

Exploring the Determinants of Digital Payment Adoption for Philanthropic Activities in Mosques: Evidence from Banjarbaru, Indonesia

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Abstract

This study aims to examine the influence of perceived ease of use, security, and compliance with Sharia principles on mosque congregants' intention to use QRIS (Quick Response Code Indonesian Standard) as a digital payment instrument for infaq and sadaqah in Banjarbaru City, Indonesia. Employing a quantitative survey approach, data were collected through an online questionnaire distributed via Google Forms to congregants from five mosques that have implemented QRIS payment services, namely the Al-Munawwarah Grand Mosque, Hidayatullah Muhajirin Jami Mosque, Kanzul Khairat Mosque, Baburrayyan Mosque, and Miftahul Khairat Mosque. Prior to completing the questionnaire, respondents were screened based on their experience in using QRIS for charitable transactions. A total of 154 respondents participated in the study, predominantly female students and university students aged 12–25 years. The collected data were analyzed using multiple linear regression with IBM SPSS Statistics version 21. The findings reveal that perceived ease of use, security, and Sharia compliance simultaneously exert a positive and significant influence on the intention to use QRIS for mosque-based Islamic philanthropy. Among these variables, Sharia compliance emerges as the most influential factor in encouraging QRIS adoption. These findings imply that the successful implementation of digital Islamic philanthropy platforms depends not only on technological convenience and transaction security but also on the integration of Islamic values and Sharia legitimacy. Consequently, mosque administrators, Islamic financial institutions, and policymakers should strengthen Sharia-oriented digital payment governance, enhance public trust in fintech systems, and promote digital literacy to accelerate the adoption of QRIS in mosque-based charitable activities.

Keywords:

Digital Payment; QRIS;
Security; Sharia
Compliance; Technology

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1. Introduction

The development of digital technology in Indonesia has experienced rapid growth, particularly in the financial sector, which has driven the transformation of payment systems from cash to cashless (Septiningrum, et al., 2024). These technological advancements have made it easier for the public to engage in various economic activities, access information, and support the development of the digital business and financial services sectors (Yuliani, 2025). The emergence of financial technology (fintech) serves as a key indicator of the shift from traditional financial systems toward modern financial systems that are more practical, efficient, and flexible (Mustagfiroh & Supriyadi, 2024). One of the digital payment innovations developing in Indonesia is the Quick Response Code Indonesian Standard (QRIS), a national QR code standard launched by Bank Indonesia on August 17, 2019, to facilitate digital transactions through various payment applications. QRIS allows the public to make transactions using mobile banking or digital wallets through a single QR code, making transactions faster, easier, and safer (Rahmawati & Sukardi, 2025).

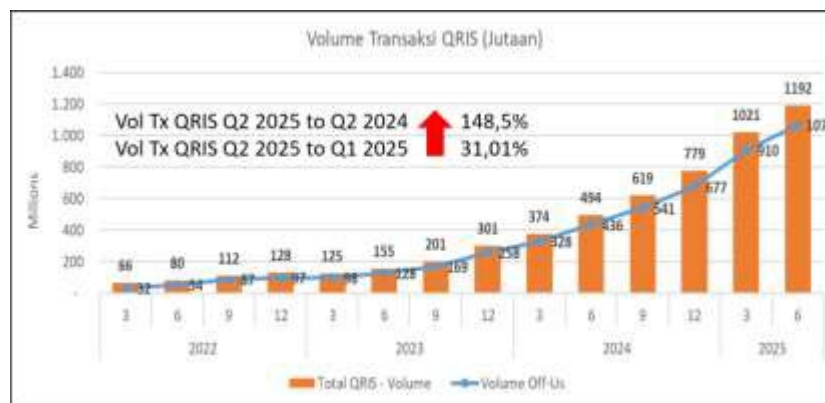


Figure 1: QRIS Growth Chart

Source: ASPI Indonesia QRIS Statistics

According to data from the Indonesian Payment Systems Association (ASPI), QRIS transaction volume shows significant year-over-year growth, as shown in Figure 1. QRIS transaction volume in the second quarter of 2025 increased by 148.5% compared to the second quarter of 2024, and rose by 31.01% compared to the first quarter of 2025. Cumulatively, the volume of QRIS transactions in the first quarter of 2025 reached 2.62 billion transactions with a total value of Rp262.08 trillion. Additionally, as of the second quarter of 2025, the number of QRIS users had reached approximately 57 million (ASPI, 2025). This increase indicates that QRIS has become one of the digital payment instruments increasingly adopted by the Indonesian public in various economic and social activities (Ridlo et al., 2025). The high adoption of QRIS is also supported by rising digital literacy among the public, particularly among the younger generation and students who actively utilize technology in their daily lives. On the other hand, Bank Indonesia, together with ASPI, continues to promote improvements in the efficiency of digital payment systems to expand technology-based financial inclusion in Indonesia (Widianto & Wiryawan, 2025).

As the use of QRIS in commercial transactions increases, the implementation of this technology is also beginning to expand into the social and religious sectors, including payments for infaq and zakat in mosque communities (Kulsum & Riza, 2024). The use of QRIS is seen as a way to make it easier for the public to make cashless donations quickly, flexibly, and efficiently. Additionally, the digitalization of mosques through the implementation of

QRIS supports more modern and transparent financial management, as all transactions are automatically recorded. Several mosques and Islamic philanthropic institutions have begun adopting QRIS as a digital payment method to enhance the effectiveness of fundraising efforts. Research (Astuti et al., 2022) indicates that the implementation of QRIS for infaq and zakat payments has significantly increased fundraising, demonstrating that the public is increasingly accepting the use of digital technology in Islamic philanthropic activities.

Previous research indicates that interest in using QRIS is influenced by various technological factors and user acceptance. A study by Khairani et al. (2025) examined the influence of perceived ease of use, perceived benefits, and perceived trust on interest in using QRIS in Pekanbaru and found that all three had a positive and significant effect, with perceived ease of use being the most dominant factor. A similar study by Utama et al. (2024), which examined interest in using QRIS for mosque donations in Yogyakarta, found that transaction security and ease of use are key factors in increasing public interest in using QRIS as a digital payment method. Meanwhile, Munif (2023) explains that Islamic religiosity also positively and significantly influences the intention to use QRIS mobile payments for infaq and sadaqah activities in mosque environments. Nevertheless, these studies still examine technological and religious factors separately, thus failing to provide a comprehensive picture of the combined influence of convenience, security, and compliance with Sharia principles on the interest in using QRIS within the context of mosque-based Islamic philanthropy.

In addition, Hidayat & Rakhmawati (2025a) employed the Technology Acceptance Model (TAM) and found that perceived ease of use and perceived usefulness are key factors in the adoption of digital payment technologies. These findings align with those of Natalina & Kakiay (2026), who demonstrated that ease of use influences the public's decision to adopt QRIS. Beyond technological factors, the alignment with religious values also plays a role in shaping the acceptance of digital payment systems among Muslim communities. Meanwhile, regarding value alignment, studies within the Muslim community context indicate that digital transactions adhering to the principles of fiqh muamalah, such as justice, transparency, and avoidance of *riba*, *gharar*, and *maysir*, influence the acceptance of digital payment systems among Muslim users. Nurkhofifah & Kurniati (2025) explain that digital transactions that comply with the principles of fiqh muamalah, such as justice, transparency, and the avoidance of *riba*, *gharar*, and *maysir*, have a positive impact on the acceptance of digital payment systems among Muslim users. The regulatory framework regarding this matter has been established through DSN-MUI Fatwa No. 116/DSN-MUI/IX/2017 on Sharia-Compliant Electronic Money and DSN-MUI Fatwa -MUI No. 117/DSN-MUI/IX/2018 on Sharia-Based Information Technology Financing Services, which state that the use of electronic money is permitted as long as it is free from elements of usury and uncertainty that could harm users (DSN-MUI, 2022). For mosque-based institutions managing infaq and zakat, compliance with this fatwa is crucial to ensure that the fundraising process is conducted safely and in accordance with Islamic law, thereby fostering trust and interest among congregants in using QRIS as a payment method for infaq and zakat (Sofiyawati & Halimah, 2022).

Although numerous studies have been conducted on convenience, security, and compliance with Sharia principles, most of them still focus on commercial transactions and digital payments in general. Research specifically addressing the use of QRIS for mosque-based infaq and zakat payments remains relatively limited. Furthermore, previous studies generally examined only technological factors such as convenience and security without integrating the aspect of Sharia compliance into a single research model. Therefore, this study attempts to integrate the factors of convenience, security, and Sharia compliance to

analyze the interest in using QRIS for digital infaq and sadaqah payments in a mosque setting. The novelty of this study lies in the combination of technological and Sharia compliance aspects within the context of mosque-based Islamic philanthropy in the city of Banjarbaru.

Based on the above description, this study focuses on analyzing the influence of convenience, security, and compliance with Sharia principles on the interest in using QRIS as a digital payment method for infaq and sadaqah in the mosque community. The study was conducted among mosque congregants in Banjarbaru City who have used QRIS in Islamic philanthropic transactions. This study is important because the use of QRIS in religious social activities continues to grow in line with the increasing digitization of payment systems in Indonesia. In addition, this study is expected to provide an overview of the factors that influence public interest in using QRIS for infaq and sadaqah payments, as well as serve as a consideration for mosque administrators and Sharia financial institutions in supporting the development of Sharia-based digital payment systems.

2. Methods

This study employs a quantitative approach using a survey method to analyze the influence of convenience, security, and compliance with Sharia principles on the interest in using QRIS for infaq and sadaqah payments in the mosque community of Banjarbaru City. A quantitative approach was chosen because this study aims to test the relationship between variables objectively through statistical analysis (Kamaruddin & Firmansah, n.d.). The research design used is an associative study, which aims to determine the relationship and influence of independent variables on the dependent variable (Sugiyono, 2022). The independent variables in this study include convenience, security, and compliance with Sharia principles, while the dependent variable is interest in using QRIS.

The population in this study consists of the Muslim community in Banjarbaru City, totaling 293,332 people (BPS Banjarbaru, 2026). The study sample comprised 154 respondents who had used QRIS for infaq and sadaqah transactions at mosques. The sampling technique used probability sampling with the simple random sampling method, so that every member of the population had an equal chance of becoming a research respondent (Subhaktiyasa, 2024). Sampling was conducted by considering the accessibility of respondents as well as their suitability for the research criteria, namely people who had used QRIS in mosque-based Islamic philanthropic activities.

Data collection was conducted by distributing a structured questionnaire online via Google Forms. The questionnaires were distributed to congregants at several mosques in Banjarbaru City that have provided infaq and sadaqah payment services using QRIS, namely the Al-Munawwarah Grand Mosque, the Jami Hidayatullah Muhajirin Mosque, the Kanzul Khairat Mosque, the Baburrayyan Mosque, and the Miftahul Khairat Mosque. The research instrument was developed based on indicators from previous studies relevant to this research. The ease-of-use variable measures respondents' perception of the ease of using QRIS for transactions; the security variable measures users' sense of security when making digital payments; and the Sharia compliance variable measures respondents' perception of the alignment of QRIS transactions with the principles of Islamic commercial law (fiqh muamalah). All items were measured using a five-point Likert scale, which reflects the respondents' level of agreement with each statement.

Data analysis was conducted using IBM SPSS Statistics software, version 21. Before hypothesis testing was performed, the research instruments were tested for validity and reliability to ensure that each item was able to measure the variables accurately and

consistently. Next, classical assumption tests were conducted, including tests for normality, multicollinearity, and heteroscedasticity, to ensure that the regression model met the BLUE (Best Linear Unbiased Estimator) criteria (Mohajan, 2020). Hypothesis testing was performed using multiple linear regression analysis to determine the effect of independent variables on the dependent variable. In addition, this study also used the coefficient of determination (R^2) to measure the model's ability to explain the dependent variable, the t-test to identify the partial effects of each independent variable, and the F-test to examine the combined effect of all independent variables on the dependent variable.

3. Result And Discussion

3.1. Respondent Profile

Based on the results of the questionnaire distribution, the sample size for this study was 154 people. By gender, the majority of respondents were female, totaling 93 people or 60.4%, while males numbered 61 people or 39.6%. In terms of age, the 12–25 age group dominated with 101 people, or 65.5%. This indicates that the younger generation tends to be more active in using digital payment technologies, including QRIS, for infaq and sadaqah transactions. The dominance of this age group is related to the timing of data collection, which took place during the last 10 nights of Ramadan, when younger people are more likely to participate in i'tikaf and worship activities at the mosque. Additionally, before the questionnaire was administered, potential respondents were first asked about their experience making infak or sedekah via QRIS, so the study primarily involved users already familiar with digital philanthropy transactions.

By occupation, the majority of respondents were students (58 people, or 37.7%), followed by those in other occupational categories (39 people, or 25.3%), and private-sector employees (23 people, or 14.9%). The high proportion of students indicates that groups with good digital literacy tend to be more receptive to and make better use of digital payment technologies in Islamic philanthropic activities. Meanwhile, the high number of female respondents is also related to the timing of the sampling during the final nights of Ramadan, when female congregants participating in i'tikaf activities were relatively more prevalent during the distribution of the questionnaire.

3.2. Results

The descriptive statistical results indicate that all research variables fall into the high category. The ease variable (X1) has a mean value of 22.84 (SD=2.873), security (X2) of 22.04 (SD=2.617), compliance with Sharia principles (X3) of 20.53 (SD=3.222), and interest in using QRIS (Y) of 21.90 (SD=3.246). This indicates that the respondents gave positive ratings to all the variables studied.

The results of the validity test using the Corrected Item-Total Correlation method indicate that all items across the four variables have calculated r values greater than the table r values; therefore, all items are deemed valid and suitable for use as a research instrument. Meanwhile, the reliability test results show that all variables have Cronbach's Alpha values above 0.70, namely ease of use (X1) at 0.871, security (X2) at 0.816, compliance with Sharia principles (X3) at 0.928, and interest in using QRIS (Y) at 0.933. Thus, the research instrument was deemed reliable.

Before conducting regression analysis, classical assumption tests were first performed. The results of the Kolmogorov-Smirnov normality test showed a significance value of 0.103 (> 0.05), indicating that the data are normally distributed. The multicollinearity test showed that

all variables had a tolerance value > 0.10 and a VIF < 10 , indicating no signs of multicollinearity. The Park method heteroscedasticity test showed that all variables had a significance value > 0.05 , indicating no heteroscedasticity. Additionally, the autocorrelation test results showed a Durbin-Watson value of 1.795, which falls within an acceptable range, indicating no autocorrelation in the model.

After all classical assumption tests were met, multiple linear regression analysis was conducted to test the influence of convenience, security, and compliance with Sharia principles on the interest in using QRIS. The analysis results are presented in Table 1.

Table 1. Results of Multiple Linear Regression Analysis

Variables	Unstandardized Coefficients	Sig.
Ease	.232	.005
Safety	.258	.017
Compliance with Sharia Principles	.413	.000

Based on the table above, the following equation is obtained:

$$Y = \alpha + b_1X_1 + b_2X_2 + b_3X_3 \quad (1)$$

$$Y = 2.451 + 0.232X_1 + 0.258X_2 + 0.413X_3$$

The test results show that all independent variables have a positive effect on the dependent variable. The ease-of-use variable (X_1) has a coefficient of 0.232 with a significance level of 0.005 (< 0.05), indicating that ease of use has a positive and significant effect on interest in using QRIS. The security variable (X_2) has a coefficient of 0.258 with a significance value of 0.017 (< 0.05), indicating that security also has a positive and significant effect on interest in using QRIS.

Meanwhile, the Sharia compliance variable (X_3) has a coefficient of 0.413 with a significance value of 0.000 (< 0.05), indicating that this variable has a positive and significant influence and is the most dominant variable in influencing the interest in using QRIS.

The following are the results of the Coefficient of Determination (R^2) test as shown in

Table 2. Table 2. Results of the Coefficient of Determination (R^2) Test

Model	R Square
1	.492

Based on the table above, an R value of 0.702 was obtained, indicating that the relationship between the independent variables (convenience, security, and Sharia compliance) and the dependent variable (interest in QRIS) is strong. The R-Square value of 0.492 indicates that the independent variables—convenience, security, and Sharia compliance—collectively account for 49.2% of the variance in the dependent variable, while the remaining 50.8% is explained by other variables not included in this research model. The partial effects of each independent variable on interest in using QRIS can be seen in Table 3 below.

Table 3. Partial Test Results (t)

Variable	t	Sig.
Ease	2.799	.006
Security	2.258	.025
Sharia Compliance	5.293	.000

The results of the partial test (t-test) indicate that the ease variable has a positive and significant effect on the interest in using QRIS ($t = 2.799$; $p = 0.006$). The security variable also has a positive and significant effect ($t = 2.258$; $p = 0.025$). Furthermore, the Sharia

compliance variable has a positive and significant influence with the largest t-value ($t = 5.293$; $p = 0.000$), indicating that this variable is the most dominant factor influencing interest in using QRIS.

3.3. Discussion

The research findings indicate that convenience, security, and compliance with Sharia principles have a positive and significant impact on the willingness to use QRIS for digital infaq and zakat payments in the mosque community of Banjarbaru City. Among these three variables, compliance with Sharia principles is the most dominant factor influencing the willingness to use QRIS. This finding indicates that in the context of mosque-based Islamic philanthropy, the community not only considers technological aspects but also pays attention to the alignment of transactions with Sharia principles. This suggests that the acceptance of digital payment technology among Muslim communities is strongly influenced by religious values and adherence to the principles of Islamic fiqh muamalah.

Based on the Technology Acceptance Model (TAM) developed by Fred Davis (1989), the perception of ease of use is a key factor in the acceptance of a technology. The results of this study indicate that people tend to accept a technology if the system is perceived as easy to use, practical, and capable of improving transaction efficiency. QRIS is considered to facilitate the payment of infaq and sadaqah because transactions can be completed quickly via mobile banking or digital wallets without the need for cash. These findings align with the research by Khairani et al. (2025), Kulsum & Riza (2024), and Hidayat & Rakhmawati (2025), which state that ease of use significantly influences interest in using QRIS. Additionally, research by Venkatesh et al. (2003) explains that perceptions of ease of use and performance expectations play a crucial role in driving technology adoption by users. However, this study offers a novel perspective by examining the use of QRIS within the context of mosque-based Islamic philanthropy, integrating factors of ease of use, security, and compliance with Sharia principles into a single research model.

In addition to convenience, security has also been shown to have a positive and significant impact on interest in using QRIS. This indicates that the level of transaction security, protection of personal data, and Bank Indonesia's oversight of the payment system are able to increase public confidence in conducting digital transactions. In the context of infaq and zakat payments, transaction security is crucial because it relates to transparency and the congregation's trust in the digital payment system. This finding aligns with the research by Utama et al. (2024) and Azmi & Budiarti (2024), which states that the perception of security is one of the main factors in the acceptance of digital payment systems. Thus, the higher the level of security perceived by users, the higher the public's interest in using QRIS as a medium for Islamic philanthropy payments.

The most significant finding of this study is the dominant influence of Sharia compliance on the willingness to use QRIS. The results indicate that the Muslim community places great importance on whether digital transactions comply with Islamic principles, such as avoiding *riba*, *gharar*, and *maysir*. Additionally, the transparency of digital transactions also enhances public confidence in using QRIS for infaq and zakat payments. This finding supports the research by Munif (2023) and Nurkhofifah & Kurniati (2025), which explains that religiosity and Sharia compliance influence the adoption of digital financial technology among Muslim communities. Furthermore, this study is also supported by Hassan et al. (2022), who state that compliance with Sharia principles is a key factor in the adoption of digital financial technology among Muslim communities.

Unlike previous studies, which have primarily focused on commercial transactions or examined technological factors in isolation, this study integrates technological factors and Sharia compliance within the context of mosque-based Islamic philanthropy. Therefore, the novelty of this study lies in its more comprehensive approach to explaining the use of QRIS in the religious and social activities of the Muslim community.

4. Conclusion

This study concludes that convenience, security, and compliance with Sharia principles have a positive and significant influence on the interest of mosque congregants in making digital infaq and zakat payments via QRIS in Banjarbaru City. Among these three variables, compliance with Sharia principles is the most dominant factor, reflecting that religious considerations and adherence to Islamic values serve as the primary foundation for congregants in adopting digital payment technology. Convenience and security further reinforce this interest, as a practical, simple, and secure system enhances congregants' trust in conducting digital transactions. Overall, these three factors collectively shape the tendency of mosque congregants to use QRIS as a means of digital infaq and zakat payments.

Further research is recommended to expand the scope of the study area so that the results obtained are more representative. Additionally, future research may consider incorporating other variables such as trust, digital literacy, or levels of religiosity, which are suspected to influence the interest in using QRIS among mosque congregants. Mosque administrators and Islamic financial institutions are also encouraged to continue enhancing outreach and education regarding the use of QRIS in accordance with Sharia principles to promote broader adoption within the community.

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