



EXPLORING THE IMPACT OF QRIS TECHNOLOGY ON GEN Z'S INTENTION TO CONTRIBUTE INFAQ TO MOSQUES

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Abstract: This study examines the impact of religiosity, ease of use, motivation, and intention to donate infaq among Generation Z in Jember, Indonesia, focusing on mosque donations via QRIS technology. Using a quantitative approach with 100 participants and analyzed through SEM-PLS, the study finds that religiosity enhances motivation through goal-focused behavior. In contrast, ease of use promotes motivation by simplifying the donation process. The research highlights QRIS's benefits, such as increased convenience and transparency, but also identifies challenges, including low digital literacy and limited understanding of infaq among some congregants. These findings suggest that while QRIS has the potential for improving mosque donations, addressing digital literacy and comprehension barriers is essential for maximizing its effectiveness among younger generations.

Keywords: Religiosity, Ease of Use, Motivation, Intention Infaq, Gen-Z

A. Introduction

Indonesia has a substantial Muslim populace, accounting for 241.7 million individuals or 87.02% of the population (Kementerian Agama RI, 2023). Mosques play a pivotal role in this context, serving as places of worship and hubs for preaching and religious growth. Funding mosques' operational and maintenance costs involves diverse revenue streams, including infaq donations from the congregation (Kasri & Ramli, 2019).

The advancement of technology today has reached an extremely high level, facilitating various activities for groups within society. The Industrial Revolution has brought innovative changes to the accessibility of financial transactions. One example of Internet technology development is financial technology implemented in payment systems, which makes it easier for people to conduct cashless transactions (Fauja et al., 2023). One of the technological advancements currently in widespread use is the QRIS-based payment system, which has provided a new alternative for collecting donations in mosques. QRIS allows congregants to contribute donations digitally through the QR code



scanners available at mosques. The Indonesian government supports this digitalization through the National Non-Cash Movement (GNNT) and Nawacita programs. The use of QRIS for collecting donations in mosques has shown a significant trend, particularly among Generation Z. The speed, convenience, and security offered by QRIS make it an attractive option for congregants to contribute to religious activities, especially for channeling donations to mosques (Kasri & Ramli, 2019).

Generation Z (Gen Z), defined as individuals born between 1997 and 2012, demonstrates a high level of engagement with digital technologies, making them particularly relevant for examining the adoption of systems like QRIS. As the first generation to grow up in a fully digital era, Gen Z is deeply familiar with cashless transactions and increasingly participates in digital financial activities. By focusing on their behavioral and technological preferences, the research can deepen its understanding of how digital tools align with their lifestyle. QRIS, known for its secure, rapid, and convenient mechanisms for facilitating infaq contributions, directly appeals to Gen Z's preference for seamless digital experiences and their emphasis on efficiency and innovation. Exploring these dynamics underscores the importance of targeting this demographic to maximize the adoption and effectiveness of digital donation systems.

As a form of donation, infaq holds significant importance in Islam, signifying the allocation of a portion of one's wealth for causes sanctioned by Allah SWT. Unlike zakat, which has specified criteria, infaq is more adaptable, contingent on an individual's sincerity and financial capacity (Jalil et al., 2022). Infaq can encompass charitable and non-charitable expenditures (Roziq et al., 2021). The Qur'an delineates two types of infaq: *Infaq Fii Sabilillah* (for goodness) and *Infaq Fii Thagut* (for evil) (Juhro et al., 2019). It extends beyond obligatory contributions, encompassing all forms of spending or donations, even those lacking sincerity (Rosadi, 2019). Islamic jurisprudence categorizes infaq into four types: permissible, obligatory, forbidden, and recommended, each with distinct regulations and objectives aimed at promoting wealth utilization by Islamic principles (Rosadi, 2019).

The evolving societal behavior driven by technological leaps has precipitated shifts, including adopting QRIS technology for infaq distribution, which is perceived as more convenient and secure. The Technology Acceptance Model (TAM) offers a framework for comprehending individual attitudes toward adopting and utilizing information technology systems. Originating in 1989 from the work of Davis, Bagozzi, and Warshaw, TAM centers on perceived usefulness and ease of use as primary variables (Lee et al., 2023). TAM has been extended to gauge the acceptance of Islamic FinTech services, considering factors influencing their adoption (Shaikh et al., 2020).

The Technology Acceptance Model (TAM), proposed by Davis (1989), emphasizes that behavioral intention is influenced by perceptions of ease of use and the perceived benefits of a system. According to TAM, users' utilization of technology is determined by their behavioral intention, which arises from perceptions of usefulness (the belief that the use of technology can enhance their job performance) and perceptions of ease of use (the belief that the technology is straightforward to understand and operate) (Kumar et al., 2020). Therefore, integrating the concept of infaq from an Islamic perspective with a technology acceptance model like TAM provides a robust theoretical foundation for understanding human behavior in the context of financial expenditure and the adoption of information technology. Individual behavioral factors, such as personal motivation,

religious beliefs, and social context, play a significant role in the intention to pay zakat and infaq (Zuhri et al., 2023). Furthermore, the ease of system use and the perceived benefits of technology can contribute to an increase in participation in charitable activities.

Prior studies demonstrate that QRIS implementation at the BKM AL-Muslimin Mosque streamlines infaq contributions, enhancing transparency and security in fund management (Hutagalung et al., 2022). Other research observes that effective marketing strategies, including social media campaigns and mosque premises posters, at the Great Lamongan mosque attract congregants, especially Generation Z, to contribute via QRIS (Agustia et al., 2022). Highlight differences in infaq receipts between QRIS and traditional methods, underlining the imperative of boosting congregational literacy and interest in digital infaq (Wiranda, 2022). A study at the At-Taqwa Mosque validates the influence of ease and trust in QRIS on congregational infaq contributions (Susanto & Dahlan, 2023). Moreover, another research identifies knowledge, ease of use, and satisfaction as factors shaping congregational interest in infaq via QRIS (Amalia et al., 2020).

Despite existing research on QRIS adoption, gaps remain, particularly in exploring the psychological and behavioral traits of Generation Z. Prior studies often focus on general congregational responses, emphasizing ease of use and trust, but overlook Gen Z's digital habits, efficiency preferences and evolving views on religiosity. This study uniquely examines how religiosity and QRIS usability influence Gen Z's motivation and intention to donate infaq, combining the Technology Acceptance Model (TAM) with Islamic principles. Using SEM-PLS, it provides a detailed analysis of motivation's mediating role. Focused on Jember, Indonesia, it offers practical insights into enhancing digital infaq engagement and optimizing QRIS adoption for younger, tech-savvy Muslims.

B. Method

This study employs a quantitative explanatory research methodology to investigate causal factors behind an unexplained condition (Hamid et al., 2019; Hikmawati, 2020). Generation Z (Gen Z) in Jember is the focus due to their status as a digitally native demographic with strong potential for QRIS adoption. Born between 1997 and 2012, Gen Z is characterized by familiarity with digital tools, preference for cashless transactions, and active participation in digital finance, making them pivotal for studying the influence of religiosity and ease of use on motivation and intention to contribute infaq. Jember, with its significant Muslim population and increasing use of QRIS in mosques, offers a context where traditional religious practices meet technological innovation. While older generations also use QRIS, Gen Z's behavioral and psychological traits make them essential for understanding and sustaining long-term digital infaq adoption.

The target population for this study comprises individuals from Generation Z residing in Jember, specifically those born between 1997 and 2012, with an unknown or infinite number. Sample size determination formula involves multiplying the total number of indicators by 5 (Hair et al., 2014). Given the presence of 18 indicators in this study, the calculated sample size is $18 \times 5 = 90$; however, the researcher rounded this up to 100 samples. The data collection process involved distributing extensive questionnaires directly and on the Google Forms platform.

This research utilizes exogenous variables of religiosity and ease of use alongside the endogenous variable of intention to engage in charitable giving, with motivation acting as a mediating factor. Religiosity is assessed through statements that demonstrate faith in

the awareness of Allah SWT of our actions, the celestial recording of deeds, and the purpose of Prophets and Messengers in the refinement of morals and faith. Key indicators also include belief in the Quran as a life guide, the existence of heaven and hell, and acceptance of Allah SWT's destiny. The ease of use variable is assessed through statements regarding the convenience of donating via QRIS, such as the simplicity of the payment process, control over donation amounts, and accessibility. Users can evaluate how easily they understand and master QRIS. Intention is measured through interest in using QRIS for mosque donations and commitment to this method. Lastly, motivation is gauged by sincere intentions to donate for Allah SWT's pleasure, achieve glory (*falah*), and promote Islamic brotherhood. All variables are measured using a Likert scale of 1-5 (from strongly disagree to strongly agree), and the data will undergo further analysis.

The analytical approach employed in this study is the Structural Equation Modeling-Partial Least Squares (SEM-PLS) model utilizing SmartPLS 4 software. The SEM-PLS method is applied in this study due to its more flexible assumptions in theory development and suitability for small sample sizes. This method aligns with the proposed theoretical model, enabling the examination of predictive relationships between exogenous and endogenous variables to ascertain the influence among these constructs (Sahir, 2021). Furthermore, SEM-PLS allows for more flexible assumptions and confirmative factor analysis to reduce measurement errors by incorporating multiple indicators in one latent variable (Billah, 2022). Before conducting hypothesis testing, we must conduct two preliminary tests: reliability and validity. We employ these to ensure that the indicators used are dependable and adequate in representing the variables in this study.

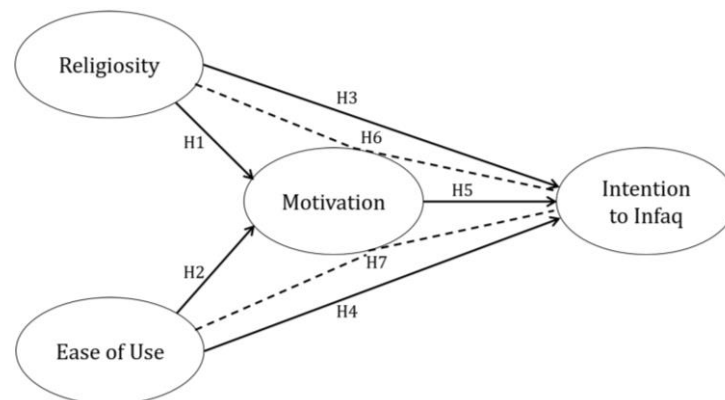


Figure 1. Research Model

Based on the model (Figure 2), the following hypothesis can be proposed:

- H1: Religiousness has a significant effect on Motivation
- H2: Ease of Use has a significant effect on Motivation
- H3: Religiousness has a significant direct effect on Intention to Infaq
- H4: Ease of Use has a significant direct effect on Intention to Infaq
- H5: Motivation has a significant effect on Intention to Infaq
- H6: Religiousness influences Intention to Infaq through Motivation
- H7: Ease of Use influences Intention to Infaq through Motivation

C. Result and Discussion

Outer Model Tes

This study evaluates the outer model by measuring vital indicators: Loading Factor, Composite Reliability, and cross-loading. This evaluation aims to ensure the reliability and validity of indicators in representing the measured construct. The Loading Factor assesses the strength of the relationship between each indicator and the latent variable, while Composite Reliability evaluates the internal consistency among these indicators. Crossloading examines whether each indicator is more strongly associated with its intended construct than others, confirming the model's discriminant validity.

Convergent Validity Test

During the assessment of convergent validity, multiple tests are conducted to ascertain the construct's validity. This evaluation is part of a sequence of outer model tests aimed at gauging the validity and reliability of the acquired data.

Table 1. *Outerloadings*

Indicators	Religiosity (X1)	Ease of use (X2)	Motivation (Z)	Intention (Y)	Validity (>0.7)
R.1	0.773	-	-	-	Valid
R.2	0.783	-	-	-	Valid
R.3	0.776	-	-	-	Valid
R.4	0.810	-	-	-	Valid
R.5	0.793	-	-	-	Valid
R.6	0.828	-	-	-	Valid
EU.1	-	0.724	-	-	Valid
EU.2	-	0.850	-	-	Valid
EU.3	-	0.786	-	-	Valid
EU.4	-	0.730	-	-	Valid
EU.5	-	0.776	-	-	Valid
EU.6	-	0.798	-	-	Valid
MOT.1	-	-	0.900	-	Valid
MOT.2	-	-	0.936	-	Valid
MOT.3	-	-	0.912	-	Valid
INT.1	-	-	-	0.931	Valid
INT.2	-	-	-	0.876	Valid
INT.3	-	-	-	0.913	Valid

Source: SmartPLS 4 data processing output

The findings from the reflective model assessment are presented in Table 1, where the outer loadings of each variable indicator have successfully met the validity criteria by exceeding the threshold of 0.70. A dataset is deemed robust and suitable for further analysis if its outer loading values are above 0.70; conversely, values below this threshold may necessitate removing the data from the model (Hair et al., 2014). As indicated in Table 1, all indicator outer loading values are greater than 0.70, indicating that the indicators within the variable, as evaluated using PLS, effectively capture and describe the variable construct.

Discriminant Validity Test

The discriminant validity assessment is grounded in the principle that manifest variables from distinct constructs should not exhibit high correlations. Discriminant validity is evaluated by examining the cross-loading values and the square root of the Average Variance Extracted (AVE).

Table 2. Crossloadings Values

	Religiosity	Ease of use	Motivation	Intention to Infaq
R.1	0.773	0.764	0.613	0.519
R.2	0.783	0.698	0.609	0.516
R.3	0.776	0.644	0.539	0.497
R.4	0.810	0.618	0.655	0.600
R.5	0.793	0.573	0.642	0.545
R.6	0.828	0.701	0.681	0.651
EU.1	0.519	0.724	0.462	0.397
EU.2	0.516	0.850	0.573	0.402
EU.3	0.497	0.786	0.492	0.474
EU.4	0.600	0.730	0.483	0.326
EU.5	0.545	0.776	0.900	0.714
EU.6	0.651	0.798	0.635	0.511
MOT.1	0.703	0.776	0.900	0.714
MOT.2	0.702	0.722	0.936	0.825
MOT.3	0.763	0.717	0.912	0.707
INT.1	0.645	0.608	0.811	0.931
INT.2	0.619	0.635	0.693	0.876
INT.3	0.649	0.510	0.717	0.913

Source: SmartPLS 4 data processing output

The cross-loading values for each indicator, as observed in the table, surpass the correlation values between other constructs within the model. Consequently, the results of this analysis affirm the validity of each construct or variable in this research.

Reliability Validity Test

This study's reliability test employs Composite Reliability (CR) and Cronbach's Alpha values. This test is crucial for ensuring the internal consistency of the examined constructs. If the testing results indicate that the CR value exceeds 0.6 and the Cronbach's Alpha exceeds 0.7, the constructs have passed the reliability test. In other words, these variables demonstrate adequate reliability, making them suitable for further analysis.

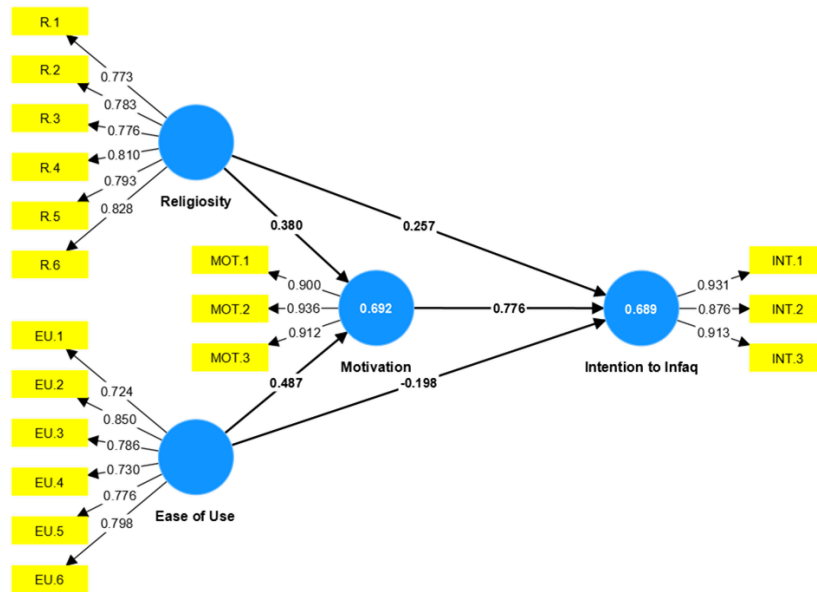


Figure 2. Outerloadings

The following is Table 4, which is the result of the reliability test:

Table 4. Reliability Validity Test

Variable	Average Variance Extracted (AVE)	Composite Reliability	Cronbach's Alpha
Religiosity (X1)	0.630	0.886	0.883
Ease of use (X2)	0.606	0.905	0.873
Motivation (Z)	0.839	0.905	0.904
Intention to Infaq (Y)	0.823	0.899	0.892

Source: SmartPLS 4 data processing output

The reliability validity assessment, as measured by Cronbach's Alpha, Composite Reliability, and Average Variance Extracted (AVE) values, shows satisfactory conditions. Cronbach's Alpha, which ranges between 0 and 1 (Cepeda-Carrion et al., 2019), typically has an accepted normal value of 0.80. In the presented table, the overall Cronbach's Alpha value for each variable exceeds 0.80. Moreover, the Composite Reliability value, with a reference value of 0.60 according to (Hair et al., 2019) but also advocated by other researchers to be above 0.70, must surpass 0.70 in this study. The table demonstrates that the Composite Reliability value for each variable exceeds 0.70. Another critical aspect of the reliability test is the AVE value, which reflects the similarity of averages within each reflective model (Hair et al., 2019). The minimum standard AVE value is 0.50, as shown in Table 2. Each variable's AVE value surpasses 0.50, indicating that overall, the data in this analysis model is valid and reliable for further testing (Cheah et al., 2023).

Inner Model Test

In this stage of analysis, the R-Square (R^2) value is calculated to evaluate the magnitude of influence exerted by exogenous variables on endogenous variables. A strong model is indicated by an R^2 value of 0.67, while a moderate model is represented by a value of 0.33. Conversely, models with an R^2 value of 0.19 or lower are considered weak and lack significant explanatory power (Hair et al., 2014).

Table 4. R-Square Value

Variable	R-Square	R-Square adjusted
Motivation	0.692	0.686
Intention to Infaq	0.689	0.679

Source: SmartPLS 4 data processing output

The R^2 value for the Motivation variable, as shown in Table 4, is 0.692, indicating that 69.2% of the Motivation variable is accounted for by the exogenous variables Religiosity and Ease of Use, with the remaining 30.8% explained by other variables outside the model. Similarly, the R^2 value for the Intention to Infaq variable is 0.689, implying that 68.9% of the Intention to Infaq variable is explained by the exogenous variables Religiosity and Ease of Use. In comparison, 31.1% is attributed to other variables beyond the research model. These R^2 values classify the model as strong, surpassing the threshold of 0.67.

Hypothesis testing

This study employs a measurement model based on probability and t-statistic values to evaluate the relationships among the variables under investigation. In hypothesis testing, the P-value is used as an indicator with a significance level of <0.05 , indicating that results are considered significant if the P-value falls below this threshold. Thus, hypotheses can be accepted or rejected based on the strength of the relationships between variables, as demonstrated by the P-value. The following are the results of the hypothesis testing conducted in this study:

Table 5. Total Effects

Hypothesis test	Original Sample	T Statistics (O/STDEV) (>1.96)	p-values (<0.05)	Hypothesis status
Religiosity → Motivation	0.380	3.074	0.002	Accepted
Ease of use → Motivation	0.487	4.431	0.000	Accepted
Religiosity → Intention to Infaq	0.552	2.542	0.011	Accepted
Ease of use → Intention to Infaq	0.180	0.809	0.419	Rejected
Motivation → Intention to Infaq	0.776	7.153	0.000	Accepted

Source: SmartPLS 4 data processing output

Table 5 above illustrates the impact of exogenous variables on endogenous variables. The interpretation of Table 5 is as follows:

1. The influence of the Religiosity variable on Motivation is 0.380 with p-values of 0.002, indicating a significance level smaller than 0.05. Therefore, hypothesis 1 is accepted.
2. The effect of the Ease of Use variable on Motivation is 0.487 with p-values of 0.000, indicating a significance level smaller than 0.05. Hence, hypothesis 2 is accepted.
3. The influence of the Religiosity variable on Intention to Infaq is 0.552 with p-values of 0.011, indicating a significance level smaller than 0.05. Thus, hypothesis 3 is accepted.

4. The influence of the Ease of Use variable on Intention to Infaq is 0.180 with p-values of 0.419, indicating a significance level greater than 0.05. Therefore, hypothesis 4 is rejected.
5. The influence of the Motivation variable on Intention to Infaq is 0.776 with p-values of 0.000, indicating a significance level smaller than 0.05. Thus, hypothesis 5 is accepted.

Table 6. Specific Indirect Effects

Hypothesis test	Original Sample	T Statistics (O/STDEV) (>1.96)	p-values (<0.05)	Hypothesis status
Religiosity → Motivation → Intention to Infaq	0.295	2.903	0.004	Accepted
Ease of use → Motivation → Intention to Infaq	0.378	3.741	0.000	Accepted

Source: SmartPLS 4 data processing output

The analysis of indirect influence from the research variables, as depicted in Table 6 above, reveals significant findings based on the model. The interpretation of Table 6 is outlined as follows:

1. The influence of the Religiosity variable on Intention to Infaq through Motivation is 0.295 with p-values of 0.004, indicating a significance level smaller than 0.05. Thus, hypothesis 6 is accepted.
2. The influence of the Ease of Use variable on Intention to Infaq through Motivation is 0.378 with p-values of 0.000, indicating a significance level smaller than 0.05. Therefore, hypothesis 7 is accepted.

D. Discussion

Religiosity affects Motivation

The findings from this study reveal a significant correlation between religiosity and motivation. These results indicate that individuals with higher levels of religiosity are likely to experience enhanced motivation, especially in performing actions deemed virtuous and aligned with religious values. In other words, the deeper individuals understand the spiritual principles they embrace, the stronger their motivation to engage in good deeds. This relationship highlights how religious values can fortify an individual's moral drive to engage in positive behaviors. As a key aspect of personal character, religiosity plays an essential role in shaping an individual's propensity to partake in beneficial acts, thereby serving as a natural catalyst for choosing socially positive actions (Zumrah et al., 2020).

Furthermore, religiosity is critical in triggering coping appraisals, a process through which individuals evaluate and assess responses to stress or challenges, ultimately fostering adaptive behavior. With a foundation in religious values, individuals are inclined to approach stress with a more positive outlook, making it easier to implement constructive coping mechanisms, such as patience, surrendering to a higher power, or

seeking support through prayer. It demonstrates that religiosity influences motivation and strengthens the individual's capacity to adapt effectively to various situations (Rostiani et al., 2021). Moreover, religious commitment or dedication to religious teachings has a substantial impact on enhancing goal-oriented behavior. In other words, religiosity helps individuals remain purpose-driven, especially when these goals are aligned with religious values. When someone possesses a deep connection to their faith, it often encourages them to remain focused on achieving specific personal or social objectives, as they perceive these goals as part of fulfilling their religious responsibilities (Siswanto, 2023).

Ease of use Affects Motivation.

The results of the hypothesis testing on the proposed model indicate a significant relationship between ease of use and motivation. When users perceive a system as easy to navigate, they are more motivated to engage in the associated activities. Ease of use is a key factor that reduces barriers and enhances user engagement, increasing activity levels.

The simpler a task is, the higher its perceived utility, which fosters motivation. The ease with which tasks can be completed enhances user efficiency and bolsters their confidence in the value of the activity being undertaken. System design must prioritize ease of use to ensure users feel comfortable and motivated. When an activity is perceived as easy, it significantly contributes to heightened motivation and improved performance. User-friendly experiences are crucial in promoting motivated behavior (Kim et al., 2016); thus, developers should create intuitive and enjoyable experiences to enhance user engagement and yield positive outcomes.

Religiosity affects the Intention to Infaq.

This study successfully demonstrates that the level of religiosity significantly influences the inclination to engage in charitable giving. In other words, the higher an individual's level of religiosity, the greater their propensity to perform acts of kindness, including charitable donations. A high level of religiosity is manifested through conscious contributions to places of worship, particularly mosques, with the anticipation of divine reward. The impact of religious beliefs, increased trust in mosque institutions, simplified donation procedures, social influence from prominent figures, and positive prior interactions with charitable activities significantly shape contributions toward mosque funding (Kasri & Ramli, 2019).

In this context, individuals exhibit varying levels of religiosity, and each person holds their values in life. Individuals' religious attitudes encourage them to behave according to their level of adherence to their religious teachings. Consequently, a deeper understanding of religiosity enhances individuals' interest in practicing their faith. Therefore, it can be concluded that an individual's decision to give is profoundly influenced by their level of religiosity (Jannah & Rodufan, 2024; Syafitri et al., 2021).

Ease of Use Affects Intention to Infaq

Various factors can trigger an individual's intention, particularly in technology utilization, where the ease of adoption derived from the Technology Acceptance Model (TAM) plays a crucial role in fostering the intention to act. Users' understanding of technology is significantly influenced by how easily they perceive it to be, which shapes

positive attitudes and encourages them to utilize that technology. Individuals are more likely to take action if they perceive it as effortless and requiring minimal exertion (Aji et al., 2021). When an action is perceived as uncomplicated, the motivation increases, creating an environment that supports engagement by reducing barriers that may hinder action. The usability and accessibility features of an application are also vital in motivating individuals to initiate and execute specific tasks (Lee et al., 2023). User-friendly and easily accessible features enhance the overall experience and increase the likelihood of individuals taking action. With effective design, applications can facilitate broader usage and assist individuals in achieving their goals more efficiently.

Motivation affects Intention to Infaq.

Motivation plays a pivotal role in human behavior by instigating desires for specific goods or actions. Motivation is crucial as it is the primary driver in decision-making and action-taking, both in everyday contexts and more complex situations. Unforeseen circumstances or stimuli can trigger it. For instance, changes in the social environment or economic conditions can create a sense of urgency that compels individuals to respond swiftly. Enhancing motivation can potentially elevate the intention to engage in activities or behaviors (Sunarsih et al., 2023). When individuals feel more motivated, they are more likely to actively participate in various activities, which can contribute to their social and personal well-being.

Additionally, motivation may stem from apprehension regarding a particular situation, leading to a perceived intention to act, as evidenced during the COVID-19 pandemic, which evoked profound concern. This apprehension prompts deep reflection on social values and individual responsibility towards others. Consequently, it encourages individuals to support one another through online donations, specifically through online infaq (Aji et al., 2021).

The Influence of Religiosity on Infaq Intentions through Motivation

The findings from the examinations reveal a substantial influence, which is evident in evaluating this indirect effect. It can be postulated that religiosity impacts the intention to engage in charitable giving through motivation as an intermediary variable. It implies that an individual's motivation to contribute is not solely based on a desire to do good but is also influenced by their level of religiosity, which serves as a driving force for such actions. The research conducted by Siswanto (2023) underscores the pivotal role of religious commitment in shaping individuals' behaviors toward achieving specific objectives. This implies that individuals who exhibit a strong sense of religious devotion are more likely to engage in activities that align with their goals, motivated by their religious beliefs and convictions. Similarly, Rostiani et al. (2021) highlight that religiosity plays a critical role in fostering adaptive behavior, such as coping appraisals and constructive decision-making, which enhances individuals' capacity to engage in goal-oriented actions.

In the context of charitable giving, Jannah and Rodufan (2024) underscore the positive relationship between religiosity and decisions to contribute to infaq, noting that trust in religious institutions and perceived divine rewards significantly motivate such contributions. Moreover, Zumrah et al. (2020) observe that individuals with higher religiosity demonstrate a stronger moral drive to partake in positive behaviors, including philanthropy, due to their adherence to religious teachings. This influence of religious commitment on goal-focused behavior underscores the importance of integrating

religiosity into models for understanding and predicting human actions and decisions, particularly in the context of digital infaq adoption.

The Influence of Ease of Use on Infaq Intentions through Motivation

The findings from the conducted tests highlight the importance of ease of use and motivation in influencing individuals' intentions to engage in charitable giving (infaq). This indicates that the technical aspects of the system are crucial for shaping decisions, as ease of use helps maintain a high intention to contribute. A user-friendly platform significantly enhances motivation by improving the overall experience and perception of the donation process. Ease of use not only makes users more comfortable but also accelerates their understanding of how to contribute, reducing frustration and increasing engagement. Additionally, motivation serves as a mediator, amplifying the impact of ease of use on donation intentions via QRIS. When users feel motivated, they respond positively to the system's usability, reinforcing their desire to donate.

This interplay between technological usability and psychological factors underscores the need for a comprehensive understanding of how these elements influence decisions. The study emphasizes the critical role of usability and accessibility features in applications for charitable giving as they determine users' willingness to participate. A user-friendly application encourages motivation and active engagement in donation activities, showcasing the significance of effective user experience design in influencing user behavior on digital platforms (Aji et al., 2021; Lee et al., 2023). An effective user experience design becomes crucial in creating an environment that supports and encourages users to engage in positive actions, including charitable giving, demonstrating that investment in this design can yield significant outcomes in both social and economic contexts.

E. Conclusion

The convergent validity tests conducted in this study demonstrated that the data obtained from the reflective model assessment met the validity criteria, as indicated by the outer loadings exceeding the threshold of 0.70. The reliability validity assessment also yielded satisfactory results, with Cronbach's Alpha, Composite Reliability, and Average Variance Extracted (AVE) values meeting the accepted standards. The discriminant validity test affirmed the validity of each construct, while the inner model test revealed strong correlations between exogenous and endogenous variables, with R^2 values indicating significant explanatory power.

Religiosity and Ease of Use significantly influence Motivation and Intention to Infaq. Religiosity enhances motivation by evoking a coping appraisal and goal-focused behavior, leading to virtuous acts like Infaq. On the other hand, Ease of Use fosters motivation by simplifying task execution, thus increasing intention to Infaq. These findings emphasize the importance of considering religious and usability factors in understanding and predicting human behavior, particularly in charitable acts like Infaq.

The study's rigorous testing and analysis methodologies provide robust evidence supporting the influence of religiosity and ease of use on motivation and intention to Infaq. These findings contribute to a deeper understanding of the psychological and technological factors shaping individuals' behaviors, particularly in charitable contexts,

and have implications for designing interventions that promote and facilitate benevolent actions.

Future research should build on the results of this study by examining the factors that influence Generation Z's adoption of QRIS for charitable giving, especially in areas with differing degrees of digital literacy. Qualitative research can offer deeper insights into the underlying motivations and barriers shaping Gen Z's digital infaq adoption. Additionally, examining the role of social influence and digital financial literacy programs could provide a more comprehensive understanding of the drivers of QRIS adoption.

Expanding the study to include other age groups alongside Generation Z will help create a broader understanding of intergenerational dynamics in digital donation behaviors. This broader scope could lead to tailored strategies for encouraging mosque-goers of all ages to engage with digital infaq methods, thus optimizing QRIS's potential in the Islamic charitable ecosystem.

Lastly, future studies should assess the long-term impact of digital infaq systems on mosque funding sustainability and community engagement, providing valuable insights into how these technologies influence donor behavior and fund management transparency over time.

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