

Factors Influencing Donation Intention On Kitabisa.Com: A Study On Samarinda Donors

Sugeng Hariyadi¹, Prapdopo², Sabrina Mustamin³, Suramli⁴, Suminto⁵, Andi Nurhasanah⁶

¹Marketing, Innovation and Technology Study Program in Polytechnic State of Samarinda

^{2,3,4,5}Marketing Management Study Program in Polytechnic State of Samarinda

⁶Business of Digital Study Program in Polytechnic State of Samarinda

Abstract:

The emergence of crowdfunding platforms has revolutionized fundraising, but trust and donation behavior remain critical issues. This study aimed to examine the influence of personality, social influence, and website security on trust and donation behavior among crowdfunding donors on kitabisa.com in Samarinda. Using an online survey with 133 accidental samples, the study found that agreeableness personality, social influence, and website security significantly impacted trust, attitude, and intention to donate.

Crowdfunding platforms can leverage these insights to enhance donor trust and engagement by prioritizing website security measures, designing communication strategies that leverage social influence, and creating campaigns that appeal to individuals with agreeableness personality traits. However, the study has some limitations, including the use of accidental sampling and a focus on a single platform in a specific geographic location.

Future studies can address these limitations and expand the analysis to other platforms and locations. Overall, this study contributes to the growing body of research on crowdfunding and offers practical implications for crowdfunding platforms and organizations looking to improve donor behavior.

Key Word: Agreeableness Personality; Social Influence; Website Security; Trust; Attitude; Intention to Donate

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I. Introduction

In the midst of a pandemic that not only attacks the health side, but also attacks the world's economic sector, including in Indonesia. Since the pandemic, many Indonesian people have lost their source of income. But in the midst of social and economic problems during the entry of the pandemic in Indonesia, there was an increase in the trend of donations which increased significantly.

Based on research conducted by GoPay Digital Donation Outlook 2020, which states that digital donations have increased in frequency and nominal value in the whole age level. The highest increase in frequency was recorded in the Millennial generation. Meanwhile Gen X donated with the highest nominal compared to the others. The average value per digital donation soared to 72% during the pandemic. This finding is in line with GoPay's internal data which recorded a doubling of digital donation transactions during the pandemic.

In addition, in 2018 and 2021, Indonesia is ranked first as the most generous country in the World Charity Index according to the Charities Aid Foundation (CAF). In the 2021 World Giving Index (WGI) report, Indonesia ranks in the top 2 of the 3 categories or indicators that are used as WGI measurements, namely donating money to unknown foreigners, donating money or donating as well as volunteering activities, where in Indonesia there are Lots once a volunteer activity.

This proves the magnitude of the spirit of mutual cooperation between communities in helping others. This spirit encourages the development of fundraising institutions in Indonesia. Pandemic and economic crisis does not prevent the Indonesian people from sharing. Pandemics and crises actually increase the spirit of community solidarity to help others.

One of the uses of financial technology is fundraising and donations that can be done online. There are many institutions that currently facilitate online fundraising activities, one of which is Kitabisa.com which can be accessed via an application or website.

One organization non profit In terms of online fundraising, namely Kitabisa.com, established in July 2013, Kitabisa.com has collected 193 Billion and continues to rise to 430 Billion in 2018. This platform has successfully assisted more than 17,000 charity projects. In addition, kitabisa.com tries to maintain emotional value in

conveying the purpose of donations to the public by creating stories and videos that show the true situation of people who need donor assistance.

The kitabisa.com media platform uses a social-online marketing approach in conveying the story behind the project as well as providing a closing tagline to conclude the message of the donation advertisement. (Y. Chen et al., 2019), Agreeableness Personality has an effect on the trust and intention of donors to donate through a crowdfunding platform. This study also shows that factors such as perceived social benefit, trust in the platform, and personality also influence individual intentions to make donations to online crowdfunding platforms.

As for the exposure of the variables used in this study which were referred to from previous studies. Jie Xiong et al., (2022), show that platform quality, including website security, has a positive influence on the behavior of supporters of crowdfunding campaigns in China. The results of this study indicate that website security is an important factor influencing user behavior in supporting crowdfunding campaigns in China.

Study of Jin-Woo Park & Hyeonjin Kim, (2018), discusses how users' perceptions of trust in projects and entrepreneurs on crowdfunding platforms affect the intention to donate. The results of the study show that trust in entrepreneurs and projects has a positive and significant influence on the intention to donate. Finally, Sushil & Khan, (2021) found that positive attitudes towards fundraising campaigns, social influence, and quality of information have a significant effect on Intention to Donate in India.

This research was conducted in Samarinda City because it is a developing city and has great potential in using crowdfunding platforms such as kitabisa.com. In addition, Samarinda is also a city that is diverse in terms of social and cultural backgrounds, so that it can provide a diversity of respondents who can represent various backgrounds in Indonesian society. In addition, Samarinda is also a city located on the island of Borneo, so the research results can provide a more complete picture of the preferences and behavior of donors outside Java Island, which has so far been the focus of crowdfunding research in Indonesia. By conducting research in Samarinda, it is hoped that it can provide new insights in optimizing the use of crowdfunding platforms in Indonesia as a whole and provide benefits for users of crowdfunding platforms, organizations that receive donations, and the wider community.

II. Literature Review

Behavioral interest means the desire to perform a behavior. And behavior is a real action that is done. Theory of Reasoned Action (TRA) explains that behavior is done because individuals have an interest or desire to carry out real activities that determine their behavior. (Ajzen, 2005) defines intention as an attempt to perform a certain behavior by someone. Contribution is a gift that is generally physical in nature by an individual or legal entity, this gift has a voluntary nature with no benefit in return.

Agreeableness Personality and Intention to Donate

Study shows that donors with Agreeableness Personality personalities are more likely to have the intention to make donations on online crowdfunding platforms. This is related to the personality characteristic of Agreeableness which includes traits such as kindness, empathy, and humility, which make them more inclined to provide support for social or humanitarian causes (Y. Chen et al., 2019). This research can provide insights for online crowdfunding platforms in designing campaigns and communication strategies that are more effective in attracting donors with an Agreeableness Personality personality, so as to increase the intention and participation of donations online.

Crowe et al., (2018), discusses the structure of Agreeableness Personality as measured by the self-report method. This study found that Agreeableness Personality has a complex structure and consists of several dimensions such as compassion, politeness, and trust, each of which has a different influence on an individual's social behavior, including the intention to make a donation. This study shows that individuals who have a high level of compassion tend to be more empathetic and have a greater intention to help others, including by giving donations. These findings may assist in the development of more accurate personality measurement instruments and may provide better insight into the relationship between personality and social behavior of individuals, including the intention to donate.

Discusses the factors that influence an individual's intention to make a donation through social networks (Sura et al., 2017). This study shows that factors such as trust in platforms, perceived social benefits, social influence, and personality influence individual intentions to make donations through social networks. This finding is in line with previous research which showed that personality, especially Agreeableness Personality, has an effect on an individual's intention to donate. This study also shows that social influence, whether from family, friends, or celebrities, can affect an individual's intention to donate.

The three journals have similarities in finding a relationship between Agreeableness Personality and the intention to make donations. Chen et al., (2019) shows that Agreeableness Personality has an effect on the trust and intention of donors to donate through a crowdfunding platform. Crowe et al., (2018) study shows that Agreeableness personality has a complex structure and consists of several dimensions that influence individual social behavior, including the intention to donate. Sura et al., (2017) study shows that personality Agreeableness

influences individual intention to make donations through social networks, in addition to other factors such as platform trust and social influence.

Difference Of the three journals lies in the type of platform and method of measurement personality used. The first study using a crowdfunding platform, while the second and third studies use social networks. Besides, study the second focused more on measuring personality, while the third study focused more on focus on other factors that affect the intention to donate. The personality measurement method used in the three journals as well different, with the first and third studies using the self-report method, while the second study used factor analysis to identify Agreeableness personality dimension.

However, Overall, the three journals show that personality Agreeableness influences individual intention to donate and can provide insights for nonprofits and online platforms in designing more effective campaigns and communication strategies to attract interest and participation in donations from the community.

The results above are different from the research of Anwar et al., (2019) discussing the factors that influence donation intentions among Muslim youths in Singapore, using an expanded Theory of Planned Behavior approach. This study shows that factors such as trust in the organization and perceived social benefits are more important in influencing donation intentions, whereas Agreeableness Personality is not significant in influencing donation intentions. Furthermore, Bauer & Chytilová, (2018) discuss the factors that influence charitable donations, using large-scale field experiments. This study shows that factors such as perceived social benefits, self-interest, and environmental factors are more important in influencing donation intentions, while Agreeableness Personality is not significant in influencing donation intentions.

Social Influence and Intention to Donate

Discussed the factors that influence the intention to make donations on online crowdfunding platforms, including social influence factors. This study shows that social influence from friends or family can affect an individual's intention to make a donation on an online crowdfunding platform. The results of this study are in line with previous studies which show that social influence can affect individual behavior and intentions in making donations. This study also shows that factors such as perceived social benefit, trust in the platform, and personality also influence individual intentions to make donations to online crowdfunding platforms (Y. Chen et al., 2019).

Sura et al., (2017) also discusses the influence of social influence on individual intentions to make donations through social networks. This study shows that social influence from family, friends, or celebrities can affect an individual's intention to donate through social networks. In addition, this study also shows that factors such as platform trust, perceived social benefits, and personality influence individual intentions to donate through social networks.

However, this study also found that trust in the platform and perceived benefits Social influences have greater influence than social influences from family, friends, or celebrities (Borst et al., 2018). This shows that, though social influence can affect an individual's intention to make a donation through social networks, other factors such as trust in the platform and perceived social benefits are also very important in increasing participation donate on social networks.

Discussed the influence of social influence on crowdfunding performance, which is related to individual intentions to make donations on online crowdfunding platforms. This study shows that social relations owned by campaign creators, as well as activity on social networks and online crowdfunding platforms, can influence the performance of crowdfunding campaigns and participation in donations from the public. The results of this study indicate that social influence from friends and family has an important role in promoting crowdfunding campaigns and increasing participation in donations from the community. In addition, activity on social networks and online crowdfunding platforms, such as uploading photos and videos, also affects the performance of crowdfunding campaigns and donation participation.

The three journals have similarities in finding a relationship between social influence and the intention to make donations. Chen et al., (2019) and Borst et al., (2018) studies show that social influence, whether from family, friends, or celebrities, can influence an individual's intention to make donations on crowdfunding platforms or social networks. Sura et al., (2017) study also showed that social influence can affect individual behavior and intentions to donate, although it did not specifically address the social influence of family, friends or celebrities.

Difference Of the three journals lies in the type of platform used and other factors that affect the intention to make a donation. Studi the first and second focus on crowdfunding platforms, while the third study focus on social networks. In addition, the third study focused more on other factors such as trust in the platform and perceived usefulness while the first and second studies focused more on measurement personality. Methods of measuring social influence are also different, with studies the first and third use the self-report method, while the second study using factor analysis.

Basically overall, the three journals show that social influence can influence individual intentions to make donations, and crowdfunding platforms and social networks can leverage social influence and activity on their

platform to increase participation in donations from the community. However, other factors such as trust in the platform and perceived usefulness. Social influence also influences the intention to donate, and being able to give insights for nonprofits and online platforms in designing campaigns and more effective communication strategies to attract interest and participation donations from the community.

Other results carried out by Azhar et al., (2017) discuss the effect of empathy on charitable donations, with a focus on students at Pakistani universities. This study shows that empathy influences individual intention to donate, and that social influence from family and friends is not significant in influencing donation intention. Furthermore, Kumar & Thacholi, (2018) discuss the factors that influence individual decisions to make socially responsible investments. This study shows that the social influence of family and friends is not significant in influencing individual decisions, and that factors such as trust in the organization and social benefits are more important in influencing social investment decisions. Finally, Soyer & Soster, (2019) discuss the factors that influence individual intentions to donate to education. This study shows that social influence from family and friends is not significant in influencing the intention to donate, that factors such as relationship style and perceived social benefit are more important in influencing the intention to donate to education.

The three studies are similar in their focus on the factors that influence an individual's intention to make a donation, but differ in the context and type of donation studied. All studies show that social influence from family and friends is not significant in influencing donation intention, although this is still a topic of debate among researchers. Azhar et al., (2017) focus more on influence empathy for an individual's intention to make a charitable donation. Next up, Kumar & Thacholi, (2018) focus more on factors that influence individual decisions to invest socially. Finally, Soyer & Soster, (2019) are more focused on the factors that influence an individual's intention to donate to education.

Website Security and Intention to Donate

Chen et al., (2020) show that platform factors, including website security, have a positive influence on crowdfunding success in China. The results of this study indicate that website security is an important factor in attracting support from crowdfunding campaign supporters. Then, Liu & Chen, (2021) show that trust in the platform and perceived risk faced by supporters of a crowdfunding campaign can affect the intention to support the campaign. Website security was also identified as a factor contributing to user trust in the crowdfunding platform. Furthermore, Xiong et al., (2022) show that platform quality, including website security, has a positive influence on the behavior of supporters of crowdfunding campaigns in China. The results of this study indicate that website security is an important factor influencing user behavior in supporting crowdfunding campaigns in China.

However, there are some differences in terms of focus and research methods. Chen et al., (2020) focus more on platform factors in general, including website security, and how these factors affect crowdfunding success. Meanwhile, Liu & Chen, (2021) focus more on the factors of trust and perceived risk, and how these factors mediate the relationship between website security and the intention to support crowdfunding campaigns. Meanwhile, research by Xiong et al., (2022) focuses more on platform quality in general, including website security, and how these factors affect the behavior of supporters of crowdfunding campaigns. In terms of research methods, the three studies used a quantitative approach by collecting data through questionnaires or survey. However, the research of Xiong et al., (2022) also involves in-depth interviews with users of crowdfunding platforms to gain a deeper understanding of the factors that influence their behavior.

Other research showing that the relationship between website security and the intention to support crowdfunding campaigns is not significant, including: Research by Fei Song et al., (2021) which evaluates how social norms and information security concerns influence intention to support a crowdfunding campaign. The results show that social norms have a significant positive impact on the intention to support crowdfunding campaigns, while information security concerns have no significant impact. Furthermore, the research by Mohammadreza Ardekani & Ali Asghar Anvary Rostamy, (2020) aims to evaluate the effect of signals on intentions to support crowdfunding campaigns. The results show that the signals provided by a crowdfunding project can have an impact on the intention to support, especially if the project has a high signal of trust or popularity. Then, Abdullah Almalki & Zahid Iqbal, (2019) aims to evaluate how perceived trust and perceived risk influence intention to support a crowdfunding campaign in Saudi Arabia. The results of the study show that these two factors have a significant positive effect on the intention to support crowdfunding campaigns.

What these three studies have in common is that they all evaluate the factors that influence the intention to support crowdfunding campaigns. Meanwhile, the difference lies in the factors that are the focus of the research, namely in the research of Fei Song et al., (2021) regarding social norms and information security concerns, in the research of Mohammadreza Ardekani & Ali Asghar Anvary Rostamy, (2020) concerning the effect of signals on intention supports, and in the research of Abdullah Almalki & Zahid Iqbal, (2019) regarding perceptions of trust and perceptions of risk. In addition, the first study evaluates the impact of these factors on crowdfunding campaigns in general, while the second and third studies evaluate specific countries or regions.

Trust and Intention to Donate:

Research by Jin-Woo Park & Hyeonjin Kim, (2018), this study discusses how users' perceptions of trust in projects and entrepreneurs on crowdfunding platforms affect the intention to donate. The results of the study show that trust in entrepreneurs and projects has a positive and significant influence on the intention to donate. Then, Yang Yang et al., (2018), the results of this study discuss how social identification and social support in social networks of crowdfunding platforms affect the intention to donate. The results of the study show that social identification and social support have a positive and significant effect on the intention to donate. Furthermore, the research results of Jieyu Xie et al., (2020) show how information asymmetry in crowdfunding platforms affects the intention to invest. The results show that information asymmetry has a negative and significant effect on the intention to invest. However, this relationship is influenced by the trust and reputation factors of the crowdfunding project and platform.

The difference from the three studies above is the variable that is the focus of the research. Research by Jin-Woo Park & Hyeonjin Kim, (2018) and Yang Yang et al., (2018) focuses on the effect of trust and social support on the intention to donate in crowdfunding platforms, while the third study focuses on the effect of information asymmetry on the intention to donate. invest. However, research by Jieyu Xie et al., (2020) shows the same results, namely trust has a significant influence on the intention to donate or invest in a crowdfunding platform.

Attitude and Intention to Donate

Kenang & Gosal, (2021) found that positive attitudes towards crowdfunding campaigns, perceptions of campaign quality, and trust in platforms have a significant effect on Intention to Donate in Indonesia. Then, research by Li et al., (2018) found that positive attitudes towards donation web pages and donor-related factors (such as income level and level of trust in charitable institutions) have a significant effect on Intention to Donate in the United States. This is also supported by Abderrahman & Saleh, (2014) which found that positive attitudes towards charitable organizations and perceptions of campaign quality have a significant effect on Intention to Donate in Jordan. Finally, W. Li et al., (2022) found that positive attitudes towards fundraising campaigns, social influence, and quality of information have a significant effect on Intention to Donate in India.

However, differences emerge in the specific influencing factors Attitude and Intention to Donate. For example, Kenang & Gosal, (2021) found that perceived campaign quality and trust factors to the platform has a more significant influence in Indonesia, while research by Abderrahman & Saleh, (2014) found that factors related donors such as income levels have a more significant effect in the United States. In addition, W. Li et al., (2022) takes into account social influence and the quality of information in determining the influence of attitudes towards Intention to Donate, which is not covered in another research.

The opposite was found in the research by Moysidou & Hausberg, (2020) who conducted research on the effects of perceived trust and risk on the intention to donate on crowdfunding platforms. This study found that perceived trust and risk had a significant effect on the intention to donate, while attitude had no significant effect. Then the same thing was found in C. Liu & Liu, (2016) conducting research on the factors that influence crowdfunding success. This study found that legitimacy and signaling had a significant positive effect on the success of crowdfunding, while attitude had no significant effect. Finally, research by Bekkers & Wiepking, (2011) conducted research on factors that influence intention to donate in Serbia. This study found that attitude has no significant effect on the intention to donate.

It can be concluded that the results of research on the relationship between Attitude and Intention to Donate are not always consistent and depend on contextual and cultural factors that vary in each country.

III. Research Methode

The study was conducted on individuals who are donors of an online fundraising platform in Samarinda City. The study population consisted of donors from Kitabisa.com, with a sample size of 133 people. There were 6 variables in this study, including 3 exogenous variables, 2 intervening variables, and 1 endogenous variable, with a total of 19 indicators.

The type of data used in this study was qualitative data obtained through the distribution of questionnaires using a Likert scale ranging from 1 to 5. The research instrument consisted of validity and reliability tests, and it was then analyzed using multiple regression analysis with the Structural Equation Modeling (SEM) model using AMOS software. The following is the conceptual framework used as a research model:

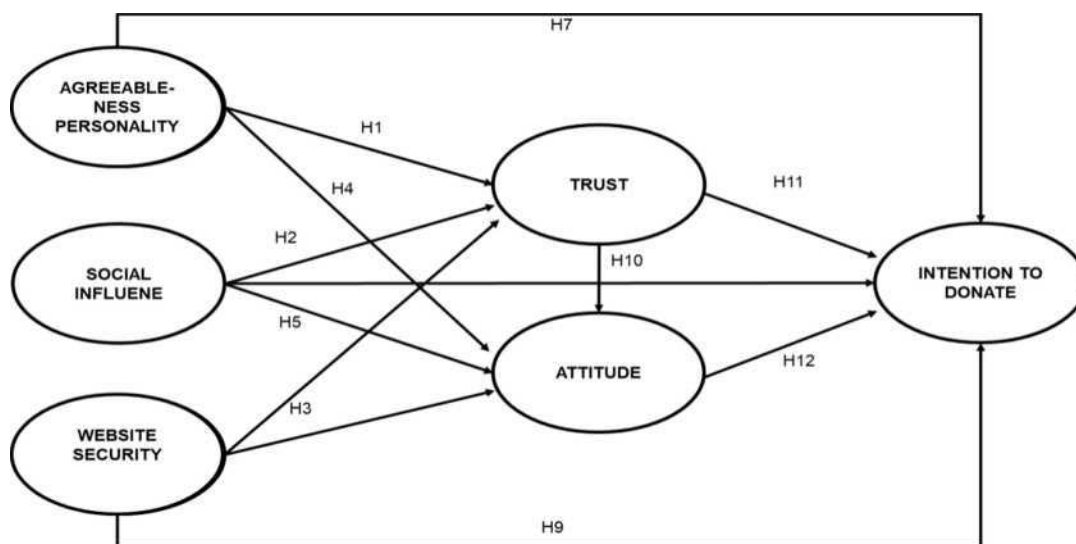


Figure 1. Research Conceptual Model

Based on the conceptual framework above, a structural equation can be made as follows:

$$Y_1 = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \varepsilon_1$$

$$Y_2 = \delta + \pi_1 X_1 + \pi_2 X_2 + \pi_3 X_3 + \pi_4 Y_1 + \varepsilon_2$$

$$Y_3 = \varphi + \rho_1 X_1 + \rho_2 X_2 + \rho_3 X_3 + \rho_4 Y_1 + \rho_5 Y_2 + \varepsilon_3$$

Where, $Y_1 = Trust$; $Y_2 = Attitude$; $Y_3 = Intention to Donate$; $X_1 = Agreeableness Personality$; $X_2 = Social Influence$; $X_3 = Website Security$; $\alpha, \delta, \varphi = Constanta$; $\beta_1, \beta_2, \beta_3, \pi_1, \pi_2, \pi_3, \pi_4, \rho_1, \rho_2, \rho_3, \rho_4, \rho_5 = Coefficient$; $\varepsilon_1, \varepsilon_2, \varepsilon_3 = Error$

IV. Result

It should be acknowledged that when the product-moment correlation coefficient exceeds 0.3, it is typically deemed satisfactory to establish validity. This implies that all the items utilized in the study were valid. Moreover, when Cronbach's alpha surpasses 0.6, it is generally deemed satisfactory to demonstrate reliability. This indicates that all the instruments employed in the study were reliable. Consequently, we can deduce that the instruments utilized in this study were deemed valid and reliable.

Table no 1: Results Validity and Reliability

Variable	Indicator	Correlation Coefficient	Exp.	Reliability
Agreeableness Personality (X_1)	Compliance	0,785	Valid	0.701 (Reliable)
	Altruism	0,819	Valid	
	Tendermindness	0,769	Valid	
Social Influence (X_2)	Important	0,722	Valid	0.605 (Reliable)
	Influence	0,775	Valid	
	People Appreciate	0,750	Valid	
Website Security (X_3)	Concern Security	0,847	Valid	0.820 (Reliable)
	Safe Transmission	0,849	Valid	
	Believe	0,882	Valid	
Trust (Y_1)	Audit	0,799	Valid	0.752 (Reliable)
	Track Record	0,733	Valid	
	Well-Known	0,767	Valid	
	Good Reputation	0,720	Valid	
Attitude (Y_2)	Convenient	0,832	Valid	0.760 (Reliable)
	Secure	0,820	Valid	
	Save Time	0,817	Valid	

Intention to Donate (Y ₃)	<i>Held Moral Norm</i>	0,754	Valid	0.690 (Reliable)
	<i>Religious Norm</i>	0,796	Valid	
	<i>Subjective Norm</i>	0,756	Valid	

Source: Questionnaire results were processed by SPSS

Following the analysis carried out utilizing SPSS and SEM AMOS, it was determined that the questionnaire items exhibited validity and reliability. Nonetheless, the model's adequacy was only moderately satisfactory. By examining Table no. 1, it is apparent that all Cronbach's alpha values surpassed 0.6, signifying the reliability of all instruments employed in the study. The subsequent phase of the analysis involved hypothesis testing using SEM AMOS.

Table no 2: Results of the Goodness of Fit Index Overall Model Test

<i>Goodness of Fit index</i>	<i>Cut of Value</i>	Model Result	Explanation
<i>Chi-Square</i>	Smallest	149,664	Not Fit
<i>Significancy Probability</i>	> 0,05	0,168	Good Fit
RMR	< 0,10	0,045	Good Fit
RMSEA	< 0,08	0,030	Good Fit
GFI	> 0,90	0,899	Marginal Fit
AGFI	> 0,90	0,857	Marginal Fit
CMIN/DF	< 2,00	1,117	Good Fit
TLI	> 0,95	0,971	Good Fit
CFI	> 0,95	0,977	Good Fit

Source: Questionnaire results were processed by AMOS

Based on the findings presented in Table no. 2, the results of the Goodness of Fit Index test satisfied the specified Cut of Value for various parameters such as Significance Probability, RMR, RMSEA, GFI, CMIN/DF, TLI, and CFI, as indicated in the table. Therefore, it can be inferred that the research model employed in this study is deemed appropriate and suitable for further analysis.

Table no 3: Hypothesis Testing Results

Variable	Path Standardized Coefficient	C.R (Critical Ratio)	Probability	Explanation
X ₁ - Y ₁	0,226	2,134	0,033	Significance
X ₂ - Y ₁	0,386	2,880	0,004	Significance
X ₃ - Y ₁	0,256	2,245	0,025	Significance
X ₁ - Y ₂	0,222	2,167	0,030	Significance
X ₂ - Y ₂	0,276	1,816	0,069	Not Significance
X ₃ - Y ₂	0,255	2,075	0,038	Significance
X ₁ - Y ₃	0,354	2,174	0,030	Significance
X ₂ - Y ₃	0,157	0,694	0,488	Not Significance
X ₃ - Y ₃	0,311	2,770	0,006	Significance
Y ₁ - Y ₂	0,301	2,099	0,036	Significance
Y ₁ - Y ₃	0,311	2,020	0,043	Significance
Y ₂ - Y ₃	0,044	0,504	0,614	Not Significance

Source: Questionnaire results were processed by AMOS

Table no. 3 states that out of the 12 hypotheses proposed earlier, the results indicated that 9 hypotheses were accepted. These accepted hypotheses include Agreeableness Personality to Trust, Social Influence to Trust, Website Security to Trust, Agreeableness Personality to Attitude, Website Security to Attitude, Trust to Attitude, Agreeableness Personality to Intention to Donate, Website Security to Intention to Donate, and Trust to Intention to Donate.

However, there were 4 hypotheses that were rejected, namely Social Influence to Attitude, Social Influence to Intention to Donate, and Attitude to Intention to Donate. In this study, there were 9 accepted relationships and 3 rejected relationships.

V. Discussion

Agreeableness Personality (X₁) to Intention to Donate (Y₃)

The analysis results indicate that agreeableness personality has a significant influence on intention to donate among donors on the fundraising platform Kitabisa.com in Samarinda City, with a positive value of 0.033. The indicator with the strongest status among the agreeableness personality variables is the altruism indicator with a loading factor value of 0.709. On the other hand, the variable influenced, intention to donate, has the indicator religious norm with the largest loading factor value among the other indicators, which is 0.763.

Altruism refers to an individual's tendency to perform actions that benefit others without expecting immediate rewards. In the context of a fundraising platform, altruism can motivate individuals to make donations or support fundraising campaigns with the aim of helping those in need.

Meanwhile, religious norms are related to the beliefs and rules accepted by individuals based on their religion or religious beliefs. Religious norms can include teachings on the importance of providing assistance to others and helping those in need.

In the context of Kitabisa.com donors in Samarinda City, the relationship between altruism and religious norms can mutually reinforce each other. Individuals who hold altruistic values and have strong adherence to religious norms are likely to feel compelled to provide assistance to those in need through the fundraising platform. Religious norms that emphasize the importance of helping and contributing to others can strengthen the altruistic motivation of individuals to donate.

In this case, donors with high altruistic values and strong adherence to religious norms are likely to be more active and involved in making contributions on the Kitabisa.com fundraising platform in Samarinda City. They may see fundraising as an opportunity to embody their altruistic values and religious norms.

This research supports studies conducted by Chen et al. (2019), Crowe et al. (2018), and Sura et al. (2017) that suggest agreeableness personality has an effect on the intention of donors to donate through a crowdfunding platform.

Social Influence (X₂) to Intention to Donate (Y₃)

The analysis results indicate that social influence has a no significant influence on intention to donate among donors on the fundraising platform Kitabisa.com in Samarinda City, with a positive value of 0.488. The indicator with the strongest status among the social influence variables is the "people appreciate" indicator with a loading factor value of 0.653. On the other hand, the variable influenced, intention to donate, has the indicator religious norm with the largest loading factor value among the other indicators, which is 0.763.

The lack of influence between "people appreciate" and "religious norm" among donors on the fundraising platform Kitabisa.com in Samarinda City may be caused by several factors. Here are some possible causes:

Complex cultural and religious context: Samarinda City has diverse cultures and religions. Each individual may have different interpretations of "people appreciate" and "religious norm" based on their cultural and religious backgrounds. These differences can lead to variations in how individuals internalize and actualize these values, resulting in the lack of significant influence between the two variables in a broader context.

Individual variability in religious practices: While individuals may adhere to a particular religion, the practices and understanding of religious norms can vary among individuals. It is possible that some donors on the Kitabisa.com platform in Samarinda City may have different understandings and practices of their religion, leading to a non-significant relationship between "people appreciate" and "religious norm".

Influence of other factors: Other factors such as social, psychological, or economic factors can affect the relationship between "people appreciate" and "religious norm". For example, economic factors or peer influence may have a more dominant role in influencing donation behavior than values of appreciating others or religious norms. Therefore, these factors can result in a non-significant relationship between the two variables.

It is important to note that the lack of significant influence between "people appreciate" and "religious norm" in a specific study does not imply that they are not important in a broader context. Each study has its own unique context, and relevant factors may vary.

This research supports studies conducted by Azhar et al., (2017) and Kumar & Thacholi, (2018) and Soyer & Soster, (2019) that suggest social influence has a no effect on the intention of donors to donate through a crowdfunding platform.

Website Security (X₃) to Intention to Donate (Y₃)

The analysis results indicate that website security has a significant influence on intention to donate among donors on the fundraising platform Kitabisa.com in Samarinda City, with a positive value of 0.006. The indicator with the strongest status among the website security variables is the "believe" indicator with a loading factor value of 0.836. On the other hand, the variable influenced, intention to donate, has the indicator religious norm with the largest loading factor value among the other indicators, which is 0.763.

The relationship between "believe" and "religious norm" among donors on the Kitabisa.com fundraising

platform in Samarinda City can interact and mutually influence each other in the context of donation.

"Believe" refers to an individual's belief in something, including religious beliefs held by the donors. These beliefs can include belief in the need to help others, belief in the importance of contributing, or belief in moral and spiritual values associated with their religion.

On the other hand, "religious norm" refers to the norms or teachings of religion accepted by individuals. These norms are based on the religion or religious beliefs embraced by the donors. Religious norms can include teachings on the importance of providing assistance to others, loving fellow human beings, or fulfilling religious obligations in helping those in need.

In the context of donors on the Kitabisa.com platform in Samarinda City, the relationship between "believe" and "religious norm" can reinforce each other. Strong individual beliefs and adherence to relevant religious norms can influence their contributions through the fundraising platform.

Donors who have strong beliefs and practice relevant religious norms are likely to be more actively involved in making donations on the Kitabisa.com platform. Deep religious beliefs can strengthen their motivation to help those in need and encourage them to act in accordance with their religious teachings.

This research supports studies conducted by Chen et al., (2020) and Liu & Chen, (2021) and Xiong et al., (2022) that suggest website security has an effect on the intention of donors to donate through a crowdfunding platform.

Trust (Y₁) to Intention to Donate (Y₃)

The analysis results indicate that trust has a significant influence on intention to donate among donors on the fundraising platform Kitabisa.com in Samarinda City, with a positive value of 0.043. The indicator with the strongest status among the trust variables is the "audit" indicator with a loading factor value of 0.709. On the other hand, the variable influenced, intention to donate, has the indicator religious norm with the largest loading factor value among the other indicators, which is 0.763.

In the context of donors on the Kitabisa.com fundraising platform in Samarinda City, the relationship between audit and religious norm can interact and influence donors' intentions to make donations.

Audit refers to the process of examining and evaluating the reliability, integrity, and credibility of an entity or organization. In this case, audit can serve as a mechanism for oversight or assessment of the transparency, accountability, and management of funds conducted by the Kitabisa.com fundraising platform.

Religious norm is related to the beliefs and rules accepted by individuals based on their religion or religious beliefs. Religious norms can include teachings on the importance of helping others, contributing to those in need, and fulfilling religious obligations in helping fellow human beings.

In the relationship between audit and religious norm, the audit conducted on the Kitabisa.com platform can reflect the platform's commitment to adhering to the values and principles of the donors' religion. A transparent and integrity-driven audit can provide confidence to donors that the platform respects religious norms and follows appropriate practices.

If the audit shows that the Kitabisa.com platform actively engages in social activities in line with religious teachings, maintains accountability and transparency in fund utilization, and pays attention to ethical principles, it can strengthen the confidence of religiously inclined donors.

As a consequence, the relationship between audit and religious norm can enhance donor participation and contributions. Donors with strong religious beliefs who see that the platform implements practices in line with religious norms may be more inclined to actively participate and contribute on the Kitabisa.com platform. A positive audit can build trust, respect donors' religious values, and strengthen their commitment to supporting causes through the fundraising platform.

This research supports studies conducted by Jin-Woo Park & Hyeonjin Kim, (2018) and Yang Yang et al., (2018) and Jieyu Xie et al., (2020) that suggest trust has an effect on the intention of donors to donate through a crowdfunding platform.

Attitude (Y₂) to Intention to Donate (Y₃)

The analysis results indicate that attitude does not have a significant influence on intention to donate among donors on the fundraising platform Kitabisa.com in Samarinda City, with a value of 0.614. The indicator with the strongest status among the trust variables is the "convenient" indicator with a loading factor value of 0.709. On the other hand, the variable influenced, intention to donate, has the indicator religious norm with the largest loading factor value among the other indicators, which is 0.733.

The lack of influence between convenient and religious norm on donors of the Kitabisa.com fundraising platform in Samarinda City can be attributed to several possible factors that may occur. Here are some possible causes:

Differences in preferences and priorities: Donors have different preferences and priorities when selecting platforms and donation methods. While convenience in the platform can influence donation decisions, other

factors such as the organization's goals and mission, social or personal factors, may be more dominant in decision-making.

Cultural and environmental factors: The cultural and social environment in Samarinda City can influence the norms and values held by the community. Religious norms may be emphasized in some cases, while practical factors and convenience in the donation process may have a lower influence.

Awareness and knowledge of platform features and convenience: Donors may not be fully aware or have sufficient knowledge about the features and convenience provided by the Kitabisa.com platform. Lack of understanding of how to use the platform or unfamiliarity with technology may reduce the influence of convenience factors on donation intentions.

Individual factors and personal preferences: Each donor has personal preferences and individual considerations when choosing platforms and donation methods. Convenience may not be a significant factor in their decision-making, and religious norms may be more dominant in influencing donation intentions.

In this situation, the lack of influence between convenient and religious norms on donors of the Kitabisa.com platform in Samarinda City suggests that other factors may have a stronger influence on donation decisions. Although convenience in the platform and religious norms remain important, factors such as campaign missions, personal preferences, or cultural and environmental factors can play a more dominant role in influencing donor intentions.

This research supports studies conducted by Moysidou & Hausberg, (2020) and C. Liu & Liu, (2016) and Bekkers & Wiepking, (2011) that suggest attitude has no effect on the intention of donors to donate through a crowdfunding platform.

VI. Conclusion

The study conducted in Kota Samarinda demonstrates that Agreeableness Personality has a positive impact on trust, attitude, and intention to donate among donors using the crowdfunding platform Kitabisa.com. Social Influence also contributes to the enhancement of trust among donors on the platform but does not significantly influence attitude and intention to donate. Furthermore, website security plays a crucial role in increasing both trust and intention to donate, although it does not have a direct effect on attitude.

The findings also highlight the importance of trust, as it positively influences both attitude and intention to donate among donors on Kitabisa.com. However, attitude alone does not have a significant impact on the intention to donate among donors using the platform. These findings provide valuable insights for practitioners and researchers in the field of crowdfunding platforms and emphasize the significance of factors such as personality traits, social influence, website security, and trust in shaping donors' attitudes and intentions to donate.

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