

The intention of university students to donate at zakat institution through digital payment

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ABSTRACT

Introduction

Technological developments have led to several changes, one of which is the massive use of digital payments as a payment method. LAZIS Unisia has the potential to raise funds from stakeholders, including lecturers, students, alumni, and partners.

Objectives

This study analyzes factors influencing university students' intention to donate through digital payments at LAZIS Unisia.

Method

The convenience sampling technique is used to collect primary data via an online questionnaire. The respondents are 104 students of the Faculty of Islamic Studies, Universitas Islam Indonesia (UII), one of the internal stakeholders at UII. The method of data analysis is PLS-SEM using the SEMinR package in R software.

Results

This study found that social influence and price values significantly affect the UII students' interest in donating through digital payments at LAZIS Unisia, while the rest of the independent variables are not. This study also found that intention significantly relates to actual behaviour. Respondents outside the university also need to be considered for similar research.

Implications

The results of this study can be suggestions for LAZIS Unisia to improve engagement on donation from stakeholders in UII.

Originality/Novelty

This study is a pioneer in understanding the stakeholders' intention, especially students as internal stakeholder, to donate through digital payment at the stakeholders' institution. In addition to the UTAUT2 model, this study adds brand awareness and perceived security as independent variables.

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INTRODUCTION

Technological development has led to innovation that makes it easier for people to make payments or other transactions. This convenience increases public interest in using e-wallets daily. With the smartphone, a digital payment model like this is called a Digital Payment system. Various institutions that collect funds from the public, including zakat institutions, enable people to donate via digital payments. The digital payment facility has great potential to increase the realization of collecting donations from the public.

Indonesia has various institutions that manage zakat, infaq, and alms funds. Universities also initiated the establishment of such institutions. The Amil Zakat, Infaq and Sedekah Institution, LAZIS Unisia, was founded by Universitas Islam Indonesia (UII) before currently managed by Waqf Board Foundation. LAZIS Unisia has the potential to raise funds from stakeholders, including lecturers, students, alumni, and partners. Since 2019 LAZIS Unisia has facilitated donors' donations via digital payment.

As one of the biggest elements in higher education, students are potential subjects for fundraising. Research related to the determinants of student interest in channeling donations through digital payments is essential for determining strategies to increase donations from students. Students' active involvement in institutional development during their academic years will create a strong basis for future involvement with the university after graduation. After students graduate and start earning, it is hoped that they will actively donate to the university including LAZIS. Furthermore, students will donate to the community and nation as well.

The unified theory of acceptance and use of technology (UTAUT) is a technology acceptance model developed by Venkatesh et al. (2003). It helps managers understand the drivers of acceptance of technology before considering any interventions, including marketing. It also helps in understanding the organizational outcomes associated with new technology use. Perceived enjoyment (PE), effort expectancy (EE), social influence (SI), and facilitating conditions (FC) are the four key components of UTAUT that influence intentions to utilize technology. (Venkatesh et al., 2012) developed UTAUT2 which has three additional variables namely hedonic motivation (HM), price value (PV), and habit (HA). Therefore, UTAUT2 comprises seven constructs.

Kasri & Yuniar (2021) and Diniyah (2021) use UTAUT to studied zakat and waqf digital payment intention. Kasri and Yuniar (2021) study Indonesian Muslim's intention to use online platform for paying zakat. The study uses the extended unified theory of acceptance and use of technology (UTAUT2) as the theoretical framework. Zakat literacy is added to the model as the explanatory variable. Diniyah (2021) studied the intention to pay waqf on crowdfunding platforms uses the UTAUT model. Based on UTAUT, variables that affect technology acceptance are performance expectancy, effort expectancy, social influence, and facilitating conditions.

This study analyses the factors influencing student intention to donate using digital payments at LAZIS UNISIA UII. Factors analyzed in this study are effort expectancy,

performance expectancy, facilitating condition, hedonic motivation, social influence, price value, habit, perceived security, and brand awareness. The relationship between intention to actual behavior was also examined. Previous studies analyzed the factors influencing intention but not the actual behavior.

LITERATURE REVIEW

Hou et al. (2021) adopt the social learning theory and the trust transfer theory and put out a model to look at the impact of various variables on the likelihood of forwarding and donating online. The study's findings, which are based on 266 respondents using structural equation modeling (SEM), indicate that trust in online donation platforms, peer pressure, and satisfaction from doing good deeds are all positively correlated with the desire to donate online. The intention to forward information online does not significantly relate to the intention to donate. Helping beneficiaries by forwarding the donation request is stimulated by a closer tie strength and a higher perception of enjoyment in helping others.

Chen et al. (2021) study about online donation in China. Donation fraud and false charity information have accompanied the growth of internet charities. It harms social kindness. Using ELM (elaboration likelihood model) and SOR (stimulus-organism-response) model, the findings showed that rational-based trust and emotional-based empathic concern are what drive people to make online donations.

Some studies on online donation specifically analyze Islam-based donation. They are Kasri and Yuniar (2021), Febiana et al. (2021), Kasri & Chaerunnisa (2022), Khairunnisa et al. (2020), Syafira et al. (2020), Aristiana et al. (2019), and Ichwan (2020).

Kasri & Yuniar (2021) determine factors influencing the intention to use online platforms in paying zakat in Indonesia. Using an extended UTAUT framework, the study indicates that performance expectancy, effort expectancy, facilitating condition, and zakat literacy significantly affect the intention to pay zakat using an online platform. Social influence is found to be insignificant. Diniyah (2021) also adapts UTAUT to analyze Muslim intention to use the waqf crowdfunding platform. The respondents are 90 Muslims in East Java and the analytical tool is PLS. It is found that performance expectations, effort expectations, and facilitating conditions significantly affect the intention of Muslim crowd funders to use the platform crowdfunding waqf. The social influence that varies has no noticeable impact.

Kasri & Chaerunnisa (2022) using a framework based on the theory of planned behavior (TPB) to determine factors influencing the intention to donate cash waqf online. The role of knowledge, trust, and religiosity have a positive effect on the intention to donate cash waqf online among Muslim millennials in Indonesia. Khairunnisa et al. (2020) analyse the influence of brand awareness and consumer trust on the decision to pay zakat. The sample is 100 people domiciled in Jabodetabek. Using PLS-SEM brand awareness and trust are significant.

Syafira et al. (2020) investigated religiosity and trust in the intention to pay ZISWAF through digital payments. Religiosity is insignificant, while trust is significantly related to the intention to pay zakat, infaq, endowments, and alms through digital payment (such

as OVO, GoPay, DANA & LinkAja). Ichwan (2020) studies factors influencing Muzakki to pay zakat through GoPay. Perceived usefulness and perceived ease of use were found to be significant. However, Aristiana et al. (2019) found that ease of use is insignificant. They analyse factors that influence people's interest to pay ZIS through GoPay. Trust has the highest contribution in appealing the public's interest to pay ZIS using GoPay. Similar to Syafira et al. (2020), religiosity was also found insignificant. Febiana et al. (2021) determine the effect of ZIS (zakat, infaq, shadaqah) literacy, trust, and brand awareness on decisions to pay zakat and donations through Tokopedia. Using PLS-SEM, only trust is found to be significantly related to the endogen variable.

Febiana et al. (2021), Linardi & Nur (2021), Cho et al. (2019), and Fortezza et al. (2022) studied the university students' Intention to donate online. The respondents of Febiana, Tandjung, and Hakiem (2021) research are 95 students of the faculty of Islamic religion Universitas Ibn Khaldun Indonesia. Linardi & Nur (2021) analyses university students; intention to donate to crowdfunding platforms. The respondents are 100 university students domiciled in Jabodetabek, Indonesia. The results show that performance expectancy, trust, and subjective norm are significant, while the perception of usefulness is not significant.

Cho et al. (2019) explore factors that motivate students' donation intention and word-of-mouth (WOM) intention. There are 287 valid responses to be analyzed using partial least squares structural equation modeling (PLS-SEM). Respondents are students at a large South-eastern U.S. public university. The theory used by the study is the Existence Relatedness Growth (ERG) theory. According to the report, institutions should build communication that fosters a culture of giving and involves students as possible donors.

Fortezza et al. (2022) surveyed students from one of the first Italian universities to introduce a crowdfunding (CF) program. The study focuses on CF campaigns developed and managed by academic institutions that fund scientific research projects. The authors combine principles from identification, brand relationship, and self-determination theories. The term "brand identification" is a concept that stems from "social identity theory" (SIT). The concept of "identification" has been extended to the marketing field with the company-consumer identification framework. Feelings of belongingness, relatedness, connectedness, emotional closeness, and embeddedness are important in enhancing backers' supportive behaviors.

This study analyses the intention of university students to donate at university LAZIS using digital payment. How students' intentions to donate at their university may have unique patterns and differ from common context. To the best of the author's knowledge, no other study on this specific topic. In addition to independent variables from UTAUT2 (effort expectancy, performance expectancy, facilitating condition, hedonic motivation, social influence, price value, habit, perceived security, and brand awareness), this study adds two variables namely perceived trust and brand awareness so there are nine independent variables. They are described below.

Diniyah (2021) and Kasri & Yuniar (2021) found that performance expectancy (PE) and effort expectancy (EE) significantly relate to Muslim intention to use the waqf

crowdfunding platform. The degree to which a person expects that using the system would enable him or her to improve their performance at work is known as performance expectancy. The degree of convenience connected with using the system is known as effort expectancy.

H1. Performance expectancy (PE) significantly affects student intention to donate at LAZIS UNISIA through digital payment.

H2. Effort expectancy (EE) significantly affects student intention to donate at LAZIS UNISIA through digital payment.

Hou et al. (2021) found that peer influence is positively related to online donation intention. The third hypothesis is whether social influence (SI) affect intention to donate. The extent to which a person believes that influential others think they should use the new method is known as social influence. Facilitating conditions (FC) significantly relate to Muslim intention to use waqf crowdfunding platform (Kasri and Yuniar, 2021). Facilitating conditions is the degree to which a person thinks the current organizational and technological infrastructure supports the use of the system.

H3. Social influence (SI) significantly affects student intention to donate at LAZIS UNISIA through digital payment.

H4. Facilitating condition (FC) significantly affects student intention to donate at LAZIS UNISIA through digital payment.

Hedonic motivation, price value, and habit are three factors incorporated in UTAUT2 into the original UTAUT model. Hedonic motivation, fun or pleasure derived from using technology, is an important predictor in consumer behavior research. Munikrishnan et al. (2022) suggest that hedonic motivation should be added to the framework to study the determination of behavioral intention to use cashless payment technology. Price value is a representation of the cost related to employing technology. Consumers' "trade-off between the perceived benefits of the applications and the monetary cost of using them" is what is meant by this term. Habit is defined as the degree to which individuals typically carry out behaviors instinctively. Thus, three hypotheses are formulated:

H5. Hedonic motivation (HM) significantly affects student intention to donate at LAZIS UNISIA through digital payment.

H6. Price value (PV) significantly affects student intention to donate at LAZIS UNISIA through digital payment.

H7. Habit (HA) significantly affects student intention to donate at LAZIS UNISIA through digital payment.

Salsabila & Hasbi (2021) use Kitabisa.com, a very well-liked crowdfunding website in Indonesia, to analyses the impact of brand image and trust on the decision to donate online. According to linear regression, both independent factors have a considerable impact on the dependent variables. Donors will be more drawn to an organization because of a better NGO brand equity, which will encourage them to raise both their donations and their involvement (Rios Romero et al., 2023). According to an investigation by Hou et al. (2021) trust in online donation platforms is positively correlated with intention to donate online. Khairunnisa et al. (2020) found a significant

effect of brand awareness and consumer trust on the decision to pay zakat. In this study, perceived security and brand awareness are added.

The degree of security that consumers perceive when engaging in activities on digital platforms, such as shopping or processing payments, is known as perceived security. It refers to the degree to which a person thinks using a mobile device or digital platform to perform e-commerce or other activities will be risk-free (Yenisey et al., 2005). Being able to recall a brand is what is meant by brand awareness (do Paço, 2014). Thus, hypotheses are compiled:

H8. Perceived security (PS) significantly affects student intention to donate at LAZIS UNISIA through digital payment.

H9. Brand awareness (BA) significantly affects student intention to donate at LAZIS UNISIA through digital payment.

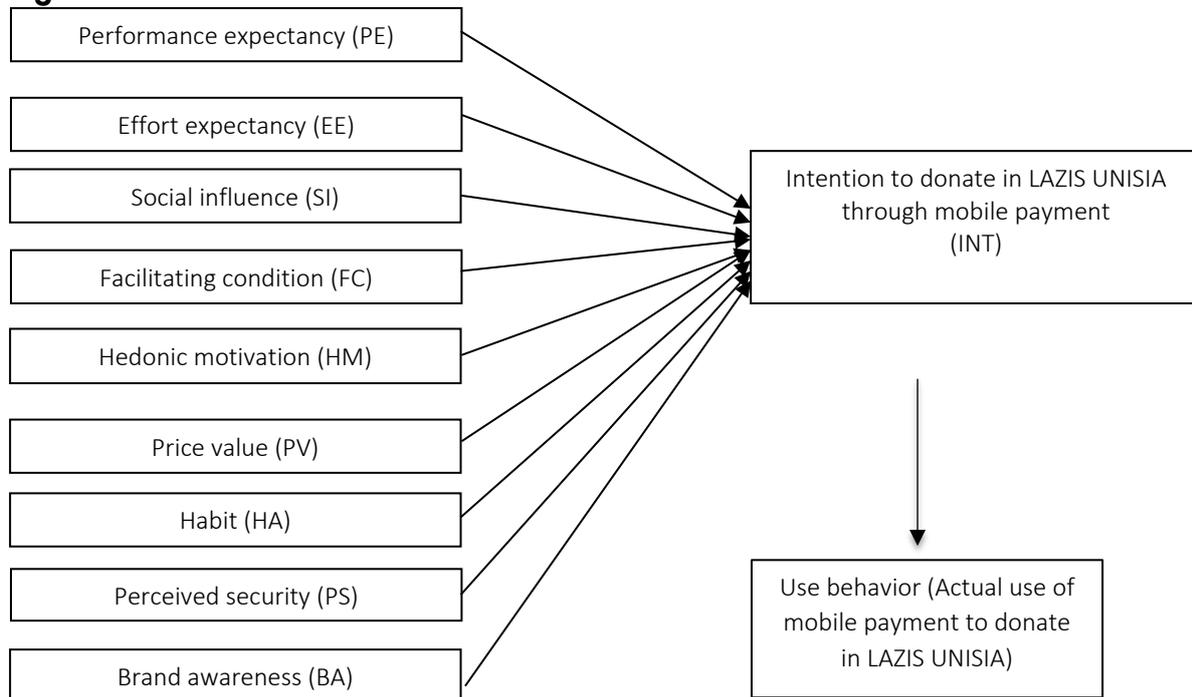
Intention to use information technology affects the actual use of information technology (Venkatesh et al., 2003). Thus, a hypothesis is formulated:

H10. Intention (INT) positively affects student actual use to donate at LAZIS UNISIA through digital payment.

METHOD

This study uses primary data. The targeted respondents are active students of the Faculty of Islamic Studies Universitas Islam Indonesia. The sampling method used in this study is convenience sampling. According to (Berenson et al., 2012), convenience sampling is a technique that selects samples based on the ease of obtaining them based on the volunteerism of the respondents. Using an online questionnaire, 104 respondents we obtained.

This research is quantitative correlational because it analyses the relationship between variables. The independent variables used in this research consist of seven variables from the theory of UTAUT2 (Venkatesh, Thong, and Xu, 2012) and two added variables namely perceived security (Hou et al. (2021), Khairunnisa et al. (2020)) and brand awareness (Khairunnisa et al. 2020).

Figure 1. Research Model

Source: Primary data.

The research model in Figure 1 is adapted from Venkatesh et al. (2012). without age, gender, and experience as moderating variables. Except the behavior, all the variables as seen in Figure 1 were latent variables that were measured using several indicators in Likert Scale 1 to 5. The variable of use behavior is measured using a single binary item (1=yes; 0=no). The binary variable is assigned a "1" if the respondent is taking action to donate in LAZIS UNISIA using digital payment; otherwise, the variable is assigned a "0". The use behavior is an observable variable. Differing from latent variables, an observable variable has no notion of "indicators". It is a single variable that has its own meaning and measure.

To answer the research objectives, the analytical tool used is PLS-SEM and logistic regression. PLS-SEM is used to analyze the relationship between independent variables to intention, while logistic regression is used to analyse the relationship between the intention to use behavior. The use of logistic regression instead of PLS-SEM is based on Bodoff & Ho, (2016)¹.

¹ The PLS-SEM algorithm determines latent values (i.e., values of each latent variable) in the first stage by giving weights to its manifest variables and considering the latent values of closely related variables in the structural model. Using the latent values obtained in the first step, it conducts OLS regressions in the second stage. The PLS-SEM algorithm's second stage involves estimating path coefficients for the structural model among latent variables using OLS. If a latent variable is binary, there will be issues. The endogenous variable's error term is assumed to have a normal distribution in OLS regression. The error term is defined as the observed value of the endogenous variable minus the predicted value given x . The error term is not normally distributed when the dependent variable is dichotomous (since the residuals can only take one of two potential values for each given value of x).

This study uses the SEMinR package in R software to perform PLS-SEM analysis. The SEMinR package can be accessed at <https://cran.r-project.org/web/packages/seminr/index.html>. The steps in PLS-SEM are as follows (Hair et al., 2021):

1. Create a measurement model or outer model that describes the relationship between latent variables (constructs) and their indicators (items)
2. Create a structural model or inner model that describes the relationship between latent variables
3. Estimate the model
4. Bootstrapping - PLS-SEM is a nonparametric method, hence bootstrapping is required to calculate confidence intervals and estimate standard errors.

The structural model is evaluated for its ability to examine relationships between variables, whilst the measurement model is tested for validity and reliability. By using 5000 resamples, the bootstrapping method is put into practice.

RESULTS AND DISCUSSION

Respondents

Respondents consisted of 104 students spread across three undergraduate study programs, with the most significant proportion coming from the Islamic Economics undergraduate study program. There are 12 out of 104 respondents have donated to LAZIS UNISIA UII. Table 1 shows the statistics of some characteristics of the respondents.

Table 1. Demographic Character

| Characteristic | N |
|--------------------|----|
| Gender | |
| Male | 44 |
| Female | 60 |
| Study program | |
| Islamic Family Law | 9 |
| Islamic Education | 24 |
| Islamic Economics | 71 |
| Student year | |
| 2017 | 1 |
| 2018 | 88 |
| 2019 | 13 |
| 2020 | 1 |
| 2021 | 1 |

Source: Data processed by author (2023)

Most of the respondents are female (57.69%) and from the Islamic Economics study program (68.26%). Almost 85% of the respondents are the students of the 2018 academic year.

The alternative is to use a more appropriate analysis method, such as discriminant analysis or logistic regression (Bodoff & Ho, 2016).

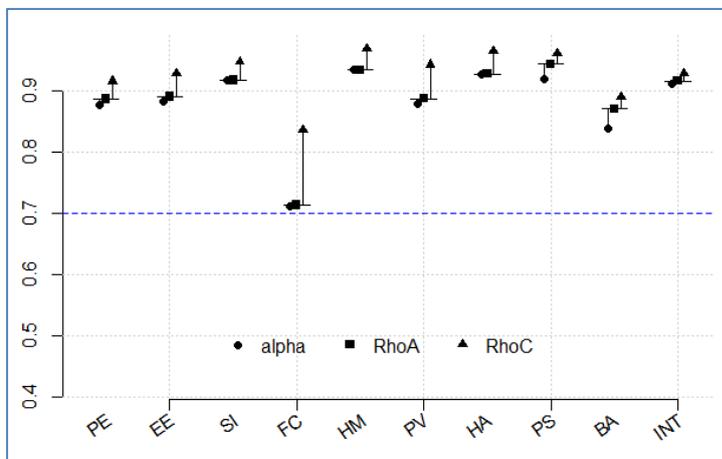
Measurement model

Before the data set can be further analysed in the structural model, the measurement model must be checked for construct reliability, discriminant and convergent validity, and convergent and discriminant validity.

1. Reliability test

The data is verified as reliable when Cronbach’s alpha, rhoC, and rhoA exceed 0.7 (Hair et al., 2021). Cronbach’s alpha, rhoC, and rhoA scores in this study are all more than 0.70, demonstrating internal consistency or data reliability. It is provided in Figure 2 below.

Figure 2. Internal Consistency Reliability



2. Convergent validity

The data must be assessed for convergent validity to verify that the items correspond to the relevant constructs. Convergent validity is the extent to which the construct converges to explain the variance of the items. Convergent validity is tested through factor loading values and the average variance extracted (AVE) of a construct.

An acceptable AVE is 0.50 or higher indicating that the construct explains at least 50 percent of the variance of the items. Loading above 0.708 is recommended, as it indicates that the construction explains more than 50 percent of the variance of the indicator, thus providing an acceptable item of reliability (Purwanto & Sudargini, 2021). The convergent validity of the study’s variables is confirmed by the fact that all AVE values are higher than 0.50 and all item readings are higher than 0.60. Table 2 provides more information on those mentioned values.

Table 2. Convergent Validity

| | Loading | AVE | | Loading | AVE |
|----|---------|-------|----|---------|-------|
| PE | 0,8612 | 0,732 | HA | 0,9664 | 0,931 |
| | 0,9339 | | | 0,9645 | |
| | 0,8458 | | | | |
| | 0,7753 | | | | |
| EE | 0,8460 | 0,812 | PS | 0,9692 | 0,925 |

| | Loading | AVE | | Loading | AVE |
|----|---------|-------|-----|---------|-------|
| | 0,9396 | | | 0,9547 | |
| | 0,9151 | | | | |
| SI | 0,9188 | 0,857 | BA | 0,7153 | 0,670 |
| | 0,9227 | | | 0,8173 | |
| | 0,9362 | | | 0,9077 | |
| | | | | 0,8246 | |
| FC | 0,8388 | 0,630 | INT | 0,7610 | 0,619 |
| | 0,7898 | | | 0,7600 | |
| | 0,7519 | | | 0,7763 | |
| HM | 0,9691 | 0,939 | | 0,7257 | |
| | 0,9687 | | | 0,8819 | |
| PV | 0,9508 | 0,891 | | 0,8393 | |
| | 0,9378 | | | 0,7493 | |
| | | | | 0,7879 | |

Source: Data processed by author (2023)

3. Discriminant validity

To determine whether the variables are sufficiently different from one another, discriminant validity is tested. When compared with the heterotrait–monotrait ratio (HTMT) correlation, the Fornell and Larcker criterion and the evaluation of the cross-loadings are found to be insufficiently sensitive to discover discriminant validity. Despite its strictest procedure (HTMT compared to Fornell and Larcker criterion), the measurement model would be free from any problems besides creating good quality measurement tools through the items in the developed questionnaire. The mean value of item correlations between constructs, as compared to the mean (geometric) correlations for items measuring the same construct, is known as the HTMT. When the HTMT value is high, there is a problem with discriminant validity. Comparing the HTMT to a predetermined threshold is necessary when using it as a criterion. Figure 3 reveals that the HTMT value is below 0.90, thus proving the achievement of discriminant validity.

Figure 3. Discriminant validity: Heterotrait-monotrait (HTMT) criterion

| | PE | EE | SI | FC | HM | PV | HA | PS | BA | INT |
|-----|-------|-------|-------|-------|-------|-------|-------|-------|-------|-----|
| PE | . | . | . | . | . | . | . | . | . | . |
| EE | 0.838 | . | . | . | . | . | . | . | . | . |
| SI | 0.374 | 0.590 | . | . | . | . | . | . | . | . |
| FC | 0.839 | 0.833 | 0.728 | . | . | . | . | . | . | . |
| HM | 0.663 | 0.608 | 0.637 | 0.709 | . | . | . | . | . | . |
| PV | 0.720 | 0.676 | 0.623 | 0.813 | 0.852 | . | . | . | . | . |
| HA | 0.678 | 0.686 | 0.486 | 0.849 | 0.560 | 0.726 | . | . | . | . |
| PS | 0.809 | 0.713 | 0.535 | 0.818 | 0.721 | 0.755 | 0.678 | . | . | . |
| BA | 0.539 | 0.643 | 0.707 | 0.834 | 0.596 | 0.638 | 0.582 | 0.595 | . | . |
| INT | 0.569 | 0.569 | 0.672 | 0.750 | 0.694 | 0.754 | 0.502 | 0.591 | 0.627 | . |

Source: Authors' screenshot from RStudio (2023)

Structural Model

1. Evaluation of collinearity

Structural model coefficients for the relationships between constructs are derived from estimating a series of regression equations. The structural model regressions must be examined for potential collinearity issues because the point estimates and standard

errors can be biased by strong correlations of each set of predictor constructs. VIF values over 5 (Table 3) are a sign that there may be problems with collinearity between the constructs of the predictors.

Table 3. Structural Model – Path Coefficient

| H | Path relationship | Original Est | Bootstrap Mean | Bootstrap SD | t-statistic | VIF |
|----|-------------------|--------------|----------------|--------------|-------------|-------|
| H1 | PE → INT | 0.107 | 0.104 | 0.112 | 0.963 | 3.600 |
| H2 | EE → INT | -0.024 | -0.016 | 0.123 | -0.195 | 2.916 |
| H3 | SI → INT | 0.219* | 0.202 | 0.109 | 2.006 | 2.473 |
| H4 | FC → INT | 0.173 | 0.179 | 0.125 | 1.379 | 3.305 |
| H5 | HM → INT | 0.140 | 0.132 | 0.107 | 1.311 | 3.090 |
| H6 | PV → INT | 0.333* | 0.344 | 0.114 | 2.913 | 3.425 |
| H7 | HA → INT | -0.125 | -0.133 | 0.105 | -1.188 | 2.398 |
| H8 | PS → INT | -0.033 | -0.026 | 0.120 | -0.272 | 2.947 |
| H9 | BA → INT | 0.104 | 0.109 | 0.124 | 0.841 | 2.230 |

$$R^2 = 0.588$$

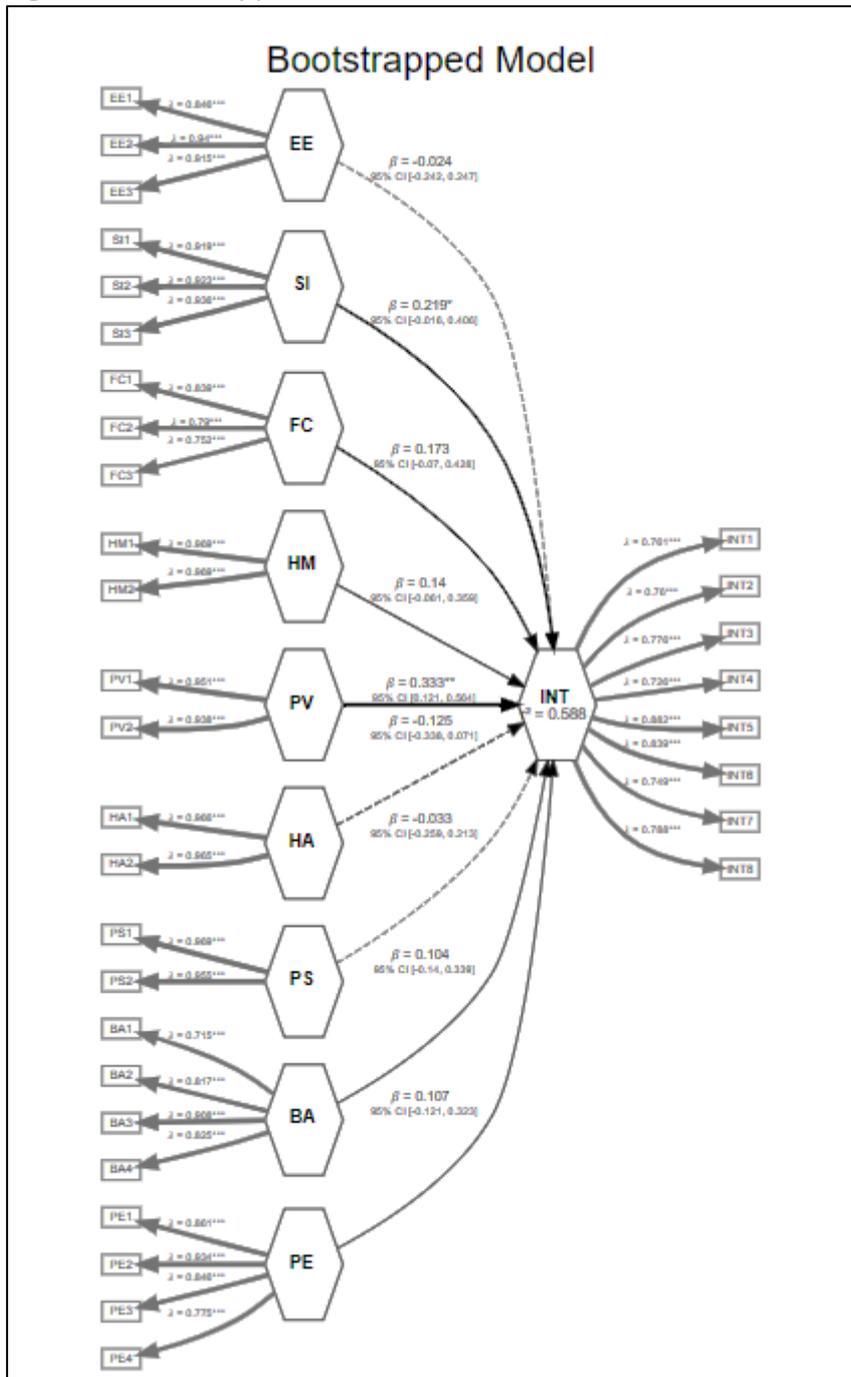
Source: Data processed by author (2023)

As can be seen in the Figure above, all VIF values are clearly below the threshold of 5. Next, in the structural model assessment procedure, we need to evaluate the relevance and significance of the structural paths.

2. Significance of the structural model relationship

Figure 4 contains the structural model outputs for hypotheses testing. The significance assessment builds on bootstrapping standard errors as a basis for calculating the t-values of path coefficients. In terms of relevance, path coefficients are usually between -1 and +1, with coefficients closer to -1 representing strong negative relationships and those closer to +1 indicating strong positive relationships. Values below -1 and above +1 may technically occur, for instance, when collinearity is at very high levels. PLS-SEM processes standardized data, so the path coefficients indicate the changes in an endogenous construct's values that are associated with standard deviation unit changes in a certain predictor construct, holding all other predictor constructs constant. For example, a path coefficient of 0.505 indicates that when the predictor construct increases by one standard deviation unit, the endogenous construct will increase by 0.505 standard deviation units.

Figure 4. Bootstrapped Model of Intention to Donate



Source: Authors' screenshot from RStudio (2023)

Table 3 shows us the original path coefficient estimates. We find that PV has the strongest positive impact on INT (0.333). The second position is SI (0.219) followed by FC (0.173) and HM (0.140). Statistical significance assuming a 5% significance level, the t-values estimated from the bootstrapping should exceed the value of 1.960. There are only two significant relationships. They are SI to INT and PV to INT. Social influence and price value significantly affect the intention of UII students to donate at LAZIS UII using digital payment.

3. Model's explanatory power

The R^2 represents the variance explained in each of the endogenous constructs and is a measure of the model's explanatory power. A limitation of R^2 is that the metric will tend to increase as more explanatory variables are introduced to a model. The adjusted R^2 metric accounts for this by adjusting the R^2 value based on the number of explanatory variables. This study reveals the value of $R^2_{adjusted}$ as 0.548, signifying that there is a 54.8% rate of influence on the dependent variable from the independent variables. Therefore, it can be stated that the remainder of the 45.2% variation of intention to donate through digital payment can be explained by alternate factors, which are not accounted for in the current study. The values can be considered moderate.

Intention to Actual Behavior

Binary logit regression is used to analyze how intention relates to actual behavior. This relationship was not analyzed in PLS-SEM because the actual behavior has a binary scale. It has been mentioned in the Research Method that binary latent variable will conflict with the normal assumption of the OLS regression in the PLS-SEM calculation. According to UTAUT, behavioral intention determines technology use (use behavior). First, we examine the pattern of two variables using a scatter plot. The horizontal axis is the intention, while the vertical axis is the actual behavior. Figure 5 shows us that those who use digital payment (BHV=1) tend to have higher intentions than those who have a score of BHV=0.

Figure 5. Scatter Plot between Intention and Actual Behavior

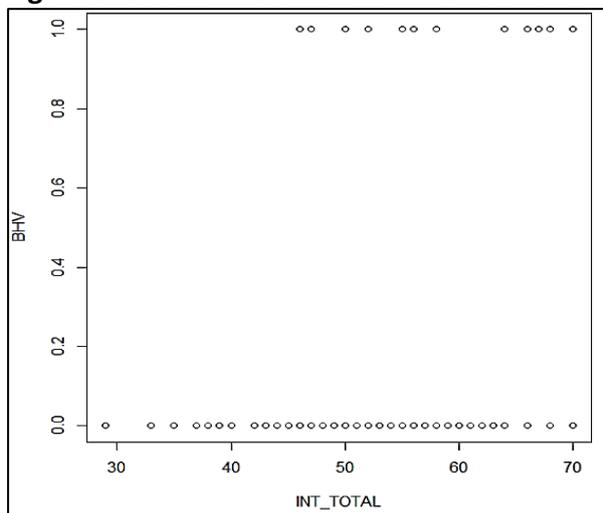


Table 4 shows the result of logistic regression with the dependent variable is the actual behavior and the independent variable is intention. The logistic regression coefficients give the change in the log odds of the outcome for a one-unit increase in the predictor variable. The exponent of the coefficients is odds-ratios. From the odds ratio, we can say that for a one-unit increase in intention, the odds of performing actual behavior (donating to LAZIS UII via digital payment) versus not donating increase by a factor of 1.07.

Table 4. Logit Regression Result

| Variable | | |
|------------------------------|---------------------------------------|----------------------|
| Intercept | $\hat{\beta} = -5.9461^*$ (2,2778) | Odds Ratio 1.0786 |
| Intention | $\hat{\beta} = 0,07570^*$ (0,0385) | Odds Ratio 0.0020 |
| Sex (male=1) | $\hat{\beta} = -0.86027$ 0.71140 | Odds Ratio 0.4230 |
| Log Likelihood | | -35.0157 |
| Nagelkerke R ² | | 0.1093 |
| Hosmer and Lemeshow GoF test | | p-value=0,449 |

Source: Data processed by author (2023)

There isn't a metric that compares to **R²** for logistic regression data analysis. The highest likelihood estimates from logistic regression are obtained through an iterative procedure. The OLS technique to goodness-of-fit is not applicable because they are not computed to reduce variance. There are numerous pseudo-**R²** metrics available. However, none of them can be understood precisely the same way **R²** in OLS regression can be. They all try to provide information similar to that provided by **R²** in OLS regression. Table 4 shows Nagelkerke as the pseudo **R²**. Its value of 10.93% represents the proportion of the dependent variable's variation that the model accounts for. Cross-sectional data-based econometric estimation typically exhibits low **R²**, particularly logistic regression (Gujarati, 2003).

The purpose of most of the social scientific research modeling is frequently to determine whether explanatory variables have a meaningful impact on the dependent variable, hence low **R²** models are not always bad. In social science research, **R²** values between 0% and 0.09 (or 0% to 9%) are too low for an empirical model. This range of **R²** is unacceptable. In social science studies, an **R²** between 10% and 50% is considered acceptable if some or most of the explanatory variables are statistically significant (Ozili, 2023).

Hosmer and Lemeshow goodness of fit test is used to indicate a good fitting model. A p-value greater than alpha implies that the model's estimates fit the data at an acceptable level. The null hypothesis is there is no difference between the observed and model-predicted values. Our p-value of the Hosmer and Lemeshow goodness of fit test is greater than alpha, as shown in Table 4. It indicates the acceptance of the Ho and therefore our model is considered a good fit.

DISCUSSION

The analysis results show that of the nine variables, only two explanatory variables have a significant effect on the dependent variable. These variables are social influence and price value. The coefficient of determination of 58.8% indicates that the nine

explanatory variables can explain the 58.8% percent diversity of the dependent variable.

Social influence has a significant positive effect on the dependent variable. Social influence is a concept where individuals gain trust from the influence of others to use a technological system. Respondents who are students who decide to donate via digital payment at LAZIS UNISIA are influenced by other people they trust, such as friends or essential people such as educators or others. Research conducted by Kasri & Yuniar (2021) determines factors influencing the intention to use online platforms in paying zakat in Indonesia. They found that social influence is found to be insignificant. This difference may occur due to differences in the characteristics of respondents, which provide different views and assumptions.

Price value positively and significantly impacts students' interest in donating through digital payments. Price value entails a trade-off between the costs of employing the technologies and the benefits that are thought to result from their adoption (Chaveesuk et al., 2022). The price value referred to here is related to whether the perceived benefits are equivalent to the costs incurred. The price value is measured by the costs required, such as the cost to top up the e-wallet and internet quota.

This study shows that the ease of facilities or resources provided to make donations via digital payment at LAZIS UNISIA does not significantly affect student interest in donating. It may be because the students prioritize the desire to help people. Research by Sitanggang & Manalu (2018) states that donors channel donations due to empathy and social sensitivity.

Performance expectancy has no significant positive effect on the intention to donate. Students do not pay much attention to how the system can benefit them because the focus on helping people in trouble. Effort expectancy can be interpreted as a concept of convenience obtained by users after using a system. The convenience is expected to increase interest in donating through digital payments. The results of the study stated otherwise. It is possible that students are not too worried about the ease of the donation process because they can keep up with technological developments quickly and are already familiar with technology (Indriyani & Sartika, 2022). Performance expectancy and facilitating conditions are significant in Kasri & Yuniar (2021) and Diniyah (2021). They use samples from various backgrounds.

Hedonic motivation is a concept where the pleasure felt by everyone comes from the technology used (Venkatesh, 2003). In this study, hedonic motivation does not positively affect students' interest in donating through digital payments. Students do not consider the aspect of fun they get in their desire to donate using digital payments.

The results of this study state that habit has no influence on student donations through digital payment. Donors may already be very accustomed to making transactions through digital payments, and making donations through digital payments is also easier.

Perceived security in this study is the level of security obtained by everyone in making donations through digital payments. In this study, perceived security does not positively affect interest in donating. The security related to the funds given for

donations and the donor's data is not too much of a concern for the donors, possibly due to students who believe that LAZIS UNISIA can be trusted to manage funds and keep donors confidential from any party.

Brand awareness in this study is defined as the ability of students to recognize and know LAZIS UNISIA and wish to make donations at LAZIS UNISIA through digital payment. In this study, brand awareness did not significantly affect students' interest in donating through digital payments. Khairunnisa et al. (2020) found that brand awareness is significantly affecting the intention to pay zakat on e-commerce Tokopedia. The respondents are the public so brand awareness is very important. It differs from this study in that the respondents are the stakeholders, especially the students.

Actual behavior (pay online donation) to LAZIS UNISIA is significantly affected by intention. It is in line with the theory of UTAUT and other theories (for instance Theory of Planned Behavior - TPB). Through increasing the intention of the potential donor, the institution could raise fundraising.

The implications of this study are as follows. The marketing strategy of LAZIS UNISIA for UII students correlated to insignificant variables could be less prioritized. The insignificant variables are facilitating condition, performance expectancy, hedonic, habits, perceived security, and brand awareness. Because social influence significantly affects the intention, word of mouth (WOM) could be an effective marketing strategy to gain new donors.

This study examines how intention and the actual behavior of internal stakeholder especially university students to pay donation through digital payment. Other stakeholders could have different behavior.

CONCLUSION

Out of ten hypotheses, seven hypotheses are insignificant. Social influence and price value significantly affect the intention to donate through digital payment. Intention affects the actual behavior based on logistic regression. Other variables that are not significantly affect intention are facilitating condition, performance expectancy, hedonic, habit, perceived security, and brand awareness. The theory of UTAUT2 is not true in this context of research. Internal stakeholder especially university student has unique behavior so facilitating condition, performance expectancy, hedonic, habits, perceived security, and brand awareness are not important factors for them. Future research could use a more heterogenous sample. Other theories should be included.

Author Contributions

| | | | |
|------------------------|-------------|----------------------------|-------------|
| Conceptualization | R. & A.W.R. | Resources | R. & A.W.R. |
| Data curation | R. & A.W.R. | Software | R. & A.W.R. |
| Formal analysis | R. & A.W.R. | Supervision | R. & A.W.R. |
| Funding acquisition | R. & A.W.R. | Validation | R. & A.W.R. |
| Investigation | R. & A.W.R. | Visualization | R. & A.W.R. |
| Methodology | R. & A.W.R. | Writing – original draft | R. & A.W.R. |
| Project administration | R. & A.W.R. | Writing – review & editing | R. & A.W.R. |

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Institutional Review Board Statement

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Informed Consent Statement

Informed consent was obtained before respondents fulfilling online questionnaire.

Data Availability Statement

The data presented in this study are available on request from the corresponding author.

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Conflicts of Interest

The authors declare no conflict of interest.

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