

HOW ISLAMIC SOCIAL FUNDS SUPPORT SUSTAINABLE DEVELOPMENT GOALS DURING COVID OUTBREAK? THE ROLE OF RELIGIOSITY, TRUST, AND PERCEIVED BEHAVIORAL CONTROL

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ABSTRACT – Islamic social fund is proliferating in this most populous Muslim country, particularly in the time of this pandemic. During early 2020, there was a substantial growth of the collection of Islamic social funds for nearly 70% compared to the last year's figure, which is mainly driven by the digitalization of social fund payment. This paper aims to elaborate on the determinants of Islamic social funds to support Sustainable Development Goals (SDGs) program by looking at the intention of the society to donate through the e-payment platform. This study involves 212 users of digital social payments by distributing an online questionnaire. Data analysis was performed using a Structural Equation Model technique in AMOS. This study reveals that religiosity, trust, and perceived behavioral control have a positive and significant effect on the intention to donate through online platforms. Furthermore, when it comes to a specific categorized SDG program, the people sector is the highest priority, followed by Prosperity and Peace sectors.

Keywords: Islamic social fund; e-payment, pandemic; Theory of Planned Behavior

ABSTRAK – *Bagaimana Dana Sosial Islam mendukung Sustainable Development Goals dalam Masa Covid-19? Analisis Peran Religiositas, Kepercayaan, dan Persepsi Kontrol Perilaku.* Dana sosial Islam berkembang pesat di negara berpenduduk Muslim terbesar ini terutama di saat pandemi. Selama awal tahun 2020, terjadi pertumbuhan tajam atas dana sosial Islam yang berhasil dikumpulkan yaitu sebanyak 70% dibandingkan dengan tahun lalu. Hal ini utamanya didorong oleh digitalisasi pembayaran dana sosial. Penelitian ini bertujuan untuk mengelaborasi determinan pembayaran dana sosial Islam dalam mendukung program SDGs dengan melihat niat masyarakat untuk berdonasi melalui platform pembayaran elektronik. Penelitian ini melibatkan 212 pengguna pembayaran sosial digital dengan menyebarkan kuesioner online. Analisis data dilakukan dengan teknik Structural Equation Model (SEM) di AMOS. Hasil penelitian ini menunjukkan bahwa religiusitas, kepercayaan, dan persepsi tentang control perilaku berpengaruh signifikan positif terhadap niat berdonasi melalui platform online. Terlebih, jika kita teliti terkait program SDG, sektor yang erat berkaitan langsung dengan 'People' menempati posisi teratas, diikuti oleh sektor 'Prosperity' dan 'Peace'.

Kata Kunci: Dana sosial Islam; Pembayaran elektronik; pandemi; Theory of Planned Behavior

INTRODUCTION

Sustainable Development Goals (SDGs) are currently the main objective of the United National Development Program (UNDP) for the betterment of the world, which concern to end poverty, protect the planet and ascertain all people to enjoy peace and prosperity (UNDP, 2019). Since January 2016, SDG, which replaced Multinational Development Goals (MDGs), has been committed to implementing SDGs through 170 countries until 2030. From the SDGs viewpoint, it is derived into a seven-teen point (UNDP, 2019) that consist of no poverty, zero hunger, good health and well-being, quality education, gender equality, clean water sanitation, affordable and clean energy, decent work, and economic growth, industry, innovation and infrastructure, reduced inequalities, sustainable cities and communities, responsible consumption and production, climate action, life below water, life on land, peace, justice and strong institutions, and the last is a partnership for the goal.

However, the noble missions of UNDP seem impossible to attain if there has been a lack of funds collection from the donors. Based on the Funding Compendium Report (UNDP, 2017), to perform the SDGs program, UNDP must ideally spend USD 5-7 trillion per year. In fact, UNDP is in difficulty collecting that amount of funds (Ibrahim, 2018). Recent data exhibits that in 2017, UNDP's donor that consists of fifty-three country and non-government organizations can only finance the SGDs program, amounting to USD 612 million. Surely, this data indicated that UNPD must look for a new funding source to finance the SDGs program.

With the emergence of the Halal industry globally, Islamic scholars attempt to not only mainstream Islamic finance but also put great attention to resolve the world's current problems such as poverty, health, sanitation, and the like by utilizing the *maqashid shariah* perspective. Fakhrunnas & Tumewang (2018) claims that Islamic Finance and SDGs have a meeting point of alignment to the *maqashid sharia*, which aims to establish human well-being and justice. Chapra (2008) also highlights that Imam Al-Ghazali has grouped *maqashid shariah* into five elements: the protection of religion, life, intellect, lineage, and wealth. Secondly, Islamic Finance has social finance program through *zakat*, *waqf*, and *sadaqah*. Islam insists that this platform must manage professionally to address social problem which includes dignifying poor and destitute people under poverty line (Kamri, Ramlan, & Ibrahim, 2014).



In the Indonesian case, Islamic social finance bodies are struggling as well to address a social problem which in line with SDGs mission as above-mentioned. One of the well-known Islamic social funds body is Badan Amil Zakat Nasional (BAZNAS) which manage zakat and *Sadaqah* funds. According to the BAZNAS activities report (2019), BAZNAS has been performing economic development programs that focus on economic development, microfinance, and agriculture economic empowerment (Latief, 2019).

Furthermore, BAZNAS also concerns with social issues such as disaster management, education empowerment, the establishment of a hospital for poor people, and the like. Statistik Zakat Nasional (2019) reports the amount of money collection and disbursement performed by BAZNAS to finance philanthropy activities. It shows that in 2018 BAZNAS successfully collected IDR 195 billion, and IDR 175 billion was distributed to the society in need through several programs.

Apart from BAZNAS, Islamic social funds in Indonesia are also managed by registered Non-Government Organizations (NGOs). For instances are *Dompot Dhuafa*, *Rumah Zakat*, *Rumah Yatim*, *Darut Tauhid*, *LazizNU*, *LazizMU* and others. Those NGOs commit to performing philanthropy activities that concern social empowerment. Surely, the higher number of NGOs will provide more sources of funds to finance philanthropy activities. In the financial technology era, the new platform of Islamic social funds appears in public. *Kitabisa.com*, one of Indonesia's prominent social crowdfunding platforms, becomes the new model of philanthropy activities. This phenomenon was then followed by the old player, including BAZNAS and others, to adapt to the new platform, which aims to benefit from technology development.

According to the report released by Badan Amil Zakat Nasional (BAZNAS), from January to May 2020, Islamic social funds, including Zakat, Infaq Sadaqah (ZIS), and other social-religious funds has been collected for more than IDR 211 billion (or equivalent with USD 15 Million). This figure grew significantly for nearly 70%, compared to the last year's figure. The digitalization of social fund payment mainly drives this substantial growth. Specifically for zakat, there is a noticeable growth of zakat digital collection for around 25% compared to the last year. In line with that, the total *muzakki* (zakat payer) also rose up to 176%.



The rise of new technology development presents the new hope of increasing Islamic social funds collection and disbursement where it may enhance fund management, transparency, work efficiency, trust, and intention of the current society to donate. According to the previous researches, Asmalia et al. (2018) claimed that knowledge, religiosity, trust, attitude, norm, and perception hold a pivotal role in the intention of Islamic society to donate. Salma Al Azizah et al. (2018) conclude that technology development will improve Islamic social funds collection and distribution. From the collection side, technology development will ease donations performed by the donors. Then the Islamic social funds' management will obtain the fund rapidly. From the distribution side, the Islamic social funds' receivers will gain the main faster than before, and the receivers may spend it to fulfill their daily need either for consumptive or productive expenditure.

This paper aims to elaborate on the determinants of Islamic social funds during the Covid-19 pandemic and to link it with the preference of the SDGs program by looking at the intention of the society to donate through the e-payment platform. This paper will consist of, after introduction, literature review and methodology in the second and third part respectively, result and discussion in the fourth part, and the last part will explain the conclusion and recommendation.

LITERATURE REVIEW

Defining human behavior is no easy task to explain. Ajzen (1998) elaborates on several determinants which play an important role in human behavior. From that attempt, social attitude and personality traits were predicted to be the main factor that influences the human behavior. Ajzen (1991) concludes that under the Theory of Planned Behavior (TPB), human behavior will be able to be predicted towards human intention. The intention is believed to be an antecedent that directly leads to behavior.

Moreover, three elements affect the intention: attitude toward the behavior, subjective norm, and perceived behavioral control. Therefore, this research employs TPB suggested by Ajzen (1991) by adjusting each element of intention determinants to the applied condition. Certainly, the applied condition will refer to the research topic that concerns society's intention to pay Islamic social funds through e-payment.



Religiosity and Intention

According to Souiden & Rani (2015), the terms "Religiosity" and "Religion" are often used interchangeably to define the same concept; that is, an individual's veneration, devotion, and conviction towards a divinity. Religiosity is an important component because consumers' behaviors can be predicted by their commitment to adhere to the rules and regulations of their own religion (Moschis & Ong, 2011; Akmal, Musa, & Ibrahim, 2020). Religious commitment plays an important role in people's lives by shaping their beliefs, knowledge, and attitudes. In the social studies context, religiosity is usually measured using the *Spiritual Well-Being Scale (SWB)* proposed by Paloutzian et al. (1978) and Ellison (1983), which presents a self-assessment about an individual's relationship with God.

These religious commitments and beliefs influence the feelings and attitudes of people towards their consumption in every aspect of life, including the selection of financing facilities. Furthermore, it is the religion which specifies prohibited and non-prohibited things which influence customer's financial decision. Nevertheless, the consumers' commitment level might differ from one individual to another based on their educational background, age, and ethnicity (Assadi, 2003; Mcdaniel & Burnett, 1990). Above all, several studies have shown that people's intentions are shaped by their religious beliefs (Barro & McCleary, 2003; Lehrer, 2004).

H1: Religiosity has a positive relationship with the intention of donors to pay Islamic social funds through e-payment

Trust and Intention

Trust is a person's belief that the other party will fulfill his or her need in the future (Flavián et al., 2005). A majority of studies consider trust a multi-dimensional construct (Butler, 1991), usually measured by benevolence, integrity, ability, and predictability (Dietz & Den Hartog, 2006). In the framework of Islamic economics, Amin et al. (2013) define trust as "a moral obligation of every individual in the performance of his or her duties in society." Sauer (2002) maintains that in the banking system, honesty, trustworthiness, moral values, and equality among customers are symbols of trust to develop the relationship between the financial service providers and their customers. This discussion suggests that religiosity affects trust; the religious Muslim will tend



to trust the ZISWAF institutions that claim to run following the Sharia values. As proved by the existing literature, including Hoq (2009) and Amin et al. (2013), trust is widely acknowledged as a behavioral intention driver.

H2: Trust has a positive relationship with the intention of donors to pay Islamic social funds through e-payment

Attitude and Intention

Attitude could be described as a tendency to respond to a particular object (Fishbein & Ajzen, 1975) consistently. Fishbein and Ajzen (1975) is the earliest study introduced attitude in TRA, which is then followed by Davis (1989), who stated that it is a construct in TAM affecting intention, which ultimately affects individual behavior. In line with that, Ajzen & Fishbein (2005) argues that attitudes toward behavior are determined by beliefs about the consequences of a behavior (behavioral beliefs).

These beliefs are usually measured by individual subjective assessments of the world around them, individual understanding of themselves and their environment, and a connection of certain behaviors with various benefits or losses that might be obtained if the individual does it or not (Ajzen & Fishbein, 2005). Therefore, this study could be described as positive or negative feelings of customers in using IB services. Previous studies (Lai and Li, 2005; Cheng et al., 2006; Suh and Han, 2002; Lee, 2009; Chiou and Shen, 2012) provide empirical evidence that attitude influences customers' intentions to use digital service in the context of the banking industry.

H3: Attitude has a positive relationship with the intention of donors to pay Islamic social funds through e-payment

Subjective Norms towards Intention

Subjective norm is defined as social pressure to motivate people to perform or not to perform a certain activity (Ajzen, 1991). Hence, the subjective norm will directly refer to certain parties (references) that influence a person's view about something called perception or normative belief. The parties may consist of parents, spouse, friend, lecturer, co-worker, experts, etc. For instance, if a certain party believes in doing something or not doing something, the person will do as his/her belief. As Rifai et al. (2008) explained, subjective norms are



formed because of the normative beliefs and motivations of the referees that consumers believe in. Therefore, the assessment of subjective norms is intended to determine whether the social environment affects consumer behavior.

According to the previous research, Asmalia et al. (2018) found that subjective norm has a positive relationship to people's intention to pay zakat. This finding was studied from 304 respondents from a public university in Indonesia by adopting SEM to analyze the data. Under the Theory of Reasoned Action (TRA), the subjective norm has a positive relationship to the perceived intention of the people to pay waqf (Allah Pitchay et al., 2015). By adopting the same method, Allah Pitchay et al. (2015) has 380 respondents who are an employee in the Malaysian public and private company. Moreover, those researches also confirm that the people will influence the perspective of a certain party that surrounds him/her.

H4: Subjective norm has a positive relationship with the intention of donors to pay Islamic social funds through e-payment

Perceived Behavior Control towards Intention

Ajzen (1991) asserts that the central factor for the people to perform his/her behavior is intention. In the TPB, perceived behavioral control is one of the determinants to influence intention. This determinant also differentiates between the Theory of TRA and TPB, in which the same scholar proposes both theories. Ajzen then defines that perceived behavioral control concerns the people's perception when they are performing the activity or interest. This perception of the people may feel difficult or easy when conducting the behavior or interest (Ajzen, 1991). Some scholars also refer to self-efficacy, which is defined as an individual's belief that he/she will successfully master the skills needed to complete certain tasks (Bandura, 1977; Pajares, 1996).

Asmalia et al. (2018) studied the potential of zakat for supporting SDGs in Indonesia, and it was found that perceived behavioral control has a positive-significant relationship to the people's intention to pay zakat. Haji-Othman et al. (2018) notice that, moderated by religiosity, perceived behavioral control influenced people's intention to pay zakat based on their observation in zakat payer in Malaysia. Regarding giving cash waqf, perceived behavioral control



shows a significant relationship to the intention to pay cash waqf among young intellectuals in Malaysia (Osman, 2014).

H5: Perceived behavioral control has a positive relationship with the intention of donors to pay Islamic social funds through e-payment

RESEARCH METHOD

This research uses quantitative research methods with a data collection model through structured questionnaires distributed to the respondents. In selecting the respondents, this study uses a purposive sampling technique with the criteria (i) Muslim and (ii) he/she has paid zakat or any social fund through an online platform. The questionnaires are distributed online to respondents who meet predetermined criteria. There are 212 users of digital social payments selected for this study. According to Hair et al. (2009), the sample size in s study should have a minimum of five times the number of questions or statements to be analyzed. As there are only 19 statements in this study, it has reached the minimum sample of 95 respondents, as Hair et al. (2009) required.

The questionnaire consists of four parts. The first part contains a screening question. The second section contains questions related to respondents' demographic data. The third section contains statements related to each dimension of the TPB included in the research indicator (see Table 1), using the Likert scale with five choices of strongly disagreeing (option 1) to strongly agree (option 5). The final section contains questions related to the SDGs sectors prioritized to be financed from the zakah funds.

Table 1. Variables and Statements

Item Variable
Religiosity (R)
I perform 5-times prayer
I perform fasting during the month of <i>Ramadhan</i>
I pay zakat <i>fitriah</i> every year
I only eat halal food
Trust (TR)
I believe that ZISWAF institution can manage ZISWAF fund through e-payment honestly
I believe that ZISWAF institution can manage ZISWAF fund through e-payment accountably
I believe that the ZISWAF institution can distribute the ZISWAF fund through e-payment to the appropriate party



Item Variable
I believe that the digitalization of ZISWAF can enhance the performance of the ZISWAF institution
Attitude (AT)
Digitalization of ZISWAF is a good decision
Digitalization of ZISWAF is a wise decision
Digitalization of ZISWAF is a positive move
Subjective Norm (SN)
Most people whose opinion I value would recommend me to pay ZISWAF through e-payment
Most people who are important to me think that I should pay ZISWAF through e-payment
People who are close to me think that I should pay ZISWAF through e-payment
Perceived Behavioral Control (PBC)
For me, learning the use of e-payment for ZISWAF is easy
For me, paying ZISWAF through e-payment is easy
For me, paying ZISWAF through e-payment is clear and understandable
Behavioral Intention (BI)
I intend to pay ZISWAF through e-payment
I intend to pay ZISWAF through e-payment regularly

Source: Asmalia and Kasri (2018)

Data analysis was performed using a Structural Equation Model (SEM) technique in AMOS. The advantage of this technique is the ability to use abnormal data and explain the differences between target constructs (Ringle et al., 2015). AMOS uses a two-step process in which the first measurement model is analyzed to check the reliability and validity of the data, and the second one is an assessment of the structural model carried out for path analysis and hypothesis test.

RESULT AND DISCUSSION

In selecting the sample, we used the convenience and purposive sampling methods. First, convenience sampling is used to select those who are easy to reach from the population. Then a purposive sampling method is used to select those who met the criteria (as we mentioned in the questionnaire). The number of respondents in this study is 212 people who have experienced paying Islamic social donations through electronic platforms such as ATM, Mobile Banking, Internet Banking, Kitabisa.com, etc. The characteristics of the respondents in this study are quite varied with the scattered demographics and various Digital Banking (DB) providers in various durations of using a digital payment of social funds. This research data shows a good sampling with respondents scattered in various cities in Indonesia.



Table 2. Descriptive Statistics

Variable	Description	N	(%)
Gender	Male	56	26.4%
	Female	156	73.6%
Age	≤ 20	160	75.47%
	21 – 30	45	21.23%
	31 – 40	5	2.36%
	≥ 41	2	0.94%
Educational Level	High school/equivalent	82	36.68%
	D3/S1	127	69.91%
	S2/S3	3	1.42%
Occupation	Student	143	67.45%
	Private Employee	51	24.06%
	Government Employee	4	6.60%
	Entrepreneur	14	24.06%
Monthly Income	< Rp.1.500.000	84	39.62%
	Rp.1.500.001- Rp.3.000.000	55	25.94%
	Rp.3.000.001- Rp.5.000.000	34	16.04%
	Rp.5.000.001- Rp.10.000.000	33	15.57%
	> Rp.10.000.000	6	2.83%

Source: Data Processed (2021)

This section shows the descriptive statistic based on the respondents filling the questionnaire through an online submission form. Based on the data exhibited in Table 2, Female respondent reaches 73.6% of total respondents which are equal to 156 people, and the remaining 26.4% is male which is equal to 56 people. From the age, 75.47% is dominated by those under 20 years old. Further, people under 30 and 40 who participated in this questionnaire are around 21% and 2% of total respondents, respectively. Lastly, less than 1% (merely two people) aged more than 40 years old.

Only three (1.42%) have obtained their master's degree in this sample regarding educational background. Meanwhile, most of the samples have earned their bachelor's degree by around 60% of the total respondents. The rest of 38% is only holding their high school degree. It is in line with the other category of respondent's demography which is occupancy. The majority of the sample is a student, which constitutes 67.45% of the total respondents. It is then followed by those working in the private company as an employee by 55 respondents.



According to the monthly income, most of the sample, nearly 40% of the sample, earned less than IDR 1,500,000. It is followed by approximately 26% of total respondents generating income between IDR 1,500,001 to IDR 3,000,000. Lastly, it is only six respondents having a monthly income of more than IDR 10,000,000.

Measurement Model and Assessment of Structural Model

Before conducting hypothesis testing and model testing, it is necessary to test the reliability and validity of the instrument to obtain reliable and valid data (Cooper & Schindler, 2011). All variable items in this study are reliable and valid with a Cronbach Alpha value (CA) ≥ 0.70 , Composite Reliability (CR) ≥ 0.70 , Average Variance Extracted (AVE) ≥ 0.50 , and factor loading ≥ 0.60 except St8 items are discarded because they do not meet the requirements. The results of these tests are summarized in Table 3.

Table 3. Measurement Model

Variable	Label	Standardized loadings	C.R	AVE
Religiosity	R1	0,856	0,947	0,818
	R2	0,877		
	R3	0,917		
	R4	0,956		
Trust	TR1	0,924	0,943	0,805
	TR2	0,918		
	TR3	0,913		
	TR4	0,833		
Attitude	AT1	0,876	0,860	0,674
	AT2	0,865		
	AT3	0,709		
Subjective Norm	SN1	0,766	0,886	0,722
	SN2	0,879		
	SN3	0,89		
Perceived Behavior	PB1	0,928	0,935	0,828
	PB2	0,95		
	PB3	0,85		
Intention	INT1	0,947	0,910	0,835
	INT2	0,879		

Source: Data Processed (2021)

Further, the structural model was conducted by examining fit indices and variance-explained estimates. Goodness of fit indices for the structural model disclosed χ^2/df was 1.746, CFI = 0.969, GFI = 0.886, NFI = 0.932, TLI = 0.962 and RMSEA = 0.059, indicative of a reasonable fit. Table 3 and Figure 1



present the standardized path coefficient of the structural model. The relationship between religiosity and the intention of donors to pay Islamic social funds through e-payment is put forward in H1. The SEM approach revealed that religiosity positively affects intention to do this ($\beta_1 = 0.674$, $P < 0.05$), and therefore H1 is supported. It is in accordance with several previous studies that found religiosity as one of the crucial factors for the compliance of *muzakki* (zakat payers) to pay zakat (Azman & Bidin, 2015; Idris et al., 2012; Khraim, 2010; Yughi, 2019).

Further, H2 postulated that trust positively affected the intention of donors to pay Islamic social funds through e-payment. The strength of the impact between them in this respect was positive and significant at $\beta_2 = 0.201$, with $P < 0.05$, indicating support for H2. This result is in line with the research conducted by Ahmad Mukhlis & Irfan Syauqi Beik (2013), Firdaus et al. (2012), Indahsari (2013). They claimed that society's trust in how Islamic social funds would be managed and distributed significantly affects the intention of society to entrust the payment of zakat through certain zakat institutions.

Afterward, H5, the relationship between perceived behavior and intention of donors to pay Islamic social funds through e-payment is supported. The results showed $\beta_5 = 0.212$ at $P < 0.05$. It supports the findings of Andam & Osman (2019), Heikal & Falahuddin (2014), Huda & Ghofur (2016), Yusfiarto et al. (2020). They revealed that perception about behavioral control could influence an individual to pay zakat.

The subsequent hypothesis, H3, and H4 are not supported. First, the effect of attitude on the intention of donors to pay Islamic social funds through e-payment is postulated in H3 was found negative and not significant at $P > 0.05$ and $\beta_3 = -0.061$. Next, examining the linkages between subjective norm and intention of donors to pay Islamic social funds through e-payment (H4) is also not supported. The SEM results revealed that subjective norm affects intention positively but not significantly ($\beta_4 = 0.029$, $P < 0.05$).



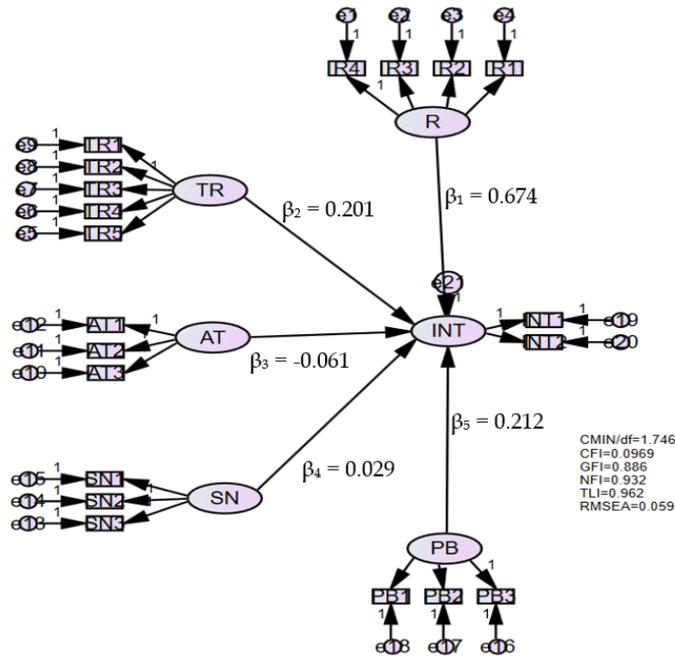


Figure 1. Structural Model
Source: Data Processed (2021)

Exploratory Analysis

This section allows the researchers to conduct an exploratory study to figure out a link between the donation's determinants and SDG preference of Muslims in making a donation payment through an online platform. Based on the findings of this study, when Muslims donate during the pandemic, their preferred purpose, in general, is helping sick people, building facility care, and building a mosque/Islamic Centre. Thus, it reflects the real phenomena during the Covid-19 pandemic; that society is becoming more religious and more aware of health issues and the growing empathy of others in need, particularly those affected by Covid-19.

In addition to that, the People sector is the highest priority for nearly 80%, followed by Prosperity and Peace sectors when it comes to a specific categorized SDG program. This result is understandable and representative of the main concerns of our society during this pandemic. The people sector includes the noble mission of eradicating poverty, hunger, healthy and



prosperous life, quality education, gender equality, clean water, and proper sanitation.

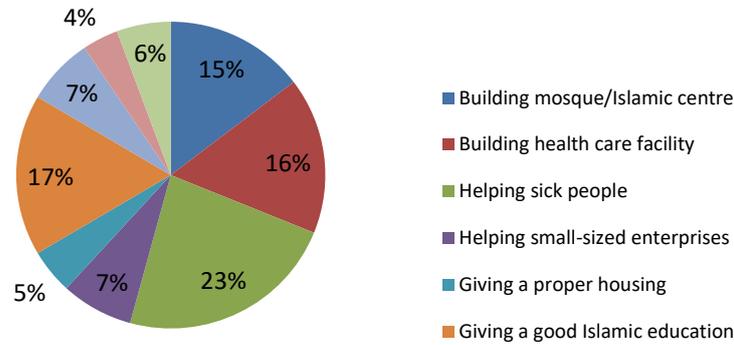


Figure 2. Preferred General ZISWAF Program
Source: Data Processed (2021)

The growing awareness of the 'People' sector is inevitably happening as this pandemic teaches us the importance of acquiring an essential quality of life, not only for ourselves but also for our surroundings. Only by caring for each other's life, could we survive and get rid of this pandemic. Being healthy alone is not enough as we are highly connected and affected by our surroundings. Nonetheless, Planet is still the least sector gaining attention, even in this pandemic (only one respondent accounts for less than 0.01% of total respondents). In other words, climate change and other environmental issues would still be the biggest challenge to tackle as it still needs more efforts to be prioritized by society.

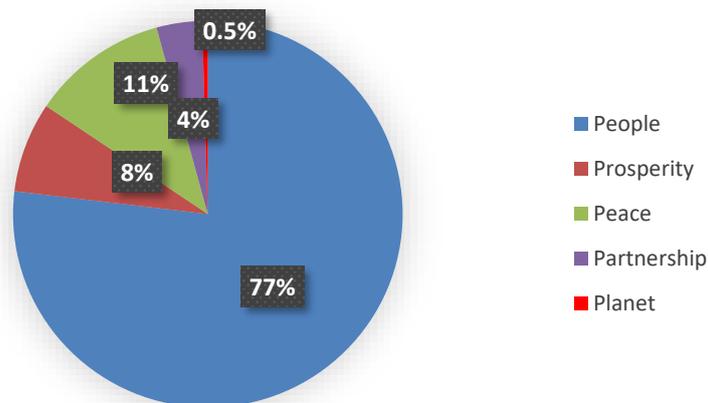


Figure 3. Preferred SDG Sector
Source: Data Processed (2021)



CONCLUSION

This research presents compelling insight from managerial and theoretical settings regarding the intention of donors to pay Islamic social funds through e-payment. Concerning managerial implication, this research provides pivotal information for Islamic social funds through e-payment agencies in terms of motivational strategies they can consider to promote the involvement of the general public and intended donor. During the Covid-19 pandemic, the donors to pay Islamic social funds through e-payment is still exist even though economic crisis. It indicates positive for the agencies because pandemic does not influence public trust to persist using Islamic social funds through e-payment. It also pointed to the need to place greater attention to existing and prospective donor's religiosity, perceived behavioral control, and to provide prominent knowledge regarding the value and urgency of becoming a donor. As part of their round strategy, Islamic social funds through e-payment agencies should expand the awareness of the public and potential donors about how their donors are helpful for human life during and post-crisis periods.

For the study's theoretical implications, the suggested conceptual framework contributes to the literature by presenting further confirmation of the TPB model in donors' intention to pay Islamic social funds through e-payment during the Covid-19 pandemic in developing nations. This research proposed improvements in the field of donor information in the social context of Indonesia. Indeed, the addition of religiosity as a new predictor in the presented model and the recognition of significant statistical results were tested via the SEM approach. More specifically, this study also showed that intention is influenced by perceived behavior and trust. It also needs to note that the explanatory power of structural relationships is also a meaningful contribution. The other surprising finding is that a negative yet insignificant effect of attitude towards intention. It may be explained by the fact that people have struggled with this tough situation during the pandemic and triggered to help each other in a fast way, no matter how bad or good their attitude toward e-payment. The sense of urgency accelerates the need to help others.

Along with that, the subjective norm is also found to have an insignificant effect on intention. It shows that for those who are familiar with e-payment, there is no effect of their peers in deciding whether to pay Islamic social funds through e-payment or not. In consequence, this particular discovery expands the body of knowledge in social research settings.



This research has several limitations that offer possibilities for improvement to further research. First, the sample size needs to be increased to improve the generalizability of this same focus. In addition, there is another potential variable that should be investigated in the model, which is knowledge. Finally, an examination of gender and age as moderating factors may be helpful to refer to different reactions to each of those variables.

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