The Influence Of Religiosity, Technology, Trust, Education, and Income of Gen-Z On Interest in Infaq Using Digital Platforms (QRIS) Using The Probit Method Approach

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Article History:	Abstract: The rapid development of technology has
Received: 13 Juni 2024	significantly changed the economy, from being
Revised: 29 Juni 2024	conducted directly to now being possible online. One
Accepted: 01 Juli 2024	example is the donation payment using QRIS, where
-	transactions can be made simply by scanning a QR
	code. This study is interesting to investigate because
Keywords: Interest in Infag,	there are relatively few studies related to the interest
<i>ORIS</i>	in donating using digital platforms (QRIS) viewed
~	from the aspects of technological influence,
	religiosity, income, education, and trust. This
	research is a quantitative study, using 101
	Generation Z samples. The analysis test in this study
	uses the probit method approach, with the research
	results showing that religiosity has a significant
	positive effect on the interest in infaq using QRIS.
	Technology has a significant negative effect on the
	interest in infaq using QRIS. Trust has a significant
	positive effect on the interest in infaq using QRIS.
	Education has no effect on the interest in donating
	using QRIS. Income has no effect on the interest in
	infaq using QRIS.

INTRODUCTION

In this digital era, technology and the internet continue to evolve and have significantly changed people's lifestyles, slowly people are beginning to abandon the habit of performing activities directly and are shifting towards to online, including in economic activities (Arief et al., 2023). The ease of transactions is partly due to financial technology (fintech), which attracts people to donate and give alms through fintech platforms because of its convenience.

The National Amil Zakat Agency (BAZNAS) states that the collection of zakat as one of the Islamic financial instruments in Indonesia is very potential and has continued to increase over the past four years. However, the reality and impact on social aspects have not been significantly influential. Thus, the poverty rate still shows 10% of the total population of Indonesia.

ISSN : 2828-5298 (online)

Year Infak/Sedekah Nasional Revenue 2022 92.147.731.117 2021 69.644.484.321	
2022 92.147.731.117 2021 69.644.484.321	
2021 69.644.484.321	
2020 76.346.790.474	
2019 41.548.746.869	
2018 41.938.822.768	

Data Source : (BAZNAS, n.d.)

From the data above, it can be concluded that the income from infaq/sedekah has increased from year to year since 2019 until 2022. This indicates that since the COVID-19 period, the income from almsgiving/charity has increased, possibly due to the ease of infaq/sedekah facilitated by the use of fintech applications.

Infaq actually differs from sedekah. Infaq is done with wealth or material, while sedekah can be done with non-material or non-wealth. For example, sedekah can be done with a smile, 'Your smile to your brother's face is charity.' (HR. Tirmidhi). In giving Infaq, there are several virtues, such as earning great rewards, being prayed for by angels, and Allah replaces the wealth that is given in charity (BAZNAS, 2024).

The current population of Indonesia is 279,609,744 people as of Saturday, June 1, 2024, based on the elaboration from Worldometer (2024) citing the latest UN data. Indonesia's population accounts for 3.45% of the total world population. Indonesia ranks 4th in the list of countries (and dependencies) based on population size. The average age in Indonesia is 29.9 years. With the majority of Indonesia's population being Muslims, it is hoped that the amount of almsgiving/charity will increase, especially now that there are many platforms available that provide and facilitate online payments for Infaq/sedekah.

On the other hand, to encourage and increase the public's interest in giving Infaq is highly determined by the aspect of understanding and adherence of an individual to religious life. This is based on the understanding and habits practiced by a Muslim, thus religiosity becomes an indication of one's inner state reflected in their behavior as a form of devotion to their religion. Religiosity is a behavior that emerges in an individual because of the circumstances and the level of adherence to religion/belief within them (Azwar, 2023).

One of the digital technology/platform that can be used in reveiving infaq is QR (Quick Response) codes found on smartphones. In the era of Industry 4.0, almost the entire society is familiar with and uses smartphones equipped with various supporting technologies/applications, one of which is QR Code that can be used for various digital transactions, including channeling almsgiving. Deputy Head of the Bank Indonesia Representative Office in Central Java, Nita Rachmenia, stated in Aris (2024) that the use of QRIS in this province showed positive trends last year, even surpassing the set targets. This was mentioned during a recent media briefing. Nita explained that for new QRIS users in Central Java, they ranked second nationally with 2.48 million users. It experienced a growth of 8.56 percent with the transaction volume ranking fifth nationally, reaching 101.14 million transactions (Azwar, 2023).

This research is interesting to investigate because there are relatively few studies related to the interest in almsgiving using digital platforms (QRIS) examined from the aspects of technological influence, religiosity, income, education, and trust. Based on the problem statement in the background, the researcher will conduct a study on: 'The Influence of Religiosity, Technology, Trust, Education, and Income of the Society on the Interest in Almsgiving Using Digital Platform (QRIS).

ISSN : 2828-5298 (online)

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LITERATURE REVIEW (Times New Roman, size 12) (If Available)

Probit Method

Probit regression is one of the regression models that can explain the relationship between a qualitative (categorical) dependent variable distributed normally and Bernoulli and qualitative, quantitative, or a combination of qualitative and quantitative independent variables. Probit regression modeling uses the link function of the normal distribution with probability distribution function and cumulative distribution function respectively (Fathurahman, 2019)

Infaq

According to Sanusi (2009: 12) the term 'Infaq' in Sharia means spending a portion of wealth or income/earnings for a purpose commanded by the Islamic religion. If zakat has its nisab, then Infaq is exempt from nisab. Infaq can be done by anyone, whether they have low or ample income.

(Alhafidz, 2013: 93) Infaq is something given by someone to meet the needs of others, whether it's food, drink, and so on. Donating or giving sustenance (gifts) or spending something on others based on sincerity and solely for the sake of Allah SWT.

In the Qur'an, guidance has been provided to us on giving infak or spending wealth. Allah has advised to give infak as in Surah Al-Baqarah verse 267, which means 'O you who have believed, spend (in the way of Allah) from that which We have provided for you before there comes a Day in which there is no exchange and no friendship and no intercession. And the disbelievers - they are the wrongdoers.' Based on this verse, Allah commands the believers to spend a portion of their wealth, and Allah commands to spend from the best of wealth and prohibits spending from what is bad.

Meanwhile, interest is a state or condition where someone has an interest in something followed by a desire to learn or study it, to prove and understand it more deeply (Nasution et al., 2021). Interest in giving Infaq is the willingness within an individual to give Infaq, so there is no coercion from anywhere because it is the individual's own willingness with the aim of perfecting piety to Allah.

Gen Z

Generation Z, also known as Gen Z, refers to those born between the years 1996 and 2012. Those born during this time are now mostly teenagers or are currently attending college. Gen Z itself derives from the word Zoomer because they were born and grew up alongside the rapid development of technology, giving them the opportunity to closely follow technological and internet advancements. Furthermore, Gen Z mostly comes from parents of Generation X (born between 1965 and 1980), so generationally we can conclude that there is a generational gap of 2 generations between parents and their children as Gen Z.

Another characteristic that is unique to Gen Z is the development of technology, which provides opportunities for children to obtain or access information from various sources and from various parts of the world. This shapes Gen Z into a generation that is quite critical in dealing with information, which also reflects in their daily lives (BINUS UNIVERSITY, 2023).

Platfirm Digital (QRIS)

The QR Code is one alternative for conducting payment and money transfer transactions

provided by Payment System Service Providers (PJSP) to merchants and consumers in payment (transfer) transactions. Currently, QR Codes are available in various applications, including mobile banking, Go-Pay, OVO, LinkAja, and others. The phenomenon of the high usage of QR Code payment methods, which increased by 120% in 2017, became the background for the issuance of Bank Indonesia Governor Regulation number 21/18/PDAG/2019 Regarding the Implementation of the National Standard Quick Response Code as a tool used in payment and money transfer transactions in Indonesia.

Based on Bank Indonesia Governor Regulation number 21/18/PDAG/2019 Regarding the Implementation of the National Standard Quick Response Code, Article 1 number 5, as follows: "National Standard QR Code Payment (Quick Response Code Indonesian Standard)

The QRIS, hereinafter referred to as the QRIS, is the Payment QR Code Standard established by Bank Indonesia for use in facilitating payment transactions in Indonesia."

"Every Payment System Service Provider (PJSP) utilizing QR Codes must obtain permission from the Central Bank of the Republic of Indonesia (Bank Indonesia) bearing the QRIS logo, where QRIS transactions use non-cash funds or electronic money that utilize server-based storage media (Putri, 2020)."

"QR Codes have advantages, including the ability to store more information compared to one-dimensional barcodes, both vertically and horizontally. In the modern era, QR Code implementation has been widely used in the form of QR Code Reader and QR Code Generator applications because its implementation provides convenience for users, where users only need to scan through the camera on their smartphones (Anastasia et al., 2010).

Therefore, one digital technology/platform that can be used for giving/receiving almsgiving is QR (Quick Response). The financial services authority (OJK) through Regulation Number 12/POJK.03/2018 has issued a regulation regarding the provision of digital banking services by commercial banks. The society in the 4.0 era almost entirely recognizes and uses smartphones equipped with various supporting technologies/applications, one of which is QR Code that can be used for various digital transactions, including almsgiving (OJK, 2018). QR Code is another form of written data seen as a dimensional code/barcode that can be scanned by smartphone users.

Religiosity

According to M. Kurniaputri (2022), religiosity describes a personal relationship between the Creator and the created, namely the Almighty and humans who consequentially follow His commandments and avoid His prohibitions. Therefore, religiosity in religion can be seen from a servant's obedience to their Lord.

According to Rahmawati (2022), religiosity is a condition within a person that drives them to behave according to their level of obedience to their religion. Religiosity is the inclination of a person's behavior due to the influence of religious beliefs.

Religiosity is the manifestation of someone's obedience to their belief, depicted through behavior in following its commandments/prohibitions in daily life. Therefore, implementing almsgiving has become something considered important and highly encouraged for Muslims because it can have an impact and strengthen relationships among people in social life. This condition is also supported by the ease and speed of giving alms in the modern era. Thus, the aspect of a person's obedience to their belief (religiosity) can influence and increase the

willingness (interest) of the community to give alms using digital platforms (QRIS) (Awwal, 2019). Furthermore, when someone gives alms, it will increase their spiritual awareness.

H1: Religiosity affect the interest in infaq using the QRIS digital platform.

Technology

Etymologically, technology originates from the Greek language, a combination of the word 'techne,' which means skill, and 'logia,' which means knowledge (Rusman, 2012). In the 17th century, technology was used in English, meaning 'applied art' or craftsmanship, but nowadays, the development emphasizes that technology is always related to science (Capra, 2004). Meanwhile, in terminology, according to Law No. 1945 Chapter 1 Article 1 Number 2 concerning the national system of research, development, and application of science and technology states that:

"Technology is the way or method as well as the products resulting from the application and utilization of various scientific disciplines that generate value for fulfilling needs, sustainability, and improving the quality of human life."

Technology can also be understood as systems or tools used to fulfill various needs and solve problems faced by humans in their daily activities, so technology cannot be separated from the meaning of tools/methods (B, 2008). From several definitions above, it can be concluded that technology is a tool or method used to perform various activities (fulfilling needs or solving problems) and to improve the quality and value of the usefulness of a product or service, which is based on the development of various scientific disciplines regarding available natural resources.

On the other hand, information itself is data obtained from the collection and processing of existing data into another form that can benefit the recipient and assist in decision-making (Azwar, 2023). In daily life, information technology plays several important roles, including improving efficiency and effectiveness, and having competitive advantages (Kasemin, 2015).

Technology, which continues to develop in the modern era, has a positive impact on human life in various aspects, including in giving alms. Some of these positive impacts include improving efficiency and effectiveness, which consist of convenience, speed, saving time, energy, and costs. Therefore, technology can influence/increase the interest of the community in giving alms through digital platforms (QRIS) (Bramastuti, 2009). The hypothesis is formulated as follows:

H2: Technology affect the interest in infaq using the QRIS digital platform.

Trust

Trust is essentially the willingness of one party to rely on another party, namely the trusted party. Trust is the willingness of someone to rely on others or institutions that are believed (Yunus, 2016). So, trust is something crucial for commitment or promise. Trust will increase if the received information is considered accurate, relevant, and complete. The level of trust is also influenced by past experiences; positive experiences with a party will enhance good relationships in the future (Suryaningsih, 2023).

Trust becomes a pillar and determinant of whether someone will proceed with something or not. Therefore, in daily life, the aspect of trust in society must be built/cultivated in doing something believed to have a positive impact. The presence of digital platforms (QRIS) has proven to provide various effectiveness and efficiency, including convenience, speed, time-

saving, energy-saving, and cost-saving. Therefore, the aspect of trust in society can influence and increase the willingness (interest) of the community in giving alms using the digital platform (QRIS) (Alfanabila, 2021).

H3: Trust affect the interest in infaq using the QRIS digital platform.

Education

Education is an activity aimed at developing the talents and potentials of each learner consciously, planned, and systematically. Education is also considered the best place to prepare agents of change for the nation who will bring prosperity in the future. This is also in line with Dewi & Septa's (2019) statement that education is essentially a process to prepare humans to survive in their environment (life skills) and the need for humans to cope with the changing times, every human being must have good quality human resources (Ulfa, 2019).

The educational background will influence the formation of community interests because educated individuals tend to be open-minded toward new information and perceive it objectively. Education is a process of providing information and training individuals to select and interpret information, and similarly, understanding the concept of giving alms, educated individuals will find it easier to comprehend. Research by Amalia & Puspita (2018) stated that education has a significant positive influence on the interest of the Wonosari community to donate cash waqf at BMT Dana Insani in Gunung Kidul. In the research, changing the interest from waqf to almsgiving because both have similarities.

H4: Education affect the interest in infaq using the QRIS digital platform.

Income

Management dictionaries state that income is money received in the form of wages and the like to organizations and individuals. The Indonesian dictionary defines income as the result of work or effort. According to Tuanakotta (2007) in his book "Accounting Theory," income is the result of effort generated by a company. Income is the increase in profit, which is derived from the production of goods or services created in a specific period, expressed in monetary units. Based on these definitions, it can be concluded that income is the result of a company's effort given to individuals as compensation for their production received in monetary units.

The income obtained by the community can be allocated to various needs, which are divided into three categories: primary, secondary, and tertiary. Fulfilling these needs must be sequential to achieve well-being. On the other hand, the income of the community is one of the determining factors in an individual's habit of giving alms. Therefore, the higher someone's income, the more opportunities they have to give alms freely and flexibly. Therefore, an individual's income factor influences them in giving alms using the digital platform (QRIS) (Nasution et al., 2017).

H5: Income affect the interest in infaq using the QRIS digital platform.



Figure 1. Research Framework

METHOD

This study aims to determine the influence of religiosity, technology, education, and income on the interest in giving alms using QRIS. The research technique used is quantitative research. The data collection method uses a survey method where questionnaires will be distributed to the selected samples. Questionnaires are a list of pre-formulated written questions that will be given to respondents to provide answers (Pratama & Cahyono, 2021). The data processing will be assisted using E-Views software.

A Likert scale is designed to test how strongly subjects agree or disagree with statements on a five-point scale (Pratama & Cahyono, 2021). Thus, the scale used in this research is a Likert scale with five options: strongly disagree, disagree, neutral, agree, and strongly agree.

This study uses primary data taken from questionnaires distributed to Generation Z through social media platforms such as WhatsApp, Instagram, and Facebook from June 3rd to June 5th, 2024.

Population and Sample

Population refers to the entire group of people, events, or things of interest to be investigated by the researcher, which are the groups of people, events, or things of interest that the researcher wants to draw conclusions from (based on statistical samples) (Pratama & Cahyono, 2021). Generation Z residing in Salatiga and Semarang Regency are used in this study. The sampling method in this study is non-probability sampling with convenience sampling technique. In non-probability sample design, elements in the population do not have an equal chance of being selected as research samples. Meanwhile, convenience sampling is a technique for collecting information from population members selected based on convenience (Pratama & Cahyono, 2021). The selection criteria for respondents in this study are:

ISSN : 2828-5298 (online)

- 1. Muslim
- 2. Have experience or understanding of infaq using QRIS
- 3. Generation Z (aged 12 to 27 years)
- 4. Not limited by education level.
- 5. Not limited by income level.

Operational Definition

Variables	Definition	Indicator	Measurement
Religiosity	Religiosity is the tendency of a person to behave because of the influence of religios beliefs.	Saya meyakini bahwa infak yang saya berikan akan mendapat balasan dari Allah Swt. Saya selalu memberikan infak (setiap hari). Saya berinfak 3x (tiga kali) dalam seminggU Saya sering berinfak dengan nominal 5.000- 10.000 rupiah. Saya merasa senang setelah berinfak. Saya mengetahui hukum berinfak. Saya senantiasa menyisihkan uang untuk berinfak.	Likert Scale 1-5
Technology	Technology can also be understood as a system or tool used in solving various needs and problems faced by humans in carrying out life activities, so technology cannot be separated from the meaning of tools / procedures for using QRIS.	SayamengetahuibahwaQuickResponseCodeIndonesiaStandard(QRIS)dapatdigunakanuntukberbagaimacamtransaksi,salahsatunyauntukberinfak.SayamemahamibahwaQuickResponseCodeIndonesiaStandard(QRIS)adalahQRCodeuntuksemuaaplikasiPembayaran	Likert Scale 1-5

Table 2 Operational Definitions

		Saya merasakan	
		bahwa berinfak	
		menggunakan	
		Quick Response Code	
		Indonesia Standard	
		(QRIS) sangat mudah.	
		Berinfak	
		menggunakan Quick	
		Response Code	
		Indonesia Standard	
		(ORIS) dapat	
		memberikan ketelitian	
		dan jumlah nominal	
		transaksi yang labih	
		tonat dan aman	
		Revinfal donaan	
		Derinjuk uengun	
		Quick Response Code	
		Indonesia Standard	
		(QRIS) dapat	
		ailakukan dalam	
		Jangka waktu yang	
		cepat dan singkat.	
Trust	The level of trust of	Saya percaya bahwa	Likert Scale 1-5
	respondents in	berinfak	
	using QRIS for	menggunakan Quick	
	investing	Response Code	
		Indonesia Standard	
		(QRIS) dapat	
		memberikan berbagai	
		kemudahan (cepat dan	
		praktis).	
		Saya percaya bahwa	
		berinfak	
		menggunakan Ouick	
		Response Code	
		Indonesia Standard	
		(ORIS) aman dan	
		teriamin.	
		Sava percava hahwa	
		Quick Response Code	
		Indonesia Standard	
		(ORIS) momilibi	
		norhatian bhusus	
		untuk mombarikan	
		nolayanan tophail	
		bagi nenggunan ierdalk	
		🛛 vagi penggunannya.	

		Saya percaya bahwa Quick Response Code Indonesia Standard (QRIS) bertanggung jawab dalam setiap transaksi (berinfak) nasabahnya. Saya percaya bahwa berinfak menggunakan Quick Response Code Indonesia Standard (QRIS) sangat akuntabel.	
Education	The last formal education level completed by the respondent until the time of filling out the questionnaire	SMA/Sederajat Perguruan Tinggi (S1- S3)	Dummy Variable1:CollageEducation0:HighEducation
Income	The amount of income earned by respondents each month	0-2.500.000 2.500.000-5.000.000 >5.000.000	Dummy Variable 0 = income 2.500.000- 5.000.000 1 = income >5.000.000
Interest in <i>infaq</i>	Individuals are interested in giving using QRIS	Saya tertarik berinfak menggunakan QRIS Saya tidak tertarik berinfak menggunakan ORIS	Dummy Variable 0 Not Interested 1 Interested

Analysis Techniques

Descriptive Analysis Test

Descriptive analysis is a type of statistics used to test data by describing the data exactly as it is, without making conclusions or broad generalizations (Sugiyono, 2016). Mean, minimum, maximum, and standard deviation values of the sample data are described using descriptive statistics.

Validity Test

Validity test is used to measure whether a statement item used in the research is valid or not, thus the statement item can be considered valid if it can reveal something to be measured in the conducted research (Pratama & Cahyono, 2021). Therefore, the basis for decision making in validity testing in this research is as follows:

If factor loading > (0.50) then the variable is considered valid.

If factor loading < (0.50) then the variable is considered invalid.

Reliability Test

Reliability testing is conducted to ensure that the instrument of measurement used in this research is consistent and accurate. Reliability itself is related to accuracy, predictability, and consistency of the measurement instrument in a study. The decision on reliability testing is based on the following criteria:

If the Cronbach's alpha coefficient > 0.6 then Cronbach's alpha is acceptable.

If the Cronbach's alpha coefficient < 0.6 then Cronbach's alpha is poor acceptable.

Classical Assumption

Test In the classical assumption test in this research, outlier data are examined, with the following criteria:

Normality Test

According to Ghozali (2016), normality test is used to determine whether independent variables and disturbance factors in the regression model are normally distributed, related, or not. The Jarque-Bera test is used in the normality test in this research. The test result is considered normally distributed if the significance is > 0.05.

Multicollinearity Test

Multicollinearity test evaluates whether there is correlation among independent variables in a regression model. The number of variables in the sample increases due to multicollinearity. When the coefficients are tested, the t-value will be lower than the t-table because of the high standard error. This indicates that there is no linear relationship between independent variables and dependent variables. If there is a correlation between two variables greater than 0.90, then multicollinearity exists.

Heteroskedasticity Test

This test determines whether there is variance inequality between the residual of one observation and the residual of another observation in the regression model. A good regression model is a model that is homoscedastic or has no heteroskedasticity (Ghozali, 2016). The ARCH test, which tests the significance level, is used in this research.

Hypothesis Testing

Model Determination Test

In this research, the model determination test is used to select the best model between the probit and logit methods by comparing the Log Likelihood values of probit and logit to obtain the maximum log likelihood value.

Partial t-test

In this research, the t-test is used to test hypotheses. The t-test basically indicates how much variance in the dependent variable can be accounted for by one independent variable. Significance testing is used in hypothesis testing to determine whether independent variables have a partial effect on the dependent variable. The criteria for hypothesis testing are as follows:

Sig t < 0.05 = there is a significant influence between the tested variables

Sig t > 0.05 = there is no significant influence between the tested variables

Simultaneous F-test

To examine whether all independent variables in the model have a combined effect on the dependent variable, an F-test is conducted. The F-test is a statistical test of equation significance that determines how much the independent variables collectively influence the dependent variable. The decision criteria are as follows:

F count < F table and prob. significant > 0.05 = H0 accepted and H1 rejected.

F count > F table and prob. significant < 0.05 = H0 rejected and H1 accepted.

Coefficient of Determination (R2)

The purpose of this test according to Ghozali (2016) is to examine how well the model can account for the variance in the dependent variable. The R2 value indicates that the capacity of independent variables to explain the variation in the dependent variable is limited. The coefficient of determination ranges from 0 to 1. Independent variables are assumed to predict the dependent variable if the R2 value approaches 1.

Regression Analysis

Regression Test with Dummy

Variables Dummy variables are variables used to quantify qualitative variables (e.g., gender, race, religion, government policy changes, situational differences, etc.). Dummy variables are categorical variables that are presumed to have an influence on continuous variables. Dummy variables are often also called puppet, binary, categorical, or dichotomous variables. Dummy variables only have 2 (two) values, which are 1 and 0, and are denoted by D. A Dummy variable has a value of 1 (D=1) for one category and zero (D=0) for the other category. The purpose of using multiple dummy regressions is to predict the value of the dependent variable based on one or more independent variables, where one or more independent variables used are dummy variables. Dummy variables are used to create categories of qualitative data (qualitative data have no measurement units), so that qualitative data can be used in regression analysis, it must first be transformed into quantitative form. For example, qualitative data such as gender is male and female, must be transformed into Male = 1; Female = 0, or educational level such as high school and bachelor's degree, then changed to High school = 0; Bachelor's degree = 1, a scale consisting of two, namely 0 and 1 is called Binary code, while the model equation consisting of Quantitative Dependent Variables and Mixed-scale Independent variables: qualitative and quantitative, then the equation is called Multiple Dummy Regression Equation. In research activities, sometimes the variables to be measured are qualitative, thus posing challenges in measurement, with the presence of dummy variables, the magnitude or value of qualitative variables can be measured and converted into quantitative form (Ghozali, 2016). The regression model is defined in the following equation:

 $Y = \beta o + \beta 1X1 + \beta 2X2 + \beta 3X3 + \beta 4X4 + \beta 5X5 + \varepsilon$

Where:

 $\beta = Constant$

Y = Interest in Infaq

X1 = Religiosity

X2 = Technology

X3 = Trust

X4 = 0 = highest education level is high school

1 = highest education level is university

X5 = 1 = income 2,500,000-5,000,000

 $0 = \text{income} > 5,000,000 \epsilon = \text{Standard Error"}$

Date: 06/10/24 Time: 22:00

RESULT AND DISCUSSION

Results

Description of the Research Object

The object of this research is Generation Z who are Muslim, have ever/understand donating using QRIS, and are not limited by the level of education or income. In this questionnaire, there are 109 respondents, but only 101 respondents meet the criteria (The sampling technique is non-probability sampling). However, during the testing process, there was data treatment using outliers, and 12 data points were identified as outliers. Thus, this study uses 89 data points.

Descriptive Statistics

Sample: 1 101	Time: 22.00					
	Y	X1	X2	X3	X4	X5
Mean Median Maximum Minimum Std. Dev. Skewness Kurtosis	0.871287 1.000000 1.000000 0.336552 -2.217421 5.916958	27.38614 28.00000 35.00000 7.000000 4.004923 -1.433536 8.680526	21.73267 22.00000 25.00000 14.00000 3.155602 -0.568163 2.200927	20.90099 20.00000 25.00000 12.00000 3.207818 -0.346554 2.486382	0.603960 1.000000 1.000000 0.000000 0.491512 -0.425133 1.180738	0.881188 1.000000 1.000000 0.000000 0.325181 -2.356162 6.551498
Jarque-Bera Probability	118.5760 0.000000	170.3890 0.000000	8.121047 0.017240	3.131852 0.208894	16.97080 0.000206	146.5305 0.000000
Sum	88.00000	2766.000	2195.000	2111.000	61.00000	89.00000

Based on the table above, it is known that this study uses dummy variables for certain variables. From the data of the total number of observations amounting to 101 individuals, it is known that:

- 1. The dependent variable uses a dummy variable with the category of choosing to donate using QRIS indicated by the number 1, amounting to 88 respondents, and not choosing to donate using QRIS indicated by the number 0, amounting to 13 respondents.
- 2. The religiosity variable has a mean value of 27.38614, a median of 28, a maximum of 35, a minimum of 7, and a standard deviation of 4.004923.
- 3. The technology variable has a mean value of 21.73267, a median of 22, a maximum of 25, a minimum of 14, and a standard deviation of 3.155602.
- 4. The trust variable has a mean value of 20.900999, a median of 20, a maximum of 25, a minimum of 12, and a standard deviation of 3.207818.
- 5. The education variable uses a dummy variable with the category of highest graduates

from university indicated by the number 1, amounting to 61 respondents, and high school/equivalent graduates indicated by the number 0, amounting to 40 respondents.

6. The income variable uses a dummy variable with the category of income <5,000,000 indicated by the number 1, amounting to 89 respondents, and income >5,000,000 indicated by the number 0, amounting to 12 respondents.

Validity Test

Tuble T valuely Test of Rengiosity variable				
Question Item	R Count	R Table (5%)	Conclusion	
1	0.5156	> 0.1630	Valid	
2	0.7410	> 0.1630	Valid	
3	0.6766	> 0.1630	Valid	
4	0.6741	> 0.1630	Valid	
5	0.6157	> 0.1630	Valid	
6	0.6544	> 0.1630	Valid	
7	0.7157	> 0.1630	Valid	

Table 4 Validity Test of Religiosity Variable

Table 5 validity Test of Technology variable				
Question Item	R Count	R Table (5%)	Conclusion	
1	0.7464	> 0.1630	Valid	
2	0.7346	> 0.1630	Valid	
3	0.9033	> 0.1630	Valid	
4	0.8475	> 0.1630	Valid	
5	0.8129	> 0.1630	Valid	

Table 5 Validity Test of Technology Variable

Table 6 Validity Test of Trust Variable

Question Item	R Count	R Table (5%)	Conclusion
1	0.8382	> 0.1630	Valid
2	0.8152	> 0.1630	Valid
3	0.8391	> 0.1630	Valid
4	0.8742	> 0.1630	Valid
5	0.68355	> 0.1630	Valid

From the three tables above (Table 4.2, Table 4.3, Table 4.4), it is shown that the calculated R value is greater than the table R value (0.1630), making these three variables valid and suitable to be used as variables in this study.

Reliability Test

Religiosity Variable	
Average variance	0.762093352
Average covariance	0.254827439
Cronbach's alpha	0.625733269 > 0.6 (reliable)
Technology Variable	

.....

Average variance	0.608475247
Average covariance	0.345772277
Cronbach's alpha.	0.868092151 > 0.6 (reliable)
Trust Variable	
Average variance	0.584316831
Average covariance	0.377425742
Cronbach's alpha	0.901199077 > 0.6 (reliable)

The three reliability tests above show that all three variables in this study are reliable because the Cronbach's alpha > 0.6, making them reliable and suitable to be used as variables in this study.

Classical Assumption

Test Normality Test

Series: Residuals Sample 1 101 Observations 101		
Mean	-5.30e-17	
Median	1.11e-16	
Maximum	0.150440	
Minimum	-0.561533	
Std. Dev.	0.074936	
Skewness	-4.112783	
Kurtosis	32.48141	
Jarque-Bera	3942.424	
Probability	0.076589	

Figure 2 Normality Test

Based on Figure 2, the Jarque-Bera probability value is 0.076589 > 0.05, indicating that the data is normally distributed.

Multicollinearity Test

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Variance Inflation Facto Date: 06/10/24 Time: 2 Sample: 1 101 Included observations: 1	rs 20:42 101		
Variable	Coefficient Variance	Uncentered VIF	Centered VIF
C X1 X2 X3 X4 X5 @ISPERIOD("6") @ISPERIOD("8") @ISPERIOD("13") @ISPERIOD("40") @ISPERIOD("43") @ISPERIOD("57") @ISPERIOD("76") @ISPERIOD("76") @ISPERIOD("84") @ISPERIOD("84") @ISPERIOD("90") @ISPERIOD("100")	0.006851 6.90E-06 1.84E-05 2.15E-05 0.000344 0.000712 0.007201 0.007201 0.007203 0.007066 0.007235 0.007542 0.007188 0.007327 0.007188 0.007327 0.007117 0.006946 0.007207 0.007220	$\begin{array}{c} 102.2735\\ 78.89720\\ 132.2738\\ 143.6539\\ 3.100033\\ 9.360179\\ 1.064400\\ 1.067645\\ 1.044391\\ 1.069370\\ 1.114760\\ 1.062448\\ 1.083073\\ 1.051873\\ 1.051872\\ 1.332822\\ 1.026737\\ 1.065213\\ 1.067186\end{array}$	NA 1.635939 2.704694 3.273931 1.227736 1.112100 1.053861 1.057075 1.034050 1.058782 1.103723 1.051929 1.072350 1.041457 1.319625 1.016571 1.054666 1.056620

Figure 3 Multicollinearity

Test The VIF value < 10.00, indicating that there is no multicollinearity among the variables.

Heteroscedasticity Test

Heteroskedasticity Test: ARCH				
F-statistic Obs*R-squared	0.005528 0.005640	Prob. F(1,98) Prob. Chi-Sq	0.9409 0.9401	
Test Equation: Dependent Variable: RESID^2 Method: Least Squares Date: 06/10/24 Time: 20:39 Sample (adjusted): 2 101 Included observations: 100 after adjustments				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C RESID^2(-1)	0.005533 -0.007509	0.003216 0.101004	1.720317 -0.074348	0.0885 0.9409
R-squared Adjusted R-squared S.E. of regression Sum squared resid Log likelihood F-statistic Prob(F-statistic)	0.000056 -0.010147 0.031660 0.098231 204.3863 0.005528 0.940885	Mean dependent var S.D. dependent var Akaike info criterion Schwarz criterion Hanna-Quinn criter. Durbin-Watson stat		0.005491 0.031501 -4.047725 -3.995622 -4.026638 1.999694

Figure 4 Heteroscedasticity Test

The Prop value of 0.9401 > 0.05 indicates homoscedasticity or the absence of heteroscedasticity problems.

Hypothesis Test Using the Probit Method

Model Selection Test

The results obtained are as follows

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Log likelihood probit	-3.319094

Log likelihood logit -3.436289

Based on the above results, it shows that the Log likelihood probit value (-3.319094) is greater than the Log likelihood logit value (-3.436289). By comparing the two to obtain the maximum log likelihood value, it can be concluded that the logit model is better because it has a larger value than the probit model. After removing 12 outlier respondents, the variables x4 and x5 cannot be tested using the probit-logit method, leaving only 3 independent variables to be continued in this study using the probit method.

T Test

The t-test is useful for determining the influence of the research hypothesis answers individually for each variable. This is measured using the coefficient and significance values. If the sig value < 0.05, it means that the independent variable significantly influences the dependent variable.

Variable	Coefficient	Std. Error	z-Statistic	Prob.
C	-5.241750	1.972509	-2.657403	0.0079
X1	0.139195	0.055306	2.516815	0.0118
X2	-0.292232	0.140562	-2.079035	0.0376
X3	0.555879	0.188530	2.948495	0.0032
X4	0.031775	0.018542	1.713620	0.0903
X5	-0.017363	0.026674	-0.650904	0.5169

Figure 5 presents the results of the T-test:

- 1. The coefficient value of variable X1 (religiosity) is 0.139195 and the probability value is 0.0118 < 0.05. This means that the Frequency of Religiosity has a significant positive effect on interest in Infaq.
- 2. The coefficient value of variable X2 (technology) is -0.292232 and the probability value is 0.0376 < 0.05. This means that the Frequency of Technology has a significant negative effect on interest in Infaq.
- 3. The coefficient value of variable X3 (trust) is 0.555879 and the probability value is 0.0032 < 0.05. This means that the Frequency of Trust has a significant positive effect on interest in Infaq.
- 4. The coefficient value of variable X4 (Education) is 0.031775 and the probability value is 0.0903 < 0.05. This means that the Frequency of Education does not have an effect on interest in Infaq.
- 5. The coefficient value of variable X5 (income) is -0.017363 and the probability value is 0.5169 > 0.05. This means that the Frequency of Income does not have an effect on interest in Infaq.

F Test

Figure 6 presents the results of the

F-test: Based on the test results above, the probability value of the F-statistic is 0.000000 < 0.05. This means that the variables religiosity, technology, trust, education, and income together have a significant effect on the variable of interest in Infaq.

R-Test

R-squared	0.950424	Mean dependent var	0.871287
Adjusted R-squared	0.940270	S.D. dependent var	0.336552
S.E. of regression	0.082252	Akaike info criterion	-1.997892
Sum squared resid	0.561533	Schwarz criterion	-1.531831
Log likelihood	118.8935	Hannan-Quinn criter.	-1.809217
F-statistic	93.59995	Durbin-Watson stat	1.984061
Prob(F-statistic)	0.000000		

Figure 7 Results of R-test

Based on the results of the test above, the coefficient of determination R-Squared is 0.950424, meaning that 95% of the variation in the dependent variable can be explained by all independent variables in this study, while the remaining 5% is explained by other variables not included in this study.

Discussion

In this section, the writing elaborates on the obtained research results and discusses them with the relevant theory. Additionally, previous studies related to the topic are also included. Based on the conducted tests with multiple regression analysis, the results obtained are as follows:

1. The Influence of Religiosity on Interest in Charitable Giving using QRIS

The coefficient value of variable X1 (religiosity) is 0.139195 and the probability value is 0.0118 < 0.05. This means that the Frequency of Religiosity has a significant positive effect on interest in infaq. This indicates that H1 is accepted because religiosity significantly influences the interest in Infaq using QRIS. This is consistent with the study by Nasution et al. (2021) stating that religiosity influences charitable infaq interest.

2. The Influence of Technology on Interest in infaq using QRIS

The coefficient value of variable X2 (technology) is -0.292232 and the probability value is 0.0376 < 0.05. This result indicates that H2 is accepted. This means that the Frequency of Technology has a significant negative effect on interest in infaq using QRIS. This differs from the study conducted by Azwar (2023) stating that technology does not affect charitable giving interest. Increased technological knowledge may decrease the interest in infaq using QRIS, possibly due to concerns about fraudulence associated with QRIS.

3. The Influence of Trust on Interest in infaq using QRIS

The coefficient value of variable X3 (trust) is 0.555879 and the probability value is 0.0032 < 0.05. This means that H3 is accepted. The higher the trust in QRIS, the higher the interest in infaq using QRIS. This study is consistent with Salsabil's (2023) research, which indicates that trust significantly influences infaq interest using QRIS.

4. The Influence of Education on Interest in infaq using QRIS

The coefficient value of variable X4 (education) is 0.031775 and the probability value is 0.0903 < 0.05. This means that Frequency of Education does not have an influence on infaq interest. This means that H4 is rejected. The higher someone's

education level, the higher the interest in charitable giving using QRIS. This is different from Suryaningsih's (2023) study, which states that education significantly influences infaq interest. This may occur because not all educated individuals have high religiosity values, thus they may not have high infaq interest.

5. The Influence of Income on Interest in infaq using QRIS

The coefficient value of variable X5 (income) is -0.017363 and the probability value is 0.5169 > 0.05. This means that Income Frequency does not influence infaq interest. This means that H5 is rejected because someone's income level does not affect interest in infaq using QRIS. This result contradicts Azwar's (2023) study, which states that income significantly influences infaq interest using QRIS. This may happen because when someone has a high income but also high expenses, they may not allocate their money for infaq. However, when someone has high religiosity, trust, and knowledge about the benefits of infaq, it can increase their infaq interest.

CONCLUSION

Based on the results of this research and the testing conducted, the researcher draws several conclusions as follows:

- 1. Religiosity has a significantly positive effect on interest in infaq using QRIS (H1 Accepted).
- 2. Technology has a significantly negative effect on interest in infaq using QRIS negatively (H2 Accepted).
- 3. Trust has a significantly positive effect on interest in infaq using QRIS positively (H3 Accepted).
- 4. Education has no effect on interest in infaq using QRIS (H4 Rejected).
- 5. Income has no effect on interest in infaq using QRIS (H5 Rejected).

Based on the above conclusions, the researcher recommends the following suggestions for future research: Researchers are suggested to increase the number of respondents in their study and consider adding moderation variables in future research. Additionally, it is recommended to use respondents who have experience in charitable giving using QRIS.

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ISSN : 2828-5298 (online)

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