

FACTORS INFLUENCING THE INTENTION TO DONATE ON THE CROWDFUNDING PLATFORM: A CASE STUDY OF KITABISA.COM

Mochammad Riyadh Rizky Adam¹, Jocelyn Arihta²

^{1,2}Swiss German University, Tangerang, Indonesia

Email: rizky.adam@sgu.ac.id

Abstract

Kitabisa.com has successfully established itself as one of the largest crowdfunding platforms in Indonesia. The goal of this study is to determine what motivational factors influence future generations' intentions to donate to Kitabisa.com. After conducting a thorough relevant literature review, various variables were predicted. They are empathy/altruism, gotong royong (mutual cooperation/community self-help) culture, brand trust, operational transparency, perceived ease of use, and religiosity. This study used a quantitative technique, with online surveys of Kitabisa.com donors. Purposive sampling was used to acquire data from 280 Kitabisa.com donors. The data were analyzed using multiple regression to assess two or more independent variables. The study's findings revealed that variables such as empathy/altruism, gotong-royong (mutual cooperation/community self-help) culture, brand trust, operational transparency, perceived ease of use, and religiosity all had an impact on donation intention. Furthermore, this study will look at what variables influence future generations' motivation to donate in the future, as well as how Kitabisa.com can better understand their behavior.

Keyword: *Altruism, Brand Trust, Crowdfunding, Intention to Donate, Perceived Ease of Use, Religiosity.*

A. INTRODUCTION

As the world's fourth biggest population, Indonesia faces numerous societal issues. Social difficulties might arise as a result of an imbalance between population expansion and supply availability, which prevents it from meeting market demands (Paryanti, Arum, & Apriyanto, 2018). Social difficulties arise from natural circumstances that are associated with social concepts, situations, and occasions (Michailakis and Schirmer, 2014). Poverty, natural catastrophes, sickness, the environment, economics, and other societal issues continue to plague Indonesia. Some of the circumstances we faced before we knew about crowdfunding, such as in 1883, when Krakatau Mountain became known to the globe due to a tremendous eruption that reached 4,653 kilometers away. The heated clouds and resulting wave killed approximately 36,000 people. In 2004, there was a tsunami disaster in Indonesia that killed 170,000 people, among other casualties. Aside from natural disasters, sickness is among the leading causes of societal problems in Indonesia. In the beginning of 2020, coronavirus or COVID-19 has taken over the world; it is also harming the global economy, notably the Indonesian economy. According to a Bank Mandiri Indonesia report, one of the activities needed for stronger and sustainable growth in economic sectors is to increase digital economies, such as financial technology or crowdfunding (Asmoro, 2020). When people in a society don't care about one another, social problems arise. We are social beings who must assist and care for one another if we are to survive. Additionally, social awareness is crucial and powerful due to the direct impact it has on society. To be socially conscious is to fulfill one's human duty to get to know one's fellow humans and to work together for the common good. Through crowdfunding, we have the power to assist and alleviate the hardships of those who are most in need.

Crowdfunding arose from the concept of "crowdsourcing," which refers to the use of the word "crowd" or people to provide ideas, solutions, or solutions for the development of a company's activities. Crowdfunding has also been defined as the process of gathering enough modest amounts and donations through online financing platforms to fund new projects (Freedman & Nutting, 2015). Crowdfunding is used not just to raise wealth, but also to address social issues (Hasna & Irwansyah, 2019). According to Gerber and Hui (2013), the current rise of crowdfunding platforms has influenced the community's social and intellectual dedication rather than relying solely on financial funds.

The most essential aspect of crowdfunding is the number of people who participate in the gift, as defined by "crowd," rather than the amount of dollars raised (Irfan, 2016). As crowdfunding platforms have grown rapidly in Indonesia, crowdfunding itself refers to the method of supporting a project by collecting contributions from individuals. Crowdfunding is the most accessible option for everyone to raise cash, because not everyone can borrow funds from banks or financial intermediaries (Aprilia & Wibowo, 2017). Furthermore, while borrowing funds from banks or financial intermediaries, we must provide collateral or assets to ensure the repayment of our borrowed monies. Entrepreneurs also take advantage of technological advancements to create a project through crowdfunding, which the general public can use to fund their business or any other needs they may have under appropriate circumstances (Aprilia & Wibowo, 2017).

Massolution (2012) identified four types of crowdfunding platforms (CFPs), including: (1) Equity-based crowdfunding, in which investors have equity in the form of an investment in the project and seek compensation in return. (2) In lending-based crowdfunding, investors receive a return on the money they contribute to the project. (3) In reward-based crowdfunding, investors or donors will receive a reward from the project in the form of a gift or perhaps a word of appreciation. (4) In donation-based crowdfunding, investors or contributors do not expect any remuneration or incentive for their contributions to the project. Kitabisa.com is classified as donation-based crowdfunding, in which donors just simply want to help others without expecting any compensation in return.

Indonesia is ranked first in the world for generosity, according to CAF World Giving Index 2023 (CAF World Giving Index, 2023). It has been established that Indonesia is extremely generous in sharing and caring for one another as human beings. This sparked global curiosity about what motivates Indonesians to help others. Some variables may or may not impact the donor's intention to donate. According to Liu et al. (2018), empathy or altruism is a prosocial behavior that serves as the primary incentive for donating. Another reason is Gotong-royong, which is a part of our ancestors' culture, and it is also said that crowdfunding is a new modern notion of "Gotong-royong" culture. Exploring or examining related literature, as well as conducting in-depth observations of the phenomena, were used to get insights into the factors that may or may not influence the donor's intention to donate. It is also demonstrated by the community's excitement for supporting and assisting those in need via crowdfunding sites in Indonesia. Previous research has found that "trust" plays an important role in deciding to donate to a specific crowdfunding platform (Liang, Wu, & Huang, 2019).

Chaudhuri and Holbrook (2001) defined brand trust as a brand's power to persuade people or customers to act in accordance with its goal. Aside from trust in avoiding online fraud, operational transparency in data updates with visualization images and the number of numbers in the platform increases donors' willingness to donate (Meliala & Kurniawan, 2018). Perceived ease of use influences donors' motivation to join in a single platform. As with the digital internet platform, perceived ease of use has driven rapid growth in recent years (Beaulieu et al., 2015; Kuppuswamy & Bayus, 2015). Also, religiosity plays a role in Indonesia, and religion is managed fairly for all religions (Seo, 2013). The vast majority of Indonesians rely on religion or other beliefs to guide them through life. In this situation, the

researcher seeks to quantify religiosity based on virtue and fairness in daily life decisions, as utilized by Ahmad et al. (2008), rather than just believe in God or fear of God.

B. LITERATURE REVIEW

1. Intention to Donate

Intention stems from our cognition and emotions to act or achieve something. Bratman defines it in Oberlander's book *Intentions in Communication* (1993) as a component of our common-sense idea of thought and action to do specific tasks. It is considered that intention is the determination to attain a desired objective (Dholakia et al., 2007). Donations' practical skill and capital contributions are favorably correlated, according to Callen (1994). In this way, additional financial contributions will be attracted by the practical competence of donations. Typically, there are three different kinds of donations: blood, money, and time (Sura et al., 2017). All consumers are associated with various forms of giving (Johnson & Grimm, 2010). Charity reduces poverty, increases and promotes learning, teaches people about religion, and offers societal advantages (Shaikh & McLarney, 2005). With the government's budget being so tight these days, public donations are a lifesaver for those in need. Understanding the motivations and actions of contributors is crucial for organizations seeking public funding (Ling, 2012).

The security, reputation, reliability, and authorization of a crowdfunding platform influence contributors' intentions to donate (Li et al., 2017). Unlike behavior, intention refers to the factors that motivated contributors to gift. Donors' purpose and participation in donating have been influenced by their expectations of contentment (Moon & Hwang, 2018). Fishbein and Ajzen (1977) stated that a crowdfunding project is a decision for individuals to act in a specific way, which is impacted by one's assumption that each conduct would produce specific consequences as well as other people's judgment of the results. According to some researchers, donation behavior is shaped by personal perspectives that are consistent with their integrity, belief, and judgment (Johnson and Grimm, 2010). These features are known as intrinsic factors, and they are present in people's conduct, such as liability (Lee and Chang, 2007), ambition for change, and development (Pentecost and Andrews, 2010). Extrinsic characteristics such as demographic, old age, gender, marriage status (Lee and Chang, 2007; Baruch and Sang, 2012), and geography (Treiblmaier & Pollach, 2006) all have an impact on donors' intentions to donate (Johnson & Grimm, 2010).

According to Fishbein and Ajzen (1977), this present study will use their definition of donation intention for this study. Incorporating Ajzen's TPB theory into our knowledge of consumer behavior will strengthen it. The usefulness of theory of planned behavior (TPB) in studying and understanding human behavior has long been acknowledged. Ajzen and Fishbein's Theory of Reasoned Action (TRA) was expanded upon by TPB. Sura et al. (2017) cite prior research that shown the usefulness of practical theory of planned behavior (TPB) in identifying individuals' intentions and behaviors, namely their propensity to donate. An individual's demeanor can reveal their true behavioral intentions, according to Ajzen (1991). Below is the TPB theory.

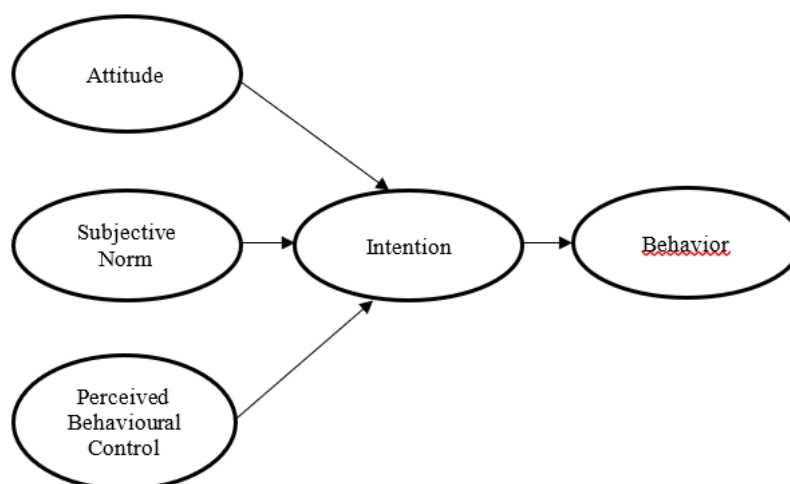


Figure 1. The Theory of Planned Behavior

2. Empathy/Altruism

Eisenberg and Miller (1987) defined empathy or altruism as "an emotional feeling that arises from other people's intellectual condition and situation." According to Serrat and Serrat (2017), social awareness encompasses empathy or altruism. Hoffman (1996) defines empathy as the individual's sense of humanity towards a specific aim. Previous researchers have also agreed that empathy apprehension increases altruism motivation (Batson et al., 2015; Davis et al., 2015). Altruism is a want state aimed at improving the well-being of others. According to Saroglou (2013), altruism is a motivated prosocial activity in which a human being serves others rather than being egoistic or self-serving. The distinction between the two is that altruism is defined as disinterested and unselfish concern for others, whilst empathy is defined as the ability to understand another person's situation. However, they are connected feelings. In order to carry out this study, this present study decided to refer to Saraglou's (2013) work. People that are altruistic or empathetic seek to bring joy to others rather than only to themselves, as previously stated. We shall characterize empathy as an immaterial feeling present in people's minds and intellects. Trying to understand other people's feelings and experiences from their point of view is a valuable skill. Emotion, consideration for others, and a connection to altruism are all signs that might be considered evidence of empathy. In order to determine whether empathy is positively connected with the intention to donate, these signs will be utilized.

3. Gotong-royong (Mutual Cooperation/Community Self-Help) Culture

Gotong-royong, or mutual cooperation or community self-help culture is one of the Indonesian values that have an impact on Indonesian societies, such as collaboration (Irawanto et al., 2011). The concept of gotong-royong is the embodiment of the term 'musyawarah mufakat', which means to unite societies of disparate ideas into a single integrated concept. Indonesian cultures demonstrate that family and friends are as close as they can be (Putri, 2018). By Mardiasmo and Barnes (2015) gotong-royong is a feature of Indonesian culture that promotes positive aspects such as societal synchronization and reciprocal benefits that help people in need. Soekarno, Indonesia's first president, developed gotong-royong as *satu karyo; satu gawe* refers to one united task that will be successful if people work together as a team. The notion of gotong-royong, which originated in 1965, was intended to bring religions, rich gaps, and other cracks together. The "gotong-royong" or "mutual cooperation" or "community self-help" culture promotes good outcomes such as social synchrony and shared correspondence to assist those in need. Gotong-royong is an Indonesian strong value that the Kitabisa.com crowdfunding website promotes as their core value to donors or potential donors. For this present study, Mardiasmo and Barnes' (2015) theory that gotong-royong is a part of

Indonesian culture that motivates people's positive side as societal humans to harmonize and generate mutual benefits that provide assistance to those in need will be applied. They made it clear what crowdfunding wants to achieve. Some signs that represent the definition of gotong-royong culture include teamwork, optimism in helping others, and a willingness to help others with honesty. These variables will be examined to determine whether gotong-royong is favorably connected with the intention to donate.

4. Brand Trust

Previous studies by Jarvenpaa et al. (2000) and Yao and Zhang (2014) demonstrated that trust has a direct influence on customer purchasing intention. Trust and reputation are two crucial factors in many online businesses, particularly crowdfunding. It can be quantified using three criteria: (1) signals, (2) feedback or reviews, and (3) credible platform (Agrawal et al., 2014). According to Cabral (2012), reputation is an important factor in establishing confidence while conducting online transactions to prevent fraud. According to Liang et al. (2019), trust is a critical stage in the investment process for capital firms. Previous research has underlined the importance of trust in client transaction intention when conducting online transactions (Ba & Pavlou, 2002). According to Chaudhuri and Holbrook's (2001) study, brand trust is defined as people's or customers' intentions based on the brand's ability to articulate its purpose. Brand trust is also linked to attitudes, sociology, and finances, as well as indirect interaction such as word-of-mouth promotion that is devoted to the brand (Keller, 1993). Also, the effect of brand happiness resulting from experiences or consumption that generates trust and produces brand trust (Ganesan, 1994; Delgado-Ballester & Luis Munuera-Alemán, 2005). For further examination, this research will use the trust definition from Ganesan (1994) and Delgado-Ballester and Luis Munuera-Alemán (2005), who stated that trust in a brand is derived from experiences or consumption. Some signs of trust in online crowdfunding include feedback or reviews, reputation or image, reliable platform, links to credible platforms, and communicative feedback from the firm.

5. Operational Transparency

According to Yao and Zhang (2014), one of the elements influencing a customer's purchasing decision is the discoverability of information. Mejia et al. (2019) define transparency as the public disclosure of information. Operational transparency has also been shown to increase user impression of service value in a single platform (Buell et al., 2015). This study will adopt Mejia et al. (2019) concept of operational transparency because it is applicable to an online crowdfunding platform. They argued that transparency is the disclosure of information to society. While this study will examine people's intentions on crowdfunding platforms, it is important to note that information should be as transparent as feasible. Donors should be aware of platform upgrades and other information. Some signs for this study include updates to the amount of money raised on the website, updated information regarding the contribution case, and a certified or registered crowdfunding platform.

6. Perceived Ease of Use

According to several studies, attitude toward technology is determined by two factors: the usefulness of a platform and its simplicity of use (Davis, 1989; Lacan & Desmet, 2017). Financial transactions on the platform are seen to be part of the platform's ease of use (Wolfenbarger & Gilly, 2003). Perceived ease of use should be prioritized, particularly in terms of improving project information circulation and legislators improving legislation to increase the perception of ease of use and investor admission into crowdfunding (Assadi, 2018). Davis (1989) refers to the amount to which a person can use new technology without exerting any effort. The definition of perceived ease of use in this study will be drawn from Davis (1989),

who stated that ease of use refers to a person employing new technology without exerting any effort. However, in this scenario, the investigation will focus on the donor's perception. As a result, both campaigners and contributors will benefit from increased positive flows. Some of perceived ease of use indicators that will be gathered in this study are the ease with which financial transactions (bank transactions or e-wallets) may be completed, as well as the design of clear directions for users.

7. Religiosity

Religiousness differs from spirituality, and it is difficult to distinguish between the two. Spirituality is viewed as a broader notion than religiosity because it is unrelated to church institutions or specific religious activities. Spirituality is characterized as a personal characteristic with more positive connotations than the concepts of religiosity that are discussed. While religiosity is defined as topics concerning institutional religious activities. According to Zinnbauer et al. (2015), regular acts of religiosity, such as participating in religious activities and being present at places of worship, elevate religiosity. Religious activities often take place in conjunction with established institutions, but spiritual activities tend to be more individual and can take place with or without such structures. An individual's religious commitments are demonstrated via their daily actions, which mirror the faith they profess (Stark, 1965). The results of Gallup's religious belief survey pertain to topics such as the existence of a soul, God, spirit, paradise or hell, and the hereafter. A person is considered religiously faithful if they adhere strictly to their religious beliefs and act morally and ethically in all parts of their life (Quoquab et al., 2017). Adam Smith argued, reasonably, in the Theory of Moral Sentiments that a religious person is one who does more than just profess their faith; they live out their beliefs every day.

Religion and faith are distinct concepts, yet they do share some common ground. The personal belief and confidence in another person or object are what we mean when we talk about faith. To begin with, a religion is a set of dogmas and practices that adherent follow. Religions rely on the unwavering belief in a higher power to sustain and propagate their teachings. The connection between the terms "faith" and "belief" is that they mean the same thing. A belief or confident attitude toward God is what Nelson's Bible Dictionary means when it talks about faith. There is a connection between religiosity and belief and religious teachings. As long as people have confidence in God and adhere to the teachings of their faith, this study will classify them as religious or nonreligious, depending on their level of religiosity. In this context, "religiosity" refers to the shared goal of all people who believe in God or other teachings to help those in need.

The four pillars of faith, virtue, obligation, and optionality are defined by Ahmad et al. (2008) as religiosity. Faith refers to the way in which people discover and adhere to the principles of their religion as a compass for their lives. Faith was described by Ahmad et al. (2008) as the degree to which a person regards his religion as a way of life, acknowledges the existence of a singular God, and anticipates that all humans will be evaluated or rewarded in the hereafter. When we talk about virtue as religious principles that guide our social lives, we often talk about how important it is to keep our word and be kind and fair to other people. Although practicing optional faith is not required, it is recommended in the Holy Script to do things like visit the holy temple, read the Holy Script, and make religious donations. Fairness, as a virtue, arises from people's pursuit of self-interest in maintaining their own dignity (Folger, 1998). Moral virtue (honesty, courage, self-control), emotional virtue (trust, honesty, spirit), and social virtue (cooperativeness, sense of humor) are the three categories of virtue according to him. For the sake of clarity, the researcher will base this study on Faith and Virtue's reflections by Ahmad et al. (2008).

This research will make use of the concept of religiosity provided by Quoquab et al. (2017). The individuals involved argued that one's morality and ethics, as derived from their religious beliefs and applied to their everyday life, constitute religiosity. What really important when it comes to crowdfunding platforms is the level of commitment people have in helping society, driven by their beliefs and free from external pressures.

8. Research Model and Hypotheses Development

This present study developed a research model as below:

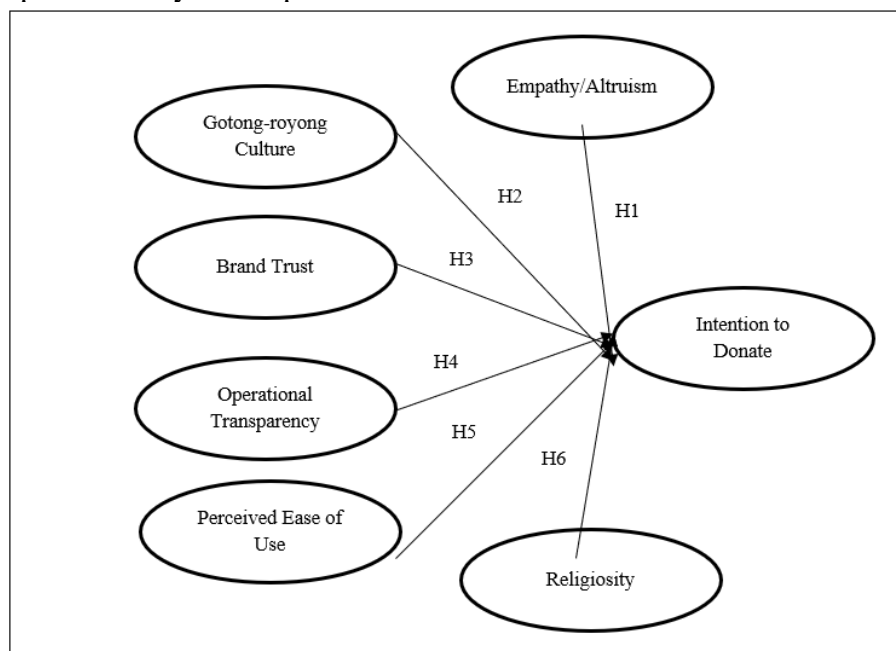


Figure 2. Research Model

Empathy, according to several prior studies, plays a significant effect in intention to donate. Liu et al. (2018) investigated empathy and altruism as a support for social conduct and identified them as the primary cause of donors' intention to donate. This study also believes that empathy is a feeling and an act of prosocial conduct in which humans are willing to help other humans. Furthermore, a donor's commitment should include empathy feelings when making a donation in all cases. Gleasure and Feller (2016) acknowledged that altruism influences donor incentives, particularly in online crowdfunding markets. Some study discovered that consumers frequently donate money due to their empathy with a certain crowdfunding case (Liu et al., 2018). According to their findings', cultivating empathy is critical for increasing people's willingness to donate more. Thus, this investigation arrives at the following hypothesis:

H₁: Empathy/altruism has a positive relationship with intention to donate.

In Indonesia, "gotong-royong (mutual cooperation/community self-help)" is deeply ingrained in our tradition. We can trace gotong-royong culture back to our forefathers. Crowdfunding, according to Natalia (2018), is a relatively new phenomenon that represents a revival of the "gotong-royong" ethos of mutual aid through the medium of the internet. The idea that crowdsourcing represents a departure from gotong-royong's traditional practices is shared by Irfan (2016). One of Kitabisa.com's core values was the "gotong-royong" culture of Indonesia. Supporters of the community have also shown their ability to assist those in need using Indonesian crowdfunding platforms. The results of this investigation so show that:

H₂: Gotong-royong (mutual cooperation/community self-help) culture has a positive relationship with intention to donate.

Some scholars have hypothesized that "trust" is a key component of people's investment decisions when choosing which crowdfunding platform to support (Liang et al., 2019). According to Moon and Hwang (2018), two things those prior researchers have found to be important in establishing trust in crowdfunding platforms are the reliability and security of the platform itself, and the fact that trust influences people's intentions to contribute to other forms of online commerce. Only user trust had a significant impact on intention, according to research by Moon and Hwang (2018), which also stated that risk associated with crowdfunding platforms does impact intention. One of the critical success components of crowdfunding, according to Gerber and Hui (2013), is building trust; they discovered that a lack of trust is the thing holding clients back from contributing. People are more likely to participate in online acts when they trust those organizing them. Additionally, according to Morgan and Hunt (1994), brand loyalty is the result of consumers trusting the brand. Donors to the Kitabisa.com crowdfunding site are the clients here. They made the bold claim that highly valued exchange connections are born out of trust in brands. According to Morgan and Hunt (1994), trust is a fundamental component of client loyalty and dedication to the brand. Their research proved that benefactors' perceptions of trustworthiness significantly influenced their intentions to contribute via crowdfunding platforms. Therefore, this present study hypothesized that:

H₃: Brand trust has a positive relationship with intention to donate.

In order for a platform to be credible, it must offer competent and up-to-date information to the contributors. This includes providing visual representations of statistics, evidence of transactions, and updated information about the campaign's activities. More trust and interest from donors or potential donors to the platform can be achieved through operational openness. Donors and organizations alike can benefit from improved communication and clearer understanding of how their money is being used when operational transparency is enhanced. Donors gain more insight into their expectations and power when operations are transparent, which was also agreed upon by Mejia et al. (2019). Operational transparency has an effect on increased movement contributions like donations, according to their study. According to Beaulieu et al. (2015), operational transparency is crucial for crowdfunding platforms in order to provide contributors and backers with clear information. Consequently, this contributed to the formulation of the study's fourth hypothesis:

H₄: Operational transparency has a positive relationship with intention to donate.

Some crowdfunding researchers (e.g., Baeck et al., 2014) think that donors are influenced by the platform's simplicity of use and how quickly it processes data. According to Baeck et al. (2014), donors typically select platforms based on the design's speed and ease of use. Recent advancements in crowdfunding have been driven by variables such as platform availability and ease of use (Beaulieu et al., 2015). The simplicity of use has a direct bearing on the supporter's purpose, according to previous studies. It was stated by Moon and Hwang (2018). Donors are more likely to contribute than they would be through more conventional means due to the platform's user-friendliness and the message it offers. Therefore, this present study hypothesized that:

H₅: Perceived ease of use has a positive relationship with intention to donate.

A correlation between religiosity and well-being and social activity was also shown by Lim and Putnam (2010). The intriguing thing about the study by Chang and Chang (2006) is that it confirms the existence of religions by showing that donations among Eastern religions in Asia countries have increased. Religion is a part of cultural systems; it promotes selflessness and the importance of building relationships (Saroglou, 2013). It is vital to analyze the impact of religion in shaping character and inherited personalities in relation to altruism among Indonesians (Sasaki et al., 2011). There is a correlation between religiousness and empathy, which in turn predicts charitable giving to the poor (Saroglou, 2013). Religion and belief systems have an essential role in helping humanitarianism, according to Kashif et al. (2015).

According to Ranganathan and Henley (2008), some religions and other persons with different religious beliefs contribute generously to a variety of circumstances. There is also a word "golden rule" prevalent in a few faiths or other beliefs that states that people should treat others as they would like to be treated (Sasaki et al., 2011). According to Peifer (2010), religiosity influences charitable intentions. Religion is another important predictor of volunteering (Gray et al., 2012); in addition, volunteering is associated with social engagement and can be linked to donations. From the donor's perspective, religiosity is associated with altruistic motivation in donor behavior (Dogan & Tiltay, 2017). By Ahmad et al. (2008), virtue and justice are described as religion. And fairness is regarded to be a right virtue (Folger, 1998). Previous research has also demonstrated that religiosity is connected with attitudes about helping others and people's intentions to make future donations (Ranganathan and Henley, 2008; Skarmas and Shabbir, 2011; Dogan and Tiltay, 2017). Therefore, this present study hypothesized that:

H₆: Religiosity has a positive relationship with intention to donate.

C. METHOD

This study aims to describe and analyze the motivating variables that influence donors' intentions to donate on the Kitabisa.com crowdfunding platform. The utilization of qualitative and quantitative descriptive and support methods is employed in descriptive phenomenology, content analysis, and is ideal for researchers that apply a minimal level of interpretation (Vaismoradi et al., 2013). This study will pertain to descriptive research. Furthermore, this research will utilize quantitative methods to evaluate the data collected from the questionnaire survey. This approach will also be employed to facilitate data analysis.

This study aims to observe and identify persons involved in the process of donating to Kitabisa.com. The study will focus on individuals who have donated on the Kitabisa.com platform within the past 3 months. The target group consists of active donors or those with previous experience donating on the platform. The age range of the participants will be between 17 and 22 for Gen Z, and between 23 and 39 for Millennials. The participants must reside in the Jabodetabek region, which includes Jakarta, Bogor, Depok, Tangerang, and Bekasi.

This study will employ non-probability judgment sampling to select participants based on specified criteria related to donations on Kitabisa.com and the geographical area of Jabodetabek (Jakarta, Bogor, Depok, Tangerang, and Bekasi) in Indonesia. Purposive convenience sampling refers to the selection of subjects depending on the researcher's ability to access and communicate with the respondents. The questionnaire will be administered to 10 respondents through an online interview to assess the suitability and comprehension of the questions as a pre-test. Specifically, the researcher in this study will select donors from the Kitabisa.com website as the sample population. Once the questions have been selected from the pre-test, the questionnaire will be sent on a larger scale to gather a minimum of 270 respondents. This quantity is derived from the sample size, which is determined using the Hair et al. method.

Data will be gathered through internet research and the administration of an online questionnaire. The eligible participants would be persons who possess prior experience or have actively made donations on the Kitabisa.com platform during the last 3 months. The measurement items for each variable were derived from prior empirical research. The measurement items for empathy/altruism were adapted from Gerber et al. (2012), the concept of gotong-royong was adapted from Irfan (2016), the notion of brand trust was adapted from Chaudhuri and Holbrook (2001), the concept of operational transparency was adapted from Mejia et al. (2019), the concept of perceived ease of use was adapted from Moon and Hwang (2018) and Li et al. (2017), and the concept of religiosity was adapted from Salam et al. (2019). However, the act of donating products was altered based on the research conducted by Li et al.

(2017) and Liu et al. (2018). Several analysis techniques were utilized: factor analysis with SPSS for validity testing and Cronbach's Alpha for reliability testing (Adam, 2018). Multiple regression analysis technique was used to test the proposed hypotheses (Adam, 2018).

D. RESULT AND DISCUSSION

After going through the preliminary screening questions, the research gathered data from 280 participants. First of two parts of the screening process, it asks if the respondent is familiar with the Kitabisa.com brand. If the answer is yes, they will go on to the next phase. If the answer is no, they will not. Second, in the last three months, have they made a donation to Kitabisa.com? If the response is yes, they can go on to the following part; otherwise, they can end their answers. We made sure that the number of respondents matched the goals of this study. For instance, those above the age of seventeen were chosen from among Millennials and Gen Z. Below is the demographic profile of the respondents.

Table 1. Respondent Profiles

Demographics	Frequency	Percentage (Approx.)
Domicile		
Jakarta	105	38%
Bogor	40	14%
Depok	41	15%
Tangerang	64	23%
Bekasi	30	11%
Age		
17 – 22 yo	83	30%
23 – 28 yo	114	41%
29 – 34 yo	56	20%
35 – 39 yo	27	10%
Gender		
Male	122	44%
Female	158	56%
Occupation		
Private Sector Worker	27	10%
Entrepreneur	31	11%
Government Worker	62	22%
Student	49	18%
University Student	83	30%
Professional (Doctor, Lecturer, Lawyer, Notary, etc.)	15	5%
Housewife	5	2%
Other	8	3%
Donation Campaign Cause		
Disease	99	35%
Natural Disaster	77	28%
Environment Issue	51	18%
Social Responsibility	40	14%
Other	13	5%
Monthly Expenses		
< Rp 2 million	59	21%
Rp 2.000.000 – Rp 3.500.000	96	34%
Rp 3.500.001 – Rp 5.000.000	69	25%

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> Rp 5 million	56	20%
Religion		
Islam	100	36%
Protestant	60	21%
Catholic	54	19%
Buddhist	39	14%
Hindu	14	5%
Others	13	5%

All of the data undergone the classical assumption test and performed well in the normality, linearity, heteroscedasticity, autocorrelation, and multicollinearity tests. A factor analysis was used to conduct the validity test, as shown in the tables below:

Table 2. Validity Testing Results of the Empathy Variable

Empathy/Altruism						
Measurement Items	KMO	Sig. of Bartlett's Test of Sphericity	Anti-image Correlation (MSA)	Factor Loading	Communalities Extraction Score	Validity Conclusion
1. I donate because I feel empathy towards the case.	0.773	0.000	0.840	0.761	0.580	Valid
2. I can feel other people's burden when I see a fundraising campaign.			0.728	0.846	0.716	Valid
3. I feel that helping others will help to improve their life.			0.729	0.850	0.723	Valid
4. I can imagine the pain of others when I see a fundraising campaign.			0.857	0.712	0.507	Valid

Table 3. Validity Testing Results of the Gotong-royong Culture Variable

Gotong-royong Culture						
Measurement Items	KMO	Sig. of Bartlett's Test of Sphericity	Anti-image Correlation (MSA)	Factor Loading	Communalities Extraction Score	Validity Conclusion
1. I can feel a strong mutual help culture in Indonesia.	0.778	0.000	0.778	0.806	0.650	Valid
2. I donate to ease their burdens.			0.754	0.844	0.712	Valid
3. Online crowdfunding is a modern form of "Gotong-royong".			0.778	0.795	0.632	Valid
4. Other's burden can be lightened by working together.			0.807	0.797	0.635	Valid

Table 4. Validity Testing Results of the Brand Trust Variable

Brand Trust						
Measurement Items	KMO	Sig. of Bartlett's Test of Sphericity	Anti-image Correlation (MSA)	Factor Loading	Communalities Extraction Score	Validity Conclusion
1. Kitabisa.com is an honest brand.	0.816	0.000	0.826	0.807	0.651	Valid
2. Kitabisa.com is an honest brand.			0.774	0.812	0.659	Valid
3. I rely on Kitabisa.com as a trustable donation platform.			0.806	0.799	0.639	Valid
4. I believe Kitabisa.com is beneficial for both fundraisers and donors.			0.873	0.724	0.524	
5. Kitabisa.com has a good standard and quality			0.822	0.739	0.547	Valid

Table 5. Validity Testing Results of the Operational Transparency Variable

Operational Transparency						
Measurement Items	KMO	Sig. of Bartlett's Test of Sphericity	Anti-image Correlation (MSA)	Factor Loading	Communalities Extraction Score	Validity Conclusion
1. Kitabisa.com shows the total fund they collected in each Campaign transparently.	0.703	0.000	0.667	0.875	0.766	Valid
2. Kitabisa.com always gives updates about the progress activities of fundraisers.			0.737	0.829	0.687	Valid
3. I choose to donate to cases that are more informative, such as the story of their conditions that include pictures or videos.			0.715	0.841	0.707	Valid

Table 6. Validity Testing Results of the Perceived Ease of Use Variable

Perceived Ease of Use						
Measurement Items	KMO	Sig. of Bartlett's Test of Sphericity	Anti-image Correlation (MSA)	Factor Loading	Communalities Extraction Score	Validity Conclusion
1. Donating in Kitabisa.com is convenient because of the updated technology and information.	0.722	0.000	0.724	0.872	0.761	Valid
2. I donate in Kitabisa.com because of their user-friendly system.			0.762	0.854	0.730	Valid
3. Kitabisa.com facilitates easy transaction through online bank transfer and e-wallets, such as Gopay, Dana, LinkAja, Jenius Pay, etc.			0.688	0.893	0.798	Valid

Table 7. Validity Testing Results of the Religiosity Variable

Religiosity						
Measurement Items	KMO	Sig. of Bartlett's Test of Sphericity	Anti-image Correlation (MSA)	Factor Loading	Communalities Extraction Score	Validity Conclusion
1. God(s) has/have a role in my life.	0.801	0.000	0.811	0.805	0.648	Valid
2. My religious teachings encourage me to help others (e.g., donation).			0.812	0.831	0.691	Valid
3. My religious teachings taught me to care for others.			0.782	0.854	0.729	Valid
4. I believe that my behavior will determine my life in the afterlife.			0.803	0.808	0.652	Valid

Table 8. Validity Testing Results of the Intention to Donate Variable

Intention to Donate						
Measurement Items	KMO	Sig. of Bartlett's Test of Sphericity	Anti-image Correlation (MSA)	Factor Loading	Communalities Extraction Score	Validity Conclusion
1. I plan to donate more often in Kitabisa.com in the future.	0.787	0.000	0.787	0.786	0.618	Valid

2. My willingness to donate in Kitabisa.com is high.			0.794	0.775	0.601	Valid
3. Self-awareness to donate is important to me.			0.787	0.795	0.631	Valid
4. Increasing future generation's intention to donate is important so that they will be more concern toward others in the future.			0.781	0.802	0.644	Valid

All the measurement items used for each variable have met the minimum acceptance score point for each acceptance parameter, which is greater than 0.50 for KMO, less than 0.05 for Bartlett's Test of Sphericity (Sig), greater than 0.50 for anti-image correlation (MSA), greater than 0.50 for factor loading, greater than 0.50 for communalities extraction score, and all factor loading (component matrix scores) in one column only (not distributed to more than one column). Furthermore, all of the measurement items performed well in reliability testing, as shown in the table below:

Table 9. Reliability Testing Results

Variables	Cronbach's Alpha
Empathy/Altruism	0.802
Gotong-royong Culture	0.826
Brand Trust	0.836
Operational Transparency	0.803
Perceived Ease of Use	0.844
Religiosity	0.843
Intention to Donate	0.798

We used multiple regression analysis to examine the proposed hypotheses. The results are as follows. It demonstrates that all hypotheses must be accepted, as all relationships satisfy the acceptance criteria.

Table 10. Hypotheses Testing Results

Hypotheses	t-Test (Partial)		F test (Simultaneously)		Hypothesis Conclusion
	t-score > T-table (1.969)	Sig. < 0.05	F score > F table (2.131)	Sig < 0.05	
H1: Empathy/Altruism & Intention to Donate	4.353	0.000	45.192	0.000	Accepted
H2: Gotong-royong (Mutual Cooperation/Community Self-Help) Culture & Intention to Donate	2.064	0.040			Accepted
H3: Brand Trust & Intention to Donate	2.312	0.021			Accepted
H4: Operational Transparency & Intention to Donate	3.285	0.001			Accepted
H5: Perceived ease of use & Intention to Donate	2.148	0.033			Accepted
H6: Religiosity	2.222	0.027			Accepted

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.706 ^a	.498	.487	1.873

a. Predictors: (Constant), Religiosity, Operational Transparency, Brand Trust, Empathy/Altruism, Gotong-royong Culture, Ease of Use

Figure 3. R Square Results

Figure 3 shows that the r score (multiple correlation coefficient) between the independent factors and the dependent variable is 0.706, indicating a strong link between the independent and dependent variables. According to Neter et al. (1996), a higher correlation coefficient indicates a stronger association and greater prediction accuracy. A higher value of R indicates a stronger linear correlation. If the value of R is zero, it indicates that there is no linear correlation between the dependent variable and the independent variables (Neter et al., 1996). The coefficient of determination value (R square) is 0.498. The tested independent variables (empathy/altruism, gotong-royong culture, brand trust, operational transparency, perceived ease of use, and religiosity) collectively account for 49.8% of the variability in the dependent variable (intention to donate), while the remaining variability is attributed to other independent variables.

The column labeled "Adjusted R Square" displays a revised version of R -squared that has been corrected for the number of predictors in the model. The adjusted R -squared will only increase if the inclusion of a new independent variable significantly enhances the model beyond what would be predicted by random chance. It drops when a predictor enhances the model to a lesser extent than what would be predicted by chance (Multiple Regression Analysis, 2013). Utilize the modified R -square metric to make comparisons between models that include varying numbers of predictors. The value of 0.487 indicates that the independent variables (empathy/altruism, gotong-royong culture, brand trust, operational transparency, perceived ease of use, and religiosity) account for 48.7% of the variability in the dependent variable (intention to donate), with the remainder explained by other independent variables.

E. CONCLUSION

The findings indicate that all of the proposed hypotheses are accepted. Indonesians in Jakarta and surrounding cities are influenced to donate for a variety of reasons: (1) they feel empathy for other people's problems; (2) gotong-royong culture is ingrained in their blood; (3) they trust the crowdfunding platform brand; (4) the crowdfunding platform provides transparency to donors; (5) the crowdfunding platform's ease of use perception; and (6) the donors' religiosity. These findings provide valuable insights for the crowdfunding platform's brand, shedding light on the motivations behind consumers in Indonesia's willingness to donate to a specific cause.

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