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Why do Indonesian Muslims Donate through Crowdfunding Platforms? An Integration of UTAUT, Transparency, and Trust

Novita Nur Hamidah[1*], Frank Aligarh[2], Ade Setiawan[1], Usnan Usnan[1], Faqih Hilmi[1]

*Corresponding email: novitanurhamidah29@gmail.com

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Abstract

Indonesia's recognition as the most charitable country in the world makes research on donations through crowdfunding platforms an intriguing subject for study. The objective of this study is to analyze the impact of technology and institutions factors on people's intentions to donate through the crowdfunding platform. This study employs Partial Least Squares Structural Equation Modeling (PLS-SEM) with a sample size of 155 questionnaires. The results indicate that components of Unified Theory of Acceptance and Use of Technology (UTAUT) (performance expectancy, effort expectancy, facilitating conditions, and social influence) and institutional factors (trust and transparency) have a significant positive influence on people's intentions to donate through the platform kitabisa.com. These findings imply the importance of developing new technologies for philanthropic organizations and increasing public intention to donate, especially through donation crowdfunding. This research also contributes theoretically to the development of the UTAUT model by integrating trust and transparency.

Keywords: Technology Factors; Institutional Factors; Behavioral Intention; Use Behavior; UTAUT Theory
JEL Classification: E17, E63, G17, G21
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[1] Departement of Sharia Accounting, Faculty of Islamic Economics and Business, Universitas Islam Negeri Raden Mas Said Surakarta, Indonesia
[2] Departement of Islamic Sharia, Faculty of Sharia and Law, Al-Azhar University, Egypt

I. Introduction

Every religious belief teaches its followers to always exhibit generosity. Generosity can be expressed through donations or sharing with others, either materially or non-materially. Examples of donation activities include monetary donations (Florenthal et al., 2020), blood donations (Chen et al., 2019), organ donations (Alsalem et al., 2020; Madli et al., 2024), and time donations (Wallace & Buil, 2021). In Islam, donations are classified into mandatory (zakat) and voluntary (sadaqah). Mandatory donations are governed by specific rules determining the amount to be given from one's wealth, whereas voluntary donations depend on the individual donor.

As the country with the largest Muslim population in the world, Indonesia places significant emphasis on religious aspects, including donation activities. The World Giving Index reported that Indonesia was the most generous country globally in 2023 (Cafonline.org, 2023). Among 142 countries surveyed, Indonesia achieved a score of 68%. This accomplishment is supported by religious factors that serve as the primary motivator for giving (Aji et al., 2021; Bin-Nashwan & Al-Daihani, 2021; Chetioui et al., 2023; Septianto et al., 2021) and cultural traditions such as gotong royong, which are deeply ingrained in Indonesian society (Amin et al., 2024).

In Indonesia, donation activities are typically facilitated formally by organizations such as BAZNAS, LAZISMU, and LAZISNU, as well as informally through places of worship or direct contributions to those in need. Over the past decade, donations have expanded beyond direct contributions (Kasri & Ramli, 2019) to include online methods (Usman et al., 2022). The disruption brought about by digital technology has initiated significant changes, as evidenced by philanthropic organizations incrementally adopting technological innovations. In Indonesia, philanthropic institutions like BAZNAS, LAZISNU, LAZISMU, and Kitabisa.com have transitioned to digital platforms for fundraising (Aji et al., 2021; Aligarh et al., 2023). Kitabisa.com stands out as the leading crowdfunding platform with the highest transaction volume in fundraising, recognized by accolades such as the Padma Award from the Ministry of Social Affairs of the Republic of Indonesia in 2018 and the Indonesia Fundraising Award in 2020 (Kitabisa.com, 2020).

Crowdfunding platforms have introduced features and services that instill confidence in donors, allowing them to contribute without needing personal acquaintance or direct interaction. This capability of crowdfunding to mitigate donor information asymmetry is evidence that technology can enhance trust. However, the progress of crowdfunding also harbors a dark side. Evidence shows that some crowdfunding campaigns exploit donor goodwill through fraudulent schemes. For instance, the South Jersey couple, Katelyn McClure and Mark D'Amico, orchestrated a scam on GoFundMe, raising $400,000 for a homeless veteran, Johnny Bobbitt, with a fabricated story for their personal gain. Generally, technological advancements elicit positive feedback, leading to a substantial increase in users (Ab Shatar et al., 2021a; Abdeldayem & Aldulaimi, 2023). Nevertheless, it is crucial to recognize that digital platforms encounter issues related to transparency and accountability, especially regarding the management of resources and the handling of criticism (Porlezza & Di Salvo, 2020).

Previous research has investigated the motivations behind donor contributions on crowdfunding platforms, considering both technological factors and the psychological motivations of donors. In the context of psychological motivation, elements such as empathy (Chetioui et al., 2023), altruism (Chen et al., 2021), messaging features (Van Steenburg & Spears, 2022), and socio-economic considerations (Aji et al., 2021; Sarea et al., 2023) drive donors to engage in charitable activities. For Muslims, donations are intended to help those in need and to support religious goals (Kasri & Ramli, 2019).

In the context of technology factors, for young muslims crowdfunding platforms enhance their donation activities by making the process faster, easier, and more secure (Chen et al., 2023; Oktavendi & Mu'ammal, 2022; Pratono et al., 2020). Previous research has presented theories examining factors influencing individuals' acceptance and use of technology. These theories include the Technology Acceptance Model (TAM) (Karmanto et al., 2020), the Theory of Planned Behavior (TPB) (Sunarmo & Majid, 2024), and the Unified Theory of Acceptance and Use of Technology (UTAUT) (Manohar, 2021). Various factors identified as drivers of behavioral intention and use behavior include performance expectancy, effort expectancy, facilitating conditions, social influence.

Previous research has thoroughly explored the determinants of using crowdfunding platforms, including psychological, technological, and religious aspects. However, there is still limited research on transparency and trust. These two factors are essential for crowdfunding platforms to reduce information asymmetry between donors and recipients. Transparency and trust represent the platform's ability to instill confidence in donors. In this study, these variables will be included as institutional factors. Therefore, this study aims to analyze the impact of technological and institutional factors on behavioral intention and use behavior through the Kitabisa.com platform.

II. Literature Review

Unified Theory of Acceptance and Use of Technology (UTAUT)

The Unified Theory of Acceptance and Use of Technology (UTAUT) is a theory that explains the acceptance and usage of technology by users (Al-Saedi et al., 2020; Theerthaana & Manohar, 2021; Wut et al., 2021). The theory, developed by Venkatesh, is the result of integrating various technology acceptance theories such as the Theory of Reasoned Action (TRA), Technology Acceptance Model (TAM), Motivational Model (MM), Theory of Planned Behavior (TPB), Combined TAM and TPB (C-TAM-TPB), Model of PC Utilization (MPCU), Innovation Diffusion Theory (IDT), and Social Cognitive Theory (SCT) (Venkatesh et al., 2003).

Based on the above theory, there are 32 variables within it, where performance expectancy, effort expectancy, social influence, and facilitating conditions are key factors influencing behavioral intention and use behavior (Bin-Nashwan et al., 2023; Namahoot & Jantasri, 2023). Performance expectancy is defined as the extent to which an individual believes technology can assist in their work (Kasri & Yuniar, 2021). Effort expectancy describes how easily an individual

can use technology (Bin-Nashwan et al., 2023). Social influence refers to the influence of others that convinces individuals to adopt technology (Yaseen et al., 2022). Facilitating conditions are defined as the level of trust individuals have in the system or facilities within the technology (Alkhwaldi et al., 2023).

The study by Chen et al., (2023) explains that the variables performance expectancy, effort expectancy, and social influence influence behavioral intention, which then affects use behavior. However, the facilitating conditions variable directly influences use behavior. In addition to the main variables, there are moderation variables whose function can strengthen or weaken other variables, including gender, age, experience, and voluntariness (Venkatesh et al., 2003).

Previous Research

Research related to donation intention has been extensively conducted by previous researchers with various contexts and variables. Chen et al., (2021) combined intrinsic and extrinsic motivations for donation intention, where performance expectancy and social expectancy as extrinsic motivations have a positive influence. On the other hand, Theerthaana & Manohar, (2021) emphasized the presence of the UTAUT theory along with its constituent variables to understand the influence on donation intention. However, these studies only used variables from technological factors, religious beliefs, trust, and intention. Therefore, specific research on donation intentions can be conducted by adding reputation and transparency as part of institutional factors and collaborating with crowdfunding platforms such as Kitabisa.com.

Performance expectancy describes the extent to which someone believes that using technology will facilitate or enhance their job performance (Venkatesh et al., 2003; Venkatesh et al., 2012). In the literature, it is mentioned that this construct is a key factor in influencing behavioral intention (Rahman et al., 2020). When performance expectancy is balanced with good strategies, it has a positive impact on adopting new technology, as seen in previous research across different contexts by Ahmed & Sur, (2023); Alkhwaldi et al., (2023); Bin-Nashwan et al., (2023); Chan et al., (2022); Chen et al., (2021); Farzin et al., (2021); Kasri & Yuniar, (2021); Theerthaana & Manohar, (2021); Yaseen et al., (2022). Technology launched with a structured and efficient system supports performance and stimulates individuals' intentions to use that technology (Al-Saedi et al., 2020). Therefore, the hypothesis proposed is:
H1: performance expectancy positively influences behavioral intention

Effort expectancy refers to the extent to which individuals perceive ease of use when utilizing a technology (Venkatesh et al., 2003, 2012). Improved digital literacy, younger age, and sufficient knowledge can reduce difficulties in technology usage (Chen et al., 2023). It is mentioned in the literature that an increase in performance expectancy and a decrease in perceived risk are outcomes of effort expectancy (Chan et al., 2022). On the other hand, effort expectancy positively influences technology adoption, as evidenced by previous research in various contexts by Alkhwaldi et al., (2023); Al-Saedi et al., (2020); Bin-Nashwan, Ismaiel, et al., (2023); Farzin et al., (2021); Kasri & Yuniar, (2021); Theerthaana & Manohar, (2021). Therefore, the proposed hypothesis is:
H2: effort expectancy positively influences behavioral intention

Facilitating conditions describe the level of individual trust in the technical infrastructure supporting technology use (Venkatesh et al., 2003, 2012). Studies indicate that the absence of regulations that can assist in the use of system services can result in individuals' distrust towards those services (Alkhwaldi et al., 2023). This finding aligns with previous research in different contexts by Farzin et al., (2021); Kasri & Yuniar, (2021); Theerthaana & Manohar, (2021) which have a positive and significant impact in studies Bin-Nashwan et al., (2023); Rahman et al., (2020). Therefore, the proposed hypothesis is:
H3: facilitating conditions positively influences behavioral intention

Social influence measures the level of individual belief that others are convincing them to adopt technology (Venkatesh et al., 2003, 2012). This construct is part of the adoption readiness (AR) reflection factor, along with facilitating conditions and ease of use, motivating Generation Z to continue using technology (Oktavendi & Mu'ammal, 2022). It indicates that social pressure plays a crucial role in technology adoption, and campaigns on social networking platforms can influence individuals to use the technology (Alkhwaldi et al., 2023). Based on previous research with different contexts, it shows a positive influence on (Al-Saedi et al., 2020); Farzin et al., (2021); Gunawan et al., (2023); Theerthaana & Manohar, (2021), and a significant impact on Bin-Nashwan, Ismaiel, et al., (2023); Bin-Nashwan, Shah, et al., (2023); Kasri & Yuniar, (2021); Mansori et al., (2020); Rahman et al., (2020). Therefore, the proposed hypothesis is:
H4: social influence positively influences behavioral intention

Trust is an individual's belief in an organization (Ab Shatar et al., 2021b). Trust dimensions such as crowdfunding and fundraising dimensions are crucial as they form the chain of participation decisions and their implications on organizational reputation (Baber & Fanea-Ivanovici, 2023). A study by Middleton and Lee, (2020) explains that factors such as role competence and popularity can influence trust in the organization, thus creating intentions for individuals to donate to the organization. Previous research in different contexts has shown that trust has a positive influence, as demonstrated by Al-Saedi et al., (2020); Chen et al., (2023); Goel et al., (2022); Kasri & Ramli, (2019); Namahoot & Jantasri, (2023); Theerthaana & Manohar, (2021); Suhartanto et al., (2022). Therefore, the proposed hypothesis is:
H5: trust positively influences behavioral intention

Transparency refers to the openness of relevant information by an organization (Emueje & Tochi, 2020). Establishing transparency requires various regulations and fundamental information as this construct is related to trust, which is a public value (Matheus et al., 2021b). Studies indicate that large-scale institutions tend to have better transparency compared to small-scale institutions, especially concerning financial matters (Krah & Mertens, 2020). Based on previous research in different contexts, transparency has a positive influence, as demonstrated by Almukhlifi et al., (2019); Sabani, (2021). Therefore, the proposed hypothesis is:
H6: transparency positively influences behavioral intention

Behavioral intention refers to the extent to which users utilize a platform to engage in donation activities (Theerthaana & Manohar, 2021). The literature explains that individuals with high levels of religiosity are more likely to turn donation intentions into behavior (Chetioui et al., 2023). Additionally, positive mental states can drive individual intentions to adopt technology (Farzin et

al., 2021). Previous research in different contexts by Chen et al., (2023); Irimia-Diéguez et al., (2023); Singh et al., (2020); Wut et al., (2021); Yaseen et al., (2022) has shown that behavioral intention has a positive impact. Therefore, the proposed hypothesis is:
H7: behavioral intention positively influences use behavior

III. Methodology

Data

The data used in this study are primary data obtained through the distribution of questionnaires to research participants. Respondents were able to provide assessments of selected responses using a Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). Sampling in this study was conducted using a non-probability sampling technique, specifically convenience sampling. Based on the questionnaire distribution results, 155 questionnaires were used in this research.

Model Development

The framework in this study is built upon previous foundations to aid in analyzing the issues to be addressed. This research employs 6 independent variables and 2 dependent variables.

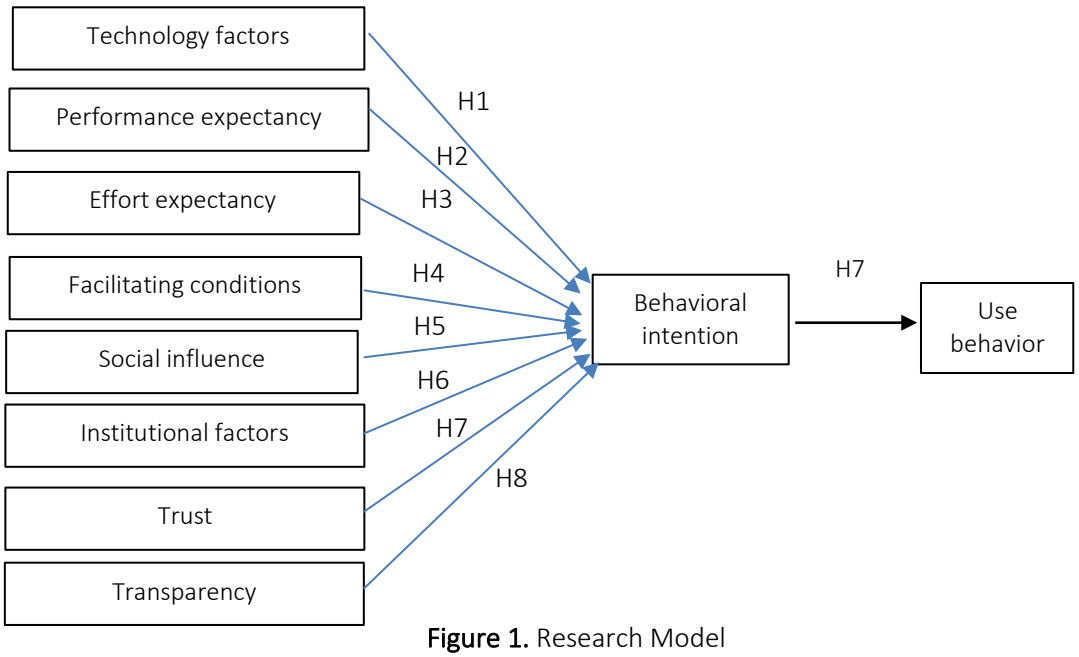

Figure 1. Research Model

Method

The data analysis technique utilized in this research is Partial Least Squares (PLS) analysis, conducted using the SmartPLS software. The PLS approach aids in studying numerous latent variables, providing accurate estimations, and tends to analyze complex models (Hair et al., 2020). This analysis encompasses both the outer model and inner model (Sholihin & Ratmono, 2021)

The outer model is a PLS measurement used to determine the indicator values with latent variables (Sholihin & Ratmono, 2021). These values include validity (convergent and discriminant validity) and reliability (Kasri & Ramli, 2019; Sarea & Bin-Nashwan, 2021). Convergent validity testing is assessed through standard factor loading, Cronbach's α, composite reliability (CR) with recommended weights of 0.7, and average variance extracted (AVE) values of 0.5, indicating good results (Hair et al, 2019). Discriminant validity is used to ensure each concept of each latent variable differs from other variables, evaluated through the criteria of Fornell-Larcker test (FLT) where the AVE value of each latent variable is greater than others. Reliability testing indicates reliability if the factor loading on latent variables has a weight >0.6 and the Dillon-Goldstein rho ratio is >0.7 (Hair et al, 2019).

The inner model is an analysis technique used to test hypotheses (Hwang et al., 2020). This model is oriented towards several measurements to assess hypotheses such as the Average Path Coefficient (APC), Average R-square (ARS), Average Adjusted R-square (AARS), Average Block VIF, Average Full Collinearity VIF (AFVIF), Path Coefficient with a significant level of P <0.001 for APC, ARS, AARS, an ideal value of <3.3 for Average Block VIF and AFVIF, and significance levels of p <1%, 5%, 10% for Path Coefficient (Sholihin & Ratmono, 2021)

IV. Results and Discussions

Respondents' Profie

Table 1 presents demographic data about the respondents of this study. The table shows that the number of female respondents (77%) is higher than that of male respondents (23%) and is dominated by the millennial group (86%), with students making up 88% of the respondents living in various regions (56%). Most respondents have an educational background ranging from elementary to high school, with a monthly income of over Rp. 5,400,000, making this the highest percentage category as well.

Table 1. Respondent Data

Characteristics	Category	Total	Percentage (%)
Gender	Male	35	23
	Female	120	77
Age	20-25	134	86
	26-30	15	10
	31-35	4	3
	36-40	1	1
	>40	1	1
Domicile	Surakarta	68	44
	Others	87	56
Education	Elementary School	1	1
	Junior High School	1	1
	High School	112	72
	Diploma/S1	40	26
Occupation Types	Employee	5	3
	Civil Servant	4	3
	Student	136	88

Characteristics	Category	Total	Percentage (%)
Monthly Income	Others	10	6
	>Rp. 5.400.000	145	94
	Rp. 5.400.000 – Rp. 7.500.000	3	2
	Rp. 7.500.000 – Rp. 10.000.000	1	1
	Others	6	4

Measurement Model (Outer Model) Result

This study examines convergent and discriminant validity. The results show that all items are valid and meet the criteria. As shown in Table 2, the factor loadings for all items are above 0.7. Meanwhile, the reliability test produced Cronbach's Alpha values above 0.7. Thus, it can be concluded that all constructs in this study are reliable.

Table 2. Convergent Validity dan Reliabilitas

Variable	Indicator	Cross Loading	Cronbach Alpha	rho_A	Composite Reliability	AVE
Performance Expectancy (PE)	PE1. Using crowdfunding platform makes it easier for me to donate to the right causes	0,829	0,870	0,870	0,911	0,720
	PE2. Using crowdfunding platform saves me time when donating	0,871				
	PE3. Using crowdfunding platform enhaces my awareness about the parties in need of donations	0,879				
	PE4. Using crowdfunding platform will increase my social awareness	0,815				
Effort Expectancy (EE)	EE1. For me, using the crowdfunding platform is very easy	0,902	0,914	0,918	0,939	0,794
	EE2. For me, using the crowdfunding platform is very clear and easy to understand	0,897				
	EE3. It's easy for me to become proficient in using the crowdfunding platform for donations	0,912				
	EE4. For me, using the crowdfunding	0,853				

Variable	Indicator	Cross Loading	Cronbach Alpha	rho_A	Composite Reliability	AVE
	platform is easy to use according to what I want, especially for donations					
	FC1. I have sufficient resources to use the crowdfunding platform	0,814	0,758	0,758	0,861	0,674
	FC2. I have enough knowledge to use the crowdfunding platform	0,849				
Facilitating Conditions (FC)	FC3. The use of the crowdfunding platform is compatible with other technologies I use (m-banking, e-banking, e-money, etc)	0,799				
	SI1. People close to me give me advice to use the crowdfunding platform	0,877	0,802	0,827	0,884	0,719
	SI2. People who contribute to me should use the crowdfunding platform	0,907				
Social Influence (SI)	SI3. Giving donations online is a status symbol in my environment	0,752				
	TRS1. I trust the financial information provided by crowdfunding platform	0,922	0,925	0,925	0,953	0,870
	TRS2. I believe that crowdfunding platform does not make false claims	0,930				
Trust (TRS)	TRS3. I trust that crowdfunding platform acts honestly	0,946				
	TRP1. I believe that the way crowdfunding platform operates is transparent	0,881	0,900	0,905	0,930	0,770
Transparency (TRP)	TRP2. I trust that crowdfunding	0,909				

Variable	Indicator	Cross Loading	Cronbach Alpha	rho_A	Composite Reliability	AVE
	platform will provided indepth information on how the site functions					
	TRP3. I believe that crowdfunding platform will provide detailed information about the donation inflow and outflow processes	0,912				
	TRP4. I have the opportunity to provide feedback on the crowdfunding platform site	0,804				
Behavioral Intention (BI)	BI1. I will recommend crowdfunding platform to others who want to engage in donation activities	0,889	0,849	0,849	0,908	0,768
	BI2. I will encourage friends and relative to get involved in donation activities on crowdfunding platform	0,886				
	BI3. I will use crowdfunding platform more frequently in the coming years	0,853				
Use Behavior (UB)	UB1: I would take advantage of crowdfunding platform for my donation activities	0,899	0,829	0,838	0,899	0,748
	UB2: Given that I have access to a mobile phone, I will use the crowdfunding platform	0,914				
	UB3. I always use the crowdfunding platform for donations	0,775				

Another analysis is the testing of discriminant validity. Table 3 shows that all constructs meet the criteria of the Fornell-Lacker Test (FLT), where the AVE value for each variable is greater than that of the other variables. Therefore, it can be concluded that discriminant validity has been achieved.

Table 3. Discriminant Validity

Variable	BI	EE	FC	PE	SI	TRP	TRS	UB
BI	0,876							
EE	0,721	0,891						
FC	0,700	0,690	0,821					
PE	0,661	0,745	0,623	0,849				
SI	0,593	0,392	0,473	0,314	0,848			
TRP	0,747	0,675	0,668	0,598	0,494	0,878		
TRS	0,730	0,648	0,619	0,590	0,494	0,803	0,933	
UB	0,820	0,638	0,659	0,572	0,604	0,790	0,749	0,865

Structural Model Testing (Inner Model) Result

In this study, the structural model results indicate that multicollinearity among variables was not detected, as evidenced by the absence of strong correlations among them (Hair et al., 2021). The research findings are supported by variance inflation factor (VIF) values < 5 for all variable indicators. Secondly, the coefficient of determination (R2) in this study shows an R2 value of 0.732 for the behavioral intention variable and 0.673 for the use behavior variable. Based on these results, behavioral intention is at a substantive level with an R2 > 0.7, indicating that the model can explain data variability strongly. Use behavior, with an R2 > 0.50, is at a moderate level, suggesting that the model adequately explains data variability (Hair et al., 2021). The study also notes that an increase in the number of predictor constructs tends to increase R2 (Homburg, Klarmann, & Vomberg, 2020). Based on the hypothesis testing results, all hypotheses show a positive and significant effect on behavioral intention and use behavior, as shown in Table 4.

Table 4. Structural Model Test

Hypothesis	Original Sample	T-statistics	p-values	Information
H1: PE -> BI	0,151	2,036	0,042	Supported
H2: EE -> BI	0,185	2,472	0,014	Supported
H3: FC -> BI	0,136	2,049	0,041	Supported
H4: SI -> BI	0,230	3,101	0,002	Supported
H5: TRS -> BI	0,169	1,975	0,049	Supported
H6: TRP -> BI	0,191	2,549	0,011	Supported
H7: BI -> UB	0,820	26,182	0,000	Supported

Robustness Check

In linear relationship testing, there is an assumption that a change in one variable (construct) directly and proportionally affects another. However, this assumption does not always hold true in empirical data. Testing linear relationships reveals potential non-linear relationships that can affect the quality of the research findings. Therefore, it is necessary to conduct robustness testing, including non-linear testing. Sarstedt et al., (2020) and Yusfiarto et al., (2022) recommend using non-linearity criteria to ensure the robustness of the results. Furthermore, Hair et al., (2018) argues that in non-linear relationships, understanding the effect size requires considering both the magnitude of change and the value of the exogenous variable. This study employs robustness testing based on Yusfiarto et al., (2022), which examines quadratic effects. In testing quadratic

effects, we re-examined 7 hypotheses by incorporating quadratic effects. The use of quadratic effects allows for the observation of potential non-linear relationships. Table 5 indicates that all tests using quadratic effects showed no significant impact, concluding that all non-significant quadratic hypotheses demonstrate that this research model is robust against non-linear relationships (Sarstedt et al, 2020).

Table 5. Output Quadratic Effect

Path	Original Sample (β)	Mean	STDEV	P -Values
H1: PE -> BI	0.155	0.142	2.017	0.044
H2: EE -> BI	0.192	0.205	2.785	0.006
H3: FC -> BI	0.077	0.078	1.122	0.262
H4: SI -> BI	0.260	0.263	4.166	0.000
H5: TRS -> BI	0.110	0.113	1.354	0.176
H6: TRP -> BI	0.185	0.180	2.287	0.023
H7: BI -> UB	0.786	0.789	18.403	0.000
Quadratic Effect (PE -> BI)	0.029	0.032	0.514	0.607
Quadratic Effect (EE -> BI)	0.007	0.011	0.123	0.902
Quadratic Effect (FC -> BI)	0.061	0.062	1.318	0.188
Quadratic Effect)SI -> BI)	0.108	0.099	1.957	0.051
Quadratic Effect (TRS -> BI)	0.075	0.075	1.119	0.264
Quadratic Effect (TRP -> BI)	-0.083	-0.089	1.303	0.193
Quadratic Effect (BI -> UB)	0.050	0.046	1.402	0.162

Discussions

Several previous studies have used UTAUT to investigate the factors that influence behavioral intention and use behavior. The essence of this model is retained in this research by modifying trust and transparency to provide a deeper understanding of the intention to accept donation-based crowdfunding, specifically through kitabisa.com. H1 indicates a significant positive effect on individuals' intentions to donate through crowdfunding. This is evidenced by a t-statistic value of 2.036 and p-values of 0.042. These results align with studies by Li, He, Song, Yang, & Zhou (2018); Pangaribuan & Wulandar (2019); Sentanoe & Oktavia (2022). The significance of these results is driven by effective strategies, such as promoting the benefits of donating through crowdfunding by the administrators to the public as testimonials of crowdfunding usage (Wisesa et al., 2019). Additionally, launching user-friendly crowdfunding campaigns can enhance individuals' intentions to engage in charitable activities such as donating, sadaqah, or infaq online. H2 reveals a significant positive effect on individuals' intentions to donate using crowdfunding. The hypothesis test results show a t-statistic value of 2.472 and p-values of 0.014. These findings suggest that ease of use and process clarity are motivations for individuals to adopt the platform. According to Sentanoe & Oktavia (2022), ease of use and process clarity can be improved through user interface enhancements. Furthermore, this condition also requires the role of administrators to provide assurance to the public or individuals regarding the ease and simplicity of using crowdfunding. Thus, these results align with studies by Pangaribuan & Wulandar (2019); Wisesa et al. (2019); Zaki Fuadi, Farida, & Saadah (2020). H3 states that facilitating conditions have a

significant positive effect on the intention to donate using crowdfunding, as evidenced by a t-statistic value of 2.049 and p-values of 0.041. These findings indicate that rapid infrastructure support, such as internet networks and secure infrastructure, can increase donors' participation in donating through crowdfunding and enhance individual trust. Previous studies also show that different features of a crowdfunding platform can influence individual intentions (Zaki Fuadi et al., 2020). For example, the platform Kitabisa.com offers comprehensive features such as financial information presentation for transparency and accountability, payment methods, and more. The better the infrastructure, the more individuals will adopt and use crowdfunding. These results are consistent with studies by Kasri & Yuniar (2021); P. & Lysander Manohar (2021); Pangaribuan & Wulandar (2019); Wisesa et al. (2019).

H4 reveals that social influence significantly positively affects the intention to donate through crowdfunding. This is demonstrated by a t-statistic value of 3.101 and p-values of 0.002. In this context, it can be understood that the influence of the social environment is a priority reason for individuals to use crowdfunding. This is because social influence includes opinions and recommendations from people around them. This is consistent with studies by Kasri & Yuniar (2021); Li et al. (2018); P. & Lysander Manohar (2021). H5 shows that trust significantly positively affects the intention to donate through crowdfunding. The hypothesis test results show a t-statistic value of 1.975 and p-values of 0.049. This finding means that trust has a relationship between crowdfunding administrators, fundraisers, and donors. Donors are more likely to donate through platforms that offer comprehensive features or services and security guarantees. Fundraisers will use descriptions to provide goals accompanied by real pictures or videos. Meanwhile, crowdfunding administrators strive to associate brand image with project transparency. Kitabisa.com is an entity that provides clear information. Previous research explains that conducting campaigns with images can be an alternative to create success on a platform (Salido-Andres, Rey-Garcia, Alvarez-Gonzalez, & Vazquez-Casielles, 2022). Thus, these results are consistent with studies by Chen, Dai, Yao, & Li (2019); Ghoorah, Talukder, & Khan (2021); Islam & Khan (2021); Kamarudin et al. (2023); Sentanoe & Oktavia (2022).

H6 shows a significant positive effect on the intention to donate through crowdfunding. This is evidenced by a t-statistic value of 2.549 and p-values of 0.011. This finding indicates that the availability of information can be a key success factor for a platform. The transparency provided by the platform certainly involves the quality of information such as relevance, adequacy, and accuracy. Additionally, up-to-date information is also needed by donors, especially regarding financial or donation fund distribution. It can be identified that high transparency can increase individual trust (P. & Lysander Manohar, 2021). This aspect is a major focus for crowdfunding administrators. These results align with studies by Salido-Andres et al. (2022). H7 states that behavioral intention has a positive effect on use behavior. This is indicated by a t-statistic value of 26.182 and p-values of 0.000. These findings reveal that the number of individuals adopting crowdfunding is increasing, causing a significant relationship between behavioral intention and use behavior. This is supported by previous research that most individuals realize their intentions into actions (L. Chen, Jia, & Wu, 2023). Saving time and accessibility are also priority reasons for individuals to adopt crowdfunding. Thus, this is consistent with studies by Singh, Sahni, & Kovid (2020); Yaseen, El Qirem, & Dajani (2022).

V. Conclusion and Recommendation

This study aims to analyze in depth the impact of technological and institutional factors on the intention to donate through the kitabisa.com platform. The results show that technological factors (Performance Expectancy, Effort Expectancy, Facilitating Conditions, and Social Influence) have a significant positive influence on the intention to donate through kitabisa.com. Similarly, institutional factors (Trust and Transparency) are significantly positively correlated with the intention to donate through kitabisa.com. This study also tested robustness through the examination of non-linear relationships, and the results indicate that our proposed model is robust.

The recommendations from this study are as follows. For the public, there's a need for education regarding technology and donations. With such education, it's hoped that people can actively participate in donation activities and engage in social campaigns. Furthermore, philanthropic organizations can develop new technologies to make it easier for the public to engage in charitable activities through these platforms. Technology training programs are expected to serve as a guiding principle for donors to contribute. These recommendations also apply to academics, encouraging them to actively participate in research activities to further develop or expand previous research, especially in the field of donations. Additionally, organizing educational programs and training on donation technology and philanthropy management for both students and professionals is essential. This research provides recommendations for future research, such as increasing the sample size to enhance the reliability and generalizability of the results. Additionally, adding religious factors (intrinsic and extrinsic religiosity) or other variables could deepen and sharpen the analysis.

Author Contributions

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Conflicts of Interest

The author declares that there are no conflicts of interest with anyone in the design of the research, data collection, analysis or interpretation, manuscript writing, or the decision to publish the result of this study.

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