

# THE INFLUENCE FACTORS AGAINST MILLENNIALS' DECISION TO DONATE ONLINE TO ISLAMIC DIGITAL CROWDFUNDING PLATFORM

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## Abstract

The development of the internet especially in Indonesia, starting to innovations in the payment system, namely the existence of digital payment commonly known as financial technology (fintech). The fintech also used by many internet-based startup using the system crowd funding to raise funds for donations from the community. This donation of crowd funding model has succeeded in raising funds for cases of health, natural disasters, and education. The concept from crowd funding is a system that uses technology as a basis. The use of this technology is very accordance with the demands of today's society who tend to want easy. Like now someone can easily donate to others who need help. The conveniences that offered by crowd funding has an attraction especially for young generation to donate in an easy and practical way. In addition, the campaign on crowd funding platform has transparency of information that can foster trust from users, where users can see who has joined and fund the campaign. This research discusses about the factors that can affect someone to donate online on digital crowd funding platform, including perceived of usefulness, perceived ease of use, trust and income. This can provide related information of how perceived of usefulness, perceived ease of use, trust and income influence on millennial decisions to donate online on digital crowd funding platform. The number of samples in this study was 105 respondents. The data collection method in this study used an online survey or questionnaire and the data analysis method used Structural Equation Model-Partial Least Square (SEM-PLS). The results of this research are perceived of usefulness, perceived ease of use, trust and income have a positive and significant effect obtained based on the simultaneous test. It can be concluded that perceived of usefulness, perceived ease of use, trust and income have a simultaneous effect on millennial decisions to donate online on the Islamic digital crowd funding platform.

**Keywords:** Perceived of Usefulness, Perceived Ease of Use, Trust, Income, Millennial Decision to Donate

## 1. INTRODUCTION

Based on Islamic Law, fundraising or donation online is a form of almsgiving and infaq because this effort has a noble purpose to help each other between each other. As mentioned in the Quranic realm QS An-Nisa (4: 114) which advocates infaqing and almsgiving. "There is no good from many of their secret talks except the secret talks of the one who is telling (the person) to give alms, or to do good, or to hold a peace between human beings. Whoever does so because he seeks the favour of God, then one day we will give him great reward."

This verse is one of the foundations for Muslims to help each other. Distributing donations through crowd funding platforms is a form of helping others. Islamic financial planning management states that apart of the property acquired should be allocated for donations. Donations themselves are divided into two, namely mandatory donations and voluntary donations. One example of a voluntary donation is infaq and almsgiving that can be intended for anyone, there is no particular question of who is entitled to receive it. Thus, infaq has a

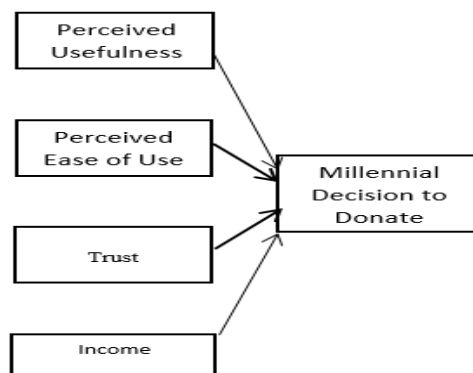
wide scope (Amalia et al., 2020). The development of the internet especially in Indonesia, starting to innovations in the payment system, namely the existence of digital payment commonly known as financial technology (fintech). The fintech also used by many internet-based start-up using the system crowdfunding to raise funds for donations from the community. This donation of crowdfunding model has succeeded in raising funds for cases of health, natural disasters, and education. The concept from crowdfunding is a system that uses technology as a basis. The use of this technology is very accordance with the demands of today's society who tend to want easy. Like now someone can easily donate to others who need help. The conveniences that offered by crowdfunding has an attraction especially for young generation to donate in an easy and practical way. In addition, the campaign on crowdfunding platform has transparency of information that can foster trust from users, where users can see who has joined and fund the campaign. There are factors that can influence someone in using online-based transaction services such as this online donation. In this study, the author tried to take several factors that will be tested for influence in making decisions to donate online on digital crowdfunding platforms, these factors are, perceived of usefulness, perceived ease of use, trust, and income.

## 2. METHOD

### Technology Acceptance Model of Success

According to Davis (1989), the TAM model has two belief constructs, namely perceived of usefulness, and the perception of ease of use affect the user's decision to use the technology. Perceived usefulness is the degree to which a person believes that using a certain system will improve the performance of his work, while the perception of ease of use is the degree to which one believes that using a particular system will be effort-free. Although it is possible that users find a technology useful, at the same time, they may find its use difficult. The perceived of usefulness and perception of ease of use is theorized to have a direct impact on decisions in using technological applications (Buabeng, 2018).. TAM is used to provide an explanation of the determinants of technological acceptance that are general in nature and are able to explain user behavior across various technologies, as well as broadly included as a methodology for measuring attitudes towards technology adoption from users in various domains.

Figure 1: Research Framework Model



This study employed a survey method through the application of questionnaires. The study aimed to examine the causal relationship between the factors effect on millennial decision to donate as respectively present the independent variables and the dependent variable. The five variables used in this study are:

### **1. Perceived of Usefulness**

In Mansour et al (2016) the perception of usefulness is defined as the degree of confidence of a person that using an information technology system will improve his performance. It is clear that if a person considers that the information system is useful then the person will use it. On the contrary, if a person considers that the information system is less useful then the person will not use it. According to Venkatesh and Davis in Hutasoit (2020) usability or benefit is a powerful determinant of technology use, adoption, and user behavior. Usefulness perception is defined as the subjective possibility of a potential user using an application to facilitate the performance of their work (Candraditya and Idris, 2013). The perception of Usefulness is one level where one believes that the use of a certain system can increase a person's efficiency and effectiveness in everyday life.

### **2. Perceived Ease of Use**

Davis in Buabeng (2018) defines user-perceived ease as the extent to which potential users believe a system or technology will be free of effort. If potential users believe that a system or technology is useful, at the same time, they may believe that the system or technology is too difficult to use. Thus, the perceived benefits hypothesized will be influenced by the perception of ease of use. If technology provides services that are perceived to be easy for users to use, then it will encourage users to accept and or use the technology (Tirtana and Sari, 2014)...

### **3. Trust**

Trust is the foundation of the business. A business transaction between two or more parties will occur if each trusts each other. This trust cannot simply be recognized by other parties / business partners but must be built from scratch and can be proven. Trusts have been considered as catalysts in various transactions between sellers and buyers so that consumer satisfaction can be realized as expected. In its development, trust is included as a study in ecommerce (Yousafzai et al., 2003).

### **4. Income**

Income is the result obtained by a person from the work that has been done to meet his living needs. Basically, income is a return for services received by production workers for the results of their work in the production process. Income is usually provided in the form of wages, salaries or in the form of recompense for certain expertise (Tyasmasdanti, 2021).

### **5. Millennial Decision to Donate**

According to experts who classify generations based on the early and late years, millennials, or generation Y, which is also familiarly called generation me or echo boomers, have early births in the early 1980s and mid-1990s to early 2000s as the end of birth (ester, 2016). Millennials are also considered to be the effective decision-making generation that grew and

developed during the internet boom (Lyson, 2004; Son, 2019). The Millennial generation is very familiar with the use of technology, such as cell phones, laptops, the internet and various other technologies.

### **Structural Equation Model Analysis**

Analysis of the factors affecting against the millennial decision to donate uses a Structural Equation Model (SEM) with Partial Least Square (PLS) approach. PLS are a components or variants-based structural equation model. PLS is a powerful method analysis because it is not based on assumptions, so the data doesn't have to follow standard distribution, and the sample size also doesn't have to be large. The number of samples in this study was 105 respondents

In SEM analysis with PLS, there are two prerequisites that must be achieved, namely:

#### **Evaluation of Outer Model**

There are 3 criteria to value outer model, namely the validity of convergent, discriminant, and composite. Convergent validity assessment is based on the correlation between the item score or the component score that is calculated by PLS. Outer model with formative indicator is evaluated based on its substantive content, by comparing the statistical significance of the estimated weight value. Formative indicator cannot be analyzed by observing the value of convergent validity and composite reliability but can be analyzed by observing statistic value that is significantly matched with bootstrapping calculation.

#### **Evaluation of Inner Model**

The testing of inner model or structural model is made to see the relationship between constructs, the significant value, and R-square of the study model. Structural model was evaluated using the R-square for dependent constructs, the Stone-Geisser Q-square test for predictive relevance, the t-test, and the significance of the structural coefficient parameters. Based on the study model between variables, the hypotheses used are:

H1: Perceived of usefulness influence on millennial decisions to donate

H2: Perceived ease of use influence on millennial decisions to donate

H3: Trust influence on millennial decisions to donate

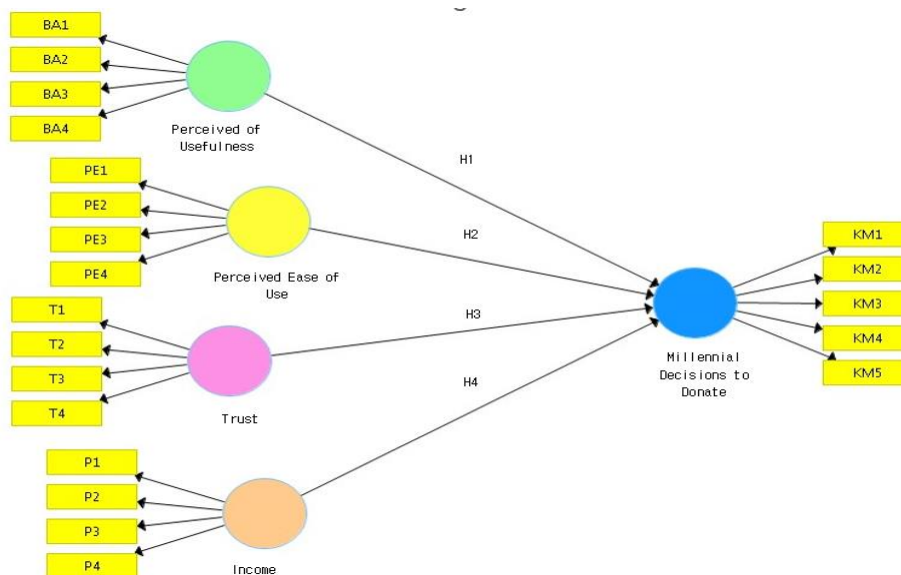
H4: Income influence on millennial decisions to donate

## **3. RESULT AND DISCUSSION**

### **Data Analysis Research**

This study uses Structural Equation Modelling (SEM) method, which is used to determine the structure and magnitude of millennial decisions to donate as independent latent constructs (endogenous) through perceived of usefulness, perceived ease of use, trust, and income. The method is analysed with Partial Least Square (PLS) which is processed with SmartPLS v.3.2 software. The result of the analysis can be seen in Figure 4.1. Once the model is established with SmartPLS, the model feasibility test will be held with two phases, namely the outer and inner model.

Figure 2: Partial Least Square Effect Model



(Source: primary data results processed, 2022)

### Evaluation of Outer Model

The criteria and standardization to value evaluation of outer model can be seen in Table 1 below.

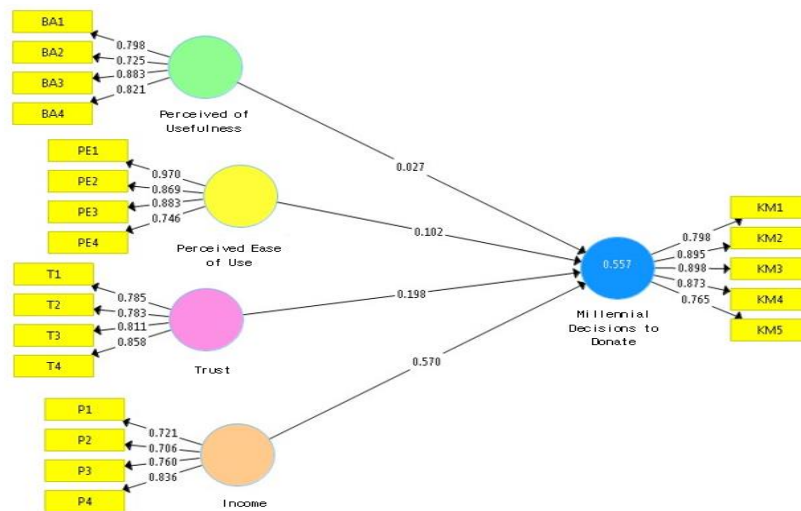
Table 1: Criteria and Standardization of Evaluation of Outer Model

Criteria	Standard	Remark
Convergent validity	Loading Value > 0.50	Used to assess the indicators in reflecting the latent constructs. If the value of < 0:50 , the indicator should be removed (Chin & Marcoulides, 1998)
Discriminant validity	Rated cross correlation indicator loading latent constructs to be greater than other latent constructs	Measuring accuracy of the model of reflection.
Composite reliability	$\rho_c > 0.6$	Stability and internal consistency of a good indicator

### 1. Convergent Validity

Convergent Validity value used to measure the level of interrelation indicator reflection. The reliability indicator reflected by loading factor, which reflects the strength of interrelation between the construct and its indicators.

**Figure 3: Value of Loading Factor Indicator**



(Source: Results of primary data that is processed, 2022)

In Figure 3 shown that there are several indicators, which have no smaller loading factor value of 0.5. According to Chin (1998), if the value of the loading factor is less than 0.5, then it will be eliminated from the model. However, to ensure whether the indicator should be removed can be seen on the Validity Average Value (AVE). The expected value is 0.5. If the value AVE < is less than 0.5, then the indicator on variables must be eliminated. Table 4.3 shows that the value of AVE, all variables are greater than 0.5 so that the indicator which has a less than 0.5 loading factor is eliminated.

## 2. Discriminant Validity

Discriminant Validity value employed cross loading factor that is useful to determine whether the construct has sufficient discriminant by comparing the certain loading value in latent construct with the other construct's loading value. If the quality indicators system illustrates the reflection of system quality, then the value of correlation indicators in system quality should be greater than the other latent variables. The results of the analysis in Table 2 prove that the indicators that reflect constructs in this study are valid.

**Table 2: Cross Loading Value**

Indicator	Perceived of Usefulness	Perceived Ease of Use	Trust	Income	Millennial Decision to Donate
BA1	0.798	0.581	0.149	0.120	0.148
BA2	0.725	0.576	0.085	0.162	0.095
BA3	0.883	0.607	0.175	0.162	0.218
BA4	0.821	0.604	0.084	0.068	0.199
PE1	0.723	0.970	0.066	0.067	0.170
PE2	0.684	0.869	-0.019	-0.020	0.036
PE3	0.575	0.883	-0.075	-0.063	0.076
PE4	0.637	0.746	-0.106	-0.072	-0.005
T1	0.068	-0.073	0.785	0.496	0.400
T2	0.061	-0.096	0.783	0.537	0.383
T3	0.182	0.109	0.811	0.600	0.504
T4	0.161	0.066	0.858	0.724	0.664
P1	0.083	0.041	0.602	0.721	0.466
P2	0.176	-0.011	0.364	0.706	0.523
P3	0.097	-0.009	0.621	0.760	0.497
P4	0.104	0.045	0.664	0.836	0.673
KM1	0.178	0.113	0.492	0.635	0.798
KM2	0.211	0.131	0.543	0.598	0.895
KM3	0.227	0.110	0.467	0.585	0.898
KM4	0.207	0.167	0.584	0.675	0.873
KM5	0.090	0.055	0.570	0.557	0.765

### 3. Composite Reliability

Composite Reliability is an index that indicates the reliability of a measure tool as in table 3.

**Table 3: Composite Reliability Value**

Variable	Composite Reliability	AVE	Cronbach's Alpha
Perceived of usefulness	0.883	0.654	0.829
Perceived Ease of Use	0.926	0.758	0.920
Trust	0.884	0.656	0.829
Income	0.843	0.573	0.752
Millennial Decision to Donate	0.927	0.718	0.901

Source: Results of primary data that is processed, 2022

In Table 3 it can be seen that the composite reliability values for each indicator in the study had values that greater than 0.60 which indicate a good indicator of stability and consistency. Reliability test can be enhanced by seeing the value of Cronbach's Alpha. The expected value is greater than 0.60. From the test results on Table 3, the value of composite reliability and Cronbach's Alpha value match model's criteria, so it can be declared as a good value for hypothesis testing.

### Evaluation of Inner Model

Structural model test conducted to examine the relationship between latent constructs. Inner structural models were evaluated using the values of R - Square ( $R^2$ ) for the dependent latent variables. According to Chin (1998), the R - Square value classified in three groups, namely 0.67 (strong), 0.33 (moderate) and 0.19 (weak).

Table 4: R Square Value

Variable	R Square Value
Millennial Decision to Donate	0.557

Source: The results of processed primary data, 2022

From Table 4. The calculation result showed the value of R - Square  $R^2$  obtained 0.557, or 55.7 %, means that the millennial decision to donate is influenced by the variable of perceived of usefulness, perceived ease of use, trust and Income. In addition to calculate the  $R^2$ , structural model test is also done by calculating the value of  $Q^2$ . Q - Square predictive relevance is used to measure how well the observed values generated by the model and parameter estimation. The formulas for calculating the value of  $Q^2$  are:

$$Q^2 = 1 - (1-R_1^2) (1-R_2^2) \dots (1-R_p^2)$$

$$Q^2 = \text{approaches to } 1.00$$

From the calculation above, it can be concluded that the value  $Q^2 > 0$ , the approaches value of 1, so it can be stated that the model has predictive value relevance.

### Hypothesis Testing

Hypothesis testing is done by analyzing the bootstrapping on coefficient path which compare the T-count with T-table value. If the T-count value is greater than the T-table value of 1.98, then the formulation of the hypothesis is accepted.

Table 5: Hypothesis Testing of Output

Hypothesis	Original Sample (O)	Mean (M)	Standard Deviation (STDEV)	T-Table	T-Statistic	P Values
PU → MDD	0.027	0.250	0.131	1.98	2.203	0.039
PE → MDD	0.102	0.189	0.157	1.98	2.649	0.017
T → MDD	0.570	0.564	0.113	1.98	5.037	0.000
I → MDD	0.198	0.196	0.119	1.98	2.671	0.045

Source: The results of processed primary data, 2022



**Perceived of usefulness significant effect on millennial decision to donate**

Table 5 shows that the perceived of usefulness positively affects to donation, which is indicated by parameter coefficient value of 0.027, means the greater perceived of usefulness in company will also be followed by the greater intensity of millennial decision to donate. The analysis of coefficient path results perceived of usefulness significantly affects millennial decision to donate. This is evidenced by the value of the T-statistic (T-test) of 2.203 which is greater than the T-table value of 1.98 on a 95% confidence interval. This shows that the hypothesis-1 accepted.

**Perceived ease of use significant effect on millennial decision to donate**

Based on the hypothesis testing, states that Perceived ease of use positively and significantly affects millennial decision to donate. It can be seen from the path coefficient of 0.102 which states that there is a positive influence on millennial decision to donate. Besides that, the T-statistics (T-test) value of 2.649 is greater than 1.98 T-chart value which states that the effect is significant. This shows that the hypothesis-2 accepted.

**Income Significant Effect on millennial decision to donate**

Based on the hypothesis testing, states that income affects millennial decision. This is indicated by a positive path coefficient value of 0.570. Moreover, it can be seen form the value of T-statistics (T-test) which is greater than the T - table value at the 95% confidence interval (5.037 > 1.980). This shows that the hypothesis- 3 accepted.

**Trust Significant Effect on millennial decision to donate**

Table 5 shows that Trust affects system use upon the millennial decision, which have a path coefficient of 0.198, where its influence is significant with T-statistics (T-test) value that is greater than the T-table (2.671 > 1,980) with a p value less than 0.05, ie at 0.00. This shows that the hypothesis of-4 accepted.

**Analysis of Effect**

Analysis of effect is used to see the strength of all direct effect on variables. Based on the SmartPLS software calculation (Mean, STDEV, T-Values), all of the coefficient value in each relationship is on the positive level, and all of T-statistics value of each variable correlation is greater than the t-table (1.98) so that the overall relation give positive and significant effects. For all direct effects as well as Total Effect in the testing results can be seen in the table below.

**Table 6: Variable Effect on Millennial Decision**

Variable Effect	Direct Effect	Total Effect
PU -> MDD	0.027	0.027
PE -> MDD	0.102	0.102
T ->MDD	0.198	0.198
I -> MDD	0.570	0.570

Sources: Processed primary data

#### 4. CONCLUSION

Based on the research that has been described above, the conclusions in this study are as follows:

- (1) Test for all influence factors in Models can be declared a success. Almost all the components of perceived of usefulness, perceived ease of use, trust, and income positive influence in making decisions to donate on digital crowdfunding platforms.
- (2) Millennial decisions to donate on the Islamic digital crowdfunding platform are positively influenced directly by perceived of usefulness significantly.
- (3) Millennial decisions to donate online on the Islamic digital crowdfunding platform are also affected by the variable perceived ease of use.
- (4) Trust has significant direct influence on millennial decisions to donate online on the Islamic digital crowdfunding variables.
- (5) Income has positive influence on millennial decisions to donate significantly.

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