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DIGITAL WALLET ADOPTION FOR REPEAT INFAQ PAYMENT: INTEGRATING RELIGIOSITY – INTENTION MODEL

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ABSTRACT

This paper aims to investigate the integration of the TAM model and the religious intention model in the adoption of a digital wallet for sustainable infaq payments. The information was gathered through an online survey of 100 members of Gen-Z in Indonesia who use digital wallets and have made infaq payments using digital wallets. The relationship between religiosity, perceived ease of use, satisfaction, attitude, and intention to pay recurrent infaq is assessed using a quantitative approach and SEM techniques via smart-PLS. The results of the study show that the religious-intention integration model provides a more complete explanation regarding the adoption of digital wallets for recurring infaq payments. Apart from perceived ease of use, satisfaction, and attitudes, this research also focuses on how important

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religiosity is for digital wallet adoption. This research can be used by the government to increase the adoption of digital wallet services in Gen-Z and create a culture in the future to donate through digital wallets because their trust and feel it is easy to use. All marketing strategies must focus on providing high-quality digital wallet services and ensuring digital wallets comply with Islamic law so that Gen-Z is more aware of infaq through digital wallets.

Keywords*: religiosity, donation, e-wallet, adoption, behavior intention*

INTRODUCTION

The development of science and technology is growing day by day and leading to a better condition. Humankind as a caliph on Earth must benefit from everything in the world which had been provided by Allah SWT for welfare purpose. This condition has been mentioned in Quran (55: 33)

يَٰمَعۡشَرَ ٱلۡجِنِّ وَٱلۡإِنسِ إِنِ ٱسۡتَطَعۡتُمۡ أَن تَنفُذُواْ مِنۡ أَقۡطَارِ ٱلسَّمَٰوَٰتِ وَٱلۡأَرۡضِ فَٱنفُذُواْۚ لَا تَنفُذُونَ إِلَّا بِسُلۡطَٰنٖ ﴿٣٣﴾

"O company of jinn and mankind, if you can pass beyond the regions of the heavens and the earth, then pass. You will not pass except by authority [from Allah SWT]."

(Surah al-Rahman, 55: 33)

This verse contains a suggestion for anyone who works in science and technology to make every effort to develop the ability as much as possible until it goes through the heaven and earth. However, Quran has reminded humankind to do something realistic, because without any preparation, the best plan that every human has would be useless. The things that must be prepared based on this verse called *sultan* which means power and strength indicated to science and technology[4]. Humans have no hope of exploring space unless they master science and technology. Therefore, human is challenged and suggested to always developing science and technology.

[4] al-Dimasyqi, Imam Abu Fida' Isma'il Ibnu Katsir, *Muqaddimah Tafsir Al-Qur'anil Adzim*, terj. Bahrun Abu Bakar (Bandung: Sinar Baru Algesindo, 2006).

The development and acceleration of information technology innovation emerged as a stimulus to make it easier for users and more exclusive in carrying out daily commercial transactions[5]. The implications of the rapid development of information technology on mobile devices have an impact on increasing Fintech users with easy payments in the form of digital wallets[6]. Financial application innovations also support non-cash transactions that function as electronic money which are now widely used in Indonesia, such as Link Aja, Ovo, Gopay, DANA, and others. Since the Covid-19 pandemic, the digitalization of all business sectors has accelerated. A survey conducted by Inventure Indonesia and the Alvara Research Center in 2020 showed that 63.5% of 629 respondents agreed that cashless, cardless, and contactless were both priorities for transactions during a pandemic. Meanwhile, 36.5% disagreed[7]. Consumers tend to worry that cash can become a source of transmission of the virus even though a vaccine has been found. In recent years, digital wallets have also been used to distribute donations. Several banks and Amil Zakat Institutions work with digital wallet management companies to make it easier for donors to channel their donations.

Generation Z is a generation that is synonymous with gadgets and the internet, so convenience and speed are big attractions for them. According to the results of Gopay's research with Kopernik in 2020, the digital donation method shows an increase in all age categories[8]. There were 1,049 respondents including Generation Z which increased from 35% to 51%, the millennial generation increased from 31% to 40%, and Generation X increased from 24% to 31%. While the percentage of digital platforms most often used to donate and transact through applications is 42%, and digital fundraising platforms are 35%. Community interest, especially

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[5] Sudirman, A., Alaydrus, S., Rosmayati, S., Syamsuriansyah, Nugroho, L., Arifudin, O., Hanika, I. M., & Haerany, A. *Perilaku Konsumen dan Perkembangannya di Era Digital* (Bandung: Widina Bhakti Persada, 2020).

[6] Basoeky, U., Panggabean, S., Manu, G. A., Wardhana, A., Hoeronis, I., Adnan, Y., Maisarah, & Sudirman, A. *Pemanfaatan Teknologi Digital: Dalam Berbagai Aspek Kehidupan Masyarakat* (Jakarta: Media Sains Indonesia, 2021).

[7] Yuswohady, 'Industry Outlook 2021 Conference: Consumer Megashift Post Covid-19' (Jakarta, 27 Oktober 2020).

[8] GoPay dan Kopernik, 'Gopay Digital Donation Outlook 2020', *Gopay* (2020): 27-28, https://v1.kopernik.info/documents/document/1608187207118_8549.pdf, accessed on 4 January 2023.

Generation Z, influences two organizational platforms, namely Dompet Dhuafa and Baznas (National Amil Zakat Agency) which have the best records of 35% and 28% respectively[9]. Both are also the most used platforms for making donations because of the credibility, security, and convenience of the organization's website.

However, the main problem of this research is that several digital wallet applications implement a less-than-optimal security system for protecting user data, so that religious beliefs based on the application used will have implications for consumer behavior in using the application. Then the second problem is not knowing the main factors that cause the use of digital wallets by generation Z to distribute donations repeatedly. The literature on technology adoption has developed several models to explain the phenomenon of technology adoption, and the technology adoption model (TAM) is one of the most established and widely accepted models (Aziz et al.[10]; Jamshidi and Hussin[11]). In terms of products and services related to religion, such as donation services through digital wallets, researchers (Ali et al.[12]; Suhartanto et al.[13]) proposed a model that shows that religiosity is an important determinant of donor behavior. Even though TAM and religiosity have the same ultimate goal, namely service adoption, no research has yet succeeded in testing the two models as one comprehensive model. Thus, the urgency of this research is to describe the interest in using digital wallets and examine answers to several unresolved issues related to the factors that encourage Generation Z to use digital wallet services to channel donations in the form of infaq on an ongoing basis. Generation Z is the object of research because it is one of the future productive resources that will encourage readiness as part of a cashless

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9 GoPay dan Kopernik, 'Gopay Digital Donation Outlook 2020', 38.

10 Aziz, S., Md Husin, M., Hussin, N. and Afaq, Z. 'Factors that influence individuals' intentions to purchase family Takaful mediating role of perceived trust', *Asia Pacific Journal of Marketing and Logistics* 31/1 (2019): 81-104.

11 Jamshidi, D. and Hussin, N. 'Forecasting patronage factors of an Islamic credit card as a new ecommerce banking service: an integration of TAM with perceived religiosity and trust', *Journal of Islamic Marketing* 7/4 (2016): 378-404.

12 Ali, A., Xiaoling, G., Sherwani, M. and Ali, A. Antecedents of consumers' halal brand purchase intention: an integrated approach', *Management Decision* 56/4 (2018): 715-735.

13 Suhartanto, D., Farhani, N.H., Muflih, M. and Setiawan, S. 'Loyalty intention towards Islamic bank: the role of religiosity, image, and trust', *International Journal of Economics and Management* 12/1 (2018): 137-151.

society. The analysis that will be used is SEM-PLS because researchers use latent variables, so they must use indicators to measure them. Then SEM-PLS can work efficiently with small sample sizes and complex models simultaneously[14]. Thus, this research aims to investigate the integration of the TAM model and the religious intention model in digital wallet adoption for sustainable infaq payments.

This paper begins with an overview of the digital wallet phenomenon as a transaction medium. This is followed by a literature review, a conceptual framework, and hypothesis development. The study methodology, analysis, and findings are then presented. Finally, the paper ends with conclusions, recommendations, limitations, and future directions for the research.

LITERATURE REVIEW

1. Digital Wallet Concept

A digital wallet is an electronic device, service, or even software program (application) which allows its users to make transactions online with other users to purchase goods and services. Money or balance on a digital wallet is money that has been already saved before. The way of using a digital wallet is just as same as a credit card or debit. In another case, the topping-up digital wallet is also done by linking the bank account to the digital wallet account. Due to this e-money saved in it, every account is also provided with complete identity data of the account owner. Furthermore, this digital wallet application has various functions. It does not become a tool of payment only, but the government has widened the ecosystem into a public service transaction. By cooperating with the regional policies, digital wallets can serve payments to extend driving license (SIM) and Statement of Police Report (SKCK).

A digital wallet has two main components, which are software and information. Software is the thing that saves personal information and provides data safety and encryption. Meanwhile, information serves as detailed data of users including name, shipping address, payment method, payment transaction, credit card or debit information, etc. For setting up a digital wallet account, the user needs to install the application on his or her

[14] Sholihin, M. dan D. Ratmono, *Analisis SEM-PLS dengan WarpPLS 3.0 untuk Hubungan Non-Linear dalam Penelitian Sosial & Bisnis* (Yogyakarta: Andi, 2013).

smartphone and insert the necessary relevant information[15]. This information will be saved on the database and will be updated automatically. This service is fairly safe because it is equipped with three payment platforms: QR Code, Near-Field Communication (NFC), and One-Time Password (OTP) which requires user verification in every transaction that will be made.

2. Islamic Charity

The behavior of donation is strongly emphasized in all religions[16]. Islam is one of the most generous religions in the world due to all Muslims are motivated and guided to donate charity[17]. There are four kinds of donation (*amal*) in general: zakat, infaq, sadaqah, and waqf. According to the level of the obligation, zakat is categorized as obligatory[18], and sadaqah, infaq, waqf categorized as voluntary (*sunnah*). This obligatory law in the context of zakat means if the zakat is paid by a muslim, then they will be rewarded or will be punished in the afterlife, as mentioned in the Quran (2: 43).

وَأَقِيمُواْ ٱلصَّلَوٰةَ وَءَاتُواْ ٱلزَّكَوٰةَ وَٱرۡكَعُواْ مَعَ ٱلرَّٰكِعِينَ ﴿٤٣﴾

"*And establish prayer and dispense Zakah (the Purifying Alms) and bow in worship with those who bow"*.

(Surah al-Baqarah, 2: 43)

Those verses in the al-Quran imply an instruction given by Allah SWT, which are obligatory for every Muslim to do. On the other hand, voluntary or *sunnah* means there is no punishment if the zakah is not paid, but the rewards will be given if it is paid. It is based on the Quran (9:104)

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15 Madan, K. and Yadav, R. 'Behavioural intention to adopt mobile wallet: a developing country perspective', *Journal of Indian Business Research* 8/3 (2016): 227–244.

16 Teah, M., Lwin, M. and Cheah, I. 'Moderating role of religious beliefs on attitudes toward charities and motivation to donate', *Asia Pacific Journal of Marketing and Logistics* 26/5 (2014): 738-760.

17 Kasri, R. A. and Ramli, U. H. 'Why do Indonesian Muslims donate through mosques? A theory of planned behaviour approach', *International Journal of Islamic and Middle Eastern Finance and Management* 12/5 (2019): 663-679.

18 Kailani, N. and Slama, M. 'Accelerating Islamic charities in Indonesia: zakat, sedekah and the immediacy of social media', *South East Asia Research* 28/1 (2020): 70-86.

أَلَمْ يَعْلَمُوٓاْ أَنَّ ٱللَّهَ هُوَ يَقْبَلُ ٱلتَّوْبَةَ عَنْ عِبَادِهِۦ وَيَأْخُذُ ٱلصَّدَقَٰتِ وَأَنَّ ٱللَّهَ هُوَ ٱلتَّوَّابُ ٱلرَّحِيمُ ﴿١٠٤﴾

"*Do they not know that it is Allah SWT who accepts repentance from His servants and receives charities and that it is Allah SWT who is the Accepting of repentance, the Merciful?"*.

(Surah at-Taubah, 9: 104)

Furthermore, the way of distributing sadaqah can be material and non-material. The type of shodaqoh in Islam in the form of material is called waqf. In addition, infaq is a type of shodaqoh that can be both material and non-material[19]. This is the focus of discussion in this research by investigating several factors that might influence the repeat donation intention, especially material infaq through online among millennial Muslims in Indonesia. The factors may include religiosity, perceived ease to use, satisfaction, and attitude.

3. Religiosity-Intention Model

Religiosity is a personal belief and commitment to obey God's rules[20]. Therefore, religiosity must have a significant influence in shaping a person's behavior which may include economic and commercial activities[21]. Religiosity-intention Model proposes that religiosity is an important driver of customer satisfaction and behavioral intention towards a product or service[22]. According to this model, religiosity which becomes

[19] Aji, Hendy Mustiko, Albari Albari, Muchsin Muthohar, Sumadi Sumadi, Murwanto Sigit, Istyakara Muslichah and Anas Hidayat, 'Investigating the determinants of online infaq intention during the COVID-19 pandemic: an insight from Indonesia', *Journal of Islamic Accounting and Business Research* 12/1 (2021): 1-20.

[20] Suhartanto, Dwi, 'Predicting behavioural intention toward Islamic bank: a multi-group analysis approach', *Journal of Islamic Marketing* (2019): 1-13.

[21] Ahmad, Wan Marhaini Wan, Asmak Ab Rahman, Azizi Che Seman and Nor Aini Ali, 'Religiosity and Banking Selection Criteria Among Malays in Lembah Klang', *Jurnal Syariah* 16/2 (2008): 99-130.

[22] Ali, A., Xiaoling, G., Sherwani, M. and Ali, A. 'Antecedents of consumers' halal brand purchase intention: an integrated approach', 715-735.

an indication of obedience to religion[23] has a significant effect on individual attitudes, values, and behavior. The effect of religiosity on customer behavior is because the effect of religion on a person's attitudes and beliefs that shapes their awareness of and interaction with the world around them[24], so that religiosity has an impact on attitude, awareness, interaction, and at last purchase behavior. Religiosity is also an important factor in affecting a person's consumption product or service. Agarwala et al.[25] argue that belief represents the information that someone has about something. Individual's belief is intensely associated with a person's religion directly through holy text or indirectly through individual culture[26]. The support of this statement is found in empirical studies, religiosity is a significant determinant of idealism and relativism, indirectly a significant determinant of consumer ethical beliefs and practices. A person's religious zeal usually has a positive effect on his ethics[27].

4. Technology Adoption Model

The TAM model is the most effective method for examining user adoption of technology. There is a general paradigm for analyzing technology adoption due to several characteristics. First, this approach offers reliable results for anticipating and clarifying user acceptance of various technologies across different companies and cultural contexts[28]. Second, TAM is built on a solid theoretical basis (models of planned behavior and reasoned action), and as a result of extensive testing in various industries,

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23 Suhartanto, Dwi, Farhani, N.H., Muflih, M. and Setiawan, S. 'Loyalty intention towards Islamic bank: the role of religiosity, image, and trust', 137-151.

24 Ratnasari, Ririn Tri, Sri Gunawan, Dina Fitrisia Septiarini, Sylva Alif Rusmita, and Kusuma Chandra Kirana, 'Customer Satisfaction Between Perceptions of Environment Destination Brand and Behavioural Intention', *International Journal of Innovation, Creativity and Change* 10/12 (2020).

25 Agarwala, R., Mishra, P. and Singh, R. 'Religiosity and consumer behavior: a summarizing review', *Journal of Management, Spirituality and Religion* 16/1 (2019): 32-54.

26 Nizar, S. and Marzouki, R. 'Consumer attitudes and purchase intentions toward Islamic banks: the influence of religiosity', *International Journal of Bank Marketing* 33/2 (2015): 143-161.

27 Vitell, S.J. and Paolillo, J.G.P. 'Consumer Ethics: The Role of Religiosity', *Journal of Business Ethics* 46/2 (2003): 151-162.

28 Jamshidi, D. and Hussin, N. 'Forecasting patronage factors of an Islamic credit card as a new ecommerce banking service: an integration of TAM with perceived religiosity and trust', 378-404.

TAM provides a list of measurement scales, which makes it attractive from an operational point of view[29]. There are more predictors in subsequent testing of the TAM model because there has been so much research. However, the majority of prior studies highlight that perceived usefulness and ease of use are the main drivers of adoption when it comes to user adoption predictions[30]. Due to this, this study focuses on perceived ease of use as the key drivers of TAM adoption. The idea of perceived ease of use also reflects an adopter's confidence that adopting a technology won't get them into difficulty[31]. When a technology is seen by a user as being simple to use, it suggests that little mental or physical effort is required for it to function. To put it another way, a technology is said to be stress-free to use if the users think they are capable of using it without any problems.

5. Repeat Donation Intention

Repeat intention is defined as a post-purchase act caused by satisfaction that consumers get after they purchased or consumed the same product before[32]. If the product can offer expectation to the consumer, it will affect re-purchase intention of the product or otherwise[33]. The intention to keep donating was interpreted by Beldad et al.[34] as a motivation of donor to donate money to the same organization that they have ever donated before. In this research, the term of intention to re-paying infaq refers to donors decision to donate infaq repeatedly using a digital wallet. Some researchers

[29] Jamshidi, D. and Hussin, N. 'Forecasting patronage factors of an Islamic credit card as a new ecommerce banking service: an integration of TAM with perceived religiosity and trust', 378-404.

[30] Aziz, S., Md Husin, M., Hussin, N. and Afaq, Z. 'Factors that influence individuals' intentions to purchase family Takaful mediating role of perceived trust', 81-104.

[31] Wallace, L.G. and Sheetz, S.D. 'The adoption of software measures: a technology acceptance model (TAM) perspective', *Information and Management* 51/2 (2014): 249-259.

[32] Ain, Nurul dan Ratnasari, Ririn Tri, 'Pengaruh Citra Merek melalui Sikap Konsumen terhadap Niat Beli Ulang pada Produk Busana Muslim Zoya Di Surabaya', *Jurnal Ekonomi Syariah Teori dan Terapan* 2/7 (2015).

[33] Schiffman and Kanuk, *Perilaku Konsumen* (edisi 7) (Jakarta: Prentice Hall, 2004).

[34] Beldad, Ardion, Snip, B. and van Hoof, J. 'Generosity the second time around: determinants of individuals' repeat donation intention', *Nonprofit and Voluntary Sector Quarterly* 43/1 (2014): 144-163.

have focused on the intention of donating money in the future[35]. Meanwhile, the previous researchers indicated that attitude, perceived behavior control, command norms, moral norms and past behavior affect the intention to give charity[36].

CONCEPTUAL FRAMEWORK AND HYPOTHESES DEVELOPMENT

1. Relationship Between Religiosity and Attitude

Md Husin and Ab Rahman[37]; Souiden and Jabeur[38]; Mukhtar and Butt[39] stated that religiosity and attitude have a positive relationship. However, Haque et al.[40] proved the attitude and religiosity have a negative relationship. Kotler and Keller[41] stated that attitude represents relatively consistent appraisal, emotion, and tendencies of individual in a framework of what this individual likes and dislikes something, approaches it or leaves it. Individuals who have in-depth religious knowledge tend to engage in sharia-based transactions. Religion is a cultural factor that is one of the most universal social institutions and influences the behavior, attitudes, and

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35 Beldad, Ardion, Jordy Gosselt, Sabrina Hegner and Robin Leushuis, 'Generous But Not Morally Obliged? Determinants of Dutch and American Donors' Repeat Donation Intention (REPDON)', *Voluntas* 26 (2015): 442–465.

36 Smith, J. and McSweeney, A. 'Charitable Giving: The Effectiveness of a Revised Theory of Planned Behaviour Model in Predicting Donating Intentions and Behavior', *Journal of Community and Applied Social Psychology* 17/5 (2007): 363–386.

37 Md Husin, Maizaitulaidawati and Asmak Ab Rahman, 'Predicting intention to participate in family takaful scheme using decomposed theory of planned behaviour', *International Journal of Social Economics* 43/12 (2016): 1351-1366.

38 Souiden, N. and Jabeur, Y. 'The impact of Islamic beliefs on consumers'attitudes and purchase intentions of life insurance', *International Journal of Bank Marketing* 33/4 (2015): 423-441.

39 Mukhtar, A. and Mohsin Butt, M. 'Intention to choose halal products: the role of religiosity', *Journal of Islamic Marketing* 3/2 (2012): 108-120.

40 Haque, A., Rahman, S. and Yasmin, F. 'Exploring the relationship between religiosity, ethnocentrism and corporate image: young Muslim consumers perspective', *Journal of Businessand Policy Research* 7/1 (2012): 60-71.

41 Kotler, Philip and Kevin Lane Keller, *Manajemen Pemasaran*. Edisi 13 Jilid 2 (Jakarta: Erlangga, 2009).

values of individuals and society as a whole[42]. So, religion can also influence consumer behavior by evaluating product information, product and service choices, and consumption patterns. Then the hypothesis in this study is:

H1. Religiosity has a positive direct influence on attitude.

2. Relationship Between Perceived Ease of Use and Attitude

The decision to adopt and maintain use of a system is greatly influenced by perceived ease of use[43]. Higher system quality, according to Rana et al.[44] would result in trouble-free usage of the system, thereby empirically validating users' favorable expectations and significantly influencing ease of use. Hsu et al.[45] and Calisir et al.[46] this suggests that if e-wallet users believe their systems are of high quality, it is probable that they will find the systems to be simple to use and that their initial expectations will be met as a result. In other words, it is anticipated that attitude and perceived ease-of-use will be positively correlated. Then the hypothesis in this study is:

H2. Perceived ease of use has a positive direct influence on attitude.

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[42] Mokhlis, S. 'Religious differences in some selected aspects of consumer behaviour: a Malaysian study', *The Journal of International Management Studies* 4/1 (2009): 67-76.

[43] B. Foroughi, M. Iranmanesh, S.S. Hyun, 'Understanding the determinants of mobile banking continuance usage intention', *Journal Enterprise Inf. Manag.* 32/6 (2019): 1015–1033.

[44] Rana, N. P., Dwivedi, Y. K., Williams, M. D., & Weerakkody, V. 'Investigating success of an e-government initiative: Validation of an integrated IS success model', *Information Systems Frontiers* 17/1 (2015): 127–142.

[45] C.L. Hsu, Y.C. Chen, T.N. Yang, W.K. Lin, 'Do website features matter in an online gamification context? Focusing on the mediating roles of user experience and attitude', *Telematics Inf.* 34/4 (2017): 196–205.

[46] F. Calisir, C. Altin Gumussoy, A.E. Bayraktaroglu, D. Karaali, 'Predicting the intention to use a web-based learning system: perceived content quality, anxiety, perceived system quality, image, and the technology acceptance model, Human Factors Ergonomics Manufacture', *Service Industries* 24/5 (2014): 515–531.

3. Relationship Between Satisfaction and Attitude

A cognitive examination of the discrepancy between expectations and performance leads to a psychological or affective state known as satisfaction[47]. Previous research has shown that user attitudes are positively influenced by satisfaction[48]. Satisfaction is the post-use evaluation stage in determining if a user will continue to use a mobile wallet. In other words, customers are satisfied when they state that utilizing a mobile wallet has met their needs[49]. Therefore, satisfied consumers are more likely to indicate an intention to use the system continuously. In this study, the most important parameter in determining a user's intention to continue using a specific system, namely, a digital wallet to pay infaq repeatedly, was user satisfaction. Singh et al.[50] discovered a link between customer satisfaction and frequency of use of a mobile wallet, with higher frequency of use when customers demonstrated significant levels of satisfaction. Then the hypothesis in this study is:

H3. Satisfaction has a positive direct influence on attitude.

4. Relationship Between Attitude and Repeat Donation Intention

Attitude is used for predicting human intention and behavior[51]. Knowles et al.[52] have confirmed and determined that attitudes toward monetary donations are the strongest predictors of monetary donation behavior. The

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47 A. Bhattacherjee, 'Understanding information systems continuance: an expectation-confirmation model', 351-370.

48 Foroughi, B., Iranmanesh, M. and Hyun, S.S. 'Understanding the determinants of mobile banking continuance usage intention', *Journal of Enterprise Information Management* 32/6 (2019): 1015-1033.

49 Rahi, S., Khan, M.M. and Alghizzawi, M. 'Extension of technology continuance theory (TCT) with task technology fit (TTF) in the context of Internet banking user continuance intention', *International Journal of Quality & Reliability Management* 38/4 (2021): 986-1004.

50 Singh, S. and Srivastava, R.K. 'Predicting the intention to use mobile banking in India', 357-378.

51 Phau, I. and Teah, M. 'Devil wears (counterfeit) Prada: a study of antecedents and outcomes of attitudes towards counterfeits of luxury brands', *Journal of Consumer Marketing* 26/1 (2009): 15–27.

52 Knowles, S.S., Hyde, M.K., White, K.M. 'Predictors of young people's charitable intentions to donate money: an extended theory of planned behavior perspective', *J. Appl. Soc. Psychol*. 42/9 (2012): 2096–2110.

basis for determining attitude is a function of relevant and dominant information or beliefs associated with behavior. Treiblmaier and Pollach[53] also mention charitable projects, charitable organizations, and the Internet as factors that can determine general attitudes toward online donation. The third factor is related to online donations and has an impact on public perception and trust in online donations. Many previous studies have proven that attitude affects product or service choice[54]. When a consumer develops a favorable attitude toward a product or service, the likelihood that he will use it to meet his needs increases. In this research, attitude is expected to have a strong influence on repeat donation intention. Then the hypothesis in this study is:

H4. Attitudes have a positive direct influence on repeat donation intention.

5. Relationship Between Religiosity, Perceived Ease of Use, Satisfaction and Repeat Donation Intention

Religion as a system is important for a person's result, as in Islam, which always teaches virtuous values[55]. Religiosity can affect a person's almsgiving behaviour as well as their intention to give. With the development of science and technology, humans innovated to create digital wallets. All transactions can be made through a digital wallet, making it more effective and efficient. If technology fails to help users complete tasks efficiently and effectively, then the user's intention to use that technology again will be negatively affected[56]. The ease-of-use factors are highly compatible, and it makes sense that if e-wallet users find their use beneficial, their intention to use them on an ongoing basis will be enhanced[57]. An impractical system will discourage customers from using e-

[53] Treiblmaier, H., Pollach, I. 'A framework for measuring people's intention to donate online', *PACIS 2006 Proceeding, AISeL* (2006): 808-817.

[54] Md Taib, F. M., Ramayah T., and Razak D. A. 'Factor influencing intention to use diminishing partnership home financing', *Int. J. of Islamic and Middle Eastern Finance and Management* 1/3 (2008): 235-248.

[55] Safrilsyah, Baharudin R., and Duraseh, N. 'Religiusitas Dalam Perspektif Islam: Suatu Kajian Psikologi Agama', *Substantia* 12/2 (2010): 399-412.

[56] A. Bhattacherjee, 'Understanding information systems continuance: an expectation-confirmation model,' 351-370.

[57] Abbasi, Ghazanfar Ali, Thiviya Sandran, Yuvaraj Ganesan, and Mohammad Iranmanesh, 'Go cashless! Determinants of continuance intention to use E-

wallet payment systems. According to Xiao et al.[58] satisfaction has a significant effect on participants' behavioral intentions. The satisfaction directly leads to the behavioral intention because they feel satisfied, renewing their bonds with the program and the service they got before. Slack et al.[59] also stated that satisfaction has a positive effect on customer intention. Then the hypothesis in this study is:

H5a. Religiosity has a direct positive influence on repeat donation intention.

H5b. Perceived ease of use has a direct positive influence on repeat donation intention.

H5c. Satisfaction has a direct positive influence on repeat donation intention.

6. Mediating Role of Attitude

According to Aguinis et al.[60] the majority of business studies use mediation or moderation in their research model. Mediating variables are variables or intervening mechanisms that transmit the effect of antecedent variables on an outcome. For instance, the notion that attitudes convey the effects of satisfaction and religion on willingness to pay is a form of mediation. Thus, mediation refers to the mechanisms and processes that underlie and link antecedents and outcomes[61]. As previously stated, the literature demonstrates a consistent relationship between religiosity and attitudes, perceived ease of use and attitudes, and satisfaction and attitudes on willingness to pay infaq repeatedly via digital wallets. Empirically, there is

wallet apps: A hybrid approach using PLS-SEM and fsQCA', *Technology in Society* 68 (2022) 101937.

58 Xiao, Yi, Xiaoling Ren, Pei Zhang and Antonnette Ketlhoafetse, 'The effect of service quality on foreign participants' satisfaction and behavioral intention with the 2016 Shanghai International Marathon', *International Journal of Sports Marketing and Sponsorship* 21/1 (2019): 91-105.

59 Slack, Neale, Gurmeet Singh, and Shavneet Sharma, 'The effect of supermarket service quality dimensions and customer satisfaction on customer loyalty and disloyalty dimensions', *International Journal of Quality and Service Sciences* 12/3 (2020): 297-318.

60 Aguinis, H., Edwards, J. R. and Bradley, K. J. 'Improving our understanding of moderation and mediation in strategic management research', *Organizational Research Methods* 20/4 (2017): 665-685.

61 Aguinis, H., Edwards, J. R. and Bradley, K. J. 'Improving our understanding of moderation and mediation in strategic management research,' 665-685.

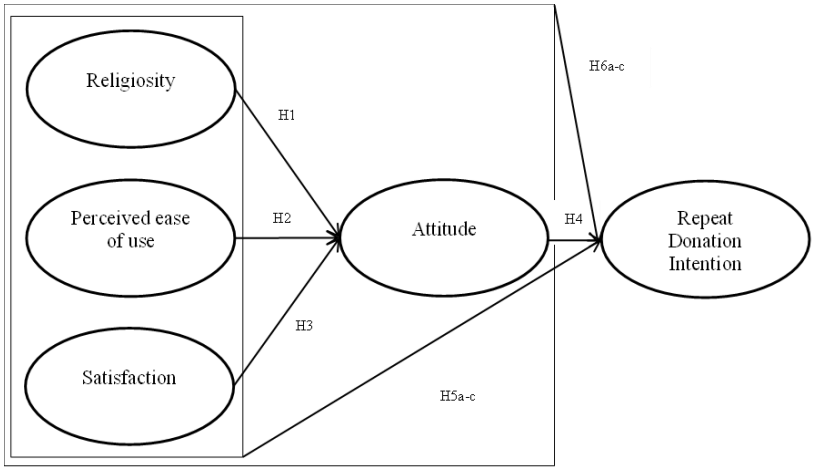
a consistent and positive relationship between attitude and willingness to pay repeatedly in various fields of study. Thus, the relationship between religiosity, perceived ease of use, satisfaction, and willingness to pay infaq is repeatedly mediated by the attitudes proposed in this study.

H6a. Attitude mediates the effect of religiosity on repeat donation intention.

H6b. Attitude mediates the effect of perceived ease of use on repeat donation intention.

H6c. Attitude mediates the effect of satisfaction on repeat donation intention.

Figure 1: Conceptual Framework



METHODOLOGY

This study adopts a quantitative approach with SEM-PLS analysis. SmartPLS 3 software has been selected as the tool to analyze the data. The data used are primary data obtained from distributing online questionnaires; there were as many as 100 respondents online. The sampling technique used was the purposive sampling method. The purposive sampling method is a technique for determining the research sample with certain considerations that aim to make the data obtained later

more representative[62]. Respondent criteria are Muslim, nativity in 1997-2012, have a digital payment account (GoPay, OVO, DANA, etc.), and have paid infaq via a digital wallet before. Questions that represent each variable use a Likert scale to measure respondents' opinions. The scale ranges from 1 to 5, which consists of 1 (strongly disagree), 2 (disagree), 3 (neutral), 4 (agree), and 5 (strongly agree) as mentioned in the distributed questionnaire. The research object is digital payments and mobile payments, which are used by most Indonesians as means of infaq payments. There are many types of mobile payment services in Indonesia, such as GoPay, DANA, OVO, and LinkAja, which work in collaboration with several organizations that collect zakat, infaq, alms, and endowments, such as *Dompet Dhuafa*, *Kitabisa.com*, *Rumah Zakat*, and *BAZNAS*. The independent variables in this study consisted of religiosity, perceived ease of use, and satisfaction. Meanwhile, the attitude of Indonesian digital wallet users is an intervening variable, and its effect on the dependent variable has been studied by the author. The dependent variable here consists of repeat donation intentions digitally. The population used in this study is Generation Z of Indonesian Muslims who use digital wallets for alms.

RESULTS AND DISCUSSION

1. Profile of Respondents

Based on the questionnaires' results, 100 respondents with the percentage of 100% have known and paid infaq using digital payment before. There are 40 male respondents and 60 female respondents participated in answering the questionnaires. It indicates that the percentage of female respondents has reached 60%, and the percentage of male respondents has reached 40%. Furthermore, based on the data obtained, there are 54 respondents aged 21-25 years with the percentage of 54% which is the highest number of the specified age range. This age range is the age of Gen Z as required in this research.

[62] Sugiyono, *Metode Penelitian Pendidikan Pendekatan Kuantitatif, Kualitatif, dan R&D* (Bandung: Alfabeta, 2010).

Table 1: Distribution of Respondents According to Demography

Demography Variable	Frequency	(%)
Gender		
Male	60	60%
Female	40	40%
Age (years)		
16 – 20	30	30%
21 – 25	54	54%
26 – 30	4	4%
31 – 35	2	2%
36 – 40	10	10%
Education		
Junior high school graduate	1	1%
Senior high school graduate	43	43%
Diploma	2	2%
Degree	53	53%
Masters	1	1%
Occupation		
Student	52	52%
Private employee	21	21%
Public sector employee	2	2%
Self-employed	25	25%
Income		
<Rp 7,000,000	74	74%
Rp 7,000,001 – Rp 10,000,000	15	15%
Rp 10,000,001 – Rp 13,000,000	5	5%
>Rp 13,000,000	6	6%

2. Validity and Reliability Test

Convergent validity test can be measured based on the loading factor values. Limitation of loading factor value is greater than 0.50 so that it is accepted[63]. Table 2 shows outer loading of religiosity variable, all religiosity indicators (R) have outer loading greater than 0.5 indicating the close relation in it and being a part of religiousity level variable of Muslim customer. Furthermore, all perceived ease of use variable indicators (PE) have outer loading greater than 0.5 indicating the close relation in it and being part of perceived ease of use level variable. Satisfaction variable, all satisfaction indicators (S) have outer loading greater than 0.5 indicating the

[63] Ghozali, Imam, *Structural Equation Modelling*, Edisi II (Semarang: Universitas Diponegoro, 2008).

close relation in it and being a part of satisfaction. Based on the outer loading of the variable of attitude, all attitude indicators (ATT) have outer loading greater than 0.5 which means there is a close relation in it and being a part of attitude. The variable of repeat donation intention (RI) has outer loading greater than 0.5 which means there is a close relation in it and being a part of repeat donation intention. Thus, the whole indicators in the variables have internal consistency and good reliability.

Average variance extracted (AVE) is used to test square roots of every AVE whether its correlation is greater than every latent construct or not. AVE value is used as a condition for the validity of the achievement of the discriminant[64]. The minimum AVE value that represents reliability has been reached succesfully is 0.50. Based on Table 2, all variables have AVE level above 0.5 which indicated that all indicators have low average error. In addition, every variable has composite reliability and Cronbach's alpha value greater than 0.70. The result of the research shows that reliability is a high-categorized measuring instrument, which means the instrument of every construct is highly correlated, in other words, all variables or constructions have high reliability.

Table 2: Results Measurement Model

Construct	**Factor loading**	**Cronbach's alpha**	**CR**	**AVE**
Religiosity		0.773	0.854	0.596
R1	0.773			
R2	0.801			
R3	0.815			
R4	0.693			
Perceived Ease of Use		0.801	0.871	0.629
PE1	0.795			
PE2	0.843			
PE3	0.832			
PE4	0.694			
Satisfaction		0.750	0.858	0.668
S1	0.835			
S2	0.856			
S3	0.758			
Attitude		0.828	0.886	0.660
ATT1	0.840			
ATT2	0.803			

[64] Ghozali, Imam, *Structural Equation Modelling*, Edisi II, 2008.

ATT3	0.760			
ATT4	0.843			
Repeat Donation Intention		0.808	0.874	0.636
RI1	0.839			
RI2	0.839			
RI3	0.828			
RI4	0.673			

3. Testing the Goodness of fit

The analysis of the inner model/structural analysis model is carried out to ensure that the structural model is sturdy and accurate. Evaluation of internal models can be seen from several indicators which include:

a) The Coefficient of Determination (R^2)

Testing on structural models is done by looking at the R^2 value which is a goodness-fit test model. The inner model test can be seen from the R^2 value in the equation between latent variables. The value of R^2 explains how many exogenous (independent) variables in the model can explain endogenous (dependent) variables (Table 3).

The R2 value for the Attitude variable is 0.477, which means that attitude is influenced by the level of religiosity, perceived ease of use and satisfaction of 48%. Then the value of R2 for the variable of repeat donation intention is 0.623, which means that the intention to donate again is influenced by the level of religiosity, perceived ease of use, satisfaction and attitude moderation by 62%. Thus, it can be concluded that religiosity, perceived ease of use, satisfaction and attitude more easily influence the repeat donation intention. This is because the repeat donation intention has become a person's behavior pattern and awareness in practicing Islamic values.

Table 3: The coefficient of determination (R^2)

Constructs	R^2	Adjusted R^2
Attitude	0.477	0.430
Repeat donation intention	0.623	0.607

b) Predictive Relevance (Q2)

In addition, the R^2 model is also evaluated by looking at the value of Q-square. Q-square value can be calculated as follows: Q2 = 1 – (1 – 0.430) (1 – 0.607) = 0.77599 and as Q2 > 0, it can be concluded that the attitude

and repeat donation intention are influenced by religiosity, perceived ease of use and satisfaction are relevant.

4. Hypothesis Testing

Following are the estimated values of each relationship between the research variables (Table 4). Based on the table the following can be interpreted:

a) The estimated religiosity coefficient for attitudes is 0.214 and for intention to donate again is 0.200. The coefficient is positive if an increase in religiosity causes a higher customer attitude. The lower the religiosity, the lower the customer attitude. Based on the t value, a significance value of 0.025 and 0.041 ($p < 0.05$) was obtained so that there was a significant influence of religiosity on customer attitudes and intention to donate again. Then the magnitude of the religiosity coefficient on the intention to donate repeatedly through attitude is 0.103. Based on the t value, a significance value of 0.027 ($p < 0.05$) was obtained so that there was a significant influence on the relationship between religiosity and the intention to donate again through attitude.

b) The estimated coefficient of perceived ease of use on attitude is 0.303 and on repeat donation intention is 0.234. The coefficient is marked positive if the increase in perceived ease of use causes a higher customer attitude. The lower the perceived ease of use, the lower the customer attitude. Based on the t-value, the significance value is 0.013 and 0.047 ($p < 0.05$) so there is a significant influence of perceived ease of use on customer attitude and repeat donation intention. Then the magnitude of the perceived ease of use coefficient on repeat donation intention through attitude is 0.136. Based on the t-value, the significance value is 0.040 ($p < 0.05$) so there is a significant effect on the relationship between perceived ease of use and repeat donation intention through attitude.

c) The estimated coefficient of satisfaction on attitude is 0.258 and on repeat donation intention is 0.239. The coefficient is marked positive if the increase in satisfaction causes a higher customer attitude. The lower the satisfaction, the lower the customer attitude. Based on the t-value, the significance value is 0.032 and 0.041 ($p < 0.05$) so there is a significant influence of satisfaction on customer attitude and repeat donation intention. Then the magnitude of the satisfaction coefficient on repeat donation intention through attitude is 0.125. Based on the t-value,

the significance value is 0.039 ($p < 0.05$) so there is a significant effect on the relationship between satisfaction and repeat donation intention through attitude.

d) The magnitude of the attitude coefficient on repeat donation intention is 0.483. The coefficient is marked positive if attitude is increased, the higher the re-donate intention, and the lower the attitude, the lower the repeat donation intention. Based on the t-value, the significance value is 0.000 ($p < 0.05$) so there is a significant influence of attitude on repeat donation.

Table 4: Direct Effect, Indirect Effect and Total Effect

Relationship Between Variables	Original Sample (O)	T Statistics (|O/STDEV|)	P Values	Result
Religiosity -> Attitude	0.214	2.250	0.025	*H1 Significant*
Religiosity -> Repeat Donation Intention	0.200	2.046	0.041	
Religiosity -> Attitude -> Repeat Donation Intention	0.103	2.216	0.027	
Perceived Ease of Use -> Attitude	0.303	2.492	0.013	*H1 Significant*
Perceived Ease of Use -> Repeat Donation Intention	0.234	2.042	0.047	
Perceived Ease of Use -> Attitude -> Repeat Donation Intention	0.136	2.144	0.040	
Satisfaction -> Attitude	0.258	2.152	0.032	*H1 Significant*
Satisfaction -> Repeat Donation Intention	0.239	2.051	0.041	
Satisfaction -> Attitude -> Repeat Donation Intention	0.125	2.073	0.039	
Attitude -> Repeat Donation Intention	0.483	5.487	0.000	*H1 Significant*

Relationship Between Religiosity and Attitude

The result of the research shows that religiosity affects millennial Muslims attitude of paying infaq by alpha value 0.773 > 0.6. It shows that internal factors of validity constructs consistency are reliable. Religiosity variable has four indicators: believing that digital wallets are legal, paying infaq through the digital wallet will not degrade the willing, being in line with

Islamic values on doing business, and being scam-free[65]. In influencing the relationship, according to the Islamic values on doing a business has a significant impact with a value result of 0.815. Meanwhile, the small impact indicator is being scam-free 0.693. The indicator may conclude that Muslim users care about applying principles on digital wallets for paying infaq, since everything that involves sharia counts as worship. The indicators show that the more faithful someone, the more selective on deciding to use a digital wallet as a medium to donate. These conditions have been listed in the QS. al-Zariyat: 56

وَمَا خَلَقْتُ ٱلْجِنَّ وَٱلْإِنسَ إِلَّا لِيَعْبُدُونِ ﴿٥٦﴾

"And I did not create the jinn and mankind except to worship Me."

(Surah al-Zariyat, 51: 56)

Further, users will hesitate and get dilemmatic if the digital wallet does not apply sharia principles because scams may happen since the user and the recipient not meet face to face. Therefore, religiosity plays a significant role in millennial Muslims attitude. It is encouraged for digital wallet managers to improve their services based on sharia principles. In QS. al-Baqarah: 172, Allah SWT commands to always consume everything that is good from the sustenance obtained, so that a halal digital wallet is very important.

يَٰٓأَيُّهَا ٱلَّذِينَ ءَامَنُواْ كُلُواْ مِن طَيِّبَٰتِ مَا رَزَقْنَٰكُمْ وَٱشْكُرُواْ لِلَّهِ إِن كُنتُمْ إِيَّاهُ تَعْبُدُونَ ﴿١٧٢﴾

"O you who have believed, eat from the good things which We have provided for you and be grateful to Allah if it is [indeed] Him that you worship."

(Surah al-Baqarah, 2: 172)

Infaq is one of the sunnah worship by removing some of the wealth for the interests regulated by Islamic law. The distribution of infaq funds can be done by anyone, anytime and anywhere. However, as technology develops, infaq distribution can be done online. Several platforms have provided a feature to collect infaq funds in collaboration with the Amil

[65] Usman, Hardius, 'Islamic religiosity scale, and its applied on the relationship between religiosity and selection of Islamic bank', *Journal of Distribution Science* 14/2 (2016): 23-32.

Institution or the Amil Institution itself has provided a platform to collect infaq funds. On online transactions, privacy and security are the main focuses[66]. Therefore, philanthropy institutions should create a dependable system to convince the consumers that there is a security mechanism built in the website[67]. One approach to building that trust is to have a security certificate from a competent institution, such as RapidSSL certification, Payment Card Industry Data Security Standard, and Very Sign Secured, and displaying the certificate on a website or app. Philanthropic institutions' ability can be seen from the quality of financial information provided by the website. Especially regarding the receipt, management, and distribution of philanthropic funds, the speed of responding to problems complained of by consumers, the ability to provide a secure transaction environment, and guaranteeing that unauthorized access will never occur and provide convenience with the member login feature. Khraim[68] states that religiosity is one of the leading and dominant factors for Muslim consumers to adopt a new product, idea, or technology. Religiosity undoubtedly has a more crucial role when a Muslim is dealing with actions related to religion. Likewise, Salam et al.[69] explained that religiosity is a crucial factor in shaping Muslim consumer preferences and behavior. It is because religiosity is an order of principles and practices integrated into routine life[70].

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66 Wang, R. and Tseng, M.L. 'Evaluation of international student satisfaction using fuzzy importance-performance analysis', *Procedia – Social and Behavioral Sciences* 25 (2011): 438- 446.

67 Gefen, David, Karahanna, E. and Straub, D. W. 'Trust and TAM in online shopping: an integrated model', *MIS Quarterly* 27/1 (2003): 51-90.

68 Khraim, H. 'Measuring religiosity in consumer research from an Islamic perspective', *Journal of Economic and Administrative Sciences* 26/1 (2010): 52-78.

69 Salam, M. T., Muhamad, N. and Leong, V. S. 'Measuring religiosity among Muslim consumers: observations and recommendations', *Journal of Islamic Marketing* 10/2 (2019): 633-652.

70 Md Husin, Maizaitulaidawati and Asmak Ab Rahman, 'Do Muslims intend to participate in Islamic insurance? Analysis from theory of planned behaviour', *Journal of Islamic Accounting and Business Research* 7/1 (2016): 42-58.

Relationship Between Perceived Ease of Use and Attitude

The results show that perceived ease of use affects the attitude of Gen Z Muslims in paying infaq with an alpha value of 0.801 > 0.6. This indicates that the internal factor of validity constructs consistency is reliable. The perceived ease of use variable has four indicators: it is not difficult to learn, easy to use, a clear feature, and can be learned quickly[71]. In influencing the relationship, perceived ease of use with the mechanism significantly affects the result value of 0.843. In contrast, the indicator that has a low effect is the habit of using a digital wallet for infaq payments with a value of 0.694. This condition can be concluded that the perceived ease of use of Muslim users with the digital wallet mechanism for infaq payments is essential. When the digital wallet mechanism is challenging to understand and too complicated to access, it will impact the interest in using the digital wallet. From Anas bin Malik *radhiallahu 'anhu*, Prophet Muhammad *SAW* said:

يَسِّرُوْا وَلَا تُعَسِّرُوْا وَبَشِّرُوْا وَلَا تُنَفِّرُوْا .وفي رواية المسلم :وَسَكِّنُوْا وَلَا تُنَفِّرُوْا

(رواه البخاري ومسلم)

> *"Make it easy and don't complicate it, give good tidings and don't make people run away."* In a Muslim narration*: "Give them peace, do not make them run away."*[72]

According to the results of Gopay's research with Kopernik[73] 2020, the digital donation method has shown an increase since the COVID-19 pandemic, from the previous 32% to 43%. In the age group, the highest digital donation method occurs in generation Z, which is 51% higher than the previous 35%, while the millennial generation is 40% higher than the previous 31%. Community interest, especially among generation Z, influences two organizational platforms, namely Dompet Dhuafa and Baznas (National Amil Zakat Agency), which have the best records at 35% and 28%, respectively. Both are also the most popular platforms for

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[71] Suhartanto, Dwi, David Dean, Tuan Ahmad Tuan Ismail and Ratna Sundari, 'Mobile banking adoption in Islamic banks: Integrating TAM model and religiosity-intention model', *Journal of Islamic Marketing* 11/6 (2020): 1405-1418.

[72] Al-Bukhari, Abu Abdullah Muhammad bin Ismail, *Ensiklopedia Hadits; Shahih al-Bukhari 1*, Terj. Masyhar dan Muhammad Suhadi, Cet. I, (Jakarta: Almahira, 2011).

[73] GoPay dan Kopernik, 'Gopay Digital Donation Outlook 2020', 27.

making donations because of the credibility, security, and convenience of the organization's website.

Parakh and Barbole[74] in their conclusion conclude that the majority of consumers adopt digital services because they feel reliable, comfortable, user-friendly, and secure. Then Perkins and Annan[75] found that the factors of Perceived Usefulness, Perceived Ease of Use, Government Support, Trust and Security had a direct and positive influence on the intention of Ghanaian customers to use internet banking. Mansumitrchai and Husam[76] mention that in Mexico, technology is the first most important attribute to adopt internet banking and the second attribute is trust. Non-adopters feel that internet banking is very difficult, complicated, surprising and also very risky. But adopters trust the security and privacy concerns provided by banks. Adopters prefer the internet banking system in Mexico because it maintains a lifestyle and innovation in services. Both adopters and non-adopters notice that in order to use internet banking services the individual requires computer skills. Compatibility is an important attribute for adopting the internet, but reference groups also play an important role. Another study mentions that there is a rapid development and use of Information Technology services in India, but the rural areas are not developing much. Rural customers feel that the security-privacy, trust and ease of use have a significant relationship to adopting digital wallets. This conclusion concludes that qualitative factors like prestige, speed, trust, safety and security, and easiness have a major influence on rural customers to adopt digital wallets offered by financial institutions in India[77].

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[74] Parakh S.D and Barbole A. N. 'The study of consumer's perspective About internet banking: empirical evidence from western Maharashtra', *Indian Stream Research Journal* 3/3 (2013)

[75] Perkins, Ed-Zilla Daniel and Annan Jonathan, 'Factors affecting the Adoption of Online Banking in Ghana: Implications for Bank Managers', *International Journal of Business and Social Research (IJBSR)* 3/6 (2013): 94-108.

[76] Mansumitrchai, Somkiat and Husam-Aldin N. AL-Malkawi, 'Factors Underlying the Adoption of Online Banking by Mexican Consumers', *International Journal of Business and Management* 6/9 (2011): 155-169.

[77] Parakh, Santosh, Prakash Ukhalkar and Leena Sanu, 'Digital Wallet and Mobile Banking Adoption Among Rural Bank Customer', *International Research Journal of Business Studies* XIII/03 (2020).

Relationship Between Satisfaction and Attitude

The results show that satisfaction affects the attitude of millennial Muslims in paying infaq with an alpha value of 0.750 > 0.6. This indicates that the internal factor of validity constructs consistency is reliable. There are three indicators of variable satisfaction: satisfaction with quality, service, and process of digital wallets for infaq payments[78]. In influencing the relationship, the indicator of satisfaction with digital wallet services on payments greatly affects the result value of 0.856. At the same time, the indicator that has a small effect is the pleasure with the digital wallet process for infaq payments with a value of 0.758. In short, the quality of digital wallet services plays an essential role in infaq payments. The more efficient and effective an application is, the more intense the use of the application and becomes sustainable. However, there may be a complicated process and unclear information. It will decrease interest in using digital wallets for infaq payments. Thus, they switch to an offline system. In line with the research results of Raman and Kumar[79]; Gao et al.[80] which stated that users of mobile payment systems experience higher levels of satisfaction and create favorable attitudes towards payment systems. Satisfied users interact well and engage repeatedly on mobile-based applications, preferring to continue this behavior in the future. Then, users tend to form a positive attitude when they believe that the system or technology used can improve their performance and efficiency. As a result, a positive attitude affects the user's intention to continue the use. As mentioned in the Quran (15: 20)

وَجَعَلْنَا لَكُمْ فِيهَا مَعَٰيِشَ وَمَن لَّسْتُمْ لَهُۥ بِرَٰزِقِينَ ﴿٢٠﴾

"*And We have made for you therein means of living and [for] those for whom you are not providers.*"

(Surah al-Hijr, 15: 20)

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[78] Seo, S., Kim, K. and Nurhidayati Vieta, A. 'Satisfaction and purchase intention of imported fresh fruits based on familiarity: a case of Korean pears in Taiwan', *British Food Journal* 122/9 (2020): 2895-2910.

[79] Raman, Prashant and Kumar Aashish, 'To continue or not to continue: a structural analysis of antecedents of mobile payment systems in India', *International Journal of Bank Marketing* 39/2 (2020): 242-271.

[80] Gao, L., Waechter, K. A. and Bai, X. 'Understanding consumers' continuance intention towards mobile purchase: a theoretical framework and empirical study–A case of China', *Computers in Human Behavior* 53 (2015): 249-262.

Users' satisfaction when purchasing or utilizing a product or service is very important, especially during the early phase of adoption of a new product or service[81]. The experience that a user encounters during the early stages of using a product will ultimately determine response to usage, continued intention, and future loyalty to the product or service[82]. A positive attitude will be formed towards companies that provide services when users are satisfied with the services offered. Users will subsequently repeat their buying behavior and continuously use the service for a long time[83]. Carlson and Aron[84] explained that the level of consumer satisfaction with content-based websites is more likely to be determined by delivering various attributes, such as response time and ease of navigation. In addition, if consumers experience dissatisfaction with the website in providing the attributes sought, such as poor visual appeal, lack of security features, and irrelevant information content, then the initial attitude taken by consumers changes to be not good according to the level of consumer satisfaction got through the website experiences. In addition, the consumer satisfaction of the content-based website affects the attitude towards the sports team website. These results indicate that consumer satisfaction which affects sports consumer attitude towards sports team website is consistent with the findings of research conducted to investigate consumer satisfaction and its effect on consumer attitudes. Controlled brand communication becomes one of the examples of a service provider. Information on website, for instance, has a significant positive effect on forming a positive brand attitude[85].

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81 Ratnasari, Ririn Tri, Sri Gunawan, Imron Mawardi and Kusuma Chandra Kirana, 'Emotional experience on behavioral intention for halal tourism', *Journal of Islamic Marketing* (2020).

82 Chen, H. J. 'What drives consumers' mobile shopping? 4Ps or shopping preferences?', *Asia Pacific Journal of Marketing and Logistics* 30/4 (2018): 797-815.

83 Deng, Z., Lu, Y., Wei, K. K. and Zhang, J. 'Understanding customer satisfaction and loyalty: an empirical study of mobile instant messages in China', *International Journal of Information Management* 30/4 (2010): 289-300.

84 Carlson, Jamie and Aron O'Cass. 'Exploring the relationships between e-service quality, satisfaction, attitudes and behaviours in content-driven e-service web sites', *Journal of Services Marketing* 24/2 (2010): 112–127.

85 Grace, D. and O'Cass, A. 'Examining the effects of service brand communications on brand evaluation', *Journal of Product & Brand Management* 14/2 (2005): 106-16.

Relationship Between Attitude and Repeat donation Intention

The results show that attitude affects re-donate intention of millennial Muslims in paying infaq with an alpha value of 0.828 > 0.6. This shows that the internal factor of validity constructs consistency is reliable. There are four indicators of the attitude variable, namely using a digital wallet to pay infaq is a good idea; it becomes more effective and efficient; it becomes a pleasant experience; and overall, the concept of paying infaq through a digital wallet is fun[86]. In influencing the relationship, the indicator is fond of the whole idea of a digital wallet to pay infaq has an enormous influence with the result value of 0.843. While the indicator that has a small effect uses a digital wallet to pay infaq as a pleasant experience with a value of 0.760. From these conditions, it can be concluded that users accustomed to using digital wallets for activities will feel happy with digital wallets. Especially for paying infaq, they do not need to leave the house to go to charity institutions, only at home via smartphones. Meanwhile, users who have unpleasant experiences with digital wallets to pay for infaq may be caused by lack of knowledge in accessing digital wallets, lack of transparency in the information provided, platforms not yet implementing Sharia principles and fraud in the name of donations. As mentioned in the QS. Al-Ankabut: 43

وَتِلْكَ ٱلْأَمْثَٰلُ نَضْرِبُهَا لِلنَّاسِ ۖ وَمَا يَعْقِلُهَآ إِلَّا ٱلْعَٰلِمُونَ ﴿٤٣﴾

"And these examples We present to the people, but none will understand them except those of knowledge."

(Surah al-`Ankabut, 29: 43)

In Pappas's research[87], it is stated that online shopping and marketing are highly dependent on customer experience. Although, as with traditional offline shopping, not all customers have the same experience online and

[86] Venkatesh, V., Morris, M.G., Davis, G.B. and Davis, F.D. 'User acceptance of information technology: toward a unified view', *MIS Quarterly* 27/3 (2003): 425-478.

[87] Pappas, Ilias O., Adamantia G. Pateli, Michail N. Giannakos, and Vassilios Chrissikopoulos, 'Moderating effects of onlineshopping experience on customersatisfaction and repurchase intentions', *International Journal of Retail & Distribution Management* 42/3 (2013): 187-204.

many differences are visible between them[88]. Online commerce describes companies trying to inform buyers, communicate, promote, and sell products and services via the internet[89]. Widyanto and Imaduena[90] stated that the increasing purchase power of consumers influences the growth of online business in Indonesia through the internet. Oppenheim and Ward[91] explained that the main reason people shop via the internet is convenience. Apart from the personal, social, psychological and practical aspects that constantly interact and shape the outcomes of individual behavior, behavioral aspects such as perceptions, attitudes and beliefs about internet banking attributes play an important role in the adoption or rejection of technology use. In the context of Internet banking adoption, attitudes are becoming more prevalent, as the Internet banking system directly involves monetary transactions. Hence, consumers' underlying beliefs about risk and security shape consumer attitudes[92]. In addition, attitudes are considered as a social function, because people influence each other's attitudes by affirming or opposing through interactions and shared experiences[93]. Pauli et al.[94] mentioned that belief can influence donation attitudes related to people's perceptions of individuals and the social benefits of altruism and solidarity. The results of research of Fortin et al.[95] confirmed the tendency

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88 Setiowati, Apriliani Kartika, Widayat, and Jasly By, ‘Sikap online shopping dan niat pencarian informasi terhadap niat dan perilaku belanja’, *Jurnal Manajemen Bisnis* 2/01 (2012).

89 Kotler, Philip and Kevin Lane Keller, *Marketing Management*, 14th Edition. Upper Saddle River (N.J.: Pearson Prentice Hall, 2012).

90 Widyanto, Hanif Adinugroho and Imaduena Aesa Tibela Sitohang, ’Muslim millennial’s purchase intention of halal-certified cosmetics and pharmaceutical products: the mediating effect of attitude’, *Journal of Islamic Marketing* (2021).

91 Oppenheim, C. dan Ward, L. ‘Evaluation of web sites for B2C e-commerce’, *Aslib Proceedings: New Information Perspectives* 58/3 (2006): 237-260.

92 Bashir, Irfan and Chendragiri Madhavaiah, ‘Consumer attitude and behavioural intention towards Internet banking adoption in India’, *Journal of Indian Business Research* 7/1 (2014): 67-102.

93 Nunnally, J. C. and Bernstein, I. H. *Psychometric Theory*, 3/e (New York, NY: McGraw-Hill, 1994).

94 Pauli, Jandir, Kenny Basso and Juliane Ruffatto, ‘The influence of beliefs on organ donation intention’, *International Journal of Pharmaceutical and Healthcare Marketing* 11/3 (2017): 291-308.

95 Fortin, M. C., Dion-Labrie, M., Hébert, M. J. and Doucet, H. ‘The enigmatic nature of altruism in organ transplantation: a cross-cultural study of transplant physicians’ views on altruism’, *BMC Research Notes* 3/1 (2010): 216.

that donations are obtained not by the expectation of financial gain but by the altruistic argument of cooperation.

Relationship Between Religiosity, Perceived Ease of Use, Satisfaction and Repeat Donation Intention

The results show that religiosity, perceived ease of use, and satisfaction have a direct effect on the repeat donation intention of Gen Z Muslims in paying infaq with p-value 0.041, 0.047, and 0.41 < 0.05. High religiosity indicates high religious awareness. Religion is an important cultural factor because religion is a universal thing as well as influences the behavior of an individual and a social being[96]. Religiosity can affect a person's charitable behavior, as well as the intention to donate[97]. Given that infaq is a form of worship that is highly recommended by Allah SWT to realize prosperity on earth and to achieve blessings in the world and the hereafter. As mentioned in the QS. Al-Baqarah: 3

ٱلَّذِينَ يُؤۡمِنُونَ بِٱلۡغَيۡبِ وَيُقِيمُونَ ٱلصَّلَوٰةَ وَمِمَّا رَزَقۡنَٰهُمۡ يُنفِقُونَ ﴿٣﴾

"Who believe in the unseen, establish prayer, and spend out of what We have provided for them."

(Surah al-Baqarah, 2: 3)

In addition, Khraim[98] states that for Muslim consumers, religiosity is one of the main and dominant factors in the decision to adopt a new product, idea, or technology. Religiosity undoubtedly has a more critical role when a Muslim is dealing with actions related to religion[99]. Then, satisfaction has a significant effect on participants' behavioral intentions, with direct satisfaction leading to behavioral intentions because satisfied participants will renew their engagement in the event because of the

[96] Mokhlis, Safiek, 'Relevancy and measurement of religiosity in consumer behavior research', *International Business Research* 2/3 (2009): 75–84.

[97] Safrilsyah, Baharudin R., and Duraseh, N, 'Religiusitas Dalam Perspektif Islam: Suatu Kajian Psikologi Agama', 399-412.

[98] Khraim, H. 'Measuring religiosity in consumer research from an Islamic perspective', 52-78.

[99] Ratnasari, Ririn Tri, Ulfa Fadilatul Ula and Raditya Sukmana, 'Can store image moderate the influence of religiosity level on shopping orientation and customers' behavior in Indonesia?', *Journal of Islamic Accounting and Business Research* (2020).

service received previously[100]. The satisfaction that users get when buying or using a product or service is very important, especially during the early phase of adoption of a new product or service. The ease-of-use experience that a user has while using a product will ultimately determine his response to that product and his future continued intentions for that product or service[101]. Because someone tends to accept technology that is not too complicated to use compared to complicated technology. If a potential user feels that a technology is not easy to use, he or she is less likely to adopt the technology, even if the price of the technology is reasonable.

Attitude Mediates the Effect of Religiosity, Perceived Ease of Use, Satisfaction on Repeat Donation Intention

The results show that the attitude of Gen Z Muslims can mediate between the variables of religiosity, perceived ease of use, and satisfaction with repeat donation intention. This is evidenced by the acceptance of the results of the indirect relationship hypothesis (table 4). Attitude can be thought of as a state of readiness that is controlled by experience and influences an individual's behavioral response to an object. As a result, customer attitudes towards online transaction reviews can determine their intention to use them in payment of donations. Attitude is a learned predisposition to respond to environmental stimuli either in a positive way or otherwise[102]. As Muslims, being honest is the main thing, by responding honestly it will have a good impact on life. These conditions have been listed in the QS. al-Taubah: 119

يَٰٓأَيُّهَا ٱلَّذِينَ ءَامَنُواْ ٱتَّقُواْ ٱللَّهَ وَكُونُواْ مَعَ ٱلصَّٰدِقِينَ ﴿١١٩﴾

"O you who have believed, fear Allah and be with those who are true."

(Surah al-Taubah, 9: 119)

[100] Xiao, Yi, Xiaoling Ren, Pei Zhang and Antonnette Ketlhoafetse, 'The effect of service quality on foreign participants' satisfaction and behavioral intention with the 2016 Shanghai International Marathon', 91-105.

[101] Chen, H. J. 'What drives consumers' mobile shopping? 4Ps or shopping preferences?' 797-815.

[102] Fishbein, M. and Ajzen, I. *Belief, Attitude, Intention and Behavior: An Introduction to Theory and Research*. (Addison-Wesley Pub. Co., Reading, Mass. 1975).

It is rational to consider that individuals who have a positive attitude towards something will indulge in positive behavior or vice versa. Furthermore, attitudes reveal people's feelings that reveal whether someone tends to like or dislike some "stimulus" or "object," which in this study is a digital wallet. Customers' trust in digital wallets (i.e. in perceived credibility, quality, quantity and completeness) determines their attitude towards it. In a study mentioned that the most important factors in the use of mobile banking is convenience and personalization. Then other factors that are considered important in customer decisions to adopt mobile banking are location-based benefits, transaction speed, information content and design[103]. In addition, it was found a significant positive impact of attitudes towards the use of mobile banking and norms on mobile banking adoption. According to Sura et al.[104] social networking sites have proven their ability to attract a wide audience and appear to be good platforms for online donations. Not only to reach potential donors, but also to retain existing donors. Thus, social networking site features support user-generated content, communication and interaction, and play an important role in influencing people's attitudes towards online donations. Castillo et al.[105] have found that using social networking site features to post wall messages and private messages is a profitable way to strengthen attitudes towards online donations and consequently increase fundraising for donations. Meanwhile, social capital generated using social networking sites plays an important role in predicting volunteer attitudes to volunteer through social networking sites[106]. Furthermore, Branston and Bush[107] have stated that interactive features are needed to maintain relationships with online audiences beyond the dissemination of information. Thus, the

[103] Wu, Wen-Tsung, Chie-Bein Chen and Chiao-Chen Chang, 'Applying the Analytic Hierarchy Process Decision Analysis to Better Understand Adoption Intentions of Mobile Banking', *Business and Economic Research* 5/1 (2016): 431-439.

[104] Sura, Suaini, Jongchang Ahn and Ook Lee, 'Factors influencing intention to donate via social network site (SNS): From Asian's perspective', *Telematics and Informatics* 34/1 (2017): 164-176.

[105] Castillo, M., Petrie, R., Wardell, C. 'Fundraising through online social networks: a field experiment on peer-to-peer solicitation', *J. Public Econ*. 114 (2014): 29–35.

[106] Kim, Y. and Lee, W. 'Networking for philanthropy: increasing volunteer behavior via social networking sites', *Cyberpsychol. Behav. Soc. Netw*. 17/3 (2014): 160–165.

[107] Branston, K. and Bush, L. 'The nature of online social good networks and their impact on non-profit organization and users', *Prism*. 7/2 (2010).

features of social networking sites can help in influencing people's attitudes towards online donations. For example, people who find it easy to use interactive features of social networking sites regarding online donations can improve their attitude towards online donations.

CONCLUSION

Based on the results of the analysis and discussion of the effect of religiosity, perceived ease of use, satisfaction, and attitudes toward the intention to adopt a digital wallet for infaq payments, it can be concluded that these three variables have a significant effect on the intention to donate repeatedly. The religious intention integration model is a model that strengthens the TAM model by providing a more complete explanation regarding the adoption of digital wallets for recurring infaq payments. Although the findings provided in this study contribute both theoretically and practically, some limitations and future research directions need to be discussed. This study only focuses on the influence of religiosity, perceived ease of use, satisfaction, and attitudes toward the intention to adopt a digital wallet. Future research can examine the integrity of the two models, which support each other and reinforce one's intentional behavior. Then you can use a mix of quantitative and qualitative methods by seeking more accurate data through interviews and focus group discussions (FGD). In addition, this research only focuses on digital collections and digital wallet platforms in general. So that further research can compare digital collections and non-digital collections from the same institutions, such as Dompet Dhuafa, Baznas, and banking accounts. This aims to explore more closely the advantages and disadvantages of each of the two systems, as well as the views and opinions of respondents about the two systems. This study also offers an opportunity for governments to increase the adoption of digital wallet services among Generation Z. Governments may have specific donation programs for Generation Z and their commitment to donate via digital wallet platforms. Because of their trust, Generation Z may adopt the practice of donating via digital wallets in the future. All marketing strategies must focus on providing high-quality digital wallet services and ensuring digital wallets comply with Islamic law so that Generation Z is more aware of spending through digital wallets.

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