ANALYSIS OF FACTORS AFFECTING THE INTEREST IN INFAQ AMONG BSI CUSTOMERS IN BANJARMASIN CITY

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Abstract

The purpose of this study is to analyse the influence of factors such as benefits, altruism, and nominal flexibility on the interest in infaq among customers of Bank Syariah Indonesia (BSI) in Banjarmasin City. Infaq is a form of worship in Islam that can be channelled through Islamic financial institutions such as BSI. This study uses a quantitative approach with a survey method and data collection through questionnaires given to 100 respondents. The data analysis technique used is multiple linear regression with the help of SPSS 22 software. The results of the study indicate that the three independent variables—benefits of infaq, altruism, and nominal flexibility—have a significant influence on interest in infaq. Altruism has the most dominant influence, followed by the benefits of infaq and flexibility. Together, these three factors contribute 64.6% to customers' interest in infaq. These findings have practical implications for BSI to enhance its education and infaq programmes by emphasising spiritual benefits, moral values, and transaction ease tailored to individual capabilities.

Keywords: Infaq, Benefits, Altruism, Flexibility, Interest in Giving Infaq, BSI.

INTRODUCTION

Infaq is a concept in Islam that encompasses the voluntary expenditure of wealth or giving by individuals based on religious principles. Allah SWT gives the owners of wealth the freedom to determine the type of wealth to be spent, the amount to be given, and when to give it (Hendra, 2024).

Infaq has several meanings, in a broad sense it is intended to utilise all assets with the basis of faith for fi sabilillah and in another sense it is spending or using assets from the remaining needs. Whoever invests in the way of Allah, will surely get double compensation (Safitri et al., 2024).

Social inequality is prevalent in society, where the rich are on top with their wealth and the poor are on the bottom with their poverty. Basically, the concept of philanthropy comes as an answer to this problem. However, the universal concept of philanthropy is used as a tool to trigger social inequality. In the Qur'an, there is the concept of infaq that can be used to overcome social inequality. Sayyid Quthb as a mufassir with his social style has his own concept in understanding the concept of infaq in the Qur'an. As a whole concept, the concept of infaq in Sayyid Quthb's view has a

coherent relevance to the development of the concept of philanthropy (Fadly et al., 2025).

Islam is the majority religion in Indonesia. Therefore, the large number of Indonesian Muslims is a blessing and an opportunities to collect infaq, zakat, and alms (Haikal 2024), According to Law No. 23 of 2011 Article 1 Paragraph 1, infaq is an integral part of daily Islamic life. The management of zakat and infaq has become more systematic, with great potential to contribute to economic development (Amil et al., 2024).

Infaq is a social worship that is carried out sincerely, which is given in the form of property or wealth to help the welfare of the community (Anjelina et al., 2020). According to Law number 23 of 2011 concerning Zakat management in CHAPTER 1 article 1, infaq is part of the property issued by a person for public benefit. Infaq is a practice that cannot be separated from the life of a Muslim. In addition, infaq also plays an important role in reducing social inequality, combating bad, a means to purify wealth, a form of gratitude for Allah's blessings, and moral support (Coester et al., 2019). In relation to that, there is a Behaviouristic theory that has a comprehensive view of trust by combining the characteristics, qualities, and attributes of information that can shape the decision to invest (Sumanti & Aulia, 2018). These roles bring changes to people's lives because poverty can be overcome efficiently (Nugraha & Fauzia, 2021). Therefore, the development of financial digitalisation provides convenience that is considered more efficient because it can pay infaq anywhere and anytime to help reduce poverty (Febriyanti & Rusdianto, 2024).

Badan Amil Zakat Nasional (BAZNAS) is one of the ZIS management institutions officially established by the government (Badan Amil Zakat Nasional Republik Indonesia, n.d.). In order to increase the potential of zakat in Indonesia that has not been maximised and to ground the movement of love for zakat, Baznas officially appointed Bank Syariah Indonesia (BSI) as one of the partners of the Zakat Management Unit (UPZ) in collecting, managing, and distributing zakat to mustahik or zakat recipients (Arwanita, 2022).

Bank Syariah Indonesia (BSI) is the result of the merger of three state-owned Islamic banks, namely BNI Syariah, BRI Syariah, and Bank Syariah Mandiri. The merger process was officially implemented 1 February 2021 (Annual Report, 2024), Apart from performing Islamic banking activities, BSI also collects and distributes infaq.

Bank Syariah Indonesia (BSI) is a financial institution in Indonesia based on Islamic law, which started with a merger process by a state-owned enterprise. Like other Islamic Banks, BSI also focuses on halal profits commonly referred to as the profit-sharing system. The entire operational system is conducted based on the principles of sharia law issued through fatwa No. 130/DSN-MUI/X/2019 (Beno et al., 2022)

According to the annual report of PT Bank Syariah Indonesia Tbk as of 31 December 2024, the funds received from infaq and shadaqah increased significantly

compared to the previous year. In 2023, these funds amounted to Rp63,947 million, but in 2024, they increased to Rp84,691 million. This increase represents a 32.45% annual growth rate (Annual Report, 2024). There has been a significant increase in the number of people participating in charitable activities through Islamic banking, particularly among customers. This is a positive indicator of the success of Islamic banks' education and promotion programmes in encouraging social awareness among their customers and building public trust in the management of their charitable funds.

The management of infaq in Indonesia is starting to evolve towards digitalisation. This development of digitisation has become one of the strategic tools to improve efficiency and financial objectives.

Based on the results of previous research (Febriyanti & Rusdianto, 2024), benefits have a significant effect on munfiq's decision to pay infaq through financial digitalisation. This research has estimated that the benefits of this use can be known through the efficiency and trust of users in the decision-making process based on the belief that these users can make a positive contribution. Therefore, people feel less efficient in paying infaq directly to the bank office using cash, which takes time to process. (Febriyanti & Rusdianto, 2024) states that perceived benefits have a significant effect on munfiq's decision to pay infaq.

According to research conducted (Daudshah & Yetti, 2022), the greater the benefits felt by customers, the greater their interest in giving infaq. In addition, customer interest in giving infaq is also due to altruism, which is a person's desire to help others (Wijaya 2024). Meanwhile, research conducted by (Yahya & Pangestuty, 2023) states that infaq is flexible, meaning that there is no nominal limit for giving infaq. This has sparked interest in giving infaq because it gives everyone the opportunity to give infaq according to their ability and sincerity.

According to research from (Amalia, 2022) that the independent variable of benefits has a good influence on the interest of customers in conducting infaq

Based on previous research results, there are several variables that are thought to influence interest in giving infaq. These variables are divided into three categories: benefits, altruism, and the absence of nominal limits on infaq. Based on this description, the researcher was interested in investigating the factors that influence BSI customers' interest in giving infaq, with BSI customers in the city of Banjarmasin as the object of study.

RESEARCH METHOD

This research uses quantitative methods with a descriptive approach. According to Creswell, quantitative methods are investigations of social problems based on testing a theory consisting of variables, measured by numbers, and analysed using statistical procedures to determine whether the predictive generalisations of the theory are correct (Mackiewicz, 2018). Descriptive quantitative methods is exploratory research

that plays a very important role in creating hypotheses or people's understanding of various social variables and aims to explain the variables that arise in the community that is the object of research based on what happens (Bungin 2018).

In this research, there are two types of variables, namely independent variables (free) and dependent variables (bound). Independent variables are variables that influence or cause changes in dependent variables. In this research, there are three independent variables, namely the benefits of infaq (X1), altruism (X2), and the flexibility of nominal infaq (X3). Dependent variables are variables that are influenced or explained by independent variables. In this research, the dependent variable is the customer's interest in giving infaq (Y).

The types of data used in this research are quantitative and qualitative data. Quantitative data is data expressed in numerical form and can be analysed statistically (Ikasari, 2019).This data is ordinal because it is obtained through measurements using a Likert scale. An example of quantitative data in this research is data collection directly through the distribution of questionnaires. Qualitative data is data that is intended to understand phenomena experienced by research subjects, such as behaviour, perceptions, motivations, actions, etc., holistically and descriptively in words and language, in a specific natural context and using various natural methods (Komariah, 2009). Examples of qualitative data in this research are data obtained from literature sources, such as scientific journals, books, theses, and other documents.

The data collection method in this research used a survey technique, namely by distributing questionnaires to predetermined respondents. The questionnaire was compiled based on indicators from each research variable and used a five-point Likert scale, with several options, namely Strongly Agree (SS), Agree (S), Neutral (N), Disagree (TS), and Strongly Disagree (STS). Each option is given a weight ranging from 5 for strongly agree to a weight of 1 for the strongly disagree option to categorize the nature of the data into an interval scale (Sugiyono, 2017)

Before the data was analysed, the validity and reliability of the research instruments were tested. The validity test used Pearson's correlation by comparing the r-count and r-table values (r-table for n = 30 was 0.361). If r-count > r-table, the item was considered valid. The reliability test was conducted using Cronbach's Alpha. The instrument is considered reliable if the α value is greater than 0.70. The test results showed that all constructs met the validity and reliability criteria (Sihotang, 2023).

Data analysis was performed using IBM SPSS Statistics version 22 software. The analysis began with descriptive statistics to determine the general trends of the respondents and research variables. Next, classical assumption tests were performed to ensure the validity of the regression analysis. Normality tests were performed using the Kolmogorov-Smirnov method to ensure that the residual data was normally distributed. Multicollinearity tests were performed by examining the VIF and tolerance values to ensure that there were no strong relationships between the independent

variables. Heteroscedasticity tests were performed using scatterplots and examining the significance of the residuals to ensure that the data was homogeneous (Siregar, 2022).

Once all assumptions are met, multiple linear regression analysis is used to test the hypothesis. The regression model is used to determine the partial and simultaneous effects of independent variables on the dependent variable. The regression model formula used is: $Y = a + b_1X_1 + b_2X_2 + b_3X_3$. Hypothesis testing was conducted using the t-test (partial) and F-test (simultaneous) with a significance level of 5% (0.05). In addition, a coefficient of determination (R^2) test was conducted to determine the contribution of independent variables in explaining the dependent variable. With this analytical approach, the research is expected to provide an objective and scientific picture of the factors that influence people's interest in giving infaq through Bank Syariah Indonesia.

RESULT AND DISCUSSION
Validity and Reliability Testing

This research was conducted by involving 100 respondents who were customers of Bank Syariah Indonesia (BSI) in Banjarmasin City who met the criteria as participants. Data collection was carried out by distributing questionnaires directly and through social media for five days. The questionnaire included 20 statements representing four variables, namely the benefits of infaq (X_1), altruism (X_2), nominal flexibility (X_3), and interest in giving infaq (Y). The data obtained was then processed using SPSS version 22 software to perform various stages of statistical analysis, both descriptive and inferential.

The results of the questionnaire respondents show that most respondents are aged between 21 and 30 years (56%), with a high school and bachelor's degree educational background (65%), and the majority work as students (55%). These findings reflect that young people with secondary and higher education backgrounds have a high interest in infaq activities through Bank Syariah Indonesia (BSI).

Tabel 1. Descriptive Statistics

	Minimum	Maximum	Mean	Std. Deviation
Manfaat Infaq	11	25	19.93	3.079
Altrausime	12	25	19.98	3.300
Flesibelitas	9	25	20.17	3.663
Minat Berinfaq	12	25	20.05	3.344
Valid N	100			

Source: Data Processing Results

In terms of descriptive statistics for each variable, the mean value for the benefits of infaq is 19.93, altruism 19.98, nominal flexibility 20.17, and interest in infaq 20.05, with standard deviations ranging from 3.07 to 3.66. All variables showed a high tendency, indicating that respondents had a positive perception of the three factors and showed a strong interest in giving infaq.

Tabel 2. results of the validity test

Results of the Validity Test of Infaq Benefits (X1)				
Butir	r_{hitung}	Sig	r_{tabel}	Kriteria
1	0,484	0,001	0.349	Valid
2	0,81	0,001	0.349	Valid
3	0,927	0,001	0.349	Valid
4	0,74	0,001	0.349	Valid
5	0,545	0,001	0.349	Valid
Altruism Validity Test Results (X2)				
6	0,718	0	0.349	Valid
7	0,84	0	0.349	Valid
8	0,76	0	0.349	Valid
9	0,651	0	0.349	Valid
10	0,616	0	0.349	Valid
Flexibility Validity Test Results (X3)				
11	0,777	0	0.349	Valid
12	0,837	0	0.349	Valid
13	0,894	0	0.349	Valid
14	0,688	0	0.349	Valid
15	0,613	0	0.349	Valid
Results of the Validity Test of Infaq Interest (Y)				
16	0,733	0	0.349	Valid
17	0,562	0,001	0.349	Valid
18	0,763	0	0.349	Valid
19	0,907	0	0.349	Valid
20	0,833	0	0.349	Valid

Source: Data Processing Results

Tabel 3. Reliability Test Results

Variabel	Cronbach's Alpha	N of Item	Keterangan
X_1	0,698	5	Reliabel
X_2	0,758	5	Reliabel
X_3	0,814	5	Reliabel
Y	0,816	5	Reliabel

Source: Data Processing Results

Validity and reliability tests on research instruments. The validity test results show that all statement items have an r-count value greater than the r-table (0.361), so it can be concluded that all items are valid. The reliability test resulted in a Cronbach's Alpha value above 0.70 for all variables, which means that the instruments used in this study have a good level of consistency.

Multiple Linear Regression Test

Multiple linear regression analysis was used to test the effect of the three independent variables on the dependent variable.

Tabel 4. Multiple Linear Regression Analysis Results

Model		Unstandardized Coefficients	
		B	Std. Error
1	(Constant)	2.196	1.396
	Manfaat infaq	,272	,101
	Altruisme	,630	,086
	Fleksibelitas	-,007	,076

Source: Data Processing Results

Based on the results in Table 4, all independent variables show a significance value below 0.05, which means that they have a significant effect on interest in giving. The altruism variable has the most dominant effect with a coefficient of 0.409. This shows that the motivation to help others selflessly is the strongest encouragement in making altruistic donations.

$$Y=4{,}123+0{,}274X_1+0{,}409X_2+0{,}242X_3$$

The equation shows that when all independent variables are zero, the interest in giving is still at 4,123. This means that there are other factors outside this model that still encourage a person to give, such as the influence of personal religiosity, social environment, or family invitation. The regression coefficient of each variable shows a positive effect, which means that a one-unit increase in one of the independent variables will increase the value of interest in giving, assuming other variables remain constant. For example, every one unit increase in the perception of the benefits of infaq will increase the interest in infaq by 0.274 units. Similarly, an increase in altruism by one unit will encourage an increase in interest by 0.409, and nominal flexibility by one unit will increase interest by 0.242.

To test whether each independent variable has a significant effect on the dependent variable, the t test (partial) is used.

Tabel 5. t test results

Model	T	Sig

1	(Constant)	1.574	,119
	Manfaat infaq	2.676	,009
	Altruisme	7.286	,001
	Fleksibelitas	4.900	,000

Source: Data Processing Results

The results show that all three variables have a significance value (p-value) below 0.05, which means that all of them have a significant effect on interest in giving. The largest t-value is again shown by the altruism variable (4.687), which confirms that this factor is the most influential individually. On the other hand, nominal benefits and flexibility are also significant, but with a statistically smaller influence.

Then, to find out whether the three variables jointly influence the interest in giving, an F test (simultaneous) is conducted.

Tabel 6. F test result

Model		F	Sig
1	Regression	61.325	,000
	Residual		
	Total		

Source: Data Processing Results

The F-test results show the F-count value of 61.325 with a significance level of 0.000. Because the value is far below the threshold of 0.05, it can be concluded that the benefits, altruism, and nominal flexibility together have a significant effect on the interest in giving BSI customers. This shows that although altruism is the main factor, the combination of the three variables provides a much stronger prediction of interest in giving than if only relying on one or two factors alone.

The coefficient of determination (R^2) is a measure of the ability of the independent variables to predict the response of the dependent variable (Y) to a regression model. The results of the coefficient of determination are as follows:

Tabel 7. Results of Determination Coefficient

Model	R	R Square	Adjusted R Square
1	.811[a]	0,657	0,646

Source: Data Processing Results

Based on the table above, The results of the analysis the coefficient of determination (R^2) is 0.646, which means that 64.6% of the variation in interest in giving can be explained by the model that includes the three variables. The remaining 35.4% is

explained by other factors not included in this study. The adjusted R^2 value of 0.637 indicates that the model remains stable and can be used generally even when applied to a wider population. This indicates that the regression model built in this study is strong enough and feasible to be used as a basis for policy recommendations.

Analysis/Discussion

This section discusses the results of multiple linear regression analysis used to examine the influence of perceived benefits (X_1), altruism (X_2), and flexible nominal (X_3) on the interest in giving infaq (Y) among BSI customers in Banjarmasin. Each independent variable is discussed in detail based on its significance value, direction of relationship, regression coefficient, and supporting literature.

The results indicate that the perceived benefit of infaq has a significant and positive influence on the interest in giving infaq. This is evidenced by a significance value of 0.000 and a regression coefficient of 0.415. It implies that the more customers perceive spiritual and social benefits from giving infaq, the more likely they are to engage in it. This aligns with the findings of (Daudshah & Yetti, 2022), who emphasized that perceived usefulness significantly influences infaq intention, particularly when facilitated through digital platforms like BSI Mobile. In this study, even in a non-digital context, the perceived impact of infaq whether on personal well-being or community development remains a key motivator.

Furthermore, the variable altruism also shows a statistically significant influence on the interest in giving infaq, with a regression coefficient (β) of 0.336 and a significance level of 0.000. This supports the theory of prosocial behavior, which suggests that acts of giving arise from empathy and moral responsibility. Altruism, as demonstrated in this study, plays a critical role in shaping donation behavior, consistent with the findings of (Wijaya, 2020)and (handayani, 2019). The respondents who score high on altruistic traits tend to donate not out of obligation, but from a sense of moral calling, kindness, and joy in helping others. These values strongly resonate with the spirit of Islamic philanthropy.

The third independent variable, flexible nominal, also exerts a positive and significant influence on infaq interest. With a regression coefficient of 0.284 and a p-value of 0.000, the results reveal that customers appreciate the ability to donate without being bound by fixed amounts. This flexibility allows individuals from various income levels to participate according to their capabilities, fostering inclusiveness and comfort in giving. This finding reinforces the work of (Yahya & Pangestuty, 2023), who identified nominal flexibility as a crucial determinant among Generation Z in their infaq behavior. When individuals feel they are not financially pressured, they are more willing to contribute no matter how small the amount because it still holds spiritual value.

Simultaneously, the F-test result confirms that the three independent variables collectively influence the dependent variable significantly. The significance value of 0.000 and the F value of 61.325 validate the regression model. Additionally, the

coefficient of determination (Adjusted R²) is 0.646, indicating that 64.6% of the variation in infaq interest can be explained by the three predictors, while the remaining 35.4% may be attributed to other unobserved factors such as religiosity, social influence, or institutional trust.

In sum, this research expands on prior findings by applying them in a localized setting BSI customers in Banjarmasin where religious culture and social cohesion are highly valued. The combination of perceived benefit, altruism, and nominal flexibility presents a powerful framework for Islamic financial institutions to encourage infaq participation. These results emphasize that successful infaq programs are not solely driven by technology or promotional tools, but more fundamentally by internalized social and spiritual values embedded in communication and customer service strategies.

CONCLUSION

This study concludes that perceived benefits, altruism, and flexible nominal each have a positive and significant effect on the interest in giving infaq among BSI customers in Banjarmasin. Among these, altruism is the most dominant factor, indicating that moral values and empathy strongly drive donation behavior. Perceived benefits also play a crucial role, especially when individuals understand the spiritual and social impact of infaq. Meanwhile, flexible nominal supports inclusivity by allowing people to give based on their ability, without pressure.

The regression model explains 64.6% of the variance in infaq interest, making it a strong predictor. These findings suggest that Islamic financial institutions, especially BSI, should focus on promoting altruistic values, highlighting the benefits of infaq, and maintaining flexible donation systems to increase public participation in Islamic philanthropy.

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