and policymakers.

KAJIAN PUSTAKA

Distribution in Islamic Economics

Wealth distribution in the perspective of Islamic economics is a central principle that aims to achieve social justice and economic equality. Distribution tools such as zakat, infaq, shadaqah, and waqf function not only as income transfers but also as institutional mechanisms to prevent excessive wealth accumulation by a handful of parties and maintain economic circulation in society (Fakhrurrozi & Lubis, 2024; Syukur, 2018). A review of the verses of the Qur'an and classical interpretations confirms that the distribution of wealth is a moral and social obligation designed to achieve collective welfare and reduce economic inequality (Fakhrurrozi & Lubis, 2024). In contemporary practice, these instruments are adapted as part of the Islamic social finance ecosystem (ZISWAF), which also utilizes digital channels to expand the scope of collection and distribution.

The concept of wealth distribution in Islamic economics does not only focus on market mechanisms, but is fundamentally oriented towards achieving socio-economic justice and a balance between individual rights and the interests of society. This justice is realized through the central principle of wealth redistribution, which aims to eliminate inequality and poverty. (Almas, 2019) explains that Islam provides a series of instruments, both obligatory (such as zakat) and voluntary (such as infaq and sadaqah), which function as structural mechanisms to ensure that wealth does not only circulate among the rich, but also flows to those in need. The ultimate goal of this fair distribution is the realization of the objectives of sharia (maqashid sharia) to protect wealth (hifz al-mal) while achieving social justice among the people.

The classical view of public economics in the Islamic tradition, particularly Abu Yusuf's thinking on taxation and public resource management, provides a historical basis for the idea that the state/government or public institutions have a role in ensuring fair distribution and responsible fiscal governance (Rosana, 2023; Safitri & Dzikrulloh, 2024). Abu Yusuf, for example, in Kitab al-Kharaj emphasizes the importance of fair fiscal rules to maximize public welfare, which in the modern context can be interpreted as institutional support for redistribution mechanisms such as zakat and pro-redistribution fiscal policies (Rosana, 2023). This intellectual legacy is relevant for understanding how contemporary Islamic institutions and governments can design policies that strengthen the role of ZISWAF instruments in reducing poverty and inequality.

Islamic economists, including Ibn Khaldun, added a historical economic dimension that highlights the relationship between socio-economic structures and the cycle of wealth accumulation, thereby supporting the argument that redistribution mechanisms are necessary to maintain social stability and long-term productivity (Ali, 2006). Ibn Khaldun's approach to the dynamics of cities, labor, and value distribution provides a theoretical framework that can be applied to assess the effectiveness of modern distribution practices, including the role of zakat, waqf, and digital philanthropy instruments in maintaining local economic balance. Thus, the study of distribution in Islamic economics combines religious texts, classical thought, and modern applications, all of which emphasize the importance of redistribution mechanisms for social justice and economic sustainability (Fakhrurrozi & Lubis, 2024; Rosana, 2023; Syukur, 2018).

Perceived Ease of Use

The concept of perceived ease of use (PEOU) originates from the Technology Acceptance Model (TAM) developed by (Davis, 1989), and refers to the extent to which a person believes that using a system will be free of significant effort. In TAM literature, PEOU is often an important predictor of perceived usefulness and intention to use, making it a key variable when assessing the adoption of new technologies, including digital payment systems such as QRIS (Davis, 1989). Empirically, many studies show that the easier the interface and transaction flow (only requiring a QR scan and simple confirmation), the higher the likelihood that users will accept and use the technology repeatedly (Davis, 1989). Therefore, in the context of digital infaq, aspects of UI/UX, system reliability, and minimal transaction steps are key indicators of PEOU that influence donor decisions.

From a practical perspective, QR-based payment systems such as QRIS offer clear operational advantages related to PEOU: no need to enter account numbers, cross-bank/e-wallet compatibility, and a short real-time process. Field studies on the adoption of QRIS and other digital channels confirm that technical ease (e.g., application stability, processing time, ease of access on mobile devices) contributes to increased use for non-commercial transactions such as infaq (Kasri & Sosianti, 2023; Kulsum & Riza, 2024). However, research also shows that PEOU does not stand alone — digital literacy and previous user experience moderate the relationship between PEOU and behavioral intent; that is, even if the system is easy to use, if users lack confidence in using technology, the effect on their intention to donate may be reduced.

From an Islamic religious and ethical perspective, convenience (taysir) is also a normative value: Islamic teachings encourage the absence of excessive burdens on those performing acts of worship, and good deeds should be made easy for the community to perform. Therefore, PEOU on digital infaq platforms is also related to the aspect of religious legitimacy—when technology facilitates the implementation of social worship (infaq), it can be seen as fulfilling maqaṣid syariah (sharia objectives) that facilitate good deeds. The practical implication is that digital service providers (banks, mosque applications such as Maslam) need to prioritize design principles that minimize the cognitive load on users while ensuring clear usage guidelines so that PEOU becomes a strong antecedent to the intention to donate (Davis, 1989; Kasri & Sosianti, 2023).

Transparency

Transparency in the management of public funds and philanthropy refers to the openness of information regarding cash flow (inflow/outflow), distribution mechanisms, and reporting on usage that is accessible to stakeholders. In the domain of public and non-profit organizations, transparency is seen as the foundation of public trust and operational legitimacy (Mardiasmo, 2009). In practical terms, transparency in philanthropic institutions increases the likelihood that donors will trust that infaq are managed legitimately and appropriately, thereby positively impacting the intention and intensity of giving (Hadi et al., 2024). In the context of mosques and zakat institutions, transparency is directly related to the values of amanah (trust) and sidq (honesty) in Islamic ethics; the disclosure of periodic financial reports and real-time access to the use of funds are tools for upholding these two values (Mardiasmo, 2009).

Advances in information technology enable increased transparency through digital reporting: mosque management applications (Maslam) and reporting modules on infaq platforms provide notifications, summary reports, and even audit trails that donors can access at any time. Empirical research related to digital zakat and infaq shows that transparency in digital reporting increases perceptions of accountability and trust, which in turn encourages growth in fund collection (Hadi et al., 2024; Rusadi et al., 2022). However, the effectiveness of digital transparency depends on the quality of information (readability, frequency, and credibility of sources) and the capacity of organizations to provide verifiable data "Cosmetic" transparency without adequate audit or clarification mechanisms may fail to increase donor trust.

Within the Islamic framework, transparency is not only a managerial requirement but also a moral obligation for public fund managers to report their accountability to the public (Mardiasmo, 2009). Consequently, the design of digital systems for infaq must accommodate features that present clear and easy-to-understand reports on usage, accompanied by third-party verification where necessary to strengthen credibility. Research on the adoption of infaq applications in religious environments emphasizes that the integration of technical transparency (receipts, tracking) and socio-religious legitimacy (endorsement by clerics or official institutions) increases the effectiveness of digital channels in collecting infaq (Ningsih & Amsari, 2025).

Religiosity

Religiosity is usually measured as a combination of cognitive (beliefs), affective (spiritual experiences), and behavioral (worship/rituals) dimensions. Many empirical studies show that an individual's level of religiosity is positively correlated with giving—the higher the religiosity, the greater the tendency to give alms, zakat, or infaq (Purwatiningsih et al., 2023). Research in the Indonesian context has found that religiosity can be a significant predictor of infaq intentions, but its influence is often moderated by other factors such as income, social norms, and ease of access to digital infaq channels (Lahuri et al., 2025). This means that religiosity motivates the intention to give, but its manifestation is influenced by the operational context and available channels.

In the context of digital infaq adoption, religiosity does not always function as a single determinant: some studies have found that although religiosity encourages intention, trust in institutions and operational transparency are more decisive in the actual decision to use a particular digital channel (Kasri & Sosianti, 2023). In other words, a religious donor may be willing to give zakat, but their preference for a mechanism (cash vs. digital) is influenced by their belief that the infaq will arrive and be managed in accordance with sharia principles. Therefore, the integration of religious values (e.g., emphasis on trustworthiness) into the transparency features of the platform and endorsement by local religious authorities are important for converting religious motivation into digital infaq actions (Ningsih & Amsari, 2025; Purwatiningsih et al., 2023).

The study also shows that certain dimensions of religiosity (e.g., intensity of worship, adherence to religious teachings, and internalization of religious social values) are more closely related to philanthropic behavior than other dimensions. Therefore, measuring religiosity in digital infaq research needs to use multidimensional instruments to explain donor behavior variance. The practical implication is that digital fundraising efforts in mosques should link religious messages with evidence of operational transparency to maximize the conversion of religious intentions into actual infaq through QRIS. The integration of spiritual and guaranteed accountability regarding fund utilization is key to building donor trust and optimizing the effectiveness of modern digital payment channels.

Theory of Planned Behavior

The decision to donate through a particular channel can be analyzed using the Theory of Planned Behavior (TPB) developed by Ajzen and expanded over several decades. TPB states that behavioral intention is influenced by three main constructs: attitude toward behavior, subjective norms, and perceived behavioral control (Ajzen, 2012). In the context of digital infaq, attitude reflects an individual's assessment of the benefits of donating via QRIS (e.g., convenience, security); subjective norms include social pressure/community expectations (e.g., congregational incentives, clerical recommendations); and perceived behavioral control relates to technical capabilities and access to tools (e.g., smartphone ownership, digital literacy). The combination of these three factors predicts intention and, in turn, actual infaq behavior.

Empirical literature applying TPB to online infaq behavior finds that in addition to the three main constructs, additional variables such as religiosity, trust, and transparency often play a role as antecedents or moderators of the relationship between TPB constructs and intention. For example, trust in organizations or systems, such as trust in the QRIS platform or in mosque administrators, can strengthen the relationship between positive attitudes toward digital channels and infaq intentions, while religiosity can strengthen the influence of subjective norms (community pressure) on intentions. Therefore, TPB models modified for the context of digital infaq usually include these contextual variables to increase theoretical predictive power.

From a practical perspective, the TPB approach provides concrete guidance for intervention: to increase infaq payment behavior through QRIS, practitioners need to (1) improve attitudes through education and communication, (2) leverage social norms and endorsements from religious leaders to create positive social pressure, and (3) increase perceived behavioral control through usage training, user-friendly interface design, and infrastructure provision. This combination of strategies, when combined with report transparency (to build trust) and an emphasis on religious values, has the potential to increase intentions and conversions into actual infaq behavior in mosque environments.

METHOD

This study employed a quantitative approach with explanatory research, aiming to explain causal relationships between variables through statistical analysis. The study location was the At-Taqwa Grand Mosque Bondowoso, which has implemented QRIS and a digital reporting system for infaq management. The population in this study was mosque congregants who had previously made infaq using QRIS, but the exact number was unknown. Therefore, a purposive sampling approach was used, with the sample size determined using the Lemeshow formula, resulting in a total of 97 respondents. The research instrument was a questionnaire constructed using a Likert scale and measured four main variables: PEOU (X1), transparency (X2), religiosity (X3), and infaq payment through QRIS (Y).

The collected ordinal data were then transformed to an interval scale using the Method of Successive Intervals (MSI) to meet the requirements for parametric statistical analysis. Validity and reliability tests were conducted to ensure the accuracy and consistency of the instrument. Next, the data were analyzed using multiple linear regression to test the effect of each independent variable on the dependent variable. Classical assumption tests, such as normality, multicollinearity, and heteroscedasticity, were also performed to ensure that the regression model met the required statistical requirements. Furthermore, F-tests and t-tests were used to test the significance of simultaneous and partial effects, while the coefficient of determination (R^2) was used to determine the contribution of the three independent variables in explaining the decision to infaq payment through QRIS.

To complement the methodological approach, this study is guided by a conceptual model that illustrates the relationships among the research variables as follows:

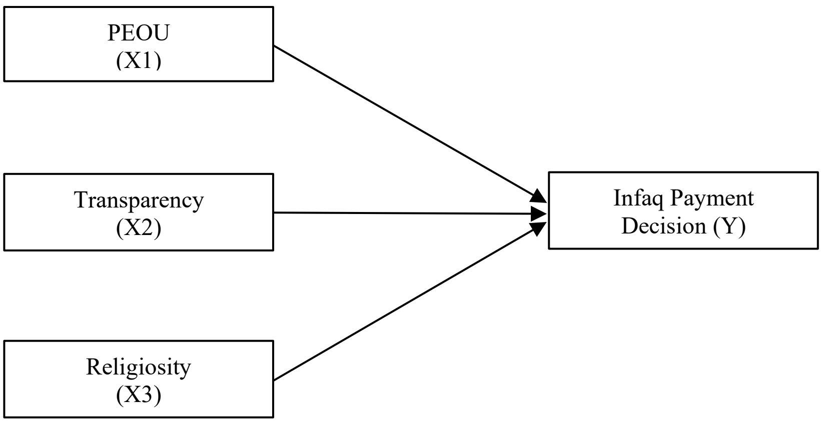

Figure 1. Conceptual Model

The model posits that PEOU, transparency, and religiosity function as independent variables that directly influence the dependent variable, namely the decision to make infaq payments through QRIS. PEOU reflects the extent to which congregants perceive the QRIS system as easy to understand and operate, which is expected to enhance their willingness to adopt digital infaq payments. Transparency represents the clarity, openness, and accountability of infaq fund management information provided by the mosque, which is assumed to strengthen trust and encourage continued use of QRIS. Religiosity captures the level of individuals' religious commitment, which is hypothesized to reinforce their motivation to fulfill religious obligations through modern payment channels. These relationships are tested empirically through multiple linear regression analysis to assess effects, as depicted in the conceptual framework of the study.

Based on the conceptual model and the objectives of this study, the following hypotheses are formulated to examine the relationships between the independent variables and the dependent variable:

H_1: PEOU has a positive and significant effect on infaq payment decision through QRIS.

H_2: Transparency has a positive and significant effect on infaq payment decision through QRIS.

H_3: Religiosity has a positive and significant effect on infaq payment decision through QRIS.

RESULT AND DISCUSSION

Result

This study was conducted to determine the influence of PEOU, transparency, and religiosity on the decision to infaq payment through QRIS among congregants at the At-Taqwa Grand Mosque Bondowoso. Data were obtained from 97 respondents selected using a purposive sampling technique, namely congregants who had used QRIS to infaq payment at the mosque at least once.

Respondent Characteristics

Respondents in this study came from various age groups and backgrounds. The majority of respondents were aged ≤23 years (46.4%), followed by those aged 24–30 years (30.9%), and the remainder were over 30. Based on gender, the majority of respondents were female (55.7%), and the remainder were male (44.3%). This indicates that digital alms through QRIS are not limited to a specific age or gender, and their use is quite widespread across various community groups.

Statistical Description of Research Variables

Descriptive results show that all research variables had average scores above the median, indicating a tendency for respondents to favor each construct studied. The convenience variable had the highest average score, indicating that the majority of respondents considered QRIS easy and practical to use. PEOU was highly rated by respondents, particularly regarding QRIS's ease of access and ease of use. Transparency was also considered good, particularly due to the open access to information through the Maslam application by At-Taqwa Grand Mosque Bondowoso, which allows pilgrims to view regular financial reports for their infaq.

Respondent religiosity demonstrated a high level of faith and commitment to religious teachings, including motivation to donate. The decision to pay infaq through QRIS indicated that respondents tended to choose this method regularly and were even willing to recommend it to others.

Validity and Reliability Test Results

Table 1. Validity Test

Variables	Items	r count	r table	Sig.	Description
PEOU	P1.1	0.583	0.202	0.000	Valid
	P1.2	0.736	0.202	0.000	Valid
	P1.3	0.546	0.202	0.000	Valid
	P1.4	0.546	0.202	0.000	Valid
	P1.5	0.745	0.202	0.000	Valid
	P1.6	0.505	0.202	0.000	Valid
Transparency	T2.1	0.691	0.202	0.000	Valid
	T2.2	0.767	0.202	0.000	Valid
	T2.3	0.634	0.202	0.000	Valid
	T2.4	0.795	0.202	0.000	Valid
	T2.5	0.620	0.202	0.000	Valid
Religiosity	R3.1	0.688	0.202	0.000	Valid
	R3.2	0.754	0.202	0.000	Valid
	R3.3	0.747	0.202	0.000	Valid
	R3.4	0.518	0.202	0.000	Valid
	R3.5	0.552	0.202	0.000	Valid
Infaq Payment	D4.1	0.648	0.202	0.000	Valid
	D4.2	0.599	0.202	0.000	Valid
	D4.3	0.741	0.202	0.000	Valid

	D4.5	0.735	0.202	0.000	Valid

Source: Data processed (2025)

Table 2. Reliability Test

No	Variabel	Cronbach's Alpha	Cronbach's Alpha determination	Description
1	PEOU	0.659	≥0.60	Reliabel
2	Transparency	0.746	≥0.60	Reliabel
3	Religiosity	0.658	≥0.60	Reliabel
4	Infaq Payment	0.619	≥0.60	Reliabel

Source: Data processed (2025)

All questionnaire items for each variable were tested for validity and reliability. The validity test results showed that all items had correlation values >0.3 and significance levels <0.05, thus being categorized as valid. Meanwhile, the reliability test yielded a Cronbach's Alpha value ≥0.60 for all variables, indicating the reliability of this research instrument.

Data Transformation

The application of MSI aims to convert ordinal scores that only indicate order (e.g., 1 = Strongly Disagree to 5 = Strongly Agree) into interval-scaled values. These interval values are assumed to have equal distances between categories, allowing for valid calculations of mean and standard deviation. With the successful completion of this transformation, the research data can be processed using multiple linear regression techniques, which are based on the assumption of normally distributed data and interval or ratio scales, so that the results of the hypothesis test become more accurate and can be interpreted significantly.

Classical Assumption Test

Table 3. Normality Test

	Unstandardized Residual
N	97
Asymp. Sig. (2-tailed)	.200[c,d]

Source: Data processed (2025)

The Kolmogorov-Smirnov Normality Test showed a significance value > 0.05, indicating a normal distribution of the data.

Table 4. Multicollinearity Test

Variables	Tolerance	VIF
PEOU	.843	1.186
Transparency	.874	1.144
Religiosity	.948	1.055

Source: Data processed (2025)

The Multicollinearity Test showed that all variables had a Tolerance value > 0.1 and a VIF < 10, indicating no multicollinearity.

Table 5. Heteroskedasticity Test

Variables	Sig.
PEOU	.068
Transparency	.782
Religiosity	.153

Source: Data processed (2025)

The Glejser Heteroscedasticity Test showed no signs of heteroscedasticity, as the significance value was > 0.05.

Multiple Linear Regression Analysis Results

Table 6. Multiple Linear Regression Test

Model	Unstandardized Coefficient		Standardized Coefficient	t	Sig.
	B	Std. Error	Beta		
(Constant)	414.173	1600.703		.259	.796
PEOU	.187	.063	.255	2.991	.004
Transparency	.250	.065	.322	3.841	.000
Religiosity	.304	.067	.363	4.514	.000

Source: Data processed (2025)

Table 6 illustrates the results of the multiple linear regression, showing that all three independent variables—PEOU, Transparency, and Religiosity—have a statistically significant and positive influence on the dependent variable (Y), as evidenced by their positive B coefficients and low Sig. (p-values) which are all ≤0.05. The resulting regression equation is:

$$Y = 414.173 + 0.187PEOU + 0.250T + 0.304R + e$$

All three independent variables show a positive influence on the dependent variable, as indicated by their positive Unstandardized Coefficients (B). Among the three variables, Religiosity has the most dominant influence on user decisions, as indicated by the highest beta coefficient value (0.363), followed by Transparency (0.322) and PEOU (0.255). Meanwhile, the constant value of 414.173 indicates that when all independent variables are zero, the dependent variable value remains at that number.

Model Feasibility Test

Coefficient of Determination Test

Table 7. Coefficient of Determination Test

Model	R Square	Adjusted R Square
	.429	.410

Source: Data processed (2025)

This means that the R Square value is 0.429, which means that the variables of convenience, transparency and religiosity contribute a joint influence of 42.9% to the decision to pay variable and the remaining 57.1% is influenced by other variables outside this study.

F Test

Table 8. Coefficient Determination Test

Model		F	Sig.
1	Regression	23.275	.000b

Source: Data processed (2025)

This test aims to examine whether the model fits or not (Ghozali, 2016). The F test is conducted by looking at the significance of F in the regression results with a significance of 0.05 (a=5%). Table 6 shows that the calculated F value is 23.275 with a significance value of 0.000, indicating that this model is suitable for use.

t Test

The t-test was conducted by examining the significance of each variable in the regression results with a significance level of 0.05 (a=5%). The decision criterion was that if the significance result was > 0.05, the hypothesis was rejected (the regression coefficient was not significant) and vice versa. The results of testing the hypothesis against the significance value are presented in Table 9.

Table 9. t Test

Model	Unstandardized Coefficient		Standardized Coefficient	t	Sig.
	B	Std. Error	Beta		
(Constant)	414.173	1600.703		.259	.796
PEOU	.187	.063	.255	2.991	.004
Transparency	.250	.065	.322	3.841	.000
Religiosity	.304	.067	.363	4.514	.000

Source: Data processed (2025)

Based on Table 9, the t calculation results and significance levels are as follows:

a. The test of the effect of PEOU on the decision to pay infaq has a t-value of 2.991 with a significance value of .004, so it can be concluded that PEOU has a positive and significant effect on the decision to pay infaq.
b. The test of the effect of transparency on the decision to pay infaq has a t-value of 3.841 with a significance value of .000, so it can be concluded that transparency has a positive and significant effect on the decision to pay infaq.
c. The test of the effect of religiosity on the decision to pay infaq has a t-value of 4.514 with a significance value of .000, so it can be concluded that religiosity has a positive and significant effect on the decision to pay infaq.

Discussion

The Effect of PEOU on Infaq Payment Decision

The results of the study indicate that PEOU has a positive and significant effect on the congregation's decision to pay infaq using QRIS. This finding reaffirms the validity of the Technology Acceptance Model (TAM) in the context of digital Islamic philanthropy, where ease of use of technology is an important predictor of adoption intentions. The convenience offered by QRIS—such as a cashless scanning process and quick confirmation—minimizes technical and time barriers (Davis, 1989). Empirically, these findings are in line with research conducted by Aulia et al. (2024), who found that PEOU has a positive and significant effect on usage attitudes, and ultimately influences people's intention to donate through crowdfunding platforms. In addition, Saifudin et al. (2024) also found that perceived ease of use and perceived usefulness have a significant influence on attitudes toward adopting digital banking services for charitable giving.

These findings have practical implications for the managers of the digital infaq platform at the At-Taqwa Grand Mosque Bondowoso. To maintain and increase the decision to donate, managers must ensure that the QRIS system or related applications are always stable, have minimal bugs, and have an intuitive (user-friendly) interface. Support for PEOU is also reinforced by a study by Kaban et al. (2025), which specifically found that ease of use and religiosity are the main drivers of public interest in paying ZIS through digital features of Islamic banks. Thus, investing in system quality is key to bridging the gap between intention and actual behavior in digital charity. In addition, continuous user education and technical assistance may further improve user confidence and increase adoption rates of the digital infaq system.

The Effect of Transparency on Infaq Payment Decision

Transparency has been proven to have a positive and significant effect on congregation to pay infaq decisions through QRIS. These results reinforce the view that accountability and information disclosure are the main foundations for building public trust, especially in the management of religious funds. Transparency in the context of the At-Taqwa Grand Mosque in Bondowoso, which is realized through digital reporting systems such as the Maslam application, has succeeded in maintaining the trust of congregants. In Islam, transparency is closely related to the values of amanah (trust) and sidq (honesty). These findings are supported by research by Setiawan (2023), which concluded that transparency in the management of zakat institutions has a positive and significant effect on the obligation to pay ZISWAF. The more transparent an institution is, the higher the public's confidence in channeling their funds. Furthermore, Hariani & Junaedi (2023)also emphasize that financial reporting transparency, along with accountability and accessibility, positively affects the level of acceptance of Zakat, Infaq, and Shadaqah (ZIS) funds.

In the digital era, congregants' expectations for transparency have shifted from conventional reporting to real-time and easily accessible reporting. These results are also reinforced by a study by Jannah & Rodufan (2024), which specifically examined the decision to give infaq at mosques, showing that transparency has a significant effect on congregants' decisions to give infaq. Additionally, Azwar (2023) also found that trust, which is a result of transparency, has a positive and significant effect on the interest in donating using QRIS at mosques. Transparency through digital platforms not only serves as a form of accountability but also as an effective tool for fostering trust, which ultimately triggers the desire to continue donating (Oktavendi & Mu'ammal, 2022).

The Effect of Religiosity on Infaq Payment Decision

Religiosity shows a positive and significant influence on the congregation's decision to give infaq, and is even the variable with the strongest influence. This result is consistent with Islamic teachings that view charity as part of ghairu mahdhah worship (social worship) and a manifestation of obedience to Allah Swt. commands. An individual's level of religiosity, which reflects religious commitment and spiritual awareness, internally encourages philanthropic behavior. Empirically, research by Syafira et al. (2020) proves that religiosity has a significant influence on the intention to pay ZISWAF through digital payments. This finding is also supported by research by Hidayatullah & Asyari (2023), which examined the interest in paying zakat among educated millennials and found that religiosity positively influences this interest. In addition, studies by Azwar (2023) and Jannah & Rodufan (2024) also confirm that religiosity is the sole factor that has a positive and significant influence on interest/decisions to give digital infaq in the mosque environment.

Although technological factors such as PEOU and transparency facilitate the digital infaq process, religiosity remains an intrinsic motivator and the foundation for infaq decisions. Religiosity creates awareness of divine and social responsibilities. This is in line with studies that integrate technology adoption models with religious intentions, where awareness of deeds recorded by angels and the purpose of life as worship encourages individuals to donate (Purwatiningsih et al., 2023). The findings of Kaban et al. (2025) also underline the important role of religiosity integrated with ease of use in encouraging interest in digital ZIS. Thus, mosque administrators need to strengthen religious narratives about rewards, blessings, and the function of infaq as a pillar of social justice in Islam, in addition to providing technical convenience.

CONCLUSION

The results of multiple linear regression analysis empirically show that the three independent variables have a positive and significant influence on the congregation's decision to pay infaq through QRIS. Religiosity is the variable that has the most dominant influence, namely 30.4%, indicating that intrinsic religious motivation is the main foundation that drives philanthropic behavior. Transparency has the second strongest influence, namely 25%, which is realized through a digital reporting system on the Maslam application. This shows that openness in fund management is very effective in building congregants' trust in paying infaq. PEOU also has a significant influence, namely 18.7%, validating that the technical convenience of the QRIS system (fast and effortless scanning process) functions as an enabler or facilitator that bridges intention with actual behavior.

Overall, these three variables simultaneously contribute 42.9% in explaining the variation in decisions to pay infaq through QRIS, while the rest (57.1%) is influenced by other variables outside the model. The adoption of sustainable Islamic social finance through digital payment systems such as QRIS is driven by the integration of technological factors (ease of use and technical transparency) with religious values (strong religiosity). This finding strongly emphasizes that, to maximize the potential of *infaq* in the digital era, mosque management should prioritize the adoption of and investment in technologies like QRIS to create collection systems that are easy, transparent, and seamlessly integrated with the spiritual motivations of the congregation.

This study is limited by its narrow sample scope, focusing solely on the congregation of At-Taqwa Grand Mosque Bondowoso, which restricts the generalizability of findings to similar urban mosque contexts. Methodologically, the research only examined three predictors without incorporating mediators (like Trust) or moderators (like Sharia Financial Literacy). Future research should expand the sample to diverse *amil* institutions and regions, and utilize more complex models, or investigating the role of digital and zakat literacy in digital infaq adoption.

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