

FACTORS INFLUENCING INTENTION TO DONATE AT THE MOSQUES USING QRIS IN BANDA ACEH

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ABSTRACT

Charity is one form of generosity that plays an important role in helping those in need. With the advancement of technology, methods of collecting donations (Sadaqah) have also undergone transformation, one of which is through the use of QRIS (Quick Response Code Indonesian Standard). The use of QRIS in charity offers several advantages, such as convenience, transparency, efficiency, and security. Donors can make contributions quickly and practically by simply scanning a QR code using a digital payment application, without the need to carry cash or perform manual bank transfers. This study aims to examine the influence of financial literacy, perception of benefits and perception of ease on the interest in donating at mosques using QRIS among mosque congregants in Banda Aceh City (Study on Mesjid Raya Baiturrahman, Mesjid Oman Al-Makmur, and Mesjid Jamik Unsyiah). The research method used is quantitative with a multiple linear regression model. The primary data was obtained through questionnaires given to the congregants of these mosques. Partial test results show that these three variables; financial literacy, perception of benefits and perception of ease have positive influence on the interest in donating at the mosque using QRIS in Banda Aceh City. The findings offer insight that although QRIS can enhance mosque donations, it is crucial to address financial literacy and comprehension obstacles to optimize its efficacy for the donors.

Keywords: Financial Literacy, Perceived Ease, Perceived Usefulness, Interest in Charity

ABSTRAK

Amal merupakan salah satu bentuk kedermawanan yang berperan penting dalam membantu mereka yang membutuhkan. Dengan kemajuan teknologi, metode pengumpulan donasi (Sadaqah) pun mengalami transformasi, salah satunya melalui penggunaan QRIS (Quick Response Code Indonesian Standard). Penggunaan QRIS dalam amal memberikan beberapa keuntungan, seperti kenyamanan, transparansi, efisiensi, dan keamanan. Donatur dapat memberikan donasi secara cepat dan praktis hanya dengan memindai kode QR menggunakan aplikasi pembayaran digital, tanpa perlu membawa uang tunai atau melakukan transfer bank secara manual. Penelitian ini bertujuan untuk

menguji pengaruh literasi keuangan, persepsi manfaat dan persepsi kemudahan terhadap minat berinfak di masjid menggunakan QRIS pada jamaah masjid di Kota Banda Aceh (Studi pada Masjid Raya Baiturrahman, Masjid Oman Al-Makmur, dan Masjid Jamik Unsyiah). Metode penelitian yang digunakan adalah kuantitatif dengan model regresi linier berganda. Data primer diperoleh melalui kuesioner yang diberikan kepada jamaah masjid tersebut. Hasil pengujian secara parsial menunjukkan bahwa ketiga variabel tersebut; literasi keuangan, persepsi manfaat dan persepsi kemudahan berpengaruh positif terhadap minat berinfak di masjid menggunakan QRIS di Kota Banda Aceh. Temuan ini memberikan wawasan bahwa meskipun QRIS dapat meningkatkan donasi masjid, penting untuk mengatasi hambatan literasi dan pemahaman keuangan untuk mengoptimalkan efektivitasnya bagi para donatur.
Kata Kunci: Literasi Finansial; Persepsi Kemudahan; Persepsi Kegunaan; Minat Beramal

A. INTRODUCTION

Charity is one of the acts of worship performed by a Muslim who has excess wealth and gives it to those who are entitled to receive it. Donation or in Islam often called "Sadaqah" is a right of Allah in the form of wealth given by a wealthy person to those entitled to receive it, the poor and the needy. That wealth is called charity because it contains the blessings of purifying the soul, developing with goodness, and the hope of receiving. This is because the origin of the word "Sadaqah" is "al-shodaqoh," which means growth, purity, and blessing. Besides obligatory alms, there are also recommended and encouraged alms to be given at any time. This is because the recommendation from the Qur'an and Sunnah to give charity is not bound by specific times. (Sari et al., 2021)

Giving charity at all times, which is a Sunnah act according to the consensus of scholars, and Islam encourages people to sacrifice their wealth, providing motivation with captivating language, awakening the spirit, and instilling values of goodness in the heart. The Indonesian society, which is predominantly Muslim, should consider charity as an obligation to be fulfilled by every Muslim individual (Gusniwati, 2015). Humans should have a strong interest in giving alms. The interest in charity is very much needed so that everyone applies charitable activities in their daily lives.

With the presence of joy and high enthusiasm for charity, a strong curiosity about charity, and a willingness to donate voluntarily, the number of people engaging in charitable activities will be able to increase. Thus, people who are less able to meet their daily needs, whether individuals, groups, or institutions, can be helped through charitable activities.

The development of technology is becoming increasingly rapid and challenging. This time, it's the turn of the banking financial market to prepare itself. Now, more and more financial service providers are using technology to

manage funds or also to distribute funds via specific accounts in the virtual world. Financial technology or fintech is the use of technology to provide financial solutions. Fintech is defined as a business based on software and technology that provides modern financial services. Fintech aims to enhance financial inclusion, facilitate access to various financial products desired by the community, and simplify transactions. Generally, fintech in Indonesia has very large potential because it can provide solutions for urgent needs that traditional financial institutions cannot meet.

It can be concluded that fintech is an effort to marry technology with finance, whether it be banking or otherwise. With the establishment of this system, which is faster and more efficient, especially in a society that uses technology at a rapid pace, backed by the economic crisis that occurred in 2008 (Aziz, 2020).

The subjects of this research are the congregations of Baiturrahman Mosque, Oman Mosque, and Jami' Darussalam USK Mosque, with full capacities of 30,000 people, 2,000 people, and 2,400 people, respectively. The three mosques were chosen as research objects because they are large-capacity mosques with diverse congregations from various regions.

According to the Aceh Government (2018), the Baiturrahman Grand Mosque is one of the favorite religious tourism destinations for visitors in Banda Aceh City. This historic mosque is not only an icon of Serambi Mekkah but also a symbol of the struggle and spread of Islam in Indonesia and the Southeast Asian peninsula. Then, the Oman Al-Makmur Mosque became an icon resembling Middle Eastern mosques. This mosque always provides a comfortable place for worship and never ceases to serve as a unifying medium for the community and social activities (Akbar, 2020). Meanwhile, the Jami' Mosque serves as a gathering place for all students to enhance solidarity and brotherhood among them and to develop their religious knowledge (Nilvia, 2023).

Based on the results of previous studies, it is possible to identify the existence of a research gap from independent variables that affect dependent variables. (Rangkuti 2021) stated that the perception of the benefits of QRIS and the convenience of QRIS have a significant effect on the efficiency of digital payments in UIN North Sumatra students. This study uses a quantitative approach. Astuti and Dewi (2022) showed that prosocial attitudes had no effect, while simultaneously, the perception of ease of use, perception of usefulness, and attitude of use had an effect on the interest in infaq and shadaqoh using QRIS. Perception of ease of use, perception of usefulness, attitude of use and prosocial attitude contributed by 73% and had a great influence on the structural level affecting interest in infaq and shadaqah using QRIS.

Not only from the student group but also from various circles such as lecturers, civil servants, and private employees who have predominantly been using digital applications that provide QRIS. The three mosques have also been equipped with the ability to make donations using QRIS. Therefore, the author wants to conduct research on these mosques, namely Baiturrahman Mosque, Oman Mosque, and Jami' Darusslam USK Mosque.

B. THEORY

Definition Quick Response Code Indonesian Standard (QRIS)

Quick Response Code, commonly known as QR Code, is a two-dimensional barcode introduced by the Japanese company Denso Wave in 1994. This type of barcode was initially used for inventory tracking of vehicle spare parts production and is now used in various fields of business services for marketing and promotional activities. In Rouillard (2008) in Clivan, et al. (2019), it is stated that QR Code was originally developed as a code that allows its content to be translated at high speed.

The advantage of QR Code is its ability to store information both horizontally and vertically. Therefore, QR Code can store more information compared to a one-dimensional barcode. Currently, the use of QR Codes has been widely implemented in the form of QR Code Reader and QR Code Generator applications, making it very easy for someone to create information in the form of QR Codes and obtain the information they want to know, simply by scanning and reading data through the media of a mobile phone camera (Anastasia, et al., 2010).

Quick Response Code Indonesian Standard (QRIS) is a payment standard using QR Code methods from Bank Indonesia to make transactions with QR Code easier, faster, and more secure. QRIS is not a new application, but rather a national QR Code standard mandated for all Payment System Service Providers (PJSP) that use QR (Bank Indonesia, 2020).

According to the Ministry of Finance of the Republic of Indonesia (2023), before being standardized with QRIS, payment applications could only make payments at merchants that had accounts from the same PJSP because the QR codes used were not standardized. Currently, with the existence of the QRIS standard, all payment applications from any PJSP can make payments using QR codes at all merchants, even if the PJSP used is different. In addition, the QRIS standard also makes it easier for merchants to receive payments from any application by simply opening an account with one of the QRIS organizing PJSPs. merchants already have many QR codes from various PJSPs and are also facilitated because all the accounts they have can receive payments with just one QRIS QR code.

Definition Interest

According to Farouk et al. (2018), interest indicates the extent to which a person is willing to commit effort to do something. Interest in a commodity is the result of comfort with the products or services offered (Ratnasari et al. 2020). Interest can also be defined as a feeling of preference and attraction towards something or an activity without being prompted by anyone. Interest is essentially the acceptance of a relationship between oneself and something outside oneself. Meanwhile, according to Londoño et al. (2017), willingness to pay is the readiness to pay for goods or services that will be received.

Interest can demonstrate the ability to provide stimulation that encourages us to pay attention to someone, an object, or an activity, or something that can influence the experience that has been stimulated by the activity itself. In other words, interest can be both the cause of an activity and the result of participating in that activity.

Definition Charity

Through His words, Allah has commanded His people to give charity. One of them is in QS Saba': 39 which means "And whatever you spend in the cause of Allah, He will replace it, and He is the Best of Providers." This verse explains the high virtue of those who give alms. As long as the wealth we possess is given in charity on the path that pleases Allah, surely Allah will replace your wealth immediately in this world with abundant sustenance and replace it in the hereafter with great rewards. A faithful servant certainly believes that the wealth they possess at present is a trust from Allah.

Definition Financial Literacy

Financial literacy, which means being financially literate, according to the National Strategy for Financial Literacy in Indonesia, refers to a series of processes or activities aimed at enhancing the knowledge, confidence, and skills of consumers and the general public so that they can manage their finances better. Based on that definition, it can be concluded that the use of financial products and services by the general public is expected to change or improve people's behavior in financial management, not only by knowing and understanding financial institutions and financial products and services, but also by being able to enhance their welfare (Ahyar, 2017).

Perception of Benefits

Benefit according to the Great Dictionary of the Indonesian Language means use or advantage. Meanwhile, the term "kemanfaatan" itself means beneficial or usefulness. According to Priambodo (2016), perceived usefulness

is defined as the belief in usefulness, which is the extent to which users believe that the use of technology/system will enhance their performance in working.

Perception of Ease

Perceived Ease of Use is defined as the extent to which a person believes that using a technology will be free of effort (Jagiyanto, 2007). Perceived ease of use is an individual's assumption that if they use a certain system, they will be free from difficulties (Wildan, 2019). Ease of use is an individual's belief that a particular technology can be used and understood (Elsa Silaen, 2019).

According to Amijaya, ease will impact behavior, meaning that the higher a person's perception of the ease of using a system, the higher the level of technology utilization (Genady, 2019). This means that if someone believes that a new technology system is easy to use, that person is likely to use it. Conversely, if someone feels that a new technology system is difficult and not easy to use, they will be reluctant to use that new technology.

C. RESEARCH METHODOLOGY

This research is a field study that is descriptive in nature. According to Sumardi Surya Brata in the book by Soejono, Abdurrahman explains that descriptive research is a type of research that aims to describe the situations occurring in society. This type of descriptive research aims to provide a clear picture of the state of the object being studied based on observable facts as they are (Amalia, 2018).

Data is a set of information obtained by researchers. The type of data used in this study is primary data. According to Sugiyono (2004), primary data is data obtained from the results of observations made directly by the author at the place that is the object of research. This data is obtained from the distribution of questionnaires to related parties or the results of direct observation. Primary data in this study was obtained using a questionnaire filled out by mosque worshippers regarding the use of the QRIS system for their interest in almsgiving.

Population is a generalization area consisting of objects or subjects that have certain qualities and characteristics determined by the researcher for analysis and then conclusions are drawn (Sugiono, 2004: 72). The population in this study is the total number of congregants who visit Masjid Baiturrahman, Masjid Oman, and Masjid Jami' Darussalam Unsyiah and donate through QRIS, the exact number of which is not precisely known.

The sampling technique used for data collection was non-probability sampling employing the accidental sampling technique, where the researcher attempted to draw members of the population based on their ease of encounter

or availability (Sugiyono, 2018:81). The sampling was conducted based on the ease of obtaining samples, namely by meeting with congregants at Baiturrahman Mosque, Oman Mosque, and Jami' Darussalam Mosque USK.

D. RESULTS AND DISCUSSION

The sample used in this study consisted of 96 samples. Based on Table 1, it can be concluded that the dependent variable, namely the interest in charity, shows an average value of 4.30 (rounded to 4), indicating that the respondents have a perception leaning towards agreement, with a standard deviation of 6.553. The independent variable, financial literacy, shows an average value of 4.10 (rounded to 4), indicating that respondents have a perception leaning towards agreement, with a standard deviation of 3.929. The ease variable also shows an average value of 4.19 (rounded to 4), indicating that respondents have a perception leaning towards agreement, with a standard deviation of 3.897. The benefit variable also shows an average value of 4.17 (rounded to 4), indicating that respondents have a perception leaning towards agreement, with a standard deviation of 3.894.

The Validity Test

Table 1. Validity Test

Variabel	Indicator	r Count	r Table	Information
Financial Literacy (X ₁)	L1	0,724	0,2006	Valid
	L2	0,712		Valid
	L3	0,707		Valid
	L4	0,780		Valid
	L5	0,718		Valid
	L6	0,806		Valid
	L7	0,726		Valid
	L8	0,638		Valid
Perceived benefit (X ₂)	P1	0,677	0,2006	Valid
	P2	0,731		Valid
	P3	0,633		Valid
	P4	0,750		Valid
	P5	0,768		Valid
	P6	0,756		Valid
	P7	0,728		Valid
	P8	0,663		Valid
Perceive ease (X ₃)	K1	0,846	0,2006	Valid
	K2	0,913		Valid
	K3	0,898		Valid
	K4	0,800		Valid
The interest on donation (Y)	M1	0,789	0,2006	Valid
	M2	0,732		Valid
	M3	0,733		Valid
	M4	0,784		Valid

Source: Processed data (2024)

It can be explained that all the variables used in this study are declared valid. In this study, significance testing can be conducted by comparing the

calculated r-value with the table r-value. For the degree of freedom (df) = n-2, the sample size (n) in this study is 96, so $df = 96 - 2 = 94$ with an alpha of 5%, resulting in $r_{table} = 0.2006$. Based on Table 4.1, it can be seen that each question item has $r_{hitung} > r_{table}$, so it can be concluded that all question items are valid.

The Realibility Test Results

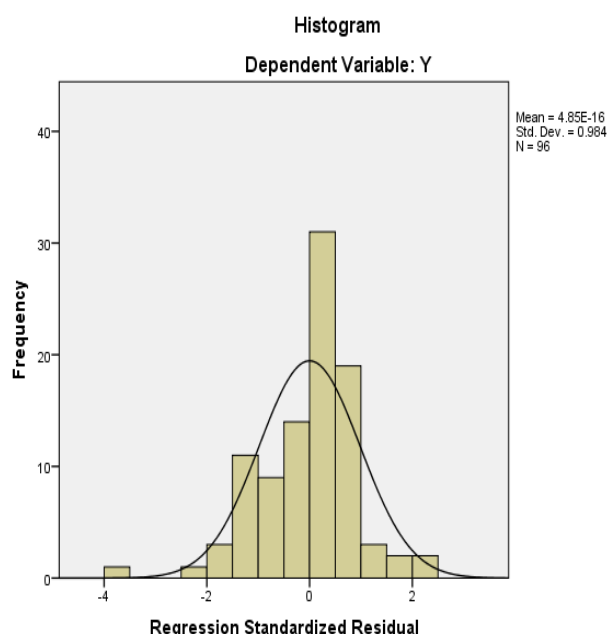
Table 2. Realibility Test

Variabel	Cronbach's Alpha	Cut of Value	Keterangan
Financial Literacy	0,863	0.60	Reliabel
Perceived Benefits	0,850	0.60	Reliabel
Perceived Ease	0,882	0.60	Reliabel
The interest on donation	0,748	0.60	Reliabel

Source: Processed data (2024)

Based on the table above, it can be concluded that all Cronbach's Alpha values exceed the Alpha value. Because the Cronbach's Alpha value is greater than 0.60, it can be concluded that all statements or questions in the instrument used can certainly be declared reliable.

The Normality Test



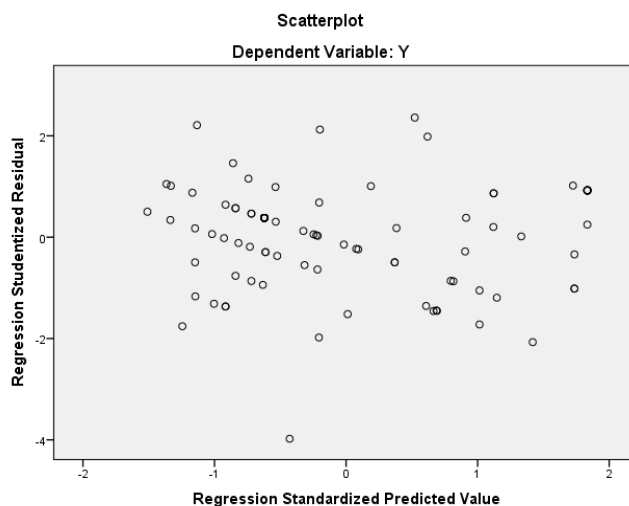
Source: Data processed (2024)

Figure 1. Normality test

Normality testing in this study uses the histogram graph analysis method. Based the histogram graph shows that the line is perfectly curved and the points

follow the direction of the diagonal line, meaning that the residuals are normally distributed.

The Heteroscedasticity Test



Source: Data processed (2024)

Figure 2. Heteroscedasticity Test

Based on Figure 2 above, it shows that the data is spread above and below the number 0 on the Y-axis, so it can be concluded that the model is free from the assumption of heteroskedasticity because the distribution of points in the plot does not show any specific pattern.

The Multicollinearity Test

Table 3. Multicollinearity Test

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Financial Literacy	0.541	1.848
	Perceived Benefits	0.408	2.451
	Perceived Ease	0.442	2.262

Source: Data processed (2024)

The results of the test through the Variance Inflation Factor (VIF) in the table above show that the tolerance value for Financial Literacy is 0.541, Perceived Benefits is 0.408, and Perceived Ease is 0.442. All variable tolerance values > 0.10 , then the VIF value for Financial Literacy is 1.848, Perceived Benefits is 2.451, and Perceived Ease is 2.262. All variables have a VIF value < 10 . It can be stated that the regression model among the independent variables does not exhibit multicollinearity; in other words, the multiple linear regression model is free from multicollinearity and can be used in research.

Multiple Linear Regression Test

Based on the results of the multiple linear regression test, it can be showed that:

$$Y_i = 2.610 + 0.128X_{1i} + 0.143X_{2i} + 0.259X_{3i} + e_i$$

1. The constant value of 2.610 means that if the variables of Financial Literacy, Perception of Benefits, and Perception of Ease are valued at 0, then the variable of interest in charity will be valued at 2.610 on a Likert scale. With the assumption that other variables are considered constant (*ceteris paribus*).
2. The financial literacy coefficient is 0.128, which means that if the financial literacy variable increases by 1 unit, the interest in giving alms will increase by 0.128 on the Likert scale. With the assumption that other variables are considered constant (*ceteris paribus*).
3. The coefficient of perceived benefits is 0.143, which means that if the perceived benefits variable increases by 1 unit, the interest in donating will increase by 0.143 on the Likert scale. With the assumption that other variables are considered constant (*ceteris paribus*).
4. The coefficient of perceived ease is 0.259, which means that if the perceived ease variable increases by 1 unit, the interest in donating will increase by 0.259 on the Likert scale. With the assumption that other variables are considered constant (*ceteris paribus*).

The Partial Test Results

Table 4. The Partial Test Results

Model		T	Sig.
1	(Constant)	1.595	0.114
	Financial Literacy	2.272	0.025
	Perceived Benefits	2.067	0.042
	Perceived Ease	2.135	0.035

Source: Data processed (2024)

Based on the table above, it can be determined that the partial test by comparing the t-statistic value with the t-table value and the sig. value with the alpha value of 0.05. It is said to have a significant effect if the t-count value > the t-table value and the sig. value < 0.05. The t-table in this study with a sample size of n = 96 and a confidence level of 95% (alpha = 0.05) yielded a t-table value of 1.661. Based on these provisions, it can be concluded that:

1. The Financial Literacy variable has a partial effect on the interest in charitable giving. This can be proven with $t_{\text{calculated}} > t_{\text{table}}$ ($2.272 > 1.661$) and a significance level of $0.025 < 0.05$, thus H_{01} is rejected and H_{a1} is accepted.
2. The Benefit Perception variable has a partial effect on the interest in charity. This can be proven with $t\text{-count} > t\text{-table}$ ($2.067 > 1.661$) and a significance level of $0.042 < 0.05$, so H_{02} is rejected and H_{a2} is accepted.
3. Perception Variable Ease has a partial effect on the interest in donating. This can be proven with $t\text{-count} > t\text{-table}$ ($2.135 > 1.661$) and a significance level of $0.035 < 0.05$, so H_{03} is rejected and H_{a3} is accepted.

Simultaneous Test Results (T-Test)

Table 5. F-Test Results

ANOVA ^a						
	Model	Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	161.791	3	53.930	23.437	0.000 ^b
	Residual	211.699	92	2.301		
	Total	373.490	95			
a. Dependent Variable: the interest in donation						
b. Predictors: (Constant), Financial literacy, perceive benefit perceived ease						

Source: Data processed (2024)

From the results of the simultaneous test (F-test) in Table 5, it shows that the F value is 23.437 with a significance value of 0.000. The significant result $F_{0.000} < \alpha (0.05)$. Therefore, H_{a4} is accepted and H_{04} is rejected, so it can be concluded that the variables of financial literacy, perceived benefits, and perceived ease simultaneously and significantly influence the interest in donating.

Based on the tests conducted above, it was found that all classical assumption tests, namely the normality test, heteroscedasticity test, and multicollinearity test on the research data used in this study have been met. From the results of the R² test, it is explained that 43.3% of the dependent variable, the interest in donating, can be explained by the variation of the three independent variables, namely; financial literacy, perceived benefits, and perceived ease. Meanwhile, the remaining 56.7% is explained by other factors not included in this research model. The following will elaborate on the research findings regarding the influence of financial literacy, Perceived Benefits, and Perceived Ease on the interest in charitable giving.

E. CONCLUSION

Based on the results of the tests that have been conducted, several conclusions can be drawn, including the following: 1. Partially, financial literacy has a positive and significant effect on the interest in donating among mosque congregants using QRIS. This can be proven with $t\text{-count} > t\text{-table}$ ($2.272 > 1.661$) and a significance level of $0.025 < 0.05$. 2. Partially, the perception of benefits has a positive and significant effect on the interest in donating among mosque congregants using QRIS. This can be proven with $t_{\text{hitung}} > t_{\text{tabel}}$ ($2.067 > 1.661$) and a significance level of $0.042 < 0.05$. 3. Partially Perception of Ease has a positive and significant effect on the interest in donating among mosque congregants using QRIS. This can be proven with $t_{\text{hitung}} > t_{\text{tabel}}$ ($2.135 > 1.661$) and a significance level of $0.035 < 0.05$. 4. Simultaneously, financial literacy, perceived benefits, and perceived ease of use have a positive and significant impact on the interest in donating among mosque congregants using QRIS. This can be proven by a significance level of $0.000 < 0.05$.

RECOMMENDATION

Based on the results of the research that has been obtained, the researcher considers providing some suggestions to several parties as input and consideration in carrying out future activities. The researcher's suggestions are as follows : QRIS has the potential for increasing mosque donations , the users and donors are encouraged to consistently improve their financial literacy regarding the religious features available on mobile banking platforms, as these provide positive impacts and benefits.

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