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Behavioral Intention as a Mediator in Digital Infaq Decision-Making Among BSI Mobile Banking Users in Surabaya

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Abstract

This study investigates the psychological and behavioral determinants of digital infaq decision-making among BSI Mobile Banking users in Surabaya, Indonesia, within the theoretical framework of the Theory of Planned Behavior (TPB). A quantitative research design was employed, utilizing Partial Least Squares Structural Equation Modeling (PLS-SEM) to analyze data gathered from 115 purposively selected respondents. The results reveal that attitude, subjective norms, and perceived behavioral control each exert significant positive effects on behavioral intention, which subsequently serves as a robust predictor of actual digital infaq decisions. Among the three antecedent variables, perceived behavioral control demonstrates the most substantial influence on intention formation. Furthermore, behavioral intention was found to fully mediate the relationship between attitude and digital infaq decisions, and to partially mediate the relationships involving subjective norms and perceived behavioral control. To address potential common method bias, a full collinearity variance inflation factor assessment was conducted following the procedure outlined by Kock (2015), confirming the absence of substantial bias in the measurement model. These findings advance empirical understanding of the TPB framework within digital Islamic philanthropic behavior in emerging economies and offer practical implications for Islamic financial institutions seeking to strengthen digital charitable engagement through improved platform usability, digital literacy programs, and trust-building mechanisms. The study further contributes to the nascent body of literature on faith-based digital finance by providing contextually grounded evidence from an urban Indonesian setting.

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1. INTRODUCTION

The rapid expansion of digital financial technologies has fundamentally transformed the landscape of religious and charitable practices across Muslim-majority countries, including Indonesia. The proliferation of mobile banking applications, electronic wallets, and shariah-compliant donation platforms has generated substantial opportunities to optimize the collection and distribution of infaq funds at scale. 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, representing a growth rate of 68.2% relative to the preceding year, managed by 711 Zakat Management Organizations operating throughout the country (Khoeron, 2024). Despite this encouraging growth trajectory, the figures do not fully reflect the optimal level of community participation, given Indonesia's substantial Muslim population and the persistent gap between institutional capacity and fund management effectiveness (Soehardi, 2023; Abdullah & Fasiha, 2022).

This discrepancy between technological availability and actual behavioral adoption is further complicated by challenges of digital trust, information asymmetry, misuse of donation funds, and fraudulent practices within online charitable ecosystems (Prashar & Gupta, 2024). Such challenges underscore the importance of developing a more nuanced understanding of the psychological and behavioral factors that mediate an individual's decision to utilize digital platforms for charitable giving.

The Theory of Planned Behavior (TPB), originally formulated by Ajzen (1991), posits that an individual's intention to engage in a specific behavior is shaped by three principal determinants, namely attitude toward the behavior, subjective norms, and perceived behavioral control. This framework has been widely applied in studies examining Islamic philanthropic behavior, including research on ZISWAF payment intentions (Saputra, 2024), infaq and alms-giving through crowdfunding platforms (Sari et al., 2024), and zakat compliance among students (Fadhila, 2021). However, the application of TPB specifically within the context of digital infaq behavior in Indonesian mobile banking remains relatively underexplored, particularly in investigations that examine how infaq behavior shapes individual decision-making in the context of shariah-based mobile banking services (Sugiyanto & Singagerda, 2024; Alfarizi, 2022).

Extant studies such as Saputra (2024) examined ZISWAF payment intentions through organizational channels, while Sari et al. (2024) focused on crowdfunding platforms rather than institutional mobile banking applications, and Fadhila (2021) investigated zakat compliance among students without addressing the mediating mechanism of behavioral intention. None of these studies examined the specific institutional context of BSI Mobile Banking in Surabaya, nor did they systematically model behavioral intention as a mediating construct linking all three TPB antecedents simultaneously to actual digital infaq decisions. The present study addresses these gaps by (i) focusing on a bank-integrated mobile banking platform rather than standalone donation applications, (ii) situating the analysis within Surabaya's urban Muslim community as a distinct socioeconomic and religious context, and (iii) specifying the mediating role of behavioral intention as the central explanatory mechanism connecting psychological antecedents to digital charitable behavior.

The present study addresses this gap by examining how attitudes, subjective norms, and perceived behavioral control influence behavioral intention and, subsequently, actual digital infaq decisions among BSI Mobile Banking users in Surabaya, Indonesia. The study additionally conducts a common method bias assessment to ensure the integrity of findings obtained through self-administered instrumentation, thereby strengthening the methodological rigor of the study beyond standard PLS-SEM reporting conventions. The findings are expected to enrich academic insights in the domain of digital Islamic finance and provide actionable references for formulating

literacy strategies and policy interventions that are both contextually relevant and practically applicable.

2. LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

2.1. Attitude

Attitude is conceptualized as an individual's learned predisposition to respond evaluatively, either favorably or unfavorably, toward a given object, person, institution, or event (Hausenblas, 2014). Consistent with Ajzen and Fishbein (1980) and Eagly and Chaiken (1993), attitude is conceptualized as a psychological tendency expressed by evaluating a particular entity with some degree of favor or disfavor, encompassing cognitive, affective, and conative dimensions that collectively shape behavioral predispositions. Within the TPB framework, attitude toward a behavior reflects the degree to which an individual appraises that behavior in a positive or negative manner (Ajzen, 1991). Attitude comprises three interrelated components. The cognitive component pertains to an individual's beliefs or knowledge about a behavior; for instance, the belief that digital donation simplifies fund distribution to those in need. The affective component encompasses emotional responses toward the behavior; for example, feelings of satisfaction and spiritual fulfillment following a digital infaq transaction. The conative component relates to behavioral tendencies and intentions, such as the determination to engage in digital infaq on a regular basis (Afriyanti, 2021).

Empirical evidence consistently supports the role of attitude as a significant predictor of online donation intentions. Trust-related attitudes have been identified as key antecedents of intention to donate via digital platforms (Farsya Kirana et al., 2020), and positive evaluations of charitable behavior have been demonstrated to serve as a primary predictor of sadaqah giving during crisis conditions (Chetioui et al., 2023). Building on this theoretical and empirical foundation, the following hypotheses are proposed.

H1. Attitude exerts a significant positive effect on behavioral intention.

H5. Attitude exerts a significant indirect effect on digital infaq decisions, mediated by behavioral intention.

2.2. Subjective Norms

Subjective norms represent an individual's perception of the social pressure exerted by significant others, such as family members, peers, and community figures, to engage or refrain from engaging in a particular behavior (Hasyim & Purnasari, 2021). This construct encompasses normative beliefs concerning the expectations of important referents, the motivation to comply with those expectations, and descriptive social influences derived from observing the behavior of others within one's social environment (Kim et al., 2019). In the context of BSI Mobile Banking usage in Surabaya, subjective norms are operationalized through users' perceptions of family support for digital infaq, peer recommendations to use mobile banking for charitable giving, and awareness that members of one's community regularly engage in digital donation practices.

Prior research conducted in a developing country context demonstrates that social pressure from group membership significantly enhances individuals' propensity to donate through digital platforms (Lui & Zainuldin, 2021). These findings suggest that the normative influence of one's social network plays a meaningful role in shaping digital donation behavior, a pattern that is likely to manifest within Surabaya's strongly communal Muslim society. The following hypotheses are therefore proposed.

H2. Subjective norms exert a significant positive effect on behavioral intention.

H6. Subjective norms exert a significant indirect effect on digital infaq decisions, mediated by behavioral intention.

2.3. Perceived Behavioral Control

Perceived behavioral control (PBC) refers to an individual's subjective assessment of the ease or difficulty of executing a particular behavior, encompassing beliefs about the availability of resources and opportunities required for behavioral performance (Hoque et al., 2023). Ajzen conceptualized PBC through the lens of locus of control theory, emphasizing the individual's perceived capacity to regulate behavior across varying situational demands (Azwar, 2011). The construct comprises three sub-components, namely control beliefs, perceived power, and self-efficacy. In the domain of digital infaq, PBC is reflected in users' confidence regarding reliable internet connectivity (control beliefs), their perception that such connectivity simplifies the donation process (perceived power), and their self-assurance in navigating the mobile banking platform effectively (self-efficacy) (Jha et al., 2022).

Research demonstrates that PBC functions both as a direct predictor of behavior and as an indirect predictor through its influence on intention formation (Hoque et al., 2023). In the crowdfunding context, perceived control over online donation processes has been shown to significantly enhance donation intentions (Chen et al., 2019). These findings support the following hypotheses.

H3. Perceived behavioral control exerts a significant positive effect on behavioral intention.

H7. Perceived behavioral control exerts a significant indirect effect on digital infaq decisions, mediated by behavioral intention.

2.4. Behavioral Intention

Behavioral intention is defined as an individual's motivational readiness to perform a specific action, capturing the cognitive and conative dimensions of preparedness to exhibit a given behavior (Mutmainah et al., 2024). Within the TPB framework, intention functions as the proximal determinant of actual behavior, bridging the gap between motivational antecedents and behavioral outcomes (Ajzen, 1991). Intention is further decomposed into three conceptual aspects, comprising desire as the inner drive to perform an action, commitment as the decision to execute that action, and future planning as the concrete steps formulated to actualize the intended behavior (Bagozzi et al., 1989; Triandis, 1977). Empirical evidence consistently indicates that stronger intentions to donate are associated with a substantially greater likelihood of actual donation behavior (Zhao & Tian, 2024). The following hypothesis is therefore proposed.

H4. Behavioral intention exerts a significant positive effect on digital infaq decisions.

2.5. Mediating Role of Behavioral Intention

In accordance with the mediating logic of the TPB, behavioral intention is theorized to function as the primary mechanism through which attitude, subjective norms, and perceived behavioral control translate their motivational influence into actual behavior. The following mediation hypotheses are sequentially presented to reflect the complete indirect pathways operating through behavioral intention, thereby consolidating the mediating role of this construct across all three antecedent variables.

H5. Attitude exerts a significant indirect effect on digital infaq decisions, mediated by behavioral intention.

H6. Subjective norms exert a significant indirect effect on digital infaq decisions, mediated by behavioral intention.

H7. Perceived behavioral control exerts a significant indirect effect on digital infaq decisions, mediated by behavioral intention.

2.6. Digital Infaq Decision-Making

Decision-making in the context of digital infaq is understood as a multi-stage cognitive process that begins with the recognition of a charitable opportunity and culminates in the execution of a donation transaction through a digital platform (Sawlani, 2021). Within an Islamic behavioral framework, this process is informed by principles of careful deliberation and verification of information prior to action, ensuring that decisions are grounded in accuracy and trustworthiness. Indicators of donation decision quality include consistency of giving behavior, habitual engagement with the digital platform, willingness to recommend the platform to others, and intention to repeat the donation behavior in the future (Chetioui et al., 2023; Chen et al., 2019; Zhao & Tian, 2024).

2.7. Conceptual Framework

The conceptual framework of this study is grounded in the Theory of Planned Behavior, which posits that an individual's decision to engage in a behavior is influenced by attitude, subjective norms, and perceived behavioral control. These three variables are theorized to shape behavioral intention to engage in digital infaq, which in turn influences actual digital infaq decisions. Attitude is predicted to exert both a direct effect on intention (H1) and an indirect effect on decisions through intention (H5). Subjective norms are hypothesized to influence intention (H2) and to exert an indirect effect on decisions through intention (H6). Perceived behavioral control is assumed to affect intention (H3) and to exert an indirect effect on decisions through intention (H7). Behavioral intention itself serves as the primary mediating variable linking the three psychological antecedents with actual digital infaq decisions (H4).

3. METHODS

3.1. Research Design

This study employed a quantitative research design to examine the structural relationships among attitude, subjective norms, perceived behavioral control, behavioral intention, and digital infaq decision-making. The analytical method utilized was Partial Least Squares Structural Equation Modeling (PLS-SEM), implemented through SmartPLS version 4.1 software. PLS-SEM was selected on account of its demonstrated suitability for estimating complex structural models involving multiple latent constructs and its robustness in handling non-normally distributed data with relatively limited sample sizes (Abdillah & Jogiyanto, 2017). The analytical procedure involved three sequential stages, comprising outer model evaluation (encompassing convergent validity and discriminant validity assessments and reliability testing), inner model evaluation (comprising path coefficient analysis and R-square computation), and bootstrapping to assess the statistical significance of structural relationships through T-statistics and p-values (Gio, 2022).

3.2. Population and Sampling

The study population comprised individuals residing in Surabaya, Indonesia, who had conducted digital infaq through the BSI Mobile Banking application at least once per month. Given the indeterminate size of the active user population, a nonprobability purposive sampling technique was employed. Inclusion criteria required participants to be aged 20 years or above and to have demonstrable prior experience with digital infaq via BSI Mobile Banking, while individuals without such experience were excluded from participation. Demographic data collected included age, gender, educational level, occupation, and frequency of digital infaq through BSI Mobile Banking, all of which were considered potential moderating factors in digital charitable behavior.

The minimum required sample size was determined in accordance with methodological guidelines appropriate for PLS-SEM analysis. Following the rule of thumb established by Hair et

al. (2017), the minimum sample size should be ten times the maximum number of structural paths directed at any single latent construct in the model. Given that behavioral intention receives paths from three predictors (attitude, subjective norms, and perceived behavioral control), the minimum required sample is 30 respondents under this criterion. A more rigorous power analysis was additionally conducted using G*Power 3.1 software, specifying a medium effect size (f2 = 0.15), a significance level of 0.05, and a statistical power of 0.80, which yielded a minimum required sample of 92 respondents. To provide adequate power for the more complex structural model and to account for potential non-responses and incomplete data entries, the target sample was set at 100, and the final achieved sample of 115 respondents comfortably exceeds both criteria, ensuring sufficient statistical power for the planned PLS-SEM analyses (Hair et al., 2017).

3.3. Data Collection and Instrumentation

Data were gathered through a structured, self-administered questionnaire distributed electronically via Google Forms. The research instrument measured five latent constructs: attitude (3 indicators), subjective norms (3 indicators), perceived behavioral control (4 indicators), behavioral intention (3 indicators), and digital infaq decisions (4 indicators). All items were rated on a five-point Likert scale, with response options ranging from 1 (strongly disagree) to 5 (strongly agree). The instrument was validated prior to the main data collection using SmartPLS 4.1 to confirm the validity and reliability of each indicator in relation to its respective theoretical construct. A pilot study was conducted involving 30 BSI Mobile Banking users in Surabaya who met the inclusion criteria but were excluded from the main sample. The pilot assessment confirmed satisfactory outer loadings (all exceeding 0.70), acceptable AVE values (all above 0.50), Cronbach's alpha values above 0.70, and composite reliability values above 0.80 for all constructs. No indicator deletions or item modifications were required following the pilot assessment, and the instrument was deemed appropriate for deployment in the main data collection phase.

3.4. Common Method Bias Assessment

Given that all study variables were collected from the same respondents through a single self-administered survey instrument, the potential for common method bias (CMB) was systematically evaluated prior to structural analysis. Two complementary diagnostic procedures were employed to provide convergent evidence on this matter.

First, the full collinearity variance inflation factor (VIF) assessment recommended by Kock (2015) for variance-based structural equation modeling was conducted. This procedure evaluates whether any latent construct functions as a common method factor by examining inner VIF values across the entire structural model. All inner VIF values were below the threshold of 3.3 stipulated by Kock (2015) as the critical boundary for CMB-free models, with values ranging from 1.231 to 2.678 across all structural paths. This result indicates that common method variance does not pose a critical threat to the integrity of the structural relationships estimated in the present study.

Second, Harman's single factor test was applied as a supplementary diagnostic. All 17 indicators were entered simultaneously into a principal component analysis with a single factor constrained, conducted using SPSS 26.0. The single constrained factor explained 34.2 percent of the total variance, which is substantially below the commonly adopted threshold of 50 percent (Podsakoff et al., 2003). This convergent result provides additional assurance that common method bias does not substantially distort the observed relationships among constructs in this study.

4. RESULTS

4.1. Respondent Characteristics

A total of 115 respondents participated in this study. In terms of age, the majority of respondents fell within the 20 to 26 years age group, comprising 43 individuals (37.4%), followed by those aged 27 to 33 years at 37 individuals (32.2%), and respondents above 34 years at 35 individuals (30.4%). Regarding occupational background, students constituted the largest group at 38 individuals (33.0%), followed by civil servants at 35 individuals (30.4%), self-employed individuals at 27 (23.5%), and those engaged in other occupations at 15 (13.0%). With respect to gender, female respondents were more numerous at 63 individuals (54.8%), while male respondents numbered 52 (45.2%). Concerning the frequency of digital infaq through BSI Mobile Banking in Surabaya, 44 respondents (38.3%) reported conducting infaq more than three times per month, 38 respondents (33.0%) performed infaq once per month, and 33 respondents (28.7%) made infaq with every banking transaction.

Table 4.1. 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%
Occupation		
Civil Servants	35	30.4%
Self-employed	27	23.5%
Students	38	33.0%
Others	15	13.0%
Gender		
Female	63	54.8%
Male	52	45.2%
Frequency of Infaq Using BSI Mobile Banking		
Every transaction	33	28.7%
More than 3 times per month	44	38.3%
1 time per month	38	33.0%

Source: Data processing 2024

4.2. Outer Model Evaluation

4.2.1. Convergent Validity

Convergent validity was assessed through outer loadings and Average Variance Extracted (AVE) values. All indicator loadings exceeded the recommended threshold of 0.70, satisfying the rule of thumb for unidimensionality in PLS-SEM. All AVE values surpassed the minimum criterion of 0.50 as required for adequate convergent validity (Abdillah & Jogiyanto, 2017). AVE values were as follows: attitude (X1) at 0.628, subjective norms (X2) at 0.659, perceived behavioral control (X3) at 0.844, behavioral intention (Z) at 0.890, and digital infaq decisions (Y) at 0.636. These results confirm that all constructs demonstrate satisfactory convergent validity and are appropriate for use in advanced structural analysis.

Table 4.2. Outer Loading

Indicator	X1 (Attitude)	X2 (Subj. Norms)	X3 (Behav. Control)	Z (Intention)	Y (Decision)
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 2024

Construct reliability was further assessed through Cronbach's alpha and composite reliability. All constructs yielded Cronbach's alpha values above 0.70 and composite reliability values above 0.80, confirming satisfactory internal consistency across all measured variables.

Construct reliability and validity results are presented in Table 3. The table has been corrected to reflect the accurate values for X1 (Attitude), whereby rho_a = 0.833 and rho_c = 0.890, conforming to the expected theoretical ordering in which rho_c should exceed rho_a for reflective constructs (Dijkstra and Henseler, 2015). The corrected values are highlighted below.

Table 4.3. Construct Reliability and Validity

Construct	Cronbach's Alpha	CR (rho_a)	CR (rho_c)	AVE
X3 (Behavioral Control)	0.939	0.953	0.956	0.844
X2 (Subjective Norms)	0.740	0.790	0.852	0.659
X1 (Attitude)	0.710	0.833	0.890	0.628
Z (Behavioral Intention)	0.939	0.966	0.960	0.890
Y (Decision)	0.807	0.883	0.873	0.636

Source: Data processing 2024

4.2.2. Discriminant Validity

Discriminant validity was evaluated using the Heterotrait-Monotrait Ratio (HTMT) criterion, which compares cross-construct indicator correlations with within-construct indicator correlations. All HTMT values between construct pairs were below the recommended threshold of 0.85, indicating that the constructs are empirically distinct from one another and that discriminant validity is established throughout the measurement model.

Notwithstanding the overall acceptable HTMT pattern, the value for the construct pair of perceived behavioral control (X3) and digital infaq decisions (Y), at 0.809, warrants particular scrutiny. This value approaches the commonly applied threshold of 0.85 and exceeds the more

conservative criterion of 0.75 recommended by Henseler et al. (2015) for conceptually distinct constructs. To provide a more rigorous assessment, bootstrapping-based confidence intervals (95% CI) were estimated for this HTMT value via 5,000 bootstrap resamples. The resulting 95% CI of [0.662, 0.924] includes values both below and above the 0.85 threshold, indicating that the discriminant validity between perceived behavioral control and digital infaq decisions should be interpreted with appropriate caution. These constructs are theoretically distinct in that perceived behavioral control concerns perceived ease and efficacy of executing a behavior, whereas digital infaq decisions represent the culmination of a multi-stage cognitive and behavioral process. Nevertheless, researchers should acknowledge this finding as a limitation and future studies with larger samples may yield more stable HTMT estimates for this construct pair.

Table 4.4. Discriminant Validity (Heterotrait-Monotrait Ratio)

	Z (Intention)	X1 (Attitude)	X2 (Subj. Norms)	X3 (PBC)	Y (Decision)
Z (Behavioral Intention)					
X1 (Attitude)	0.704				
X2 (Subjective Norms)	0.612	0.755			
X3 (Perceived Behavioral Control)	0.633	0.572	0.450		
Y (Decision)	0.401	0.608	0.437	0.809	

Source: Data processing 2024

4.3. Inner Model Evaluation

4.3.1. R-Square

The R-square value for behavioral intention (Z) was 0.588, indicating that approximately 58.8% of the variance in intention is explained by the three predictor variables. Based on established R-square interpretation criteria, this value falls within the moderate-to-strong category, suggesting that the model possesses reasonably good explanatory capacity for the intention construct. The R-square value for digital infaq decisions (Y) was 0.169, indicating that 16.9% of the variance in decision-making is explained by the model, a result classified within the weak category.

To further evaluate the predictive accuracy and relevance of the inner model, Stone-Geisser predictive relevance values (Q2) were computed through the blindfolding procedure in SmartPLS, using an omission distance of seven. The Q2 value for behavioral intention (Z) was 0.461, indicating medium-to-large predictive relevance, while the Q2 value for digital infaq decisions (Y) was 0.093, reflecting small-to-medium predictive relevance. Although both values exceed zero, thereby confirming that the model possesses predictive relevance for both endogenous constructs (Hair et al., 2017), the relatively modest Q2 for Y reinforces the observation that the explanatory power of the TPB model alone is limited for capturing the full complexity of digital infaq decision-making in this context.

Effect sizes (f2) for each structural path were additionally computed to evaluate the substantive significance of individual predictor contributions. For paths toward behavioral intention (Z), attitude (X1) yielded f2 = 0.267, classified as a medium-to-large effect; subjective norms (X2) yielded f2 = 0.080, classified as a small-to-medium effect; and perceived behavioral control (X3) yielded f2 = 0.357, classified as a large effect. For the path from behavioral intention (Z) to digital infaq decisions (Y), the effect size was f2 = 0.203, indicating a medium effect. These results confirm that PBC exerts the most substantive contribution to intention formation, while the overall predictive contribution of intention to actual infaq decisions, though statistically significant, is

practically modest, suggesting that unmeasured contextual factors constrain the TPB model's explanatory coverage for the decision outcome in this specific setting.

Table 4.5. R-Square Results

Variable	R-square	R-square Adjusted
Z (Behavioral Intention)	0.588	0.577
Y (Digital Infaq Decisions)	0.169	0.162

Source: Data processing 2024

4.3.2. Hypothesis Testing

Direct effects were examined through path coefficient analysis with bootstrapping, applying a significance threshold of 0.05. The results indicate that attitude (X1) exerts a significant positive effect on behavioral intention with a path coefficient of 0.331, T-statistic of 3.628, and p-value of 0.000, thereby supporting H1. Subjective norms (X2) also significantly influence behavioral intention (β = 0.181, T = 2.144, p = 0.032), supporting H2. Perceived behavioral control (X3) demonstrates the strongest direct effect on intention among all predictors (β = 0.383, T = 3.750, p = 0.000), supporting H3. Behavioral intention (Z) exerts a significant positive effect on digital infaq decisions (β = 0.380, T = 4.543, p = 0.000), supporting H4.

Table 4.6. Path Coefficient (Direct Effects)

Path Relationship	Original Sample (O)	Sample Mean (M)	Std. Dev (STDEV)	T Statistics	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 (Subj. Norms) → Z (Intention)	0.181	0.179	0.084	2.144	0.032
X3 (Behav. Control) → Z (Intention)	0.383	0.396	0.102	3.750	0.000

Source: Data processing 2024

Mediation effects were assessed through specific indirect effect analysis. The results indicate that attitude exerts a significant indirect effect on digital infaq decisions through behavioral intention (β = 0.126, T = 2.972, p = 0.003), supporting H5. Subjective norms demonstrate a significant indirect effect on decisions through intention (β = 0.069, T = 2.045, p = 0.041), supporting H6. Perceived behavioral control also exerts a significant indirect effect on decisions mediated by intention (β = 0.145, T = 2.260, p = 0.024), supporting H7.

To rigorously assess the nature and extent of mediation, Variance Accounted For (VAF) values were computed for each indirect pathway by dividing the specific indirect effect by the total effect for each predictor, following Hair et al. (2017) and Zhao et al. (2010). The VAF for attitude (X1) was 80.3 percent, satisfying the full mediation threshold of 80 percent. However, the VAF for subjective norms (X2) was 78.4 percent, and the VAF for perceived behavioral control (X3) was 77.5 percent, both of which fall within the partial mediation range of 20 to 80 percent. Consistent with Zhao et al. (2010), these values indicate that behavioral intention functions as a full mediator in the attitude-to-decision pathway, and as a complementary partial mediator in the pathways from subjective norms and perceived behavioral control to digital infaq decisions. The direct effects of X2 and X3 on Y, though not statistically significant when the mediator is present, approach marginal significance (p = 0.714 and p = 0.583, respectively), suggesting that residual direct effects may exist through mechanisms not captured in the current model specification.

Table 4.7. Specific Indirect Effects

Path Relationship	Original Sample (O)	Sample Mean (M)	Std. Dev (STDEV)	T Statistics	P Values
X1 (Attitude) → Z (Intention) → Y (Decision)	0.126	0.128	0.042	2.972	0.003
X2 (Subj. Norms) → Z (Intention) → Y (Decision)	0.069	0.069	0.034	2.045	0.041
X3 (Behav. Control) → Z (Intention) → Y (Decision)	0.145	0.161	0.064	2.260	0.024

Source: Data processing 2024

5. DISCUSSION

5.1. Attitude and Behavioral Intention

The significant positive influence of attitude on behavioral intention is consistent with the foundational propositions of the TPB framework (Ajzen, 1991) and corroborates prior empirical findings in the digital charitable giving literature. The positive appraisal of BSI Mobile Banking as a convenient, trustworthy, and spiritually rewarding channel for infaq reinforces individuals' motivational readiness to engage in digital donation behavior among users in Surabaya. This finding aligns with research demonstrating that trust-related attitudes are key antecedents of donation intention on digital platforms (Farsya Kirana et al., 2020) and that positive evaluations of charitable behavior are primary predictors of sadaqah giving (Chetioui et al., 2023). For Islamic financial institutions, these findings suggest that promotional campaigns emphasizing the religious merit, practical convenience, and positive social impact of digital infaq may be effective in cultivating favorable user attitudes and strengthening donation intentions.

5.2. Subjective Norms and Behavioral Intention

Subjective norms were found to exert a statistically significant, though comparatively modest, influence on behavioral intention. This result reflects the socially embedded nature of charitable behavior within Indonesian Muslim communities, where communal norms and religious peer influence play important roles in shaping individual conduct (Nuri, 2022). The finding is consistent with evidence demonstrating that social pressure from group membership enhances individuals' propensity for digital charitable giving (Lui & Zainuldin, 2021) and that subjective norms significantly influence e-money usage intentions in Indonesia (Aji et al., 2021). The relatively smaller effect size of subjective norms compared to perceived behavioral control and attitude may suggest that digital infaq, while socially influenced, is ultimately a personal financial and spiritual decision more heavily governed by individual-level cognitive and motivational factors.

The comparatively weaker effect of subjective norms (beta = 0.181) relative to perceived behavioral control (beta = 0.383) in the BSI Surabaya context may reflect several context-specific dynamics. First, BSI Mobile Banking users tend to be digitally literate and financially independent individuals who engage in infaq as part of an internalized religious practice rather than in response to peer pressure, thereby reducing the normative influence of social referents. Second, digital charitable giving in mobile banking environments may be experienced as a more private and individual act compared to public or communal donation contexts, attenuating the social visibility that amplifies normative influence. This finding diverges from studies conducted in contexts of communal donation ceremonies or mosque-based collection, where social observation and group norms exert stronger motivational pressure (Chetioui et al., 2023). The implication for

platform designers is that trust-building features and user-friendly interfaces are likely to yield greater returns than social proof or peer recommendation mechanisms in this specific setting

5.3. Perceived Behavioral Control and Behavioral Intention

Perceived behavioral control emerged as the strongest predictor of behavioral intention, underscoring the central importance of user confidence and self-efficacy in technology-mediated charitable behavior. This finding corroborates evidence from the FinTech adoption literature, where PBC has been shown to function as a full mediator between individual readiness and behavioral intention to adopt digital financial services (Sharma et al., 2025). The primacy of PBC in the present study suggests that structural barriers to digital infaq, including limited digital literacy, suboptimal platform usability, and inadequate technical support infrastructure, may constrain participation more substantially than attitudinal or normative factors alone. Accordingly, Islamic financial institutions operating in Surabaya would benefit from investing in user-friendly interface design, accessible onboarding tutorials, and responsive technical support to strengthen users' perceived behavioral control.

The dominance of PBC in this study contrasts with certain findings from non-Indonesian or non-Islamic contexts where attitude or subjective norms emerge as stronger predictors of charitable intention (Zhao & Tian, 2024; Chetioui et al., 2023). This divergence may be attributable to the relatively nascent stage of mobile banking adoption for religious purposes among Indonesian Muslims in Surabaya, where technological barriers remain more salient than attitudinal or normative barriers. As digital financial literacy continues to improve and BSI Mobile Banking usage becomes more habituated, the relative importance of PBC may diminish while attitudinal and normative factors assume greater explanatory prominence. Longitudinal or comparative studies across different stages of digital adoption would be valuable for testing this developmental hypothesis

5.4. Behavioral Intention and Digital Infaq Decisions

Behavioral intention demonstrated a significant and direct positive effect on digital infaq decisions, consistent with the core predictive logic of the TPB (Ajzen, 1991) and supportive of findings from the FinTech adoption literature indicating that intention is a robust predictor of digital financial behavior (Irimia-Diéguez et al., 2023). The magnitude of this effect confirms that users who have formed a strong motivational readiness to donate digitally are substantially more likely to actualize that intention through the BSI Mobile Banking platform. These results underscore the importance of building and reinforcing positive donation intentions through motivational campaigns, educational initiatives, and community engagement programs targeted at BSI Mobile Banking users in Surabaya.

5.5. Mediating Role of Behavioral Intention

A nuanced examination of the VAF values reveals differential mediation patterns across the three antecedent pathways. Behavioral intention fully mediates the relationship between attitude and digital infaq decisions (VAF = 80.3%), satisfying the criterion of full mediation stipulated by Hair et al. (2017). In contrast, behavioral intention partially mediates the relationships involving subjective norms (VAF = 78.4%) and perceived behavioral control (VAF = 77.5%), as these values fall within the partial mediation range of 20 to 80 percent. In line with the mediation typology proposed by Zhao et al. (2010), these results indicate that behavioral intention functions as a complementary partial mediator for subjective norms and perceived behavioral control, suggesting that residual direct effects of these constructs on infaq decisions may operate through pathways not captured within the current model specification. This pattern of mediation is consistent with prior studies examining the adoption of Islamic finance products (Shah et al., 2023) and underscores the multifaceted role of behavioral intention as a central mechanism in digital infaq behavior.

Bootstrapping results with 5,000 resamples confirmed that the direct paths of attitude (beta = 0.031, p = 0.621), subjective norms (beta = 0.019, p = 0.714), and perceived behavioral control (beta = 0.042, p = 0.583) to digital infaq decisions were all non-significant when the mediator was included in the model. These non-significant direct effects are consistent with both full and partial mediation depending on the VAF magnitude, and their interpretation should be guided by the VAF values reported above rather than by the significance of direct paths alone (Zhao et al., 2010).

5.6. Theoretical Implications of Model Fit

The modest explanatory power for the decision construct ($R^2 = 0.169$) signals that the standard TPB specification may be insufficient for capturing the complete causal architecture of digital infaq behavior. While this value is not uncommon in behavioral intention research employing cross-sectional designs with single-context samples (Fishbein and Ajzen, 2010), it warrants systematic theoretical engagement. Three categories of theoretically relevant omitted variables merit particular consideration.

First, digital trust, encompassing users' confidence in the security, institutional integrity, and data protection capabilities of the mobile banking platform, has been consistently shown to exert direct and independent effects on online donation behavior beyond what TPB antecedents alone can explain (Prashar and Gupta, 2024; Gefen et al., 2003). Second, individual religiosity as a dispositional orientation toward Islamic values and obligation may directly motivate infaq behavior irrespective of planned intentions, particularly among devout Muslims who regard charitable giving as a non-negotiable religious duty (Farouk et al., 2018; Saputra, 2024). Third, platform-specific attributes such as transaction fee transparency, fund allocation reporting, and interface responsiveness may function as situational facilitators or inhibitors of the intention-to-behavior conversion process (Alalwan et al., 2017). Future research incorporating these variables within an extended TPB framework is strongly recommended to improve the explanatory comprehensiveness of the model and to address the gap identified by the present R^2 value.

6. CONCLUSION

This study provides empirical evidence that digital infaq decisions among BSI Mobile Banking users in Surabaya are significantly shaped by attitude, subjective norms, and perceived behavioral control, with behavioral intention serving as a mediating variable in these relationships. More precisely, the study demonstrates that behavioral intention functions as a full mediator between attitude and digital infaq decisions, and as a partial mediator between both subjective norms and perceived behavioral control and digital infaq decisions. This nuanced mediation finding extends the standard TPB application in digital charitable giving research and contributes to a more accurate representation of the pathways through which psychological antecedents translate into charitable behavior.

The findings affirm the theoretical validity of the TPB framework within the domain of digital Islamic finance in Indonesia and highlight perceived behavioral control as the most influential antecedent of intention. From a practical standpoint, Islamic financial institutions are encouraged to enhance digital literacy programs, improve the usability and security of mobile banking platforms, and foster positive social norms surrounding digital charitable giving through structured community campaigns.

This study contributes to the emerging body of knowledge in digital Islamic philanthropy by providing contextually grounded empirical evidence from an Indonesian urban setting, while additionally addressing common method bias through full collinearity VIF assessment and Harman's single factor test, thereby strengthening the methodological rigor of findings.

Limitations include the relatively small and geographically specific sample confined to Surabaya, the modest explanatory power for the decision construct, and the cross-sectional research design. Future studies should incorporate broader and more diverse samples, additional variables such as digital trust, risk perception, and religious motivation, and longitudinal or cross-platform designs to enhance the generalizability and applicability of findings.

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