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Judul artikel : Investigating the determinants of online infaq intention during the COVID-19 pandemic: an insight from Indonesia

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Penulis : Hendy Mustiko Aji*, Albari Albari, Muchsin Muthohar, Sumadi Sumadi, Murwanto Sigit, Istyakara Muslichah and Anas Hidayat

Nomor	Perihal	Tanggal
1.	Bukti penerimaan submit	05 Mei 2020
2.	Bukti instruksi Pengarsipan Mandiri	29 September 2020
3.	Bukti permintaan kelengkapan syarat pemuatan jurnal	29 September 2020
4.	Bukti permintaan penjelasan atas tambahan jumlah penulis dan tanggapan balik	30 September 2020
5.	Bukti penerimaan naskah dimuat dan permintaan syarat copyright, serta pengiriman Copyright Transfer Agreement	01 Oktober 2020
6.	Bukti informasi artikel telah terbit	23 Desember 2020
7.	Bukti pemuatan jurnal -- indexed, journal home, editorial board, daftar isi, artikel dimuat	Januari 2021

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This study aims to investigate Muslims' online infaq intention during COVID-19 deadly outbreak. This study examined the model comprising two major theories; namely, the theory of reasoned action (TRA) with additional Muslim intrinsic religiosity and social presence theory (SPT). A structural equation modelling (SEM) approach is used to test the measurement and structural model. In the structural model, SEM is chosen due to its effectivity in estimating direct and indirect effects in a single model. An online questionnaire is distributed to respondents who are purposively selected all over Indonesia regions comprising all major islands. In total, there are 571 respondents collected; however, only 560 of them are usable. This study shows that all hypotheses generated from the TRA and SPT significantly affect online infaq intention. Surprisingly, Muslim intrinsic religiosity does not affect both attitude towards online infaq and online infaq intention. To further explain the result, a post hoc analysis is conducted. Accordingly, it is found that Muslim intrinsic religiosity has an indirect significant effect on online infaq intention through social presence. This study has several limitations. First, even though the sample already represented all parts of Indonesia, the sample is distributed mainly to those live in Java island. Second, due to its difficulty in pursuing proportional distribution of the sample, the results are more subjective to more dominant respondent demographics. Third, this study captures cross-sectioned phenomena of an online infaq intention during COVID-19 pandemic. Fourth, since the topic of this study is concerned about Islamic charity, the Qur'an- and sunnah-based research framework will make this study more valuable. However, such a framework has not been widely developed. This study provides a managerial implication for online infaq fundraisers in Indonesia, in which trustworthiness and 'social touch' are important to drive the Muslims in making a monetary donation. The online infaq can be an efficient Islamic philanthropic tool to solve social problems during the COVID-19 outbreak. Therefore, the central authority should encourage profit and non-profit social organisations in Indonesia to make a strategic collaboration in providing online infaq service and its distribution. Collaboration may increase perceived trust and social presence. Due to a limited study on the topic of online infaq behavioural intention during COVID-19 situation, therefore, this study provides added value to the literature by examining factors determining online infaq intention during COVID-19 pandemic in Indonesia. This study combines the extended TRA and SPT in a single model.

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Cc: rosylin@uum.edu.my, r.haniffa@hw.ac.uk

29-Sep-2020

Dear Aji, Hendy Mustiko; Albari, Albari; Muthohar, Muchsin; Sumadi, Sumadi; Sigit, Murwanto; Muslichah, Istyakara; Hidayat, Anas

It is a pleasure to accept your manuscript JIABR-05-2020-0136.R3, entitled "Investigating the Determinants of Online Infaq Intention During the COVID-19 Pandemic: An Insight from Indonesia" in its current form for publication in Journal of Islamic Accounting and Business Research. Please note, no further changes can be made to your manuscript.

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30-Sep-2020

JIABR-05-2020-0136.R3 - Investigating the Determinants of Online Infaq Intention During the COVID-19 Pandemic: An Insight from Indonesia

Dear Assistant Prof. Aji:

I am writing to you concerning your article "Investigating the Determinants of Online Infaq Intention During the COVID-19 Pandemic: An Insight from Indonesia", accepted in "Journal of Islamic Accounting and Business Research".

It has been brought to my attention that your article has potentially included additional author(s) during the revision stage, who were not included upon submission.

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Sincerely,
Phalguni Gadley
Journal of Islamic Accounting and Business Research

Albari Drs. M.Si. <883110103@uii.ac.id>

30 September 2020 20.07

Kepada: phalguni.emerald@cenvéo.com

Dear Dr. Phalguni Gadley

Thank you for the email. It is true that we asked our colleagues help to add additional insight to connect the model with Islamic principle, as demanded by reviewers.

As for me, my contribution to the paper is writing part of the research proposal, by building certain hypotheses on the model. In addition to that, I and also team, contributed to the initial analysis of the model. In methodological part, I also contributed by revising the questionnaire, together with Mr. Hendy and Dr. Sumadi before it is distributed to the respondents. Each of us also contributed to the data collection.

When the revision comes out, I also have part in the discussion to insert Islamic value to the manuscript.

I hope above explanation answering your concern.

Thank you
Albari
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Emerald, Phalguni <Phalguni.Emerald@cenvéo.com>

1 Oktober 2020 13.35

Kepada: "Albari Drs. M.Si." <883110103@uii.ac.id>

Dear Prof. Albari,

Many thanks for explanation.

I shall look into it and get back to you if anything is needed.

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Dear Mr. Albari:

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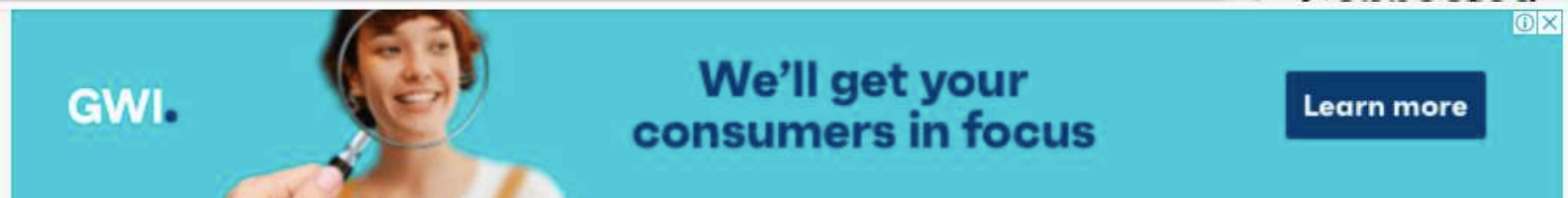
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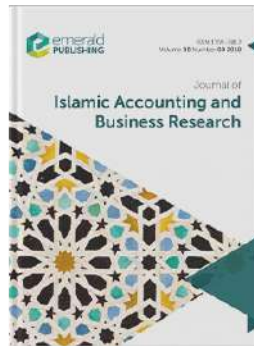


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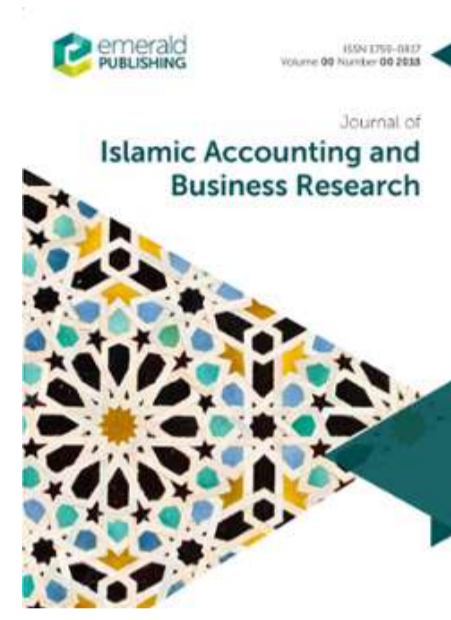


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Investigating the determinants of online *infaq* intention during the COVID-19 pandemic: an insight from Indonesia

Determinants
of online *infaq*
intention

1

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Abstract

Purpose – This study aims to investigate Muslims' online *infaq* intention during COVID-19 deadly outbreak. This study examined the model comprising two major theories, namely, the theory of reasoned action (TRA) with additional Muslim intrinsic religiosity and social presence theory (SPT).

Design/methodology/approach – A structural equation modeling (SEM) approach is used to test the measurement and structural model. In the structural model, SEM is chosen due to its effectivity in estimating direct and indirect effects in a single model. An online questionnaire is distributed to respondents who are purposively selected all over Indonesia regions comprising all major islands. In total, there are 571 respondents collected; however, only 560 of them are usable.

Findings – This study shows that all hypotheses generated from the TRA and SPT significantly affect online *infaq* intention. Surprisingly, Muslim intrinsic religiosity does not affect both attitude toward online *infaq* and online *infaq* intention. To further explain the result, a post hoc analysis is conducted. Accordingly, it is found that Muslim intrinsic religiosity has an indirect significant effect on online *infaq* intention through social presence.

Research limitations/implications – This study has several limitations. First, even though the sample already represented all parts of Indonesia, the sample is distributed mainly to those live in Java Island. Second, due to its difficulty in pursuing proportional distribution of the sample, the results are more subjective to more dominant respondent demographics. Third, this study captures cross-sectioned phenomena of an online *infaq* intention during COVID-19 pandemic. Fourth, as the topic of this study is concerned about Islamic charity, the Qur'an- and sunnah-based research framework will make this study more valuable. However, such a framework has not been widely developed.

Practical implications – This study provides a managerial implication for online *infaq* fundraisers in Indonesia, in which trustworthiness and "social touch" are important to drive the Muslims in making a monetary donation. The online *infaq* can be an efficient Islamic philanthropic tool to solve social problems during the COVID-19 outbreak. Therefore, the central authority should encourage profit and non-profit social organizations in Indonesia to make a strategic collaboration in providing online *infaq* service and its distribution. Collaboration may increase perceived trust and social presence.

Originality/value – Due to a limited study on the topic of online *infaq* behavioral intention during COVID-19 situation, therefore, this study provides added value to the literature by examining factors determining online *infaq* intention during COVID-19 pandemic in Indonesia. This study combines the extended TRA and SPT in a single model.

Keywords Social presence, Trust, Religiosity, *Infaq*, COVID-19, Attitude, Subjective norm



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Introduction

The new mutation of coronavirus, or later named SARS-Cov2, shocked the world lately. It can be easily transmitted by an infected person without any symptoms to others. Experts said that SARS-Cov2 has a 0–24-day incubation period (Ather *et al.*, 2020). COVID-19 has been declared as a global pandemic by the World Health Organization (WHO) after cases were reported in more than 120 countries globally.

COVID-19 is not the first deadly outbreak happened on earth. The previous outbreak has been found to negatively impact the global business as a whole (Swift, 2009). Similarly, the current COVID-19 pandemic has several direct implications not only in business (Turner and Akinremi, 2020) but also in socio-economics (Nicola *et al.*, 2020; Fernandes, 2020), finance (Goodell, 2020), supply chain (Ivanov, 2020) and even the way consumers make a payment, as the WHO advised the use of digital money (Brown, 2020). Additionally, this deadly outbreak has also affected humanity as many people around the globe have been stirred to help each other by making monetary donation. Donation is encouraged by all religions (Ranganathan and Henley, 2008; Teah *et al.*, 2014), including Islam (Kasri and Ramli, 2019). In Indonesia, profit and non-profit organizations such as KitaBisa.com, Go-Pay, OVO, DANA, LinkAja, *Badan Amil Zakat Nasional*/National Institution for Zakat Fund (BAZNAS), Muhammadiyah and NU has provided innovation in technology to make an online monetary donation during COVID-19 possible.

Empirical studies concerning charity or donation behavior have been conducted in several contexts of locations. Noor *et al.* (2015) found that donation behavior was significantly influenced by several intrinsic and extrinsic determinants such as age, income, education, perceived generosity and religiosity. Specifically, Lee and Chang (2007) found that the effect of intrinsic and extrinsic factors on donation behavior differs between the types of donation. They found that intrinsic factors, such as psychographic and attitude, significantly affected volunteer or time donation behavior. Extrinsic determinants such as age, gender, income, marital status and family loading have a relationship on monetary donation behavior.

In another context, Wallace *et al.* (2017) revealed that either time or monetary donation was directly influenced by conspicuous donation behavior and indirectly influenced by self-esteem, materialism and self-monitoring. Social presence also predicted online money and time donation (Chen *et al.*, 2019). Based on the social presence theory (SPT), people have a psychological feeling when interacting with each other in an intermediary environment (Schroeder, 2006; Pongpaew *et al.*, 2017). Social presence allows people to have humanity and social sense in a virtual context (Animesh *et al.*, 2011; Chen *et al.*, 2019). Besides, earlier studies also proved other antecedents of donation behavior, such as trust, commitment, utility (Sargeant *et al.*, 2006), empathy and credibility (Liu *et al.*, 2018).

Similar studies have also been conducted in the context of online donation or crowdfunding (Wallace *et al.*, 2017; Ahn *et al.*, 2018; Liu *et al.*, 2019; Chen *et al.*, 2019). Overall, the findings are not much different between online and offline donations. However, the technological features provided by social networking sites (SNSs) can be more attractive for people to make a monetary donation (Ahn *et al.*, 2018), since it offers easiness (Niswah *et al.*, 2019). As proven by prior research, the theory of reasoned action (TRA) and theory of planned behavior (TPB) can predict behavioral intention to donate, either in online (Chen

et al., 2019; Niswah *et al.*, 2019) or offline context (Saad and Haniffah, 2014; Kashif *et al.*, 2015, 2018; Kasri and Ramli, 2019).

Moreover, an investigation of charity in the context of Islam has also been done, either raising the issue of *zakah* (Saad and Haniffah, 2014; Abdullah and Sapiei, 2018; Andam and Osman, 2019) or *infaq* (Kasri, 2013; Kasri and Ramli, 2019). However, most of the studies were still blurred between *zakah*, *shodaqoh*, *infaq* and waqf as several types of Islamic charities. For instance, Andam and Osman (2019) used the extended TPB to explain *zakah* compliance behavior. They raised the issue of *zakah* on employment income, which can be further classified into either mandatory or voluntary. The employment income *zakah* can be mandatory when it already met the *nishab* and *haul* standards (Saad and Haniffah, 2014; Andam and Osman, 2019; Owoyemi, 2020). However, if it has not met such standard, then it is voluntary. Similarly, Saad and Haniffah (2014) examined *zakah* compliance behavior among businessmen in Malaysia. They also did not specifically mention what type of *zakah* was discussed.

All the mentioned studies revealed different findings. Abdullah and Sapiei (2018) found that *zakah* compliance behavior differed between gender and Islamic education. Andam and Osman (2019) found that perceived behavioral control and social norms insignificantly affect intention to pay *zakah*. Meanwhile, in a study of Saad and Haniffah (2014), the intention to pay *zakah* was strongly influenced by subjective norms. These different findings might occur because prior studies did not classify the *zakah* based on its obligatory.

In general, *zakah*, *shodaqoh*, *infaq* and waqf imply charity or donation. Nevertheless, they are different operationally. The *zakah* is obligatory for every Muslim (Pistrui and Fahed-Sreih, 2010; Kasri, 2013; Kailani and Slama, 2020), while *shodaqoh*, *infaq* and waqf are not (Budiman, 2003; Kasri, 2013; Kailani and Slama, 2020). As it is obligatory, Muslims are more compliant to pay the *zakah* to avoid punishment and at the same time get the heavenly reward. Since *zakah*, *shodaqoh* and *infaq* differ in terms of its obligatory level, the behavioral intention to do it might also be different. To the best of the authors' knowledge, there are still a few empirical researches raising the issue of *infaq* as one of the Islamic philanthropic instruments for social benefits, especially during the COVID-19 outbreak.

Taken all together, by combining the extended TRA and SPT, this study contributes to the literature by investigating some determinants of online *infaq* behavioral intention during COVID-19 pandemic in Indonesia.

The next section provides a review of literature on the types of Islamic charity followed by hypothesis development.

Review of literature and hypotheses development

Types of Islamic charity

Donation, either time (volunteer) or monetary, is strongly emphasized in all religions (Teah *et al.*, 2014). Specifically in Islam, charitable giving is encouraged for all Muslims (Kasri and Ramli, 2019). It makes Islam one of the most generous religions in the world (Kasri, 2013). In general, there are four types of Islamic charity, namely, *zakah*, *shodaqoh*, *infaq* and waqf. The *zakah* coming from an Arabic word means purification, growth and/or increase (Owoyemi, 2020; Kailani and Slama, 2020) It is considered as one of the five pillars of Islam (Saad and Haniffah, 2014; Andam and Osman, 2019), which means without paying the *zakah*, the faith of a Muslim is not perfect (Quran, 2:43, 2:110, 9:71). It has also both religious and social functions. As a religious function, the *zakah* is paid to get a heavenly reward and to avoid punishment from Allah *ta'ala* (Saad *et al.*, 2020) (Quran, 9:71). It is a part of worship (Owoyemi, 2020). Whereas as a social function, the *zakah* can be used as the Islamic

instrument to eradicate poverty (Tlemsani and Matthews, 2013; Ibrahim and Shaharuddin, 2015), dilute economic inequality (Ibrahim and Ghazali, 2014) and improve the economy (Kasri, 2013).

As shown in Figure 1, all types of Islamic charities originate from the concept of *zakah* (Kailani and Slama, 2020). Based on the level of obligation, the *zakah* can be categorized into obligatory (*wajib*) (Saad and Haniffah, 2014; Kailani and Slama, 2020) and voluntary (*sunnah*). Obligatory or *wajib* in the context of *zakah* means that if the *zakah* is paid, a Muslim will get rewards, but if it is not paid, he/she will be sinful. As mentioned in the Quran (2:43), Allah *ta'ala* said, “Establish Prayer and dispense *Zakah* (the Purifying Alms) and bow in worship with those who bow”. Similarly, the Quran (2:110) says, “and establish prayer and give *zakah*. . .”. Those verses in the Quran imply an instruction given by Allah *ta'ala*, which are obligatory for every Muslim to do.

On the other hand, voluntary or *sunnah* means there is no punishment if the *zakah* is not paid, but the rewards will be given if it is paid. It is based on the Quran (2: 271), where Allah *ta'ala* said:

If you disclose your charitable expenditures, they are good; but if you conceal them and give them to the poor, it is better for you, and He will remove from you some of your misdeeds [thereby]. And Allah, with what you do, is [fully] Acquainted

Moreover, Allah *ta'ala* said:

Do they not know that it is Allah who accepts repentance from His servants and receives charities and that it is Allah who is the Accepting of repentance, the Merciful? (Quran, 9:104).

There are two types of obligatory *zakah*, namely, *zakah fithrah* and *zakah maal*. Both are paid based on specific measurements in terms of time and volume or rate. The *zakah fithrah* is a type of obligatory *zakah* that must be paid before the *eid al-fitr*, a celebration day after the fasting month; it is paid with a rate of 1 *sho'* (between 2.5 and 3 kg) of daily foods. When the money is paid after the *eid al-fitr*, then it is no longer considered as the *zakah* but *shodaqoh*. Differently, the *zakah maal* is a type of obligatory *zakah* in a form of assets possession that must be paid anytime following the *nishab* (Saad and Haniffah, 2014; Andam and Osman, 2019; Owoyemi, 2020) and *haul* standard (Saad and Haniffah, 2014). A *nishab* is a minimum standard for the total net value of assets possessed before the *zakah* is paid, which is equals to 85 g of gold. A *haul* is a minimum standard when the total net asset was possessed within 1-year circulation of the Islamic calendar. Based on the information from the Quran and the saying of Prophet Muhammad, peace be upon him, when the total

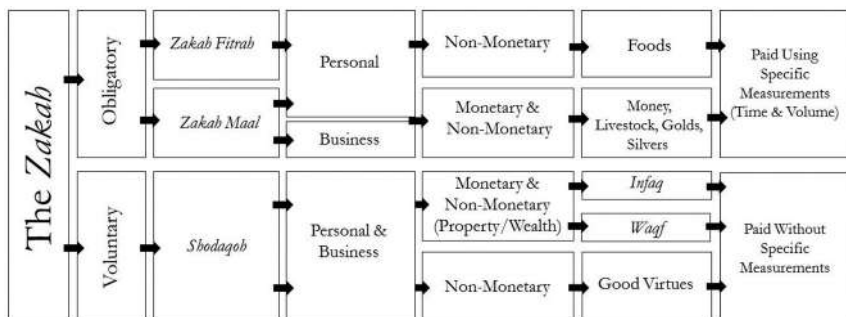


Figure 1. Difference between *zakah*, *shodaqoh*, *waqf* and *infaq*

net assets already met the *nishab* and haul standards, the rate for *zakah maal* to be paid is 2.5%.

According to Owoyemi (2020), *zakah* is different from *shodaqoh*. On the other hand, based on the Quran, there is an overlapping concept between *zakah* and *shodaqoh* (Kailani and Slama, 2020). In short, the *shodaqoh* is a *zakah* itself. Hence, to make the difference between both easy to understand, Figure 1 categorises *shodaqoh* as a voluntary *zakah*. It can be paid in a monetary and/or non-monetary form on a personal or business level (Kailani and Slama, 2020). The Prophet Muhammad, peace be upon him said:

A *shadaqoh* is due upon every joint of the people for every day upon which the sun rises. Justly reconciling two people is *shodaqoh*. Helping a man with his animal and lifting his luggage upon it is *shodaqoh*. A kind word is *shodaqoh*. Every step that you take toward the mosque is *shodaqoh*, and removing harmful things from the road is *shodaqoh*. (Al Bukhari and Muslim)

Therefore, good virtues such as reconciling two people, helping a man with his animal and lifting his luggage, a kind word, steps to the mosque and removing harmful things from the road can be considered as non-monetary *shodaqoh*. It can be done in the personal and business level. A type of *shodaqoh* in a form of property is termed as *waqf* in Islam. In addition, an *infaq* is a type of *shodaqoh* that can be in a monetary and non-monetary (property or wealth) form. It becomes the main focus of discussion in this study. The current research investigates some factors that might affect online *infaq* behavioral intention among Muslims in Indonesia, such as social presence, trust to fundraisers, Muslim intrinsic religiosity, subjective norm, perceived ease of use, perceived usefulness and attitude toward online *infaq* in the context of COVID-19 pandemic.

Social presence, trust in fundraisers and online infaq intention

It is generally believed that the presence of others can be felt even without face-to-face interaction (Pongpaew et al., 2017). In academic literature, the concept is known as perceived social presence or SPT. Social presence is defined as the perceived sense of personal, warm, sociable (Zhang et al., 2012), intimate, or sensitive about the social interactions in the virtual context (Animesh et al., 2011; Chen et al., 2019). Liu et al. (2019) defined it as the awareness of the presence of the other person in a virtual or online interaction or communication. The level of social presence depends on the nature of the given medium (Liu et al., 2019). Higher social presence is perceived when a given medium can create a sense of the presence of other

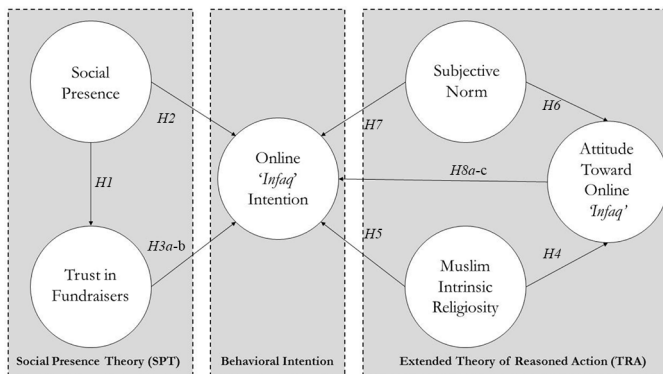


Figure 2.
Research framework

people (Chen *et al.*, 2019). In short, it is a psychological connection with the medium (Schroeder, 2006; Pongpaew *et al.*, 2017).

Trust is an important social construct which only occurs with the presence of other people (Fukuyama, 1995). Social presence has been investigated to have a significant effect on trust (Gefen and Straub, 2003). Prior research has shown that social presence significantly affects trust in social commerce (Lu *et al.*, 2016). Trust can be built when a sense of personal connection has been created (Choi *et al.*, 2014), in a sense that human warmth and sociability in interactions are important characteristics of trust (Liu *et al.*, 2019). In this study context, people can have a strong trust in *infaq* fundraiser when it has a strong social image. The image is built by enhancing the fundraiser's credibility that can be done online through social media (Kailani and Slama, 2020) or SNSs (Ahn *et al.*, 2018; Chen *et al.*, 2019).

Researches have also shown the significant effect of social presence on donation intention (Gefen and Straub, 2003; Choi, 2016; Chen *et al.*, 2019). People may start to build donation intentions when associated the behavior with intimacy (the feeling of closeness) and immediacy (the psychological distance among people) (Wang, 2007; Chen *et al.*, 2019). However, the relationship between social presence and online *infaq* intention has not been studied by many researchers. Using the aforementioned theory and the previous findings in other contexts, people's online *infaq* intention can be affected by their high perception of social presence. To build such perception, several Islamic *infaq* fundraisers added the "social touch" on their promotional messages using strong storytelling content. In addition, some fundraisers also build a customized welcome on their website using donors' names (Chen *et al.*, 2019). In the time of COVID-19 crisis, the presence of the others in the online medium might affect Muslims' trust toward fundraisers as well as behavioral intention to make an *infaq*. Therefore, the above arguments lead the authors to hypothesize that:

- H1. Social presence positively affects trust in *infaq* fundraisers during COVID-19 pandemic.
- H2. Social presence positively affects online *infaq* intention during COVID-19 pandemic.

Trust in fundraisers and online infaq intention

In an online environment, trust to the intermediary is an important determinant of behavioral intention (Gefen and Straub, 2003; Shi and Liao, 2017; Liu *et al.*, 2019; Chen *et al.*, 2019). Trust will reduce uncertainty (Kim *et al.*, 2009) and eventually will convince consumers to purchase a product. Interaction and communication in a virtual environment are made without knowing who the person to interact and communicate with is. It is not a face-to-face interaction (Pongpaew *et al.*, 2017). The risk of asymmetry of information, fraud (Chen *et al.*, 2019), perceived deceptiveness (Zhou *et al.*, 2020) and uncertainty (Kim *et al.*, 2009) has always been associated with online monetary donation.

In Islam, trust is termed as *al-amanah*. It is an important concept for the Muslims. The verse in the Quran mentioned that:

Truly, We did offer al-amanah (the trust or moral responsibility or honesty and all the duties which Allah has ordained) to the heavens and the earth, and the mountains, but they declined to bear it and were afraid of it (i.e. afraid of Allah's Torment). But man bore it. Verily, he was unjust (to himself) and ignorant (of its results) (Quran, 33:72)

That verse shows that *al-amanah* or trust is connected with religious rewards and punishments. It connected with faith (iman). When a person fails to fulfil the *amanah*, then

he/she will be sinful. As a consequence, he/she will not be trusted. It might also imply to the organization or fundraisers.

A monetary donation should involve a solicitor or a fundraiser (Andreoni *et al.*, 2017; Zhou *et al.*, 2020), usually in a form of a charity organization engaged with philanthropic activities (Zhou *et al.*, 2020). It makes fundraisers' credibility very important for building consumers' trust, to which the consumers are convinced to make their first and next monetary donation (Sullivan and Kim, 2018). In Korea, Rim and Dong (2018) revealed that the public's trust in the government decreased due to social responsibility problems, leading to negative philanthropic intention. Therefore, in the time of global crisis, especially health crisis such as COVID-19, trust in fundraisers might explain the relationship between social presence and online *infaq* intention. Accordingly, the authors hypothesize that:

- H3a. Trust in fundraisers positively affects online *infaq* intention during COVID-19 pandemic.
- H3b. Trust in fundraisers mediates the effect of social presence on online *infaq* intention during COVID-19 pandemic.

Muslim intrinsic religiosity, attitude toward online infaq and online infaq intention

In Islam, only those who are piety or religious show a good attitude toward paying and willingness to pay the *infaq*. As mentioned in the Quran, Allah *ta'ala* said:

The believing men and believing women are allies of one another. They enjoy what is right and forbid what is wrong and establish prayer and give zakah and obey Allah and His Messenger (Quran, 9:71)

It implies that a religious Muslim will have a good attitude and strong intention to give the *infaq*.

Empirically, intrinsic religiosity has a positive effect on attitude toward any objects (Felix and Braunsberger, 2016; Hameed *et al.*, 2019; Wijaya and Mahardika, 2019) or behavioral activities (Souiden and Rani, 2015; Souiden and Jabeur, 2015; Muhamad *et al.*, 2019; Bananuka *et al.*, 2020). However, another study in the context of LGBT behavior found the negative effect of religiosity on attitude (Arli *et al.*, 2019), that is, in some societies, LGBT is still perceived as a taboo and strictly prohibited. Previous studies also revealed the significant effect between religiosity and behavior (Nurhayati and Hendar, 2019; Wijaya and Mahardika, 2019; Bananuka *et al.*, 2020). Moreover, Souiden and Jabeur (2015) found that an intention to use conventional insurance (instead of Islamic one) is higher for those with low intrinsic religiosity.

In this study context, online *infaq* is not perceived as forbidden. The current trend in Indonesia shows that many people are competing against themselves to make a *shodaqoh* or *infaq* as a tool for multiplying the total assets or wealth owned (Kailani and Slama, 2020). This belief is based on the saying of Prophet Muhammad, peace be upon him, where Allah *ta'ala* guarantees that monetary donations do not decrease donor's wealth but will in fact increase the it. Therefore, a Muslim with high intrinsic religiosity should perceive online *infaq* transaction as a good idea, especially during COVID-19 outbreak where physical transaction and movement are limited. Therefore, based on the above arguments, the authors hypothesize that:

- H4. Muslim intrinsic religiosity positively affects attitude toward online *infaq* intention during COVID-19.

H5. Muslim intrinsic religiosity positively affects online *infaq* intention during COVID-19.

Subjective norm, attitude toward online infaq and online infaq intention

Society or friends have a significant influence on a person's behavior. In a valid hadith reported by Abu Hurairah, Prophet Muhammad, peace be upon him said, "a man is upon the religion of his best friend, so let one of you look at whom he befriends". Therefore, a positive social influence will drive a person to show a positive behavior.

As proven by earlier studies, social or subjective norm has a strong power to influence people's attitude toward certain objects or behaviors (Agarwal, 2019; Bananuka *et al.*, 2020; Pham *et al.*, 2020; Ng *et al.*, 2020). In the context of food, Agarwal (2019) found that a reference group strongly influenced attitude to consume organic foods. Subjective norm was also found to positively affect consumers' attitude toward Islamic banks (Bananuka *et al.*, 2020) and negatively toward digital piracy (Pham *et al.*, 2020). A similar result also occurs in the context of medical vaccination (Ng *et al.*, 2020). As mentioned, *infaq* is a type of voluntary monetary donation that is recommended in the teaching of Islam. As the world's most populous Muslim country in the world, the majority of people in Indonesia should believe that *infaq* is a good idea as a form of social care. Moreover, a strong subjective norm has been proven as a powerful determinant of behavioral intention (Hameed *et al.*, 2019; Muhamad *et al.*, 2019; Agarwal, 2019; Bananuka *et al.*, 2020). In a donation context, Chen *et al.* (2019) found that the intention to do time or monetary donation and to make a donation through financial technology (Niswah *et al.*, 2019) is strongly influenced by subjective norm. During COVID-19 time, social power especially which comes from important people, can strongly affect individual's attitude and behavioral intention. Therefore, based on the above arguments, the authors hypothesize that:

H6. Subjective norm positively affects attitude toward online *infaq* intention during COVID-19.

H7. Subjective norm positively affects online *infaq* intention during COVID-19.

Attitude toward online infaq and online infaq intention

As explained, *infaq* is a type of voluntary *zakah*, which can be paid in a monetary or non-monetary form such as property or wealth. In general, the relationship between attitude toward online *infaq* and the intention to do *infaq* can be predicted using TRA and/or TPB. It is widely applied due to its predictive ability in several contexts (Kashif *et al.*, 2015). As a part of TRA and TPB, attitude has been widely proven to be a strong predictor of behavioral intention (Knowles *et al.*, 2012; Kashif *et al.*, 2015). Attitude is defined as an overall evaluation of performing a particular behavior (Ajzen and Fishbein, 1980; Aji, 2017). This study defines attitude as a consumer's overall evaluation of online *infaq*.

Previous studies consistently reported the significant effect of attitude and behavioral intention in the context of donation or charity (Saad and Haniffah, 2014; Kashif *et al.*, 2015; Ahn *et al.*, 2018; Chen *et al.*, 2019). Attitude was also found as either the full or partial mediator between religiosity–intention and subjective norm–intention (Bananuka *et al.*, 2020). It is because several previous studies reported the inconclusive findings between subjective norm–intention (Lujja *et al.*, 2016; Lajuni *et al.*, 2017) and religiosity–intention link (Hanudin *et al.*, 2011). Based on previous findings, online *infaq* intention in this study is influenced by attitude toward online *infaq*. In essence, people will have a strong intention to

make online *infaq* when online *infaq* is perceived as a good social activity during COVID-19 pandemic. Therefore, the authors hypothesize that:

- H8a.* Attitude toward online *infaq* intention positively affects online *infaq* intention during COVID-19 pandemic.
- H8b.* Attitude toward online *infaq* intention mediates the effect of Muslim intrinsic religiosity on online *infaq* intention during COVID-19 pandemic.
- H8c.* Attitude toward online *infaq* intention mediates the effect of subjective norm on online *infaq* intention during COVID-19 pandemic.

Research methodology

Data collection and sampling technique

Using a quantitative approach, the data in this study are collected through a questionnaire-based survey. To follow a physical distancing policy that is currently and strongly encouraged by the WHO (Kaur, 2020) and the government of Indonesia, this study designed and distributed the questionnaire online. An online questionnaire in this study is designed using Microsoft online form and distributed via several social media platforms such as Facebook, LINE and WhatsApp. All questions are assessed using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). Using a purposive sampling technique, this study selected only Muslim respondents to adjust to the research objective.

This study uses structural equation modeling (SEM) to assess the model. In SEM, there is no consensus on how many is the minimum and the maximum sample size. According to Hair *et al.* (2014), the sample size determination may vary depending on how complex the model is. In a simple model, a small sample size varying from 100 to 150 is sufficient (Anderson and Gerbing, 1988). A complex model requires more than that. Model complexity leads to the need for larger samples (Hair *et al.*, 2014).

Item measurement

All the items' measurements were taken from prior literature. Social presence was measured using the four-item test adapted from Gefen and Straub (2003) and Chen *et al.* (2019). A four-item test from Sargeant *et al.* (2006) was adapted to measure trust to fundraisers. Muslim intrinsic religiosity was measured by items modified from Abdullah and Sapiei (2018), in which two additional items were added, such as 'I believe in either good or bad fate' and 'I believe of the existence of the angels'. This study measures subjective norm and attitude toward online *infaq* using the four- and three-item tests adapted from TRA, respectively. Finally, a three-item test adapted from Liu *et al.* (2018) and Chen *et al.* (2019) was used to measure online *infaq* intention.

Results

Respondents' demographics

In total, there are 571 respondents registered in this study. However, data from 11 from non-Muslim respondents were excluded from the analysis. Therefore, in total, there are 560 usable data. The number of male and female respondents is almost in proportion, where there are 284 male respondents (50.7%) and 276 female respondents (49.3%). All respondents also already represented all islands in Indonesia, even though respondents from Java island are more dominating ($N = 427$, 76.3%), followed by Sumatra ($N = 69$, 12.3%), Kalimantan ($N = 35$, 6.3%), Sulawesi ($N = 18$, 3.2%), Bali and Nusa Tenggara ($N = 7$, 1.3%)

and Papua islands ($N = 4, 0.7\%$). Most respondents were born after 1995 ($N = 295, 52.7\%$), indicating that most of the respondents are from Generation Z. As many as 138 respondents (24.6%) were born between 1977 and 1995 (Millennials or Gen Y).

In terms of education, 23 (4.1%) respondents are PhD holders. However, most of the respondents ($N = 232, 41.4\%$) are senior high school degree holders. This is in line with their occupation, in which as many as 299 (53.4%) are students. In terms of monthly spending, most of the respondents spend < IDR 2m. It is logical, knowing that most respondents are students. [Table 1](#) provides more detailed information regarding respondent characteristics.

Measurement model test–validity and reliability

The model, including measurement and structural model, is estimated using SEM approach. SEM is widely used since it is a more appropriate tool for theory testing ([Hair et al., 2014](#)). It is also a more effective method due to its ability to verify direct and indirect effects ([Cheung and Lee, 2008](#); [Huh et al., 2009](#)), which is needed for this study. The validity test consists of

Demographic variables	<i>N</i>	(%)
<i>Gender</i>		
Male	284	50.7
Female	276	49.3
<i>Region</i>		
Sumatera island	69	12.3
Java island	427	76.3
Bali and Nusa Tenggara islands	7	1.3
Kalimantan island	35	6.3
Sulawesi island	18	3.2
Papua island	4	0.7
<i>Year of Birth</i>		
<1965	48	8.6
1965–1976	79	14.1
1977–1995	138	24.6
>1995	295	52.7
<i>Education</i>		
<Senior high school degree	56	10.0
Senior high school degree	232	41.4
Undergraduate degree	165	29.5
Master degree	84	15.0
Doctoral degree	23	4.1
<i>Occupation</i>		
Student	299	53.4
State-owned employee	10	1.8
Non-state-owned employee	55	9.8
Civil servant	58	10.4
Entrepreneur	42	7.5
Lecturer	58	10.4
Housewife	38	6.8
<i>Monthly spending</i>		
<IDR 2 millions	249	44.5
IDR 2–3.9 millions	133	23.8
IDR 4–5.9 millions	85	15.2
>IDR 6 millions	93	16.6

Table 1.
Respondent
characteristics

convergent and discriminant validity. Convergent validity is assessed using loading factors, whereas discriminant validity is measured using average variance extracted (AVE) and square roots of AVE. In addition, the data is reliable when the composite reliability (CR) and Cronbach's alpha score are greater than 0.70 (Hair *et al.*, 2014). The pilot study has been conducted on 60 data to ensure items' validity and reliability. As presented in Table 2, the items are free from convergence validity error since all items have loading factors > 0.50 and converge into specified factors confirming the theory. The CR and Cronbach's alpha scores

Items	Code	Loadings	CR	Alpha
<i>Trust in fundraisers</i>			0.958	0.958
i trust the organization that organize the <i>infaq</i> fund online	TR1	0.818		
I trust that the organization organized the online <i>infaq</i> fund ethically	TR2	0.879		
I trust that the organization organized the online <i>infaq</i> fund appropriately	TR3	0.876		
I trust that the organization organized the online <i>infaq</i> fund sensitively	TR4	0.856		
<i>Social presence</i>			0.947	0.947
There is a sense of human contact in the online <i>infaq</i> activity	SP1	0.843		
There is a sense of personalness in the online <i>infaq</i> activity	SP2	0.854		
There is a sense of sociability in the online <i>infaq</i> activity	SP3	0.871		
There is a sense of human warmth in the online <i>infaq</i> activity	SP4	0.842		
<i>Muslim intrinsic religiosity</i>			0.967	0.967
I believe in Allah <i>subhanahu wa ta'ala</i>	MIR1	0.834		
I believe in the hereafter	MIR2	0.930		
I believe in the existence of hell and heaven	MIR3	0.932		
I believe in the Quran as the final revelation	MIR4	0.943		
I believe in the prophet Muhammad as the final messenger of Allah	MIR5	0.945		
I believe in either good or bad faith	MIR6	0.872		
I believe in the existence of the angels	MIR7	0.913		
<i>Subjective norm</i>			0.857	0.858
During COVID-19 outbreak, most people that I know make an online <i>infaq</i>	SN1	0.853		
During COVID-19 outbreak, important people in my life make an online <i>infaq</i>	SN2	0.822		
During COVID-19 outbreak, most people that I know would agree if make an online <i>infaq</i>	SN3	0.591		
During COVID-19 outbreak, most people that I know think that I should make an online <i>infaq</i>	SN4	0.647		
<i>Attitude toward online infaq</i>			0.859	0.859
An online <i>infaq</i> during COVID-19 is good	ATT1	0.771		
An online <i>infaq</i> during COVID-19 is good idea	ATT2	0.770		
An online <i>infaq</i> during COVID-19 is preferred	ATT3	0.524		
<i>Online Infaq Behavioral Intention</i>			0.918	0.918
I will make an online <i>infaq</i> to help those impacted with COVID-19	INT1	0.698		
I have an intention to make an online <i>infaq</i> to help those impacted with COVID-19	INT2	0.801		
I am encouraged to make an online <i>infaq</i> to help those impacted with COVID-19	INT3	0.773		

Note: Extraction Method: Principal Component Analysis, Rotation Method: Varimax with Kaiser Normalization

Table 2.
Convergence validity
and construct
reliability results

Table 3.
Means, standard
deviation and
discriminant validity
results

Variables	Means	SD	AVE	Attitude toward online shodaqoh	Intention to online shodaqoh	Muslim intrinsic religiosity	Social presence	Subjective norms	Trust to fundraisers
Attitude toward online shodaqoh	4.02	0.72	0.66	0.818					
Intention to online shodaqoh	4.02	0.69	0.78	0.768	0.888				
Muslim intrinsic religiosity	4.79	0.58	0.80	0.206	0.132	0.898			
Social presence	3.84	0.83	0.81	0.639	0.607	0.142	0.904		
Subjective norms	3.66	0.72	0.60	0.767	0.704	0.183	0.597	0.775	
Trust to fundraisers	3.88	0.69	0.85	0.714	0.694	0.159	0.562	0.551	0.923

Notes: The estimates of square roots of AVE are on the diagonals; correlations of the constructs are below the diagonals

for all items are greater than 0.70, indicating fulfilling reliability assumptions (Hair *et al.*, 2014).

Besides, all items are also free from discriminant validity problems. As shown in Table 3, the AVE scores for all constructs are > 0.50. The square root AVE score for each construct in the diagonal section is also greater than the correlation with the other constructs. The results indicate that discriminant validity is supported (Fornell and Larcker, 1981). In addition, the statistical test shows that the CMIN/DF score is 2.315 (p -value < 0.01), GFI is 0.92, AGFI is 0.90, NFI is 0.96, TLI is 0.97, CFI is 0.98 and RMSEA is 0.04. Therefore, following the rule of thumbs, the model used in this study is good or fit (Hooper *et al.*, 2008; Hair *et al.*, 2014), providing support for running the structural model test.

Structural model test–hypotheses testing and multigroup analysis

Table 4 summarizes the structural model tests including direct and indirect tests. From the statistical test, the effect of social presence on trust in online *infaq* fundraisers is supported ($\beta = 0.562$, p -value < 0.01), thus supporting *H1*. The results also revealed the significant path for social presence on online *infaq* intention ($\beta = 0.102$, p -value < 0.05), supporting *H2*. In addition, trust in online *infaq* fundraisers directly affects online *infaq* intention ($\beta = 0.275$, p -value < 0.01), supporting *H3a*. The results also support *H3b* since trust in online *infaq* fundraisers has a significant indirect effect on social presence–online *infaq* intention link (indirect β score = 0.055, p -value < 0.01).

Surprisingly, this study found that Muslim intrinsic religiosity did not significantly affect both attitude toward online *infaq* ($\beta = 0.068$, p -value > 0.05) and online *infaq* intention ($\beta = -0.039$, p -value > 0.05). The results are not consistent with earlier studies. Therefore, *H4* and *H5* are unsupported. As predicted, the effect of subjective norm on attitude toward online *infaq* ($\beta = 0.755$, p -value < 0.01) and online *infaq* intention ($\beta =$

Path	Original model		Remark
	Direct	Indirect	
<i>Derived from social presence theory (SPT)</i>			
Social presence → trust in fundraisers	0.562**	–	<i>H1</i> is supported
Social presence → online <i>infaq</i> intention	0.103*	–	<i>H2</i> is supported
Trust in fundraisers → online <i>infaq</i> intention	0.275**	–	<i>H3a</i> is supported
Social presence → trust in fundraisers → online <i>infaq</i> intention	–	0.155**	<i>H3b</i> is supported
<i>Derived from extended theory of reasoned action (TRA)</i>			
Muslim intrinsic religiosity → attitude toward online <i>infaq</i>	0.068 ^{ns}	–	<i>H4</i> is unsupported
Muslim intrinsic religiosity → online <i>infaq</i> intention	-0.039 ^{ns}	–	<i>H5</i> is unsupported
Subjective norm → attitude toward online <i>infaq</i>	0.755**	–	<i>H6</i> is supported
Subjective norm → online <i>infaq</i> intention	0.253**	–	<i>H7</i> is supported
Attitude toward online <i>infaq</i> → online <i>infaq</i> intention	0.319**	–	<i>H8a</i> is supported
Muslim intrinsic religiosity → attitude toward online <i>infaq</i> → online <i>infaq</i> intention	–	0.022 ^{ns}	<i>H8b</i> is unsupported
Subjective norm → attitude toward online <i>infaq</i> → online <i>infaq</i> intention	–	0.241**	<i>H8c</i> is supported

Notes: ** p -value < 0.01; * p -value < 0.05; ^{ns} = not significant

Table 4.
Direct and indirect
testing results

0.253, p -value < 0.01) is found to be significant, supporting *H6* and *H7*. This study also supports *H8a*, where the effect of attitude toward online *infaq* on online *infaq* intention is proven to be significant ($\beta = 0.319$, p -value < 0.01). Moreover, *H8c* is also supported, indicating that there is a mediating effect of attitude toward online *infaq* on subjective norm–online *infaq* intention relationship ($\beta = 0.241$, p -value < 0.01). Another surprising finding is also revealed, in which there is an insignificant indirect effect of attitude toward online *infaq* on Muslim intrinsic religiosity and online *infaq* intention ($\beta = 0.022$, p -value > 0.05). This result does not support *H8b*. Thus, in this study, religiosity does not have either a direct or indirect effect on online *infaq* behavioral intention.

Post hoc analysis

The insignificant direct and indirect effect of Muslim intrinsic religiosity on behavioral intention is surprising since it is contrary to previous studies in several contexts, such as halal products (Alam and Sayuti, 2011), Islamic banking (Lajuni et al., 2017) and Islamic financing (Hanudin et al., 2011). Therefore, a post hoc analysis is needed to gather more explanation of the results. To do so, as shown in Figure 3, the model is separated into two where Muslim intrinsic religiosity is added to the TRA (Model A) and SPT (Model B). When combined with TRA, Muslim intrinsic religiosity neither directly affects online *infaq* intention (t stats = 1.146, t < 1.96) nor indirectly through attitude toward online *infaq* (t stats = 1.530, t < 1.96). However, when combined with SPT, the results are different. Even though Muslim intrinsic religiosity does not directly affect online *infaq* intention (t stats = 0.160, t < 1.96), indirectly, it has a significant connection through social presence (t stats = 3.113, t > 1.96). This result gives further insight into the Islamic charity behavioral intention research topic.

Discussion

Overall, the model of this study is composed of SPT and extended TRA, with an additional of Muslim intrinsic religiosity. From statistical results, as shown in Table 4, it is known that all hypotheses from SPT are supported. This finding provides support for prior studies in the context of donation or charity, such as Gefen and Straub (2003), Lu et al. (2016), Ahn et al. (2018), Chen et al. (2019) and Liu et al. (2019).

The results also show that social presence has a significant effect on trust in online *infaq* fundraisers. It can be implied that to improve the public’s trust in online fundraisers, the

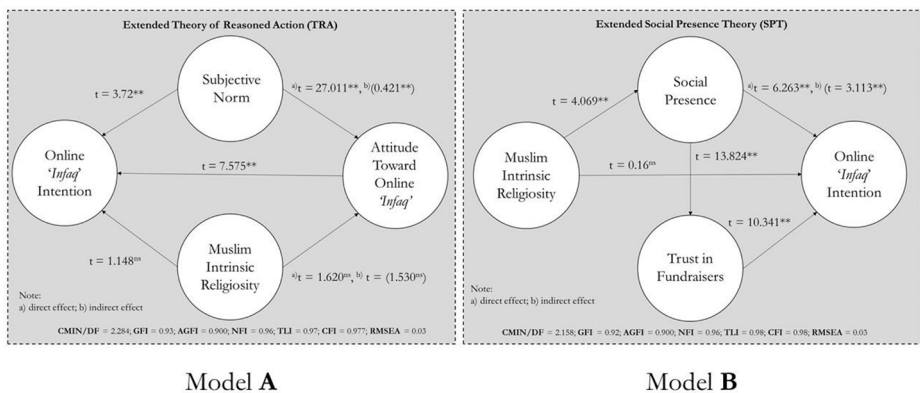


Figure 3.
Post hoc analysis

fundraiser organization or company should add “social touch” features, such as showing the documentation of online *infaq* on the website. Besides, in the current COVID-19 situation, strong storytelling can give a more binding impact on building fundraisers’ social credibility. It is important to make the public socially and psychologically engaged with the online platform or medium (Schroeder, 2006; Pongpaew *et al.*, 2017).

Variables generated from the original TRA such as subjective norm and attitude are also proven to be the determinants of online *infaq* intention. This shows that social pressure and important people in life can strongly encourage the public’s behavioral intention, especially in making an online *infaq* during COVID-19 pandemic. Hence, this provides empirical support for previous findings in a relatively similar context (Saad and Haniffah, 2014; Kashif *et al.*, 2015; Ahn *et al.*, 2018; Chen *et al.*, 2019; Kasri and Ramli, 2019; Niswah *et al.*, 2019; Andam and Osman, 2019). Moreover, what is interesting from the result is that Muslim religiosity does not have a significant direct or indirect effect on online *infaq* intention. However, this contradicts the findings of Abdullah and Sapiei (2018) and Kasri and Ramli (2019). Normally, donating activities and religion should go hand in hand (Ranganathan and Henley, 2008). The more religious a person is, the more he or she is encouraged to help those who needed, especially by donating money.

To give more explanation of why Muslim intrinsic religiosity does not significantly affect online *infaq* intention, a post hoc analysis is needed. As has been conducted in the post hoc analysis, Muslim intrinsic religiosity is added in two separate models that are formed based on two grand theories, namely, SPT and TRA. In the TRA model, Muslim intrinsic religiosity shows no significant effect on both attitude and intention. These results show us that being a religious Muslim does not also mean having a strong behavioral intention to make an *infaq* (monetary donation). This might happen because *infaq* in Islam is considered as voluntary, not obligatory, like *zakah maal* or *zakah fitrah*. Even some studies have shown that many Muslims avoid paying obligatory *zakah* (Abdullah and Sapiei, 2018; Andam and Osman, 2019). Thus, avoiding the voluntary one like *infaq* is much more possible, since there is no sin to break.

From the post hoc analysis, it can also be inferred that social presence plays a very important role in driving religious Muslims to make an online *infaq*. The sense of personalness and the sense of humanity must be enforced regardless of the religion (Ranganathan and Henley, 2008; Teah *et al.*, 2014), more specifically during the pandemic crisis such as COVID-19.

Limitations and future research directions

The limitation is something that is not designed in the first place and is beyond the authors’ control. This study has several limitations. First, even though the sample already represented all parts of Indonesia, the sample is distributed mainly to those live in Java Island. Reaching respondents far away from the west to the east of Indonesia is one big challenge, especially during physical distancing regulation. Second, due to its difficulty in pursuing proportional distribution of the sample, the results are more subjective to more dominant respondent demographics. Third, this study captures cross-sectioned phenomena of an online *infaq* intention during COVID-19 pandemic. It is going to be very interesting to examine the public’s actual behavior to do online *infaq* during a crisis outbreak. Future research focusing on comparing various religions is also encouraged. This idea is based on the notion that religion and charity should go hand in hand (Ranganathan and Henley, 2008) and charity is encouraged by all religions (Ranganathan and Henley, 2008; Teah *et al.*, 2014). It is very interesting to do some tests on it. Fourth, since the topic of this study is concerned about Islamic charity, the Qur’an- and *sunnah*-based research framework will make this

study more valuable. However, such a framework has not been widely developed. Thus, future research is encouraged to develop an alternative framework for predicting Islamic donation behavior.

Conclusion

The primary purpose of this study is to examine Muslims' online *infaq* intention during COVID-19 deadly outbreak. This study investigated the model comprising two major theories, TRA with additional Muslim intrinsic religiosity and SPT. The results show that all direct hypotheses are supported, except for the intrinsic religiosity. Moreover, all mediation hypotheses are supported except for intrinsic religiosity–attitude–intention link. After conducting a post hoc analysis, this study revealed that intrinsic religiosity has an indirect significant relationship on online *infaq* intention through social presence. Therefore, in this study context, Muslim intrinsic religiosity is more suitable to be added to SPT instead of TRA.

This study provides a managerial implication for online *infaq* fundraisers in Indonesia, in which trustworthiness and “social touch” are important to drive the Muslims in making a monetary donation. The online *infaq* can be an efficient Islamic philanthropic tool to solve social problems during the COVID-19 outbreak. Therefore, the central authority should encourage profit and non-profit social organizations in Indonesia to make a strategic collaboration in providing online *infaq* service and its distribution. Collaboration may increase perceived trust and social presence.

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