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The role of social disparity, religiosity, and technology adoption in shaping infaq intention in Indonesia

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Abstract

This study examines the influence of social disparity and asymmetric information on individuals' intention to give infaq in Indonesia. The research aims to understand how socioeconomic status, religiosity, empathy, residential environment, and technology adoption shape infaq behavior in a digital context. Using a quantitative approach with multiple regression analysis on survey data, the study finds that income level, religiosity, and technology adoption significantly affect infaq intention, while cultural norms, empathy, and residential environment show no direct impact. Moreover, technology adoption mediates the relationship between residential environment and infaq intention, highlighting the growing importance of digital facilitation in charitable giving. These findings contribute to Islamic behavioral economics by revealing that infaq motivation is increasingly driven by internal religiosity and technological accessibility rather than traditional social influences. The study provides practical implications for policymakers and Islamic financial institutions to strengthen digital infrastructure, promote online infaq platforms, and enhance financial literacy to foster sustainable philanthropic participation.

Keywords: social disparity; religiosity; technology adoption; infaq intention; Islamic philanthropy.

Introduction

Infaq constitutes a key instrument of Islamic social finance, designed to maintain economic equilibrium within society (Aji et al., 2021). Abd Jalil et al. (2022a) define infaq as voluntary expenditure for the sake of goodness, undertaken subsequent to fulfilling the zakat obligation. Infaq encompasses the act of donating wealth for communal benefit, yielding advantages for both recipients and donors while fostering enhanced social welfare (Arifin et al., 2024).

The distribution of infaq is not confined to specific groups (asnaf), thereby holding the potential for wider societal impact. A hadith underscores the significance of generosity and concern for the social environment (al-Bukhārī 5352). Indonesia has been ranked the world's most generous nation for seven consecutive years, as evidenced by philanthropic activities including zakat, infaq, and sedekah (Databooks, 2024). This culture of giving is propelled not only by religious teachings but also reinforced by social norms (Abdullah & Sapiei, 2018).

Individuals' intention to engage in infaq is influenced by multiple factors, including social disparity between urban and rural populations. Urban dwellers are inclined to exhibit a fast-paced, individualistic lifestyle and are often more materialistic, which may diminish social sensitivity (Chen et al., 2023; Liu et al., 2023). Conversely, rural communities, despite lower income levels, demonstrate robust solidarity (Wang et al., 2022). This disparity results in urban residents possessing greater financial resources, while rural residents exhibit a stronger propensity to share. Such a gap presents a challenge in bridging these differences to optimize infaq potential across both segments.

Prior research indicates that income levels impact donation intentions. Robson & Hart (2021) found that individuals with higher incomes are more likely to donate. Maleki & Hosseini (2020) affirm that elevated education and income levels correlate with increased infaq frequency.

Information asymmetry emerges as a critical issue in this study, particularly due to limited internet access in rural areas. Restricted information, low digital financial literacy, and diminished trust in online platforms lead rural communities to prefer channeling infaq directly to neighbors rather than through formal institutions (Irawati & Ratno, 2020; Is'ad & Ach. Yasin, 2023). Religiosity plays a pivotal role in shaping individuals' attitudes and behaviors toward infaq. Higher levels of religious devotion are associated with a greater inclination to assist others (Abdullah & Sapiei, 2018; Idris et al., 2012). Previous studies suggest that religious individuals are motivated to give infaq or sedekah under various conditions, driven by spiritual proximity to Allah (Al Abdulrazak & Gbadamosi, 2017; Safitri & Suryaningsih, 2021; Skarmeas & Shabbir, 2011).

Based on the foregoing discussion, a research gap is apparent concerning the influence of social disparity and information asymmetry on infaq intention, particularly when considering variables such as income, trust, religiosity, and the mediating role of technology adoption. Consequently, this study aims to empirically analyze these factors in shaping infaq intention in Indonesia.

Literature review

Nicholson & Snyder (2009) state that the principle of maximum utility suggests that when faced with various options, a rational individual will choose the option that provides the greatest benefit. Individual satisfaction is limitless, whereas resources such as income are limited. Thus, income serves as a constraint on the extent to which satisfaction can be achieved.

The Islamic theory of consumer behavior is not solely based on the principle of maximum utility. Islam emphasizes the maslahah (public interest) derived from economic activities (Karim, 2007). Amin (2019) underscores the importance of upholding shariah objectives, ensuring justice, and guaranteeing overall societal welfare. This approach encourages balanced consumption, prevents excessive behavior and wastefulness, and aligns individual choices with broader moral and social responsibilities. When applied to infaq intention, it is assumed that infaq possesses inherent utility. When an individual gives infaq, they must forgo some satisfaction from alternative consumption due to the associated utility cost (Karim, 2007).

Influence of income on infaq intention

Income is defined as the gross inflow of economic benefits arising from an entity's normal activities over a period, resulting in an increase in equity not derived from capital contributions (SAK). From a social and spiritual perspective, income is not merely a source of wealth but also a trust imbued with social dimensions. Logically, an increase in income expands an individual's capacity to fulfill social obligations such as zakat, infaq, and sedekah. In this study, the theory of consumer behavior can be derived into an equation to analyze individual infaq behavior:

v = (revenue + specific character value)

The value of v in this equation refers to the utility or individual value influenced by income and certain specific character values. The higher an individual's income, the greater their willingness to give infaq (Sako, 1992). Income here refers to the level of liquid assets an individual possesses and the ease with which they can be allocated for infaq. The more liquid an asset, the greater its influence on an individual's willingness to donate (Kahf, 1992). Previous studies indicate that income significantly affects an individual's intention to give infaq. Abd Jalil et al. (2022a) found that individuals with higher incomes tend to be more sensitive to their social environment and more willing to contribute through infaq and sedekah. In the context of zakat, an increase in income is accompanied by an increase in contribution obligations (Bin-Nashwan, Abdul-Jabbar, Aziz, & Sarea, 2020; Bin-Nashwan, Abdul-Jabbar, Aziz, Saad, et al., 2020; Irawati & Ratno, 2020). Thus, the following research hypothesis can be formulated:

H1: Individual income has a positive influence on infaq intention.

Influence of culture on infaq intention

Specific values influencing the Theory of Consumer Behavior, such as cultural norms, social influence, and religiosity, play a crucial role in shaping individual infaq intention. These values interact with social disparity, affecting how individuals perceive their responsibility to give infaq (Kahf, 1992).

Cultural norms influence infaq intention through the formation of collective attitudes toward income distribution and social responsibility. In rural areas, communal values tend to be stronger, and mutual assistance is deeply embedded in daily life. Traditional practices such as gotong royong and informal giving mean that infaq is not always documented or structured but remains an integral part of social life (Pospos, 2018). Many individuals in these areas have unrecorded incomes, such as agricultural assets or informal businesses, so their infaq patterns are influenced by seasonal income rather than regular contributions. Conversely, urban incomes are generally more recorded and liquid, facilitating structured infaq allocation. However, urban residents are subject to lower social pressure to give infaq compared to rural communities, where social bonds are stronger and generosity is often reciprocated (Chen et al., 2023; Liu et al., 2023).

Several studies have examined the influence of cultural norms on intention. Amin (2019), for instance, found that cultural norms positively influence ijarah home financing, where stronger communal support enhances individual intention to utilize it. Other studies demonstrate that subjective norms play a key role in shaping individuals' intention to participate in zakat, infaq, sedekah, and waqf

(Aji et al., 2021; Bin-Nashwan, Abdul-Jabbar, Aziz, Saad, et al., 2020; Bin-Nashwan et al., 2023; Kashif et al., 2015). These findings suggest that norms and collective attitudes can influence societal willingness to give infaq. Therefore, the following hypothesis can be formulated:

H2: Cultural norms have a positive influence on infaq intention.

Influence of residential environment on infaq intention

The residential environment significantly influences the formation of individual behavior. Those residing in urban areas exhibit different preferences and behavioral patterns compared to rural communities. Factors such as information access, availability of goods, associated costs of an action, and priorities toward infaq vary across contexts (Kahf M, 2004). Additionally, the social environment plays a vital role in shaping personal decisions, as individuals often emulate behavioral patterns observed within their communities (Amin, 2019). Kahf M (2004) also notes that traditions and cultural norms contribute to shaping individuals' willingness to give infaq.

Several studies have explored the relationship between residential environment and donation intention. Individuals are more motivated to donate when information is readily accessible (Kasri, 2013; Zhang et al., 2025). Owoyemi (2020) also states that rural communities generally exhibit friendly characteristics and a strong willingness to assist others. Based on this discussion, the following hypothesis can be formulated:

H3: Residential environment influences infaq intention.

Influence of religiosity on infaq intention

Religiosity in Islam is defined as faith in Allah and a commitment to obey His commands while avoiding prohibitions, based on the Qur'an and Hadith. Islam comprises three fundamental aspects: iman (faith), syariah (Islamic law), and akhlak (morality). Iman reflects an individual's belief in the core principles of Islam, including the six pillars of faith. Syariah refers to a set of rules and norms governing daily life, encompassing social interactions (muamalah) and worship (Idris et al., 2012). Akhlak relates to an individual's character and behavior, shaped by faith and adherence to syariah. Religiosity is manifested in actions and daily lifestyle, influencing moral choices and guiding individuals to avoid prohibited behaviors (Abdullah & Sapiei, 2018).

Several previous studies indicate that religiosity is positively associated with Muslims' intention to engage in philanthropic activities such as zakat, sedekah, and waqf (Aji et al., 2021; Kashif et al., 2015). Therefore, religiosity is expected to strengthen a Muslim's intention to give infaq, providing both spiritual motivation and normative guidance.

H4: Religiosity has a positive influence on infaq intention.

Influence of empathy on infaq intention

Empathy is the capacity to understand and experience the feelings of others. It is often regarded as a critical factor in recognizing emotions, thoughts, and perspectives (Van Rijn et al., 2019). Empathy plays an essential role in shaping certain behaviors, particularly in the context of philanthropy and infaq, where it is considered a vital variable (Aji & Muslichah, 2023; Balaskas et al., 2024). Karim (2007) suggests that empathy can be analyzed through an economic instrument known as the marginal rate of giving. This concept posits that the greater an individual's understanding of others' difficulties, the stronger their inclination to provide assistance. Individuals are more motivated to give infaq when emotionally affected (Kasri & Indriani, 2022).

Several studies find that empathy significantly influences an individual's intention to donate. Yerrou et al. (2023) argue that people prefer channeling zakat to neighbors rather than through zakat institutions due to emotional bonds developed over time. Kasri & Indriani (2022) affirm that empathy directly impacts the amount of donations given by individuals. Additionally, Balaskas et al. (2024) state that empathy is a fundamental aspect driving donation behavior. Thus, the higher the level of empathy, the stronger the intention to give infaq. The following hypotheses can be formulated:

H5a: Empathy has a positive relationship with infaq intention.

H5b: Empathy mediates the influence of religiosity on infaq intention.

Influence of technology adoption on infaq intention

Technology adoption constitutes a factor shaping individual behavior. Exposure to external information can influence actions, enhancing individuals' awareness of their surroundings (Venkatesh et al., 2012). The intention to give infaq may also evolve with increasing access to information. Urban communities generally integrate technology into their philanthropic activities more effectively, whereas rural communities facing information asymmetry tend to rely on traditional methods (Zhang et al., 2025). According to the theory of consumer behavior, technology adoption can encourage individuals to give infaq beyond geographical boundaries.

Several studies find that technology adoption influences donation intention. Aji et al. (2021) discovered that following the pandemic, the majority of people experienced behavioral changes (switching behavior), rendering online promotion methods more effective. Dharma et al. (2020) emphasize that individuals now receive disaster-related information more rapidly, enabling swifter responses. Recognizing this shift, Bin-Nashwan et al. (2023) note that many philanthropic organizations are strengthening their online presence to align with evolving donor behavior. Based on these findings, the following hypotheses can be proposed:

H6a: Technology adoption has a positive influence on infaq intention.

H6b: Residential environment moderates the influence of technology adoption on infaq intention.

The theoretical framework of this study is illustrated in the following theoretical framework:

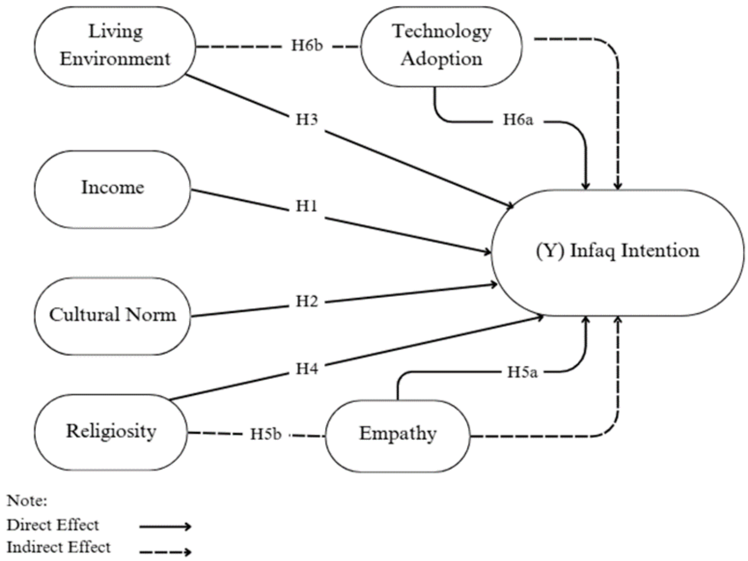

Figure 1. Theoretical framework

Source: Processed by the author

Research methods

Data were collected through an online survey distributed via social media in Indonesia in March 2025, with the data collection process concluding at 06:40 AM WIB on Sunday, October 12, 2025. The quota sampling method was employed to ensure a balanced representation of respondents from urban and rural areas. A total of 306 respondents participated in this survey. The questionnaire was adapted from Aji et al. (2021), Aji & Muslichah (2023), Balaskas et al. (2024), Iro Konstantinou (2022), and Zainul Basri et al. (2023), and divided into two sections: the first focusing on respondent demographics, and the second containing indicator-based questions. Indicators in the questionnaire were measured using a Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree) (Cresswell, 2018). The questionnaire underwent validity and reliability tests to ensure that the indicators used were valid and reliable.

This study was analyzed using Structural Equation Modeling-Partial Least Squares (SEM-PLS) with the assistance of SmartPLS version 3.0 software. This method consists of a measurement model and a structural model. The measurement model was evaluated based on reliability, measured through Cronbach's Alpha and Composite Reliability (CR). Convergent validity was analyzed using Average Variance Extracted (AVE) and factor loadings, while discriminant validity was determined through the Heterotrait-Monotrait Ratio of Correlation (HTMT). Multicollinearity in this study was assessed using the Variance Inflation Factor (VIF) for each construct. The structural model was tested to evaluate hypotheses and assess the direct and indirect effects of exogenous variables. The goodness of fit of the model was also tested using the R^2 value (Hair et al., 2018, 2019).

Results and discussion

Table 1. Respondent demographic profile

Respondent demographic profile	J	(%)
Gender		
Male	157	51%
Female	149	49%
Age		
>20	24	8%
20-30	120	39%

Respondent demographic profile	J	(%)
30-40	100	33%
<40	62	20%
Current residence		
Java island	178	58%
Sumatra island	82	27%
Kalimantan island	20	7%
Sulawesi island	17	6%
Papua island	9	3%
Type of residence		
Rural	146	48%
Urban	160	52%
Education level		
Junior high school / equivalent	9	3%
Senior high school / equivalent	39	13%
Bachelor's degree (S1)	224	73%
Master's degree and above	34	11%
Monthly income		
< IDR.1.000.000	24	8%
IDR.1.000.000-3.000.000	95	31%
IDR.3.100.000-5.000.000	127	42%
> IDR. 5.000.000	60	20%

Source: Processed by the author

The respondent composition based on gender is relatively balanced, consisting of 51% males and 49% females. Based on age distribution, the largest proportion originates from the 20–30 age group (39%), followed by respondents aged 30–40 (33%), below 20 (8%), and above 40 (20%). Geographically, the majority of respondents reside on Java Island (58%), with the remainder distributed across Sumatra Island (27%), Kalimantan (7%), Sulawesi (6%), and Papua (3%). Regarding residential location, respondents exhibit a relatively even distribution, with 52% residing in urban areas and 48% in rural areas. In terms of education level, the majority of respondents hold a bachelor's degree (73%), followed by senior high school or equivalent (13%), master's or higher (11%), and junior high school or below (3%). Concerning monthly income, 42% of respondents earn between IDR 3,100,000–5,000,000, 31% earn IDR 1,000,000–3,000,000, 8% earn less than IDR 1,000,000, and 20% earn more than IDR 5,000,000 per month.

Table 2. Validity and reability test

Construct	Outer loading	Cronbach alpha	Composite reliability	(AVE)
Income				
Inc1	0.922			
Inc2	0.939			
Inc3	0.918	0.917	0.948	0.858
Inc4	0.944			
Inc5	0.943			
Cultural norm				
CN1	0.895			
CN2	0.885			
CN3	0.904	0.926	0.944	0.771
CN4	0.858			
CN5	0.848			
Religiosity				
Rel1	0.862			
Rel2	0.919			
Rel3	0.900	0.935	0.944	0.795
Rel4	0.894			
Rel5	0.881			
Empathy				
Emp1	0.866			
Emp2	0.907			
Emp3	0.903	0.940	0.941	0.808
Emp4	0.932			
Emp5	0.885			
Technology adoption				
TA1	0.839			
TA2	0.832			
TA3	0.840	0.905	0.929	0.724
TA4	0.888			
TA5	0.855			
Infaq intention				
II1	0.873			
II2	0.866			
II3	0.836	0.919	0.939	0.755
II4	0.871			
II5	0.896			

Source: Processed by the author

All constructs presented in Table 2 in this study are modeled reflectively, implying that changes in latent variables are expected to be reflected across all their indicators. It is noteworthy that the

Residential Environment variable is a dummy variable (coded 0–1), thus excluded from validity and reliability testing (Hair et al., 2022). Consequently, the validity and reliability testing of indicators does not involve the Residential Environment variable. In this study, all indicators exhibit outer loading values above 0.7, indicating their validity. The Cronbach's Alpha values for each construct exceed 0.7, reflecting good internal consistency. Convergent validity was further evaluated using Average Variance Extracted (AVE), and all constructs demonstrate AVE values greater than 0.5, indicating a robust relationship between latent variables and their indicators.

Table 3. Analisis HTMT

	CN	Income	II	Rel	emp	tech
CN						
Income	0.705					
II	0.209	0.530				
Rel	0.150	0.639	0.743			
emp	0.110	0.252	0.308	0.364		
tech	0.274	0.255	0.410	0.207	0.548	

Source: Processed by the author

Table 3 presents the subsequent step involving the testing of discriminant validity, which assesses the extent to which measurements of different constructs can be empirically distinguished from one another. This study employs the Heterotrait-Monotrait (HTMT) ratio to evaluate discriminant validity, with a threshold value of 0.90 as the interpretation benchmark. All constructs in this study meet the discriminant validity criteria, as the obtained HTMT values fall below the recommended threshold of 0.90.

Table 4. VIF Test

	emp	tech	Infaq intention
CN			1.128
Income			1.618
LV		1.000	1.073
Rel	1.000		
emp			1.615
tech			1.185

Source: Processed by the author

Table 4 presents the multicollinearity test results in this study using the Variance Inflation Factor (VIF) method for each variable.

VIF values below 5 are generally considered acceptable, indicating no serious multicollinearity issues (Hair et al., 2022). All constructs in this study exhibit VIF values below the threshold of 5, suggesting that the model does not suffer from multicollinearity problems.

Table 5. Hypothesis analysis

	STDEV	T-Value	P -Values	Decision
Income -> Infaq intention	0.077	2.931	0.004**	Accepted
CN -> Infaq intention	0.088	1.154	0.249	Rejected
LV -> Infaq intention	0.041	0.232	0.816	Rejected
Rel -> Infaq intention	0.088	4.376	0.000***	Accepted
Rel -> emp	0.194	3.517	0.000***	Accepted
emp -> Infaq intention	0.065	1.155	0.249	Rejected
LV -> tech	0.063	3.159	0.002**	Accepted
tech -> Infaq intention	0.055	2.535	0.012**	Accepted

Note*: ***p <0.001;p<0.05;*p<0.1***

Source: Processed by the author

Table 5 presents the hypothesis testing results conducted in this study. Beginning with direct effects, the relationship between income and infaq intention is found to be positive and statistically significant, with a t-statistic of 2.931 and a p-value of 0.004. These results provide sufficient evidence to reject the null hypothesis (H_0) and accept the alternative hypothesis.

Cultural norms do not exhibit a significant influence on infaq intention, with a p-value of 0.249, which exceeds the 0.05 significance threshold. This indicates insufficient evidence to reject the null hypothesis. Similarly, the residential environment variable does not demonstrate a significant relationship with infaq intention, as reflected by a high p-value (0.816), further confirming the lack of statistical support to reject the null hypothesis.

Religiosity is proven to exert a significant positive influence on infaq intention, with a t-statistic of 4.376 and a p-value of 0.000, well below the conventional 0.05 significance level. Thus, the null hypothesis can be rejected, and the alternative hypothesis accepted. Empathy does not exhibit a significant influence on infaq intention, as reflected by a p-value of 0.249, indicating insufficient evidence to reject the null hypothesis. Lastly, technology adoption is found to have a positive and statistically significant relationship with infaq intention, with a t-statistic of 2.535 and a p-value of 0.012.

These results provide sufficient support to reject the null hypothesis and accept the alternative hypothesis.

The relationship between religiosity and empathy is statistically significant, with a t-statistic of 3.517 and a p-value of 0.000, but the path from empathy to infaq intention is not significant, with a t-statistic of 1.155 and a p-value of 0.249. These findings suggest that empathy does not significantly mediate the relationship between religiosity and infaq intention. Thus, there is insufficient evidence to reject the null hypothesis, and the proposed mediation effect is not supported.

Conversely, the indirect path from residential environment to infaq intention through technology adoption demonstrates statistical significance. The relationship between residential environment and technology adoption is significant, with a t-statistic of 3.159 and a p-value of 0.002, as is the path from technology adoption to infaq intention, with a t-statistic of 2.535 and a p-value of 0.012. These results indicate that technology adoption serves as a significant mediator, providing sufficient evidence to reject the null hypothesis and accept the alternative hypothesis.

This study finds that infaq intention can be explained by the combined influence of income, cultural norms, residential environment, religiosity, empathy, and technology adoption, accounting for 45% of the variance. Additionally, the model indicates that empathy, as a mediating variable in the relationship between religiosity and infaq intention, can be explained by religiosity with an R^2 value of 47%. Technology adoption, which mediates the influence of residential environment on infaq intention, is explained with an R^2 value of 40%.

The findings of this study indicate that social disparity, represented by differences in income, residential environment, and cultural norms, exerts varying influences on individuals' intention to give infaq. Among these three factors, income is proven to have a statistically significant influence on infaq intention. This result aligns with prior research asserting that differences in income levels affect individuals' willingness to give infaq (Abd Jalil et al., 2022b; Saputro & Sidiq, 2020). Individuals with higher income levels tend to exhibit a stronger intention to give infaq, while those in lower economic positions often perceive infaq as an act reserved for those with financial surplus (Dharma et al., 2020). This finding contrasts with

Zhang et al. (2025), who found that urban individuals exhibit higher donation intentions due to greater exposure to philanthropic initiatives and social influence.

The insignificance of the residential environment variable in this study may reflect the narrowing gap in information access and religious messaging between rural and urban communities, potentially attributable to the widespread adoption of mobile technology and digital media (Robson & Hart, 2021). The non-significant relationship between cultural norms and infaq intention suggests a shift in value formation, where exposure to digital content has diminished traditional differences between rural and urban communities (Chen et al., 2023).

As technology access expands, regional culture-based differences lose their influence on giving behavior. Moreover, the strong influence of religiosity in this study underscores the growing importance of internal belief systems over external social norms. For younger generations, infaq is more guided by personal convictions than prevailing cultural expectations (Bin-Nashwan et al., 2023; Kailani & Slama, 2020; Nofitariani et al., 2024). Religiosity is proven to significantly influence infaq intention, affirming the role of internal spiritual commitment in driving infaq behavior. These findings are consistent with previous research emphasizing that religious belief constitutes one of the strongest predictors of giving behavior in an Islamic context (Aji & Muslichah, 2023; Priliastuti, 2021). Individuals with high religiosity tend to view infaq not merely as a voluntary act but as a religious obligation reflecting obedience and piety (Elsotouhy et al., 2023). Empirical results indicate that empathy does not significantly influence infaq intention.

Empathy can be a double-edged sword, as it may foster sympathy on one hand but, on the other, induce personal distress that prioritizes self-preservation over altruistic actions (Wei et al., 2021). Additionally, for most individuals, infaq is understood primarily as a religious necessity rather than an expression of emotional affection (Kasri & Indriani, 2022; Saputra, 2024). Technology adoption is proven to have a positive and significant influence on infaq intention. Consistent with prior research, the utilization of digital platforms enhances accessibility, convenience, and transparency, thereby reducing traditional barriers to infaq (Asaduzzaman Sikder, 2024; Shin, 2024). Furthermore, Wu & Peng (2024) affirm that technology adoption serves as a critical mediator between residential environment and infaq intention. Individuals in more digitally connected urban areas are more likely to engage with online donation platforms, social campaigns, and peer influence through digital networks. Conversely, individuals in areas with limited digital infrastructure face restricted access and lower exposure.

Conclusion

This study highlights that income level, religiosity, and technology adoption significantly shape individuals' intention to give infaq in Indonesia. These findings reveal that higher income and stronger religiosity encourage greater willingness to donate, while technology adoption enhances accessibility and mediates the relationship between residential environment and infaq intention. In contrast, cultural norms, residential environment, and empathy do not show significant direct effects, suggesting that social and emotional factors are less decisive than economic and spiritual determinants.

The results contribute to the understanding of Islamic consumer behavior by emphasizing that infaq intention is increasingly influenced by internal spiritual motivation and technological facilitation rather than traditional social norms. From a practical perspective, the findings underline the importance of strengthening digital infrastructure and accessibility to online infaq platforms to reduce structural barriers. Educational programs promoting the value of infaq as both a religious and social responsibility are essential to foster consistent giving behavior beyond emotional triggers.

Despite its valuable contributions, this study has several limitations. The cross-sectional design limits causal inference, and self-reported data may constrain the depth of understanding of respondents' religious and emotional motivations. Moreover, this research does not investigate the impact of specific technological features on infaq intention. Future studies should adopt a mixed-method approach to explore motivational dynamics more deeply, expand the demographic scope, and examine how different digital platforms influence infaq behavior within various social contexts.

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