

**DIGITAL BASED DECISION FORMATION MODEL IN
INDONESIA WITH A THEORY PLANNED BEHAVIOR
APPROACH: EMPIRICAL EVIDENCE OF
BSI MOBILE BANKING**

Article

*Submitted to Complete the Requirements to Obtain a Master's Degree
in the Field of Sharia Economics (M.E)*



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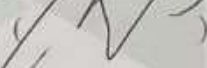
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Digital Based Decision Formation Model in Indonesia with a Theory Planned Behavior Approach: Empirical Evidence of BSI Mobile Banking

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Abstract: This study aims to explore the factors influencing the decision to make digital *infaq* using the Theory of Planned Behavior (TPB) approach. A quantitative method was employed, using purposive sampling of 115 respondents who use BSI Mobile Banking. Data were analyzed through Partial Least Squares Structural Equation Modeling (PLS-SEM). The results reveal that attitudes, subjective norms, and perceived behavioral controls all have a positive effect on intention, with intention serving as a mediating variable in digital *infaq* decision-making. Among these factors, perceived behavioral control exhibits the strongest contribution to the intention formation. This study contributes to a deeper understanding of digital Islamic financial behavior and reinforces the significance of intention in predicting *infaq* decisions. The practical implications highlight the need to enhance digital literacy, build trust in digital platform, and ensure secure and user-friendly services to increase participation and reduce digital inequality. This findings provide a foundation for developing innovative strategies to strengthen the digital *infaq* ecosystem in Indonesia.

Keywords: Behavioral Intention; Digital *Infaq*; Mobile Banking; Perceived Behavioral Control, Theory of Planned Behavior (TPB)

Introduction

Digital transformation has affected various religious practices, including *infaq*. In Indonesia, the adoption of digital platforms - such as *mobile banking*, e-wallets, and sharia donation applications - has created significant opportunities to optimize the potential of *infaq*. In the second semester of 2024, the total collection of Zakat, Infaq, Alms, and Other Religious Social Funds (ZIS-DSKL) reached IDR 26.13 trillion, showing a growth of 68.2% compared to the previous year's achievement. The collection of funds was carried out by 711 Zakat Management Organizations (OPZ) consisting of the National Amil Zakat Agency (BAZNAS) and the Amil Zakat Institute (LAZ).¹ This figure reflects public enthusiasm, but does not reflect the optimal level of participation,² considering the very large population of Indonesian Muslims, and the growth in the number of amil zakat institutions has not been accompanied by an improvement in optimal fund management performance.³ It indicates a gap between the availability of technology and the actual behavior of the community in utilizing it for decision-making. Issues such as privacy violations, information inequality, misuse of donation funds, and fraudulent practices present significant challenges in building trust between fundraisers and potential donors.⁴ It indicates the need for a deeper understanding of the factors that influence an individual's decision to use digital platforms in influencing.

The *Theory of Planned Behavior* (TPB) approach has been widely used to explain intentional behavior, including in the context of Islamic finance. As research on the intention to donate through IPOs has shown that attitudes, subjective norms and perceived control of behavior affect the intention to pay ZISWAF.⁵ In addition, empirical evidence is available about the positive relationship between attitudes, perceptions of behavioral control, and subjective norms on people's intentions to give and give *through crowdfunding platforms*.⁶ Other studies conducted on students also show that a positive attitude and the support of subjective norms contribute to

¹ Moh Khoeron, "Zakat, Infaq, and Sedaq Collection Will Grow Rapidly in 2024, How Will It Be Distributed?," Ministry of Religion of the Republic of Indonesia, December 25, 2024, <https://kemenag.go.id/nasional/pengumpulan-zakat-infaq-dan-sedakah-tumbuh-pesat-di-2024-bagaimana-penyalarannya-8WPNG>.

² Dwi Vita Lestari Soehardi, "The Role of Financial Technology in ZISWAF (Zakat, Infaq, Alms and Wakaf) Collection," *Enrichment: Journal of Management* 13, no. 3 (2023): 1965–75, <https://doi.org/https://doi.org/10.35335/enrichment.v13i3.1513>.

³ Muh. Ruslan Abdullah & Fasiha, "Zakat Management Formulation: Improving the Quality of Management with a Quality Assurance Approach," *Technium social sciences journal*, 2022, <https://doi.org/https://doi.org/10.47577/tssj.v34i1.7138>.

⁴ Anupama Prashar and Parul Gupta, "How to Build Trust in Gen Y in Online Donation Crowdfunding: An Experimental Study," *Behaviour & Information Technology* 43, no. 4 (March 11, 2024): 677–94, <https://doi.org/10.1080/0144929X.2023.2183061>.

⁵ Yudi Saputra, "ZISWaf Intention Through Islamic Philanthropy Organizations: Does Empathy Matter? The Role of the S-O-R Framework and TPB," *Muslim Business and Economics Review* 3, no. 1 (June 29, 2024): 124–47, <https://doi.org/10.56529/mber.v3i1.188>.

⁶ Dia Purnama Sari et al., "Intention to Pay Infaq and Alms Through Crowdfunding Platforms," *Journal of Theoretical and Applied Sharia Economics* 11, no. 1 (February 29, 2024): 54–76, <https://doi.org/10.20473/vol11iss20241pp54-76>.

increasing students' intention to pay zakat, infaq, and alms through Laziswaf.⁷ Existing studies have identified how attitudes, subjective norms, and perceived control of behavior affect a person's intentions and decision-making. However, the application of the *Theory of Planned Behavior* (TPB) in the context of digital *infaq* in Indonesia remains relatively limited,⁸ especially those that in-depth examine how *infaq* behavior affects individual decision-making, especially in the use of *sharia-based* mobile banking services.

The purpose of this study is to explore how the dynamics of the use of digital technology affect the practice of *infaq* among Indonesian people. The main focus of this study is on analyzing internal factors that either encourage or hinder individuals in utilizing digital platforms for giving, using the Theory of Planned Behavior (TPB) approach. This study also aims to develop a conceptual model that explains the relationship between attitudes, social influences, and perceived behavioral control on individuals' intentions and actual behavior in digital *infaq*. The findings are expected to enrich academic insights in the field of digital Islamic finance and serve as a reference for formulating literacy strategies and policy interventions that are both contextual and applicable.

Literature Review and Hypothesis Development

Attitude

Attitude is a factor in an individual that is obtained to cause a positive or negative reaction to the evaluation of a certain entity. Attitude is characterized as the tendency to react to an evaluated entity, either positively or negatively, such as to an object, individual, company, or event.⁹ The better a person's attitude, the greater the individual's tendency to engage in a certain action. There are three components that make up attitudes, namely cognitive, affective, and conative.¹⁰ The cognitive component refers to an individual's beliefs or knowledge about an object or behavior; For example, someone believes that digital donation makes it easier to distribute funds to those in need. The affective component reflects the emotional response to the object; For example, individuals feel happy and satisfied after digital infestation. Meanwhile, the conative component relates to the tendency or intention to act; For example, individuals are determined to routinely communicate through digital platforms.

Previous research has concluded that attitudes influence intentions and decisions to donate online. The results of this study support the findings in the current literature that place attitudes as significant mediators of online donation intentions

⁷ Ircham Maulaya Fadhila, "Factors Influencing Students' Interest in Issuing Zakat, Infaq and Alms at Laziswaf Unida Gontor," *Journal of Islamic Economics and Philanthropy* 4, no. 02 (May 6, 2021), <https://doi.org/10.21111/jiep.v4i02.6358>.

⁸ Rama Sugiyanto and Faurani I Santi Singagerda, "Implementation of Digital Zakat Payment Technology Methods," *Journal of Business and Economics* 2, no. 4 (October 5, 2024): 520–29, <https://doi.org/10.61597/jbe-ogzrp.v2i4.60>. Also read Muhammad Alfarizi, "An Exploratory Study on Digitalization of Zakat Payment Receipts through Indonesian Fintech Applications After the Covid-19 Pandemic," *An-Ratio: Journal of Sharia Economics* 9, no. 2 (December 16, 2022): 410–43, <https://doi.org/10.21274/an.v9i2.5982>.

⁹ Heather Hausenblas, *Theory of Planned Behavior*, null, vol. 2, Null (null, 2014), <https://research.ebsco.com/linkprocessor/plink?id=c8ffeabf-8029-3ca3-b116-74a209474660>.

¹⁰ Nonie Afriyanti, *Theory of Planned Behavior* Detecting the Intention of the Community to Use Islamic Banking Products, CV. Brimedia Global (Bengkulu: Brimedia Global, 2021)90.

and behaviors.¹¹ As the main predictor, attitude has been shown to significantly affect charitable donations (sadaqah).¹² Based on the explanation above, the following hypothesis is formulated:

H1: Attitudes have a significant effect on intentions

H5: Attitudes have a significant influence on digital decision-making decisions through Intention as an intervening variable

Subjective Norms

Subjective norms are individual perceptions that represent interpretations of other people's opinions that encourage or hinder an action. Subjective norms reflect the tendency to follow the guidance or advice of people in the social environment, such as family, peers, and influential figures, when engaging in certain behaviors.¹³ Components of subjective norms include normative beliefs, motivation to comply and descriptive social influences.¹⁴ Normative beliefs are the belief that important people support behavior, for example, family supports *infaq* through BSI *Mobile Banking*. The motivation to comply is the encouragement to follow these expectations, for example following the recommendations of friends to do digital *infaq*, and the descriptive social influence of perception about the habits of people around them, for example, many friends have *infaq* via applications.

Previous research has shown that subjective norms have a positive influence on intentions and decisions to donate online. Research on donation behavior in Malaysia reveals that subjective norms are influenced by social pressure, where individuals are more likely to donate if the majority of their group members have done so through social media.¹⁵ It means, if BSI *Mobile Banking* users get support from family, fellow Muslim acquaintances who also use BSI *Mobile Banking*, and other individuals who prioritize giving alms to those in need, then the tendency to donate digitally will increase. Based on the explanation above, the following hypothesis is formulated:

H2: Subjective norms have a significant effect on intention.

H6: Subjective norms have a significant effect on the decision to donate digitally through intention as an intervening variable.

¹¹ Adyanissa Farsya Kirana et al., "Trust and Distrust: The Antecedents of Intention to Donate in Digital Donation Platform," in *2020 Fifth International Conference on Informatics and Computing (ICIC)* (IEEE, 2020), 1–6, <https://doi.org/10.1109/ICIC50835.2020.9288548>.

¹² Youssef Chetioui et al., "Antecedents of Giving Charitable Donations (Sadaqah) during the COVID-19 Pandemic: Does Islamic Religiosity Matter?," *Journal of Islamic Marketing* 14, no. 5 (April 4, 2023): 1169–87, <https://doi.org/10.1108/JIMA-09-2021-0296>.

¹³ Fuad Hasyim and Nurwulan Purnasari, "Antecedent Of Halal Food Purchasing Decision: A Theory Of Planned Behavior (TPB) Approach," *Iqtishadia* 14, no. 1 (2021): 107, <https://doi.org/10.21043/iqtishadia.v14i1.10002>.

¹⁴ Jeemin Kim et al., "Subjective Norms Matter for Physical Activity Intentions More than Previously Thought: Reconsidering Measurement and Analytical Approaches," *Psychology of Sport and Exercise* 43 (July 2019): 359–67, <https://doi.org/10.1016/j.psychsport.2019.04.013>.

¹⁵ Mohd Hanif Zainuldin Lui, Tze Kiat, "Intention to Donate Money via Social Network Site: Perspective from a Developing Country," *Management Journal* 61, no. 1 (2021): 1–15, <https://doi.org/10.17576/pengurusan-2021-61-07>.

Perceived Behavioral Control

Perceived behavioral control can influence behavior indirectly through the formation of intentions, as well as allow direct predictions of a behavior.¹⁶ Intention becomes an action depending on the suitability of the behavior with personal ability. However, non-motivational elements such as the availability of opportunities and resources, such as time, money, skills, and assistance from others, also determine whether a behavior can be realized in a certain capacity.¹⁷ Behavioral control is explained by Ajzen by comparing it with the concept of locus of control, which is control over one's own behavior which is related to the individual's ability to maintain stable relationships in various situations.¹⁸ Perceived behavioral control has three components, namely control beliefs, perceived power, and self-efficacy, which is an individual's perception of the ease or difficulty of performing the desired behavior. In the context of digital influence, a person may be confident that a fast internet connection is available (control belief).¹⁹ feel that this availability makes the donation process much easier (perceived power), and have self-confidence that he is able to use the donation platform well (self-efficacy).

Various studies have concluded that perceived behavioral control has a significant influence on the intention and decision to give alms online. This study is in line with findings in the recent literature that show that the perception of behavioral control plays a role in influencing an individual's intention to donate in the context of crowdfunding.²⁰ It means that if a person feels that they have control over their behavior in donating online, then the possibility of having higher intentions and decisions in making digital donations also increases. Based on the explanation above, the following hypothesis is formulated:

H3: Perceived behavioral control has a significant effect on intention.

H7: Perceived behavioral control has a significant effect on the decision to donate digitally through intention as an intervening variable.

Behavioral Intention

Intention refers to an individual's motivation to perform an action or exhibit certain behavior. Intention is a cognitive and conative description of an individual's

¹⁶ Mohammad Enamul Hoque et al., "Does Perceived Behavioral Control Mediate Customers' Innovativeness and Continuance Intention of e-Money? The Moderating Role of Perceived Risk and e-Security," *International Journal of Emerging Markets*, 2023, <https://doi.org/https://doi.org/10.1108/ijoem-06-2022-0914>.

¹⁷ Alice Labban, Corinne Novell, and Steven Bauer, "Examining the Impact of Mindsets on Donation Intentions to Homelessness Charities via Parallel Serial Mediation," *International Review on Public and Nonprofit Marketing* 20, no. 1 (2023): 225–44, <https://doi.org/10.1007/s12208-022-00336-4>. Also read Dear Hero, *Theory of Planned Behavior: Implementation on Students' Interest in Becoming Accountants* (Mitra Abisatya, 2020), <https://doi.org/10.4135/9781483376493.n313>.

¹⁸ Saifuddin Azwar, "Attitudes and Behaviors In: Human Attitudes Theory and Its Measurement," (*Yogyakarta: Student Library*), 103.

¹⁹ Sweetly Suman Jha et al., "Perceived Behavioral Control Regarding Regular Physical Activity and Healthy Diet: An Observational Study among School-Going Adolescents in an Urban Area of West Bengal, India.," *Journal of Education and Health Promotion* 11 (2022): 261, https://doi.org/10.4103/jehp.jehp_1414_21.

²⁰ Yuangao Chen et al., "Donate Time or Money? The Determinants of Donation Intention in Online Crowdfunding," *Sustainability* 11, no. 16 (August 7, 2019): 4269, <https://doi.org/10.3390/su11164269>.

readiness to display a behavior.²¹ Intention serves as a determining factor and tendency towards behavior, while waiting for individuals to obtain the right opportunity as well as time resources to actually manifest those behaviors. Intention also acts as an intermediary that is influenced by the motivational elements that shape behavior.²² More specifically, within the framework of *the Theory of Planned Behavior*, it is stated that a person's intention to act in a certain way reflects his tendency to act accordingly.²³ A person's intentions are composed of three main aspects, namely desires, intentions, and future plans.²⁴ Desire is the inner drive or desire to perform an action. Intention is a commitment or decision in oneself to actually carry out the action. Future plans are preparations or concrete steps designed to realize these intentions in the future. These three aspects form an important foundation in the decision-making process and one's behavior.

Various studies have concluded that intention has a significant influence on decision-making. This study is in line with research that shows that if a person's intention is it easier to take action on donation.²⁵ It means that a person's decision to donate digitally is influenced by intention, so the more positive the attitude, subjective norms, and perception of behavior control, the higher the intention and decision to donate digitally. Based on the explanation above, the following hypothesis is formulated:

H4: Intention affects the decision to donate digitally.

Decision-making

Decision-making is a gradual process of resolving a problem, starting from understanding the context to generating recommendations as the basis for decisions.²⁶ In Islam, this process emphasizes the importance of verifying information, Muslims are taught to be careful in receiving information so that the decisions made are more

²¹ Lu'liyatul Mutmainah, Izra Berakon, and Rizaldi Yusfiarto, "Does Financial Technology Improve Intention to Pay Zakat during National Economic Recovery? A Multi-Group Analysis," *Journal of Islamic Marketing* 15, no. 6 (January 1, 2024): 1583–1607, <https://doi.org/10.1108/JIMA-09-2022-0268>.

²² Youssef Chetoui et al., "Antecedents of Giving Charitable Donations (Sadaqah) during the COVID-19 Pandemic: Does Islamic Religiosity Matter?," *Journal of Islamic Marketing* 14, no. 5 (January 1, 2023): 1169–87, <https://doi.org/10.1108/JIMA-09-2021-0296>.

²³ Icek Ajzen, "The Theory of Planned Behavior," *Organizational Behavior and Human Decision Processes* 50, no. 2 (December 1991): 179–211, [https://doi.org/10.1016/0749-5978\(91\)90020-T](https://doi.org/10.1016/0749-5978(91)90020-T).

²⁴ Thomas Devon Troy, Singh Lenandlar, and Gaffar Kemual, "The Utility of the UTAUT Model in Explaining Mobile Learning Adoption in Higher Education in Guyana," *International Journal of Education and Development Using Information and Communication Technology* 9, no. 3 (2013): 71–85, https://www.researchgate.net/publication/259475973_The_utility_of_the_UTAUT_model_in_explaining_mobile_learning_adoption_in_higher_education_in_Guyana?enrichId=rgreq-66d285bcf2551da491a251bb22e4c23d-XXX&enrichSource=Y292ZXJQYWdIOzI1OTQ3NTk3MztBUzo3NTk3MDU.

²⁵ Minghua Zhao and Beihai Tian, "Factors Influencing Public Donation Intention during Major Public Health Emergencies and Their Interactions: Evidence from China," *Behavioral Sciences* 14, no. 10 (October 10, 2024): 927, <https://doi.org/10.3390/bs14100927>.

²⁶ Dhiraj Kelly Sawlani, *Online Purchase Decision: Website Quality, Security and Trust* (surabaya: Scopindo Media Pustaka, 2021)65.

accurate and trustworthy. One of the indicators that measure the decision to donate is donation stability, habits, giving recommendations to others, and redoning.²⁷

Conceptual Framework

The conceptual framework in this study is prepared based on the *Theory of Planned Behavior* approach which explains that a person's decision to behave is influenced by three main components, namely attitudes, subjective norms, and perceived behavioral control. These three variables are assumed to affect the intention to make a digital investment, which in turn influences the actual decision to make a decision. In this model, attitudes are predicted to have a direct effect on intentions (H1), as well as have an influence on decisions indirectly through intentions (H5). Subjective norms are hypothesized to influence intentions (H2) and indirectly through intentions to decisions (H6). Meanwhile, perceived behavioral control is assumed to affect intentions (H3) and indirectly through intentions to decisions (H7). The intention to *infaq* itself acts as a mediating variable that connects the three factors with the decision to *infaq* (H4). Thus, this model describes the structural relationship between psychological and behavioral factors in shaping digitally informed decisions.

Research Methods

Research Design

This study employs a quantitative approach because it is effective in analyzing the relationship between attitudes, subjective norms, and perceived behavioral control in digital decision-making. The quantitative method is chosen for its ability to generate statistically analyzable data and to test causal relationships between variables in a structured manner, free from subjectivity. The *Partial Least Squares Structural Equation Modeling* (PLS-SEM) method is used in data analysis because it has the advantage of estimating complex models, especially those involving many indicators and latent constructs. In addition, PLS-SEM was assessed in accordance with the characteristics of the data in this study which were non-normal and limited sample size. Thus, the quantitative approach and the use of the PLS-SEM method are considered most appropriate to describe and test the relationship between variables in the context of the decision to inform digitally through BSI *Mobile Banking*.

Population and Sampling

This study aims to examine the experience of individuals in conducting *infaq* digitally through the BSI *Mobile Banking* application. The focus of this study is on respondents aged 20 years and older who have made *infaq* through BSI mobile banking at least once a month. A purposive sampling technique is employed due to the unknown number of active users. The inclusion criteria require participants to have digital *infaq* experience, while those who have never engaged in digital *infaq* are excluded. Demographic data collected includes age, gender, education level,

²⁷ I Made Dana Nyoman Wara Wangsa, Gede Bayu Rahanatha, Ni Nyoman Kerti Yasa, *Sales Promotion To Build Electronic Word Of Mouth And Drive Purchase Decision Making*, ed. Nina Dewi Lashwaty (Klaten: Lakeisha, 2022)133.

occupation, and frequency of BSI mobile banking use for monthly *infaq*, all of which are considered moderating factors in digital *infaq* behavior.

In determining the number of representative samples, a calculation approach was used using the Lemeshow formula. The parameters used included $z = 1.96$ (representing a 95% confidence level), $p = 0.5$ (assuming population proportions for an infinite population), as well as $d = 0.1$ (an acceptable margin of error). From the calculation, the required sample size was determined to be 96. However, to ensure more optimal results and account for potential non-responses or incomplete data, the sample size was rounded up to 100.

Sample selection was carried out using a *nonprobability sampling* technique through a *purposive sampling* approach. In this approach, sampling is used to select individuals who have information or experiences that are highly relevant to the research topic, so that the data obtained is more in-depth and on target.

Data Collection and Analysis Techniques

The data collection technique used was to distribute a structured questionnaire. The research instrument was in the form of a questionnaire distributed through *Google Form*, consisting of attitude variables, subjective norms, perception of behavior control, intentions, and decisions to make decisions digitally. Each item in the questionnaire was designed to gauge respondents' views using *the Likert scale*, which offers five answer options: 1 (Strongly Disagree), 2 (Disagree), 3 (Neutral), 4 (Agree), and 5 (Strongly Agree). This scale allows for a deeper understanding of respondents' attitudes towards social phenomena related to digital-based decision-making in Indonesia.

The questionnaire used in this study was tested using *the Partial Least Square 4 software*.¹ (SmartPLS 4.1) to ensure its validity and reliability at the trial stage, to ensure that each indicator accurately measures constructs related to *the planned behavior theory*. testing *outer model evaluation* (validity test: convergent validity and discriminant validity; reliability test), *inner model evaluation* (test of path coefficients and *R-Square values*), and *bootstrapping* (test of the significance of relationships between variables by generating *t-statistic* and *p-value*),²⁸ which emphasizes important aspects of digital-based decision-making, such as intentions, behavioral controls, and attitudes toward digital technology.

Results

Respondent Characteristics

Table 1. Respondent Characteristics

Information	Frequency	Percentage
Age		
20-26 years old	43	37,4%
27-33 years old	37	32,2%
>34 years old	35	30,4%

²⁸ P U Gio, *Partial Least Squares Structural Equation Modeling (Pls-Sem) With Smartpls Software* (Source: Uwais Inspiration Indonesia, 2022)111.

Information	Frequency	Percentage
Work		
Civil Servants	35	30,4%
Self employed	27	23,5%
Student	38	33,0%
Other	15	13,0%
Gender		
Woman	63	54,8%
Man	52	45,2%
Frequency of Infaq Using BSI Mobile Banking		
Every time you make a transaction	33	28,7%
More than 3 times a month	44	38,3%
1 time a month	38	33,0%

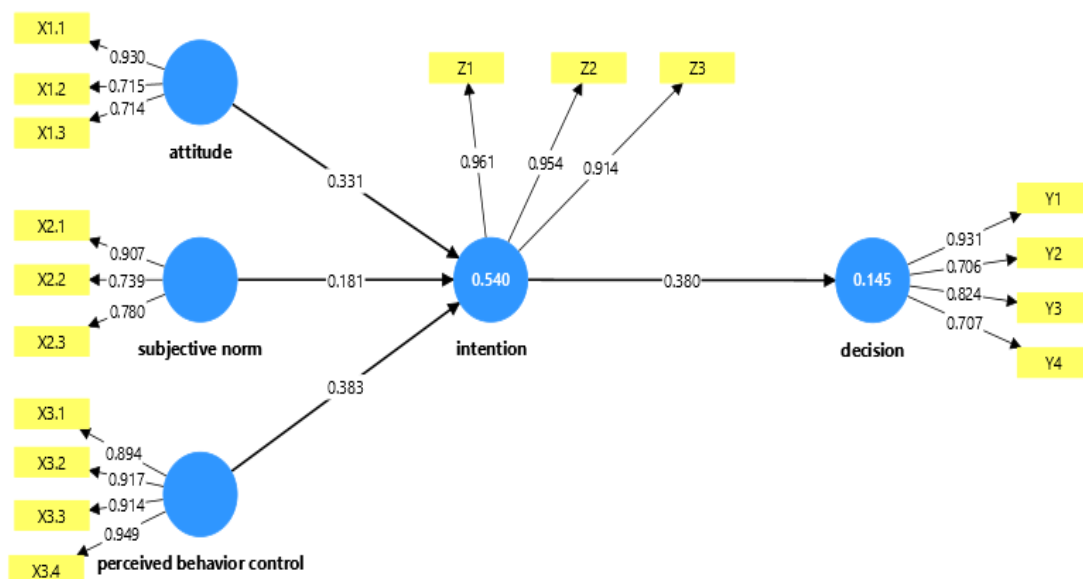
Source: Data processing 2025

The number of respondents in this study was 115 people. Based on age, most respondents aged 20–26 years were 43 people (37.4%), followed by respondents aged 27–33 years old as many as 37 people (32.2%), and respondents over 34 years old as many as 35 people (30.4%). Judging from the type of job, respondents with student status dominated as many as 38 people (33.0%), followed by civil servants as many as 35 people (30.4%), self-employed as many as 27 people (23.5%), and other jobs as many as 15 people (13.0%). Based on gender, female respondents were more numerous, namely 63 people (54.8%), while men were 52 people (45.2%). In terms of the frequency of infecca, 44 people (38.3%) did more than three times a month (38.3%), followed by 38 respondents (33.0%), and 33 people (28.7%) who made a transaction every time they made a transaction.

Outer Model

Convergent Validity

Figure 1. Measurement Framework Model



In convergent validity, intent was shown to have a strong and positively significant influence on the decision to *infaq*, with a coefficient value of 0.540. These findings indicate that intention plays a crucial role as a direct predictor in shaping informed decisions. On the other hand, other variables such as attitudes and subjective norms showed a relatively low direct influence on the decision to make *infaq*, with a coefficient value of 0.145. These results confirm that intention functions as the main mediator that bridges the influence of psychological variables on digital-based infidelity behavior.

The convergent validity is illustrated through unidimensionality, which has complied with *the Rule of Thumb* SEM SmartPLS of >0.7 and is proven using the extracted mean variance (AVE) metric. *The Average Variance Extracted* (AVE) must have a minimum value of 0.5 in order to demonstrate adequate convergent validity.²⁹

Table 2. Outer Loading

	(Z) intention	X1(attitude)	X2(NM)	X3 (behavioral control)	Y (verdict)
X1.1		0.930			
X1.2		0.715			
X1.3		0.714			
X2.1			0.907		
X2.2			0.739		
X2.3			0.780		
X3.1				0.894	
X3.2				0.917	
X3.3				0.914	
X3.4				0.949	
Y1					0.931
Y2					0.706
Y3					0.824
Y4					0.707
Z1	0.961				
Z2	0.954				
Z3	0.914				

Source: data processing 2025

Table 3. Construct Reliability and Validity

	<i>Cronbach's alpha</i>	<i>Composite reliability (rho_a)</i>	<i>Composite reliability (rho_c)</i>	<i>Average variance extracted (AVE)</i>
X3 (behavioral control)	0.939	0.953	0.956	0.844
X2(NM)	0.740	0.790	0.852	0.659
X1(attitude)	0.710	0.890	0.833	0.628
(Z) intention	0.939	0.966	0.960	0.890
Y (verdict)	0.807	0.883	0.873	0.636

Source: data processing 2025

²⁹ Abdillah & Jogiyanto, *Partial Least Square (PLS) Alternative Structural Equation Modelling (SEM) in Business Research*. (Yogyakarta: Andi Publishers, 2017)96.

This study evaluates the validity and reliability of variable constructs through a number of measurement indicators. Based on the test results, all indicators showed adequate convergent validity, characterized by an *outer loading* value that was above the threshold of 0.7 and an *Average Variance Extracted* (AVE) value that exceeded 0.5. The AVE value for each variable, namely attitudes, subjective norms, perceived perception of behavioral control, intentions, and decisions, was 0.628 respectively; 0,659; 0,844; 0,890; and 0.636. These findings provide evidence that the entire construct of variables in the model has strong convergent validity and is suitable for use in advanced analysis.

Discriminant Validity

Discriminant validity indicates the extent to which constructs in the true model differ from each other. HTMT compares the correlation between indicators of different constructs (*heterotrait-heteromethod*) with the correlation between indicators of the same construct (*monotrait-heteromethod*). If the HTMT value between two constructs is lower than a certain threshold (usually 0.85 or 0.90), then it can be said that the two constructs are empirically different, thus achieving discriminant validity. Constructs in HTMT refer to latent concepts or variables that are measured through several interconnected indicators.

Table 4. Discriminant Validity (Heterotrait-Monotrait Ratio model)

	(Z) intention	X1(attitude)	X2(NM)	X3 (behavioral control)	Y (verdict)
(Z) intention					
X1(attitude)	0.704				
X2(NM)	0.612	0.755			
X3 (behavioral control)	0.633	0.572	0.450		
Y (verdict)	0.401	0.608	0.437	0.809	

Source: data processing 2025

Inner Model

After the estimated model meets the criteria in the Outer Model, the next stage is to test the structural model (Inner Model). The test of this internal model aims to develop a theory-based model to analyze the influence of exogenous and external factors on endogenous variables that have been described in a conceptual framework. The process of testing the structural model (inner model) is carried out through the following stages:

R-Square Test

The interpretation of R-square can be categorized as a value of 0.02 - 0.13 Weak category, value 0.13 - 0.26: Moderate category, value 0.26 - 0.37: Strong category.

Table 5. R-Square Results

	R-square	R-square adjusted
(Z) intention	0.588	0.577
Y (verdict)	0.169	0.162

Source: Data processing 2025

The results of the R-square test, it is known that the intention variable (Z) has an R-square value of 0.588, which shows that 58.8% of the variation in intention can be explained by the variables contained in the model. Referring to the criteria, this value is included in the moderate to close to strong category, so it can be concluded that the model has a fairly good ability to explain the intention variable. Meanwhile, the decision variable (Y) has an R-square value of 0.169, which means that only 16.9% of the decision variation can be explained by the model. This value falls into the weak category.

Hypothesis Test

Hypothesis testing was carried out through data analysis involving the examination of T-statistical values, to ascertain the degree of influence exerted by exogenous variables on endogenous variables. Significance determination was carried out by comparing the t-statistical value with the t-table at an alpha significance level of 0.05 (5%), which is 1.96.

Table 6. Path Coefficient

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
(Z) intention -> Y (decision)	0.380	0.397	0.084	4.543	0.000
X1(attitude) -> (Z) intention	0.331	0.326	0.091	3.628	0.000
X2(NM)-> (Z) intent	0.181	0.179	0.084	2.144	0.032
X3 (behavioral control) -> (Z) intent	0.383	0.396	0.102	3.750	0.000

Source: data processing 2025

The results show that all paths in the structural model have a significant influence. First, intention (Z) has a positive and significant effect on decision (Y) with a p value of 0.000 and a T value of 4.543, meaning that the stronger a person's intention, the more likely they are to make a decision. Furthermore, attitude (X1) also has a significant effect on intention with p of 0.000 and T of 3.628, indicating that a person's positive attitude will encourage the formation of intentions. The subjective norm (X2) has a significant effect on intentions with a p of 0.032 and T of 2.144, which means that social pressure or support from the surrounding environment also shapes a person's intention. Finally, behavioral control (X3) showed the strongest influence on intention, with a p of 0.000 and T of 3.750, indicating that the greater the confidence of a person in his or her abilities, the stronger the intention formed. Overall, these findings confirm that positive attitudes, social support, and self-confidence are essential for forming intentions, which then motivate a person in making decisions, whether in personal, business, or social contexts.

Table 7. Specific Indirect Effects

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
X1(attitude) -> (Z) intention -> Y (decision)	0.126	0.128	0.042	2.972	0.003
X2(NM) -> (Z) intention -> Y (result)	0.069	0.069	0.034	2.045	0.041
X3 (behavioral control) -> (Z) intent -> Y (decision)	0.145	0.161	0.064	2.260	0.024

Source: data processing 2025

The results of the analysis show that attitudes, subjective norms, and behavioral controls each have a significant indirect influence on decisions through intention. A person's positive attitude has been shown to encourage the formation of strong intentions, which ultimately influences decisions, as shown by a p-value of 0.003. Similarly, subjective norms, namely views or social pressure from people around them, have a significant influence on intentions and decisions, with a p value of 0.041, indicating the importance of social support in shaping behavior. In addition, behavioral control, which describes a person's belief in his or her ability to act, also significantly influences decisions through intention, with a p-value of 0.024. Overall, these findings confirm that forming positive attitudes, reinforcing social norms, and increasing self-confidence are key strategies for driving decision-making in a variety of real-world contexts, such as marketing, education, or behavior change programs.

Discussion

Attitude and Intention

The findings show that a positive attitude towards digital *infaq* through mobile banking has a strong effect on intention formation. This result strengthens the application of *the Theory of Planned Behavior* (TPB) in the realm of digital Islamic finance in Indonesia. From a theoretical perspective, these findings support the basic assumption of TPB that a person's actual behavior is influenced by intentions, which are formed through attitudes, subjective norms, and perceptions of behavior control.³⁰ Recent research also confirms that in the use of digital charity platforms, the intention to give alms is influenced by attitudes.³¹ Thus, the results of this study are in line with the relevant theoretical framework and empirical studies. In the context of this study, the increase in digital *infaq* decisions functions as a manifestation of the positive evaluation of individuals on the benefits, conveniences, and blessings of the sharia digital platform. Thus, these results underline the increasing importance of building a positive public perception of the security and usefulness of digital *infaq*.

³⁰ Ajzen, "The Theory of Planned Behavior. *Organizational Behavior and Human Decision Processes* 50, no. 2 (December 1991): 179–211, [https://doi.org/10.1016/0749-5978\(91\)90020-T](https://doi.org/10.1016/0749-5978(91)90020-T)."

³¹ Saifudin, Sepia Hartiningsih, and Siti Fatimah, "Predicting the I-Generation's Interest in Giving Alms via Digital Platforms," *ZISWAF ASFA JOURNAL* 2, no. 2 (October 31, 2024): 109–33, <https://doi.org/10.69948/ziswaf.23>.

Subjective norms and intentions

Subjective norms also have a positive effect on intention, although with a smaller contribution than attitude and behavior control. This result aligns with the Indonesian context, where customer behavior toward electronic money is strongly influenced by subjective norms.³² The Theory of Planned Behavior (TPB) emphasizes the role of social pressure—captured by subjective norms—in shaping individuals' intentions.³³ In the context of this study, social support from family, friends, and the broader Muslim community enhances individuals' motivation to engage in digital *infaq*. These findings underscore the importance of fostering a sharing-oriented community and strengthening positive social influences to increase participation in digital *infaq*.

Perception of control behavior and behavioral intention

Perceived behavioral control is the strongest predictor of digital engagement intention. These results are reinforced by the adoption of Fintech through digital platforms showing that perceived behavioral control acts as a full mediator between supportive conditions and the intention to behave³⁴. Thus, the findings highlight the critical role of perceived behavioral control in technology-based decision-making. In this context, users' confidence in the ease of using digital platforms serves as a key driver of both intention and actual behavior. Therefore, it is essential for digital platforms to offer user-friendly interfaces, accessible tutorials, and reliable technical support to enhance users' perceived behavioral control.

Intentions and Decisions

The intention of *infaq* is proven to have a direct effect on the actual decision of *infaq*. It is in line with the TPB prediction and the results of the study show that intention to use Fintech services is a good predictor of user behavior³⁵. These results support the theory that intention is a major determinant of actual behavior. It means that in the context of this study, the stronger the individual's cognitive and affective motivation to engage digitally, the more likely it is that actual decisions will be implemented. Thus, these results underscore the importance of building and strengthening intentions through motivational and educational campaigns.

Intention to mediate the relationship between attitudes, subjective norms, behavioral control and informed decisions

The results show that attitudes, subjective norms, and behavioral controls do not directly influence decisions, but through intentions as mediating variable. These

³² Hendy Mustiko Aji, Izra Berakon, and Alex Fahrur Riza, "The Effects of Subjective Norm and Knowledge about Riba on Intention to Use E-Money in Indonesia," *Journal of Islamic Marketing* 12, no. 6 (July 20, 2021): 1180–96, <https://doi.org/10.1108/JIMA-10-2019-0203>.

³³ Purwanto Nuri, *Theory of Planned Behavior: Implementation of Electronic Word of Mouth Behavior in Marketplace Consumers* (Malang: Literasi Nusantara Abadi, 2022).

³⁴ Deerga Sharma, Neha Kumar, and Parul Kumar, "Influence of Individual's Readiness and Perceived Behavioural Control Nexus on the Behavioural Intention towards FinTech Adoption," *International Journal of Process Management and Benchmarking* 19, no. 4 (2025): 443–61, <https://doi.org/10.1504/IJPMB.2025.144798>.

³⁵ A Irímia-Diéguez, F Velicia-Martín, and M Aguayo-Camacho, "Predicting Fintech Innovation Adoption: The Mediator Role of Social Norms and Attitudes," *Financial Innovation* 9, no. 1 (January 15, 2023): 36, <https://doi.org/10.1186/s40854-022-00434-6>.

findings are in line with previous research examining intentions to adopt Islamic finance (ItIF) through the mediating role of attitudes towards Islamic finance among micro-business owners in Pakistan.³⁶ However, there are instances where attitudes, subjective norms, and perceived behavioral control do not significantly influence actual intentions or behaviors. It may be attributed to various factors, such as a lack of trust and concerns about security, particularly given that donations are conducted online.³⁷ In the context of this study, the increase in digital informed decisions serves as a tangible manifestation of the role of intention as a mediator between attitudes, subjective norms, and behavioral control over actual behavior. Thus, these results underscore the growing importance of building strong intentions through the strengthening of positive attitudes, supportive social norms, and a perception of good control, especially in a digital donation ecosystem that relies heavily on user trust and security.

Conclusion

This study demonstrate that individual's decisions to engage in digital *infaq* through the BSI Mobile Banking platform are influenced by attitudes, subjective norms, and perceived behavioral control, with behavioral intention serving as the primary mediating variable. These findings strengthen the validity of the Theory of Planned Behavior (TPB) approach within the context of digital Islamic finance in Indonesia. Specifically, positive attitudes towards digital *infaq*, social support from the surrounding environment, and perceived ease of use of the platform significantly contribute to the formation of intention, which in turn drives digital *infaq* decision-making. These findings have important practical implications, highlighting the need for Islamic financial institutions to develop digital literacy strategies, foster positive perceptions of digital literacy services, and strengthen social support through structured community campaigns. In addition, enhancing convenience, security, and trust in digital platform usage is essential for increasing public participation in digital *infaq* practices. This study contributes to the body of knowledge in digital Islamic finance by examining psychological factors influencing digital *infaq* behavior, an area that has not been extensively explored in the Indonesian context. However, this study has certain limitations, particularly in the sample scope, which is restricted to users of BSI Mobile Banking with spesific characteristics. Therefore, further research is recommended to broaden the population scope, incorporate additional variables such as trust, risk perception, and digital literacy, and conduct cross-platform comparisons to generate more generalizable and applicable findings.[]

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³⁶ Naimatullah Shah et al., "Intention to Adopt Islamic Finance through the Mediation of Attitudes towards Islamic Finance," *Journal of Islamic Accounting and Business Research* 14, no. 6 (August 15, 2023): 931–51, <https://doi.org/10.1108/JIABR-08-2022-0205>.

³⁷ Irantha Hendrika Kenang and Gladys Gosal, "Factors Affecting Online Donation Intention in Donation-Based Crowdfunding," *The Winners* 22, no. 2 (August 12, 2021), <https://doi.org/10.21512/tw.v22i2.7101>.

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Our Ref. : 0100042025.09/LoA/2025

Date : 29 April 2025

Dear,

Atika Tahir et al.

IAIN Palopo

We have reached a decision regarding your submission to El-Qist: Journal of Islamic Economics and Business (JIEB), " Digital Based Decision Formation Model in Indonesia with a Theory Planned Behavior Approach: Empirical Evidence of BSI Mobile Banking".

Our decision is to: Accept Submission (will be published online on 27-30 April 2025)

Sincerely,



Bakhrul Huda

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CERTIFICATE OF ACHIEVEMENT

This is to certify that

ATIKA TAHIR

achieved the following scores on the

TOEFL PREDICTION Test

Listening Comprehension:	54
Structure & Written Expression:	58
Reading Comprehension:	53
Score Toefl:	550

Test Date : August 02, 2023
Valid Until : August 02, 2025



DAFTAR RIWAYAT HIDUP



Atika Tahir lahir di Kota Palopo pada tanggal 16 Maret 2001. Penulis merupakan anak keempat dari empat bersaudara, putri dari pasangan Tahir Muhammad dan almarhumah Jumiati. Penulis berdomisili di Kota Palopo, Kecamatan Wara Timur, Kelurahan Salotellue, Provinsi Sulawesi Selatan. Pendidikan dasar ditempuh di SDN 48 Andi Patiware dan diselesaikan pada tahun 2013. Pada tahun yang sama, penulis melanjutkan pendidikan di SMPN 4 Kota Palopo dan lulus pada tahun 2016. Selanjutnya, penulis melanjutkan pendidikan di SMKN 1 Kota Palopo dan menyelesaikannya pada tahun 2019. Pada tahun yang sama, penulis menempuh pendidikan Strata Satu (S1) pada Program Studi Manajemen Bisnis Syariah, Fakultas Ekonomi dan Bisnis Islam, Institut Agama Islam Negeri Palopo, dan berhasil lulus pada tahun 2023. Saat ini, penulis sedang melanjutkan pendidikan Magister (S2) pada Program Studi Ekonomi Syariah di Universitas Islam Negeri Palopo.

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