

INVESTIGATING INFAQ INTENTION AMONG MUSLIMS: THE MODERATING ROLE OF COIN-BOX-BASED FUNDRAISING ON ALTRUISM AND RELIGIOSITY

Itakikafauziah^{a,1}

^a Institut Agama Islam Negeri Bone

Email: ¹itakikafauziah@gmail.com

ABSTRACT

This study aims to examine whether coin-box-based fundraising moderates the influence of altruistic behavior and religiosity on the community's interest in giving infaq (voluntary Islamic donations). The object of this study was the Muslim community of Bone Regency. This research employed a field research design using a quantitative approach. The data analysis technique utilized was Structural Equation Modeling (SEM), operated through the SMART-PLS program. The findings reveal that the altruistic behavior variable has a P-value of 0.756, indicating that it does not significantly influence the interest in giving infaq among the Muslim community of Bone Regency. In contrast, religiosity has a positive and significant effect on the interest in giving infaq, with a P-value of 0.014. Furthermore, coin-box-based fundraising is unable to moderate the relationship between altruism and interest in giving infaq, as indicated by a P-value of 0.696. Likewise, it does not provide a moderating effect on the relationship between religiosity and the interest in giving infaq among the Muslim community of Bone Regency, with a P-value of 0.377.

Keywords:

Altruism, Religiosity, Fundraising, Interest in Giving Infaq.

*Correspondence:

Name : Itakikafauziah

E-mail : itakikafauziah@gmail.com

1. INTRODUCTION

Islam, as a universal religion, not only contains teachings concerning the relationship between humans and God in the form of worship (ibadah), but also regulates relationships among human beings, known as muamalah (social and economic interactions) (Muhammad, 2002). Allah SWT has comprehensively prescribed guidance for all aspects of human life, including the management and distribution of wealth as outlined in the Qur'an. In fiqh muamalah, one of the fundamental principles is justice (al-'adl). Islam places great emphasis on the proper expenditure of wealth to ensure that it does not circulate exclusively among a small group of people.

Therefore, regulations concerning the distribution of wealth are institutionalized in the form of acts of worship, such as zakat, infaq (charitable spending), and sadaqah (voluntary charity).

An individual's tendency to spend wealth for charitable purposes is generally driven by awareness and desire, commonly referred to as interest or intention. Interest does not emerge spontaneously within an individual; rather, it develops through a process. For instance, a person's intention to give infaq may arise as a result of attention, encouragement, and interaction from the surrounding environment. One area with considerable potential for infaq collection is Bone Regency. This potential is supported by its relatively large population, consisting of 1,971 male residents and 2,008 female residents.

Based on observations and records of infaq collected in several mosques in Bone Regency, the total amount of infaq collected in 2021 reached IDR 103,000,000 during the month of Ramadan and IDR 42,000,000 outside Ramadan. These figures indicate that the community's interest in giving infaq through mosques in Bone Regency is relatively high. However, this interest is likely influenced by several factors, including altruistic behavior and individual religiosity. Nevertheless, a high level of interest in giving infaq may decline due to fundraising practices that are perceived as lacking credibility or trustworthiness.

Fundraising is fundamentally associated with the ability of individuals, organizations, and legal entities to persuade and influence others, thereby fostering public awareness and social concern. Such efforts to influence the community can increase public interest in caring for and contributing to their surrounding environment (Aftoni, 2020). Although fundraising may positively affect people's intention to give infaq, it can also have the opposite effect by reducing such interest, even among individuals who demonstrate altruistic behavior and possess a strong understanding of Islamic teachings. This may occur when certain fundraising methods are perceived as illegitimate by the community or when concerns arise regarding the misuse of donated funds (Qurratul Uyun, 2015). One example is fundraising through kencleng-based collection boxes, which are often placed in public locations or distributed along roadsides, leading to doubts about accountability and transparency.

Based on the background described above, this study seeks to examine the following research questions: (1) Does altruistic behavior influence the intention of Muslim communities in Bone Regency to give infaq? (2) Does religiosity influence the intention of Muslim communities in Bone Regency to give infaq? (3) Does coin-box-based moderate the relationship between altruistic behavior and the intention of Muslim communities in Bone Regency to give infaq? and (4) Does coin-box-based moderate the relationship between religiosity and the intention of Muslim communities in Bone Regency to give infaq?

2. RESEARCH METHODS

The type of research employed in this study is field research. The study was conducted directly in Bone Regency, Bone Regency, Indonesia. The research adopted a quantitative approach to examine the relationships among the variables under investigation.

The data used in this study consisted of both primary data and secondary data. Primary data were obtained directly through the distribution of questionnaires to 100 residents of Bone Regency. Meanwhile, secondary data were collected from supporting sources required by the researcher. In this regard, the researcher reviewed books, academic journals, and other relevant materials related to the topic of the study.

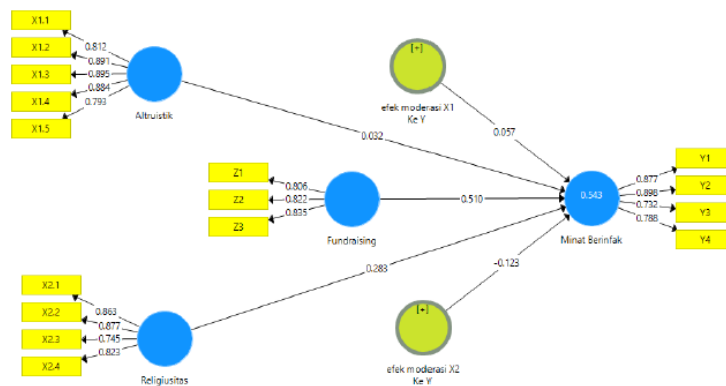
For data analysis, this study employed Structural Equation Modeling (SEM), which was conducted using the SmartPLS software. This analytical technique was chosen to assess the relationships among the research variables as well as to examine the moderating effects proposed in the research model.

3. RESULT AND DISCUSSION

3.1 Analysis Results

3.1.1 Outer Model

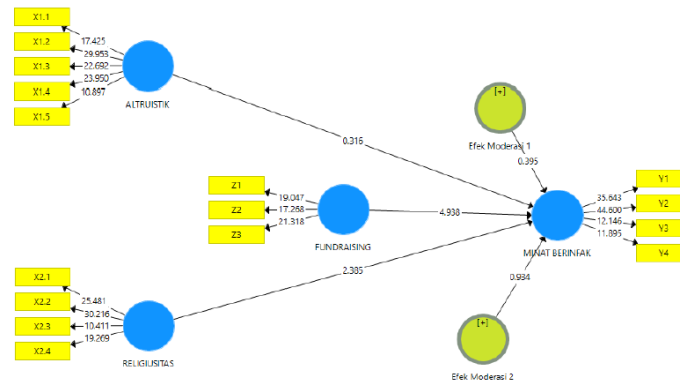
The measurement model (outer model) is a model that describes the relationship between latent variables and their corresponding manifest variables (indicators). The outer model is used to assess the validity and reliability of the indicators in measuring their respective latent constructs. The results of the outer model evaluation are presented in the figure below:



Source: Primary data (questionnaire survey) processed using SmartPLS.

3.1.2 Inner Model

Inner Model (Structural Model) Testing was conducted to examine the relationships among latent constructs by evaluating the R-square values and path coefficients. The results of the structural model analysis are presented in the figure below:



Source: Primary data (questionnaire survey) processed using SmartPLS.

3.1.3 Hypothesis Testing

No.	Hypothesis	Path	Path Coefficient	Sig./P-Value	Predicted Relationship	Test Result	Conclusion
1	H1	X1– Y	0.032	0.756	Positive	Positive	Not Significant
2	H2	X2– Y	0.283	0.014	Positive	Positive	Significant
3	H3	X1– Z–Y	0.057	0.696	Positive	Positive	Not Significant
4	H4	X2– Z–Y	-0.123	0.377	Positive	Negative	Not Significant

The results of the hypothesis testing are explained as follows:

- Effect of X₁ (Altruism) on Y (Intention to Give Infaq)

The path coefficient value for the relationship between X₁ (Altruism) and Y (Intention to Give Infaq) is 0.032, with a P-value of 0.756. Since the P-value is greater than the significance level of 0.05, altruism does not have a significant effect on the intention to give infaq. Therefore, Hypothesis H₁ is rejected, and H₀ is accepted.

- Effect of X₂ (Religiosity) on Y (Intention to Give Infaq)

The path coefficient value for the relationship between X₂ (Religiosity) and Y (Intention to Give Infaq) is 0.283, with a P-value of 0.014. Since the P-value is less than the significance level of 0.05, religiosity has a significant effect on the intention to give infaq. Therefore, Hypothesis H₂ is accepted, and H₀ is rejected.

- Moderating Effect of Z (Coin-box-based) on the Relationship Between X₁ (Altruism) and Y (Intention to Give Infaq)

The moderating effect of Z (Coin-box-based) on the relationship between X₁ (Altruism) and Y (Intention to Give Infaq) has a path coefficient value of 0.057 and a P-value of 0.696.

Since the moderating effect is not statistically significant, variable Z is unable to moderate the relationship between altruism and the intention to give infaq. This is because variable Z functions only as a predictor moderator.

- Moderating Effect of Z (Coin-box-based) on the Relationship Between X₂ (Religiosity) and Y (Intention to Give Infaq)

The moderating effect of Z (Coin-box-based) on the relationship between X₂ (Religiosity) and Y (Intention to Give Infaq) has a path coefficient value of -0.123 and a P-value of 0.377 . Since the moderating effect is not statistically significant, variable Z is unable to moderate the relationship between religiosity and the intention to give infaq. This is because variable Z functions only as a predictor moderator.

3.2 Discussion of Research Findings

3.2.1 The Effect of Altruistic Behavior on the Infaq Intention

Based on the results of the inner model analysis obtained from the path coefficient estimates, the altruism variable does not have a significant effect on the intention of the Muslim community in Bone Regency to give infaq. Therefore, the first hypothesis, which proposed that altruistic behavior positively influences the intention to give infaq, is rejected. Statistically, the findings indicate that altruistic behavior does not significantly affect the intention of Muslims in Bone Regency to engage in infaq.

This finding is inconsistent with the study conducted by Deni Ganda Wijaya, which reported that altruistic behavior has a positive influence on the intention to give infaq. The results of the hypothesis testing in that study revealed that the altruism variable positively affected students' intention to donate through the Kitabisa.com platform (Wijaya,2020). However, the present finding is consistent with the research conducted by Musyaffak Kholil, which concluded that altruism does not influence farmers' compliance with paying agricultural zakat in Wonoketro Village, Jetis District, Ponorogo Regency (Kholil, 2020).

The findings of this study suggest that the level of an individual's altruistic behavior does not determine their intention to give infaq. In other words, the residents of Bone Regency do not appear to consider altruistic motives when deciding to contribute infaq. Instead, their intention to give infaq is primarily driven by the perception that it is a form of worship capable of purifying wealth, rather than by social motivations.

Altruistic behavior, or social sensitivity, alone may not be sufficient to encourage charitable giving unless it is accompanied by other altruistic dimensions, such as viewing infaq as an expression of gratitude to Allah and believing that wealth becomes more blessed after charitable giving. If an individual demonstrates these altruistic indicators comprehensively, altruism may have a stronger influence on the intention to give infaq. According to the

researcher, the lack of empathy and a limited sense of obligation to assist others may explain why altruistic behavior does not significantly affect infaq intentions in this context.

Another possible explanation is the public perception that infaq is a voluntary act rather than a religious obligation. As a result, some individuals may feel less responsible for helping others through charitable contributions, thereby reducing the influence of altruistic tendencies on their intention to donate.

Similar findings were reported by Nasution (2017), who found that altruism did not significantly affect compliance in paying zakat. The study argued that compliance with zakat obligations is not necessarily driven by social motivations, even though zakat is a form of social worship. Expressions of social concern and religious devotion can also be manifested through other charitable instruments, such as infaq, sadaqah, and waqf.

To strengthen and cultivate altruistic values within the community, local government officials and community leaders are encouraged to organize social activities that promote mutual assistance and social solidarity (Pangriati, 2022). Examples include community service programs for cleaning mosques and public roads, collective visits to sick neighbors, and other community-based initiatives. Such activities can help foster empathy, strengthen social bonds, and encourage greater concern for the welfare of others, which may ultimately contribute to increased participation in charitable activities.

3.2.2 The Effect of Religiosity on the Infaq Intention

Based on the results of the second hypothesis test, it can be concluded that religiosity influences the intention of the Muslim community in Bone Regency to give infaq. Therefore, the second hypothesis, which states that religiosity has a positive effect on the intention to give infaq among Muslims, is accepted.

Statistically, the findings demonstrate that religiosity has a significant influence on the intention of the Muslim community in Bone Regency to engage in infaq. This result is consistent with the study conducted by Nanda Maulida Yani, which found that religiosity positively affects the intention to give infaq. The study concluded that religiosity has a positive and significant effect on people's intention to pay zakat, infaq, and sadaqah through Baitul Mal Sigli in Pidie Regency (Yani, 2020).

However, this finding is not consistent with the research conducted by Era Pramukti Utami, whose study revealed that religiosity did not have a significant effect on the intention to participate in cash waqf. The lack of public knowledge and understanding regarding cash waqf and its legal basis contributed to the insignificant effect of religiosity on the intention to engage in cash waqf. Another factor explaining the absence of a significant relationship was the strong public perception that waqf is limited to fixed or immovable assets, making it difficult for people to accept the concept of cash waqf (Utami, 2020).

In the present study, religiosity was found to have a positive effect on the intention of the residents of Bone Regency to give infaq. This suggests that the stronger an individual's faith and understanding of religious teachings, the greater their motivation and willingness to contribute infaq. Consequently, a higher level of religiosity is associated with a stronger intention to engage in charitable giving as part of one's religious obligations and devotion.

3.2.3 The Moderating Effect of Coin-box-based on the Relationship Between Altruistic Behavior and the Infaq Intention

Based on the results of the third hypothesis test, it was found that coin-box-based functions only as a predictor moderator. Therefore, the hypothesis stating that fundraising moderates the relationship between altruistic behavior and the intention to give infaq is rejected. Statistically, the findings indicate that the presence of coin-box-based is unable to strengthen or weaken the relationship between altruistic behavior and an individual's intention to contribute infaq.

In this study, fundraising activities were unable to enhance the intention of the residents of Bone Regency to give infaq. This may be attributed to the perception of limited public trust in fundraising mechanisms, as well as concerns that donated funds may not reach their intended beneficiaries or may be used for purposes inconsistent with their designated objectives.

Based on the hypothesis testing results, it can be concluded that the fundraising variable neither strengthens nor weakens the effect of altruistic behavior on the intention of the Muslim community in Bone Regency to give infaq. These findings indicate that Hypothesis 3 is not supported. Fundraising is not a variable that can reinforce the relationship between altruistic behavior and the intention to give infaq. In other words, even though coin-box-based exists within the community, it is still unable to enhance the influence of altruistic behavior on charitable giving intentions.

This finding is supported by the study conducted by M. Riza Aftoni, which reported that one of the major challenges in fundraising infaq through donation boxes (kencleng) is the limited effectiveness of fundraising activities. Factors contributing to this limitation include rejection from potential donors, a lack of confidence among fundraisers, and insufficient trust in the fundraising institution (Aftoni, 2020). Consequently, coin-box-based has not yet gained full public confidence, largely due to concerns that donated funds may not reach their intended recipients or may be utilized inappropriately.

Furthermore, the findings of this study demonstrate that altruistic behavior does not significantly influence the intention to give infaq when fundraising is included as a moderating variable among the residents of Bone Regency. This suggests that the existence of coin-box-based does not alter the relationship between altruistic tendencies and charitable giving intentions within the community.

3.2.4 The Moderating Effect of Coin-box-based on the Relationship Between Religiosity and the Infaq Intention

Based on the results of the fourth hypothesis test, it was found that coin-box-based functions only as a predictor moderator and is therefore unable to strengthen or weaken the relationship between religiosity and the intention to give infaq. Consequently, the hypothesis stating that fundraising moderates the relationship between religiosity and the intention to give infaq is rejected, while the null hypothesis (H_0) is accepted.

The findings indicate that the presence of fundraising exerts a negative influence on the relationship between religiosity and the intention to give infaq. This occurs because an individual's motivation to contribute infaq is often based on the belief that charitable giving brings blessings and that the donated funds will be managed according to their intended purpose. However, when an interaction exists between coin-box-based and religiosity, it may generate perceptions of limited trust and concerns that donated funds may not reach their intended beneficiaries or may be used for purposes inconsistent with their designated objectives. As a result, the direction of the interaction between coin-box-based and religiosity on the intention to give infaq becomes negative.

Furthermore, statistical analysis demonstrates that the presence of fundraising is unable to either strengthen or weaken the relationship between religiosity and an individual's intention to give infaq. This may be explained by the fact that a strong understanding of infaq as a spiritual and religious practice motivates individuals to engage in charitable giving regardless of the existence of fundraising mechanisms in any form (Khoirunniswah, 2023).

In addition, it is believed that the relationship between religiosity and the intention to give infaq may be moderated by other variables, such as accountability, age, and other demographic or institutional factors that potentially play a more significant moderating role in influencing the relationship between religiosity and charitable giving intentions.

4. CONCLUSION AND SUGGESTIONS

Based on the results and discussion of this study, the following conclusions can be drawn: Altruism does not influence the intention to give infaq among the Muslim community in Bone Regency. This indicates that altruistic behavior does not have a significant effect on the community's intention to donate infaq in Bone Regency. Religiosity has a significant influence on the intention to give infaq among the Muslim community in Bone Regency. The findings demonstrate that a higher level of religiosity significantly increases the intention of Muslims in Bone Regency to engage in infaq. Coin-box-based serves only as a predictor moderator and does not moderate the relationship between altruistic behavior and the intention to give infaq among the Muslim community in Bone Regency. Statistically, the presence of coin-box-based is unable to strengthen or weaken the relationship between altruistic behavior and an individual's intention to contribute infaq. Coin-box-based functions only as a predictor moderator and is

therefore unable to strengthen or weaken the relationship between religiosity and the intention to give infaq. Consequently, coin-box-based does not moderate the effect of religiosity on the intention to engage in infaq.

Based on the conclusions above, the researcher proposes the following recommendations: The residents of Bone Regency, East Tanete Riattang District, in general, and particularly those who participated as respondents in this study, are encouraged to maintain and further enhance their awareness of Islamic teachings and values. Such awareness should be reflected in their understanding and practice of the principles represented by the variables examined in this study. In particular, religiosity, as one of the defining characteristics of the Muslim community, should continue to be strengthened and used as a guiding framework for daily behavior, including charitable activities such as infaq. This is important because religiosity has been shown to significantly influence individuals' intention to contribute infaq and can serve as a foundation for fostering greater social responsibility and generosity within the community.

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