

Understanding the Donor's Intention to Donate on Crowdfunding

A THESIS

**Presented as Partial Fulfillment of the Requirements
to Obtain the Bachelor Degree in Accounting Department**



By:

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**DEPARTMENT OF ACCOUNTING
INTERNATIONAL PROGRAM
FACULTY OF ECONOMICS
UNIVERSITAS ISLAM INDONESIA
YOGYAKARTA
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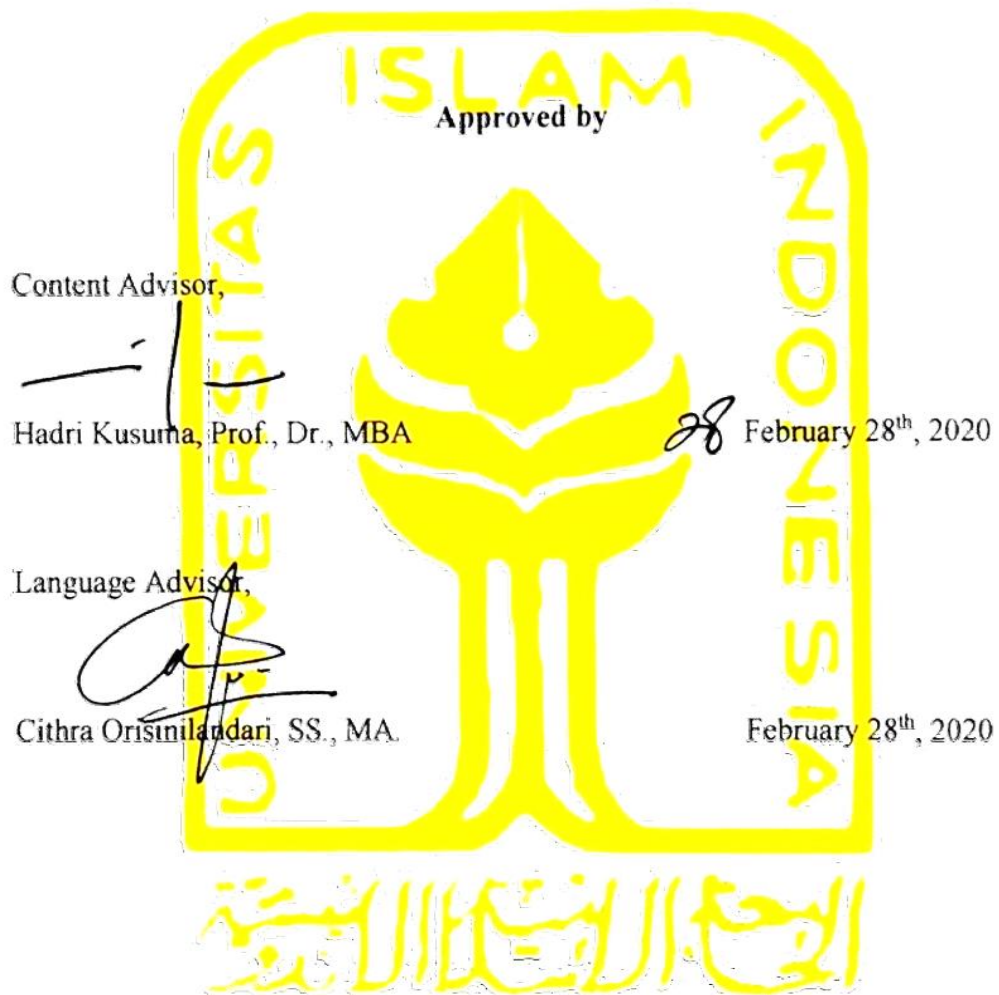
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A BACHELOR DEGREE THESIS

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Defended before the Board of Examiners
on March 24, 2020 and Declared Acceptable

Board of Examiners

Examiner I



Hadri Kusuma, Prof., Dr., MBA.

March 24th, 2020

Examiner II



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March 24th, 2020

Yogyakarta, March 24th, 2020
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(Dr. JakaSriyana, S.E., M.Si. Ph.D.)

DECLARATION OF AUTHENTICITY

Here in I declare the originality of the thesis; I have not presented anyone else's work to obtain my university degree, nor have I presented anyone else's words, ideas or expression without acknowledgement. All quotations are cited and listed in the bibliography of the thesis.

If in the future this statement is proven to be false, I am willing to accept any sanction complying with the determined regulation or its consequence.

Yogyakarta, February 28th, 2020



Virsyadini Anafisati

ACKNOWLEDGEMENTS

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

Assalamualaikum Wr. Wb.

Alhamdulillah rabbil' alamin, the researcher feels gratitude to Allah SWT, because of His blessing and grace, the researcher can finish writing the thesis. The thesis title is “Understanding Donor’s Intention to Donate in Crowdfunding” as a partial requirement to obtain the bachelor degree in Accounting Department, International Program, Faculty of Economics, Universitas Islam Indonesia. The researcher would like to thank the parties directly or indirectly involved in supporting the writing of this thesis in the form of support, prayers, guidance, and motivation from people around me. In this occasion, the researcher wants to give her gratitude to the following:

1. **Allah SWT**, for all Your Kindness, Mercy, and Lessons that You always give to me.
2. **Prophet Muhammad SAW**, for being a great figure as the Last Prophet and making this life becomes better than before.
3. My beloved parents, **Dasrokhah** and **Zitnuri**, who give their everything, always give their love, their support, advice and motivate me in all condition, guide me and treat me as their best daughter.
4. My beloved sisters **Amalia Ayuningtyas** and **Isna Normalitasari** as the best motivator that I always bother every time. Thank you so much for all the support and prayers.
5. **Mr. Jaka Sriyana, Dr., SE., M.Si.**, as Dean of Faculty of Economics
6. **Mr. Mahmudi Dr., SE., M.Si.**, as Head of Undergraduate Program in Accounting department.
7. **Mrs. Ayu Chairina Laksmi, SE., MAC., M.Res.**, as Secretary of International Program in Accounting department IP UII.

8. **Mr. Hadri Kusuma, Prof., Dr., MBA** as the Content Advisor who always giving me advice, guidance, and lessons to finish my thesis. Thank you for your patience and kindness in sparing your time to guide me to be good in writing this thesis. Thank you for your help.
9. **Mrs. Citra, S.S., S.Pd.**, thank you for becoming my Language Advisor. Thank you for patience and kindness in sparing your time to guide me to good in writing my thesis.
10. The lecturers in Accounting IP FE UII, tons of thanks for teaching me. Your lights will always be remembered. May Allah bless you and your family.
11. The International Program FE UII family, the greatest thanks for you who already take care of me and my friends. **Mrs. Alfi, Mr. Ahmad, Mr. Kusnoto, Mr. Kandri, Mr. Erwanto, Mrs. Ayu, Mrs. Wulan** and the rest of you that I cannot mention one by one.
12. All of my accounting IP 2016, **Khalla, Arienda, Firna, Zahra, Rafsan, Rizky, Eky, Naufan, Habib, Dio, Afief, Silky, Adin, Reza, Astried, and Eigha**, thank you for always support me to finish this all university business, see you on top guys!
13. My senior high school best friend, **Ema, Teta, and Hanifa**, who always give supports to me whenever I need and always give motivation to me to be the better me. Hopefully, our friendship will last long.
14. My friends in campus: **Haalah, Adel, Ifna, Fira, and Nienie**, thank you so much for always care, listen my stories and being amazing friends for me through ups dan down in university life.
15. My KKN friends for one month: **Safira, Welda, Nindy, Indra, Koko, Amirul and Mas Aldo**. Thank you for take care me for one month. Thank you being good friends who always give supports, jokes, and laughter.
16. My seniors in IP UII: **Mas Echak, Mas Husnul, Mba Aulia, Mas Jet, Mbak Zhafira**, and friends who always helped me, and gave me suggestion and always encouraged me.

We ask Allah SWT to grant us sincerity and accept our work, and to enable us to perform all the pleases Him. This research is far from perfect but, hopefully, this research may be useful for the Accounting Program.

Wassalamualaikum Wr. Wb.

Yogyakarta, February 28th, 2020

Virsyadini Anafisati



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Understanding the Donor's Intention to Donate on Crowdfunding

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ABSTRACT

Crowdfunding is one form of fundraising platform that can be offline and online which is collected by several people. The main purpose of this study to understanding the donor's behavioral intentions to give donations in Yogyakarta. This study examines the influences of variable such as religiosity, attitude, subjective norms, perceived behavioral control, past behavior, and moral norm based on Extended Theory of Planned Behavior (ETPB). Respondents are 185 university students. Data collection method is primary data using questionnaires. The results of the questionnaire distributed to respondents are analyzed using SmartPLS 3.0. The results of this study show that there is a positive impact of attitudes, subjective norms, perceived control behavior, past behavior, moral norms, and religiosity on the donor's decision to donate in crowdfunding.

Keywords: *Crowdfunding, ETPB, Intention, Religiosity, Donor*

Memahami Intensi Donor untuk Berdonasi di Crowdfunding

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ABSTRAK

Crowdfunding adalah salah satu bentuk platform penggalangan dana yang bisa offline dan online yang dikumpulkan oleh beberapa orang. Tujuan utama penelitian ini untuk mengetahui niat perilaku donor untuk memberikan donasi di Yogyakarta. Penelitian ini menguji pengaruh variabel seperti religiusitas, sikap, norma subjektif, kontrol perilaku yang dirasakan, perilaku masa lalu, dan norma moral berdasarkan Perpanjangan Teori Perilaku Terencana. Responden adalah 185 mahasiswa. Metode pengumpulan data adalah data primer menggunakan kuesioner. Hasil kuesioner yang dikembalikan responden dianalisis menggunakan SmartPLS 3.0. Hasil penelitian ini menunjukkan bahwa ada pengaruh yang positif dari sikap, norma subjektif, perilaku kontrol yang dirasakan, perilaku masa lalu, norma moral, dan religiusitas pada keputusan donor untuk menyumbang dalam crowdfunding.

Keywords: *Crowdfunding, ETPB, Intensi, Religiusitas, Donor*

CHAPTER I

INTRODUCTION

1.1. Background of the Study

The development of technology is growing rapidly in line with the fast-paced economic condition. It is undeniable that it will also affect financial sectors. One of the financial sectors is funding for certain business or social projects that can be called crowdfunding or an online donation. Crowdfunding provides unique opportunities that can be explored further. A report from Massolution (2015) stated that crowdfunding online has been experiencing extraordinary growth in the last few years in terms of total revenue, global spread, number of platforms, and diversity of applications.

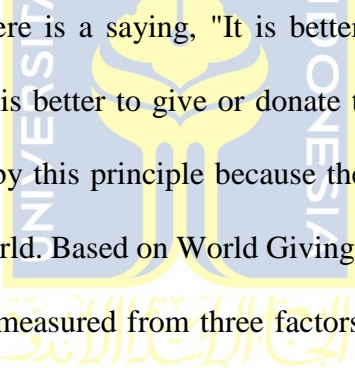
In this digital era, crowdfunding is a phenomenon that has various developments every year. Crowdfunding is relatively a new in Indonesia since 2009. The growth of the number of crowdfunding platforms continues to increase. In abroad, an increasingly popular platform of crowdfunding is widely used such as Kickstarter, IndieGogo, and Crowdfunder UK has triggered crowdfunding development in Indonesia. In recent years, there are many platforms for crowdfunding that are well known in Indonesia such as Patungan.com, Act.com, Ayopeduli.com, and Kitabisa.com which facilitate many projects for non-profits such as performing arts, education, culture, and health.

Crowdfunding is more capable to attract the attention of the community because of its broad reach and is considered to be easier to use to raise funds

especially for donation-based crowdfunding. Donation-based crowdfunding used for fundraising, proven to be successful in raising funds especially when natural disasters and medical emergencies happen. According to Kitabisa.com (2018), they captured the exponential growth which is 892 Million to 472 Billion Rupiah on online from 2014 to 2018. The percentage of yearly donation is 119 % and around 16.000 projects that has been funded. In just a few years, the amount of money raised through this kind of crowdfunding has grown to billions of rupiah. From a financial perspective, crowdfunding activities involve raising funds from the community. The awareness of the people to use and participate in giving funds is also higher, reflected in the growth in the value of funds which grows more than double every year.

Aprilia & Wibowo (2017) explained that crowdfunding is not a new phenomenon, although it is not widely known by many people in Indonesia. There are many examples of social projects that have been supported by crowdfunding. In 2009, the case of Prita Mulyasari was the first time a famous fundraising action. Prita is a defendant in the defamation case of Omni International Hospital who was fined paying 204 million Rupiah by the court for writing criticism about the poor service of the Omni Hospital via electronic mail. This fundraising action is called “Coin for Prita”. According to Kontan.co.id (2009), the total funds collected amounted to 810.94 million Rupiah. Fundraising that has been done in the form of collecting coins is also a form of crowdfunding donations even though it is not online.

Crowdfunding has many advantages in raising funds because it is very easy and fast to collect funds. Most of the popular type crowdfunding in Indonesia is a donation-based model that help for social project. The other example is fundraising that uses a crowdfunding platform. In 2018, Indonesia experienced the deadliest natural disasters, namely the Palu earthquake and Lombok that caused many casualties. Kitabisa.com (2018) noted they managed to raise funds of 27 billion for the Palu Earthquake & Tsunami and 22 billion for the Lombok Earthquake. This platform makes the fundraising more easily and the victim can receive donations faster.



In Indonesia, there is a saying, "It is better to have your hands up than down," which means it is better to give or donate than ask money. It seems that many Indonesians live by this principle because the country has been named the most generous in the world. Based on World Giving Index (2018), Indonesia is the most generous country measured from three factors which are helping a stranger (46%) and volunteering time (53%), particularly high on the donating money aspect (78%). The report does not explain specifically why Indonesians like to donate their money. According to Adiansah, et. al. (2016), Indonesia has potential in the development of crowdfunding because characteristics of Indonesia's citizen is categorized as a high concern, especially in social project.

Donation based crowdfunding is seen as a part of spiritual activities that may influence their self-satisfaction. It can be also considered as a social investment that can improve their social class. Indonesia is a country with strong religious

beliefs. The majority of the population in Indonesia religion is Islam. Others include Christian, Catholic, Hindu, and Buddhist. Many religions promote their adherents' social engagement, some of which require financial assistance or almsgiving (Brooks, 2003). For instance, a charitable activity with 2,5 percent of revenue is the zakat, one of Islam's pillars. In Christianity, a similar ritual is practiced for 10%. Religion is a connection or relationship between human values and the highest beings and how these relationships can be interpreted in society. Religion provides a moral framework that allows one to evaluate one's acts and the motivations for someone to do one's deeds. The religion of daily activities is a system of beliefs, behaviors, and actions that are implemented. Religion has the same meaning as morality. The behavior of a donor to donate money largely depends upon cultural systems, religion, and a few personal factors (Ranganathan & Henley, 2008). According to Metawie and Mostafa (2015), religion plays an important role in influencing the contribution of an individual.

While the popularity of donation-based crowdfunding is growing, there are many charity projects that fail to achieve their funding goals within a specified time period. In order to increase the success of the project effectively, existing research focuses on a variety of factors that influence the behavior of potential donors. There are many discussions to enhance the crowdfunding platform that is important to increase the funding for certain project purposes. One of the ways is it is essential to understand donors' funding motivations. It is important for practitioners, researchers, creators, and manager platform to improve the number of people who are willing to contribute to the donation projects and enhance their donations to the

projects (Bagheri, et.al., 2019). An understanding of what causes them to donate to the decision-making process of a donor decide to donate will greatly help the development of crowdfunding platforms in developing policies and strategies to fundraising on the online platform that can optimize of the potential for large donations is realized.

Charitable organizations are aware that people contribute but just uncertain for the real reasons why people donate (Bachke, Alfnes, & Wik, 2014). Meanwhile, study in Indonesia still focused on the risks or impacts caused from crowdfunding platform (Bhawika, 2017) and most studies focused on crowdfunding platforms and projects. This encouraged researchers to consider about the factor that influences and motivates donation. Therefore, it is particular important and valuable to consider how donation decisions are taken and the recognition of main factors that might impact the decision.

One of the most known and implemented hypotheses in the area of research in human actions is the Theory Planned Behavior (TPB). The expected behavior can be predicted and understood. According to Kashif, et. al., (2015), act and identify people as they change their actions, guided by behavioral attitudes, social norms, and perceived behavior regulation using Extended Theory Planned Behavior (ETPB). The intention of a person to determine whether their action will influence the organization's psychological surroundings and also change the quality of the organization's environment.

In view of this new phenomenon, there is a lack of deeper knowledge of donation-based crowdfunding. In particular, there is very limited knowledge of what motivates the crowd to contribute to the charity project. There is a lack of understanding and few studies have examined the motivation of someone to provide fund for charitable crowdfunding projects using TPB model. Limited studies have been found recently where the researchers used the TPB to examine donation intentions and behavior (Dunford, 2016; Kashif, Sarifuddin, & Hassan, 2014; Knowles, Hyde, & White, 2012; Linden, 2011; McSweeney, 2007; Mittelman & Rojas-Méndez, 2018; Kashif & Run, 2015). However, most of the previous research using ETPB to conduct their research. McSweeney (2007) stated that one of the benefits of the TPB model is that it not only describes the key determinants of actions, but also the hypotheses about the values that underlie such determinants, including normative norm and control beliefs. However, there is a few researches on charitable giving using the TPB model.

The TPB model is known to be deficient in a clear estimation of the predictors of the actual intentions of the allocation of money to social activities. The researcher provides further support for construction in the TPB model in understanding the decision to donate money to increase the explanatory power of the model (Linden, 2011; McSweeney, 2007). Therefore, the researcher will use the ETPB model to identify the actual intention to give charity by adding several additional factors that are considered to increase the explanatory power of the model. The study of Mittelman and Rojas-Méndez (2018) found that the ETPB model proposed in this study is significantly better than those that found for predicting intention to donate

in existing research. Past behavior, moral norms, and perceived behavioral control were the strongest factors on the decision to donate. Subjective norms and attitudes towards charitable organizations have been identified as non-significant predictors.

On the other hand, Knowles et al. (2012) stated that these studies recognized the fact that Moral Norms, Attitude, Perceived Behavioral Control, and Past Behavior have all been identified as significant predictors of an individual's intention to donate to charity. Meanwhile, Kashif & Run (2015) mentioned that past behavior, attitude expectations, and donation intentions contribute positively to actual money donation behavior. Attitude, self-reported behavior, descriptive norms, and moral norms do not significantly contribute to the intention of someone to donate. Even though based on the research, there were inconsistent results, all the previous research stated that the results show an excellent fit for the extended TPB model.

This study uses references from Kashif and Run (2015) with the independent variables used are attitude, subjective norm, perceived control behavior, past behavior and moral norms. The difference from previous researchers is that this research will use ETPB model include suggestions to add the religiosity variable from Metawie and Mostafa (2015) study which said that religiosity has a positive effect. They stated that religion influenced the aspects of people's lives and religion plays a significant role in influencing their social behavior. Indonesia has strong cultural and religious norm as it is one of the world's largest Muslim communities. All religions teach about doing good and helping others by donating that it could

give a very strong potential area of future research on ETPB model. Kashif and Run (2015), also suggested to add the religiosity variable, which until now had not been discussed in the ETPB model. Based on this background, the researcher is interested in doing the research on the intention behind funding donation to charity crowdfunding projects through donors' perspectives, hence the title of this research is **“Understanding the Donor’s Intention to Donate on Crowdfunding.”**

1.2. Problem Formulation

Based on the background of the problem described above, the research problems are formulated as follows:

1. Does attitude towards behavior affect the decision to donor on social projects on the crowdfunding platform?
2. Do subjective norms affect the decision to donor on social projects on the crowdfunding platform?
3. Does perceived control behavior affect the decision to donor on social projects on the crowdfunding platform?
4. Does moral norm affect the decision to donor on social projects on the crowdfunding platform?
5. Does past behavior affect the decision to donor on social projects on the crowdfunding platform?
6. Does religiosity affect the decision to donor on social projects on the crowdfunding platform?

1.3. Research Objectives

The objectives of this study are as follows:

1. To prove empirically the influence of attitudes toward behavior on the intention people to donate in social projects in crowdfunding.
2. To prove empirically the influence of subjective norms on the intention people to donate in social projects in crowdfunding.
3. To prove empirically the effect of perceived behavioral control on the intention people to donate in social projects in crowdfunding.
4. To prove empirically the influence of moral norm on the intention people to donate in social projects in crowdfunding.
5. To prove empirically the effect of past behavior on the intention people to donate in social projects in crowdfunding.
6. To prove empirically the effect of religiosity on the intention people to donate in social projects in crowdfunding.

1.4. Research Benefits

The contributions expected from this research are:

1. Theoretical Contribution

This research will give information on literature and creation references, as well as a reference and guideline for further research, particularly for researchers who discuss the intention to donate using the ETPB model (Dunford, 2016; Kashif et al., 2014; Kashif & Run, 2015; Knowles et al., 2012; Linden, 2011; Mittelman & Rojas-Méndez, 2018) and those who only want to find literature about a person's motivation to donate-based on Crowdfunding (Bagheri et al., 2019; E. M. Gerber & Hui, 2013; L. Gerber, Hui, How, & People, 2016; Li, He, Song, Yang, & Zhou,

2017). This study is about understanding donor's intention to donate on crowdfunding by using references from Kashif and Run (2015) research include the independent variables, namely attitude, subjective norm, perceived control behavior, past behavior, and moral norm. The distinction from previous studies is that the ETPB model will include recommendations for the inclusion of a religiosity component from Metawie and Mostafa (2015). It is important to note that these researchers had an ETPB model used that was rarely applied in developing countries to investigate donation intention in social project.

2. Practical Contribution

This information will give benefit for funder, policy maker, creator and the owner of platform. The crowdfunding phenomenon that are increasing significantly give information about empirical data that can enrich the knowledge of crowdfunding, and also improve the performance of crowdfunding based on the donor' point of view. In addition, individual, owner project or charitable organizations can gain certain marketing advantages by understanding donor behavior, such as innovation and design, reputation equity and an increase in donor satisfaction.

1.5. Systematics of Writing

This research consists of five chapters written by following the systematics below:

CHAPTER I: INTRODUCTION

This chapter includes general description of the research by explaining the background of the study about donors' motivation in crowdfunding, problem formulation, research contributions, and systematics of writing.

CHAPTER II: LITERATURE REVIEW

This chapter contains the review of previous studies which can give the in-depth research information and can relate to specified theories. Thus, it includes, literature review, basic theory as a basis of crowdfunding, donors' motivation in crowdfunding, research model, and hypothesis development proposed in this study.

CHAPTER III: RESEARCH METHOD

This chapter discusses the method of conducting the research by including the explanation of variables used, population and sampling techniques including the criteria for selecting samples and data analysis techniques used for this study (statistical tools used to analyze the data).

CHAPTER IV: DATA ANALYSIS AND DISCUSSIONS

This chapter explains the result of processing and data analysis whether it fulfills or proves the hypotheses along with further discussion of the statistical analysis result.

CHAPTER V: CONCLUSIONS AND RECOMMENDATIONS

Finally, the last chapter of this research answers the problem formulation and research objectives and summarizes the research contents into conclusion section. It will also contain recommendations and suggestions for future studies.

CHAPTER II

LITERATURE REVIEW

2.1 Literature Review

2.1.1 Definition Crowdfunding

Crowdfunding is defined by several researcher as a new type of fundraising for business or simple projects. Crowdfunding is the new financing method for process of raising funds from a large group of people through contributions for a specific purposes (Kaur & Gera, 2017). Crowdfunding, in the broadest sense of the term, is an alternative process of raising funds from a small contribution to large group of people for business or social purposes. Based on Belleflamme, et.al (2014), crowdfunding is an open call through the online or offline for the provision of financial funds from a distributed audience often in exchange either in the form of donation or in exchange for the reward in order to support initiatives for specific purposes.

Crowdfunding provides a new way of financing that allows small and medium enterprises (SMEs), non-profit organizations and individuals to expose their creative idea to become spotlight so that they can obtain funds (H. Li, Chen, Zhang, Hai, & Hu, 2018). The crucial part for a crowdfunding is raising funds successfully. This way can solve the financial problems effectively such as fund shortage or deficit capital. Based on several studies, (Belleflamme, Lambert, & Schwiendbacher, 2014); (Gleasure & Feller, 2016b); (Forbes & Schaefer, 2017); (Nevin et al., 2017) there are several types of crowdfunding such as donation-based,

reward-based, lending-based and equity-based. The four categories are explained below:

1. Donation-based crowdfunding

This type of crowdfunding is used mainly by non-profit and NGO organizations without receiving any kind of reward for specific reason, mostly for social project. The donor does not have desire to return their contribution back.

2. Rewards-based Crowdfunding

Depending on the agreement, this type makes the funder has expected to get benefits such as proposed product, merchandise or sometimes intangible rewards such as service from their contribution.

3. Debt-based Crowdfunding

This model requires funder to give money a project, entrepreneurs or organizations, and expect repayment for benefit from financial interest. The funder thinks this type as an investment that will receive interest or expect higher interest in returns.

4. Equity Crowdfunding

In this type of crowdfunding, the creator of the project offers investors a stake (or equity) in the company in return for their contribution. This form of crowdfunding can be in investment of stock to fund the launch or the growth of a company.

2.1.2 Donation Crowdfunding

The term donations or fundraising is very familiar in our daily lives. Literally the definition of donation is an effort to give to charity and to help others in need. So, it can be concluded that the essence of donation-based crowdfunding is a broad fundraising from the community consisting of individual, organizations or companies in the scope of small and medium-sized businesses, for certain purposes including social, health, education, creative industries that are voluntary. Donation-based crowdfunding is perhaps best known for facilitating a social project that is more profitable and more valuable than others (Rijanto, 2018). According to Gleasure & Feller (2016), the concept of this crowdfunding focused more to funding social projects and microfinance in helping the most vulnerable people in developing countries. The type of donation-based crowdfunding not only accept the risks of supporting a new venture but they also receive no returns and tangible rewards in return for their contribution (Bagheri et al., 2019). This type of fundraising is applied purely for charitable activities and not for seeking personal or group profit. In terms of non-profit donation, a social responsibility of citizens, donation behavior can be driven by peer pressure.

In Indonesia, there are many types of crowdfunding platform that are well known. The example donation-based crowdfunding platform are Patungan.com, Act.com, Ayopeduli.com, and Kitabisa.com. In just a few years, the amount of money raised through this kind of crowdfunding and has grown to billions of rupiah. This type of crowdfunding is most focused on funders' sense of satisfaction or self-esteem. This type is used mainly by individual, non-profit and NGO

organizations without receiving any kind of return back for specific cause mostly social project.

2.1.3 Understanding Donor Behavior

Nowadays, increasingly popular platform which is crowdfunding is widely used by non-profit organizations or charity project to fund money online for their charity projects (Li,et.al., 2017). In order to use this platform effectively, it is essential to understand donors' motivation that supporting in the charity project. The discussion to enhance crowdfunding platform is important to increase the funding for certain project purpose (Bagheri et al., 2019; E. M. Gerber, Hui, & Kuo, 2012; L. Gerber et al., 2016). However, most of the prior research studies about reward or equity based crowdfunding that have not explained the motivation of donor in charity crowdfunding (Gleasure & Feller, 2016b; H. Li et al., 2018). This is because the intention for donors and investors to fund the project has different perspective particularly in terms of rewards.

Motivation always plays as a crucial role in triggering and stimulating the donors' behavior. There are two type of motivation, they are intrinsic motivation and extrinsic motivation. The intrinsic motivation refers to motivation that comes from inside an individual and the extrinsic motivation comes from external factor or environment. Actually, there is also a lack of understanding of motivation and few studies explored motivations of individuals who give their money for supporting charity crowdfunding projects (Bagheri et al., 2019; Gleasure & Feller, 2016a; Li, et al., 2017). Besides that, there is few studies that explore about the

process experienced by supporters for crowdfunding, such as, when they become motivated, what reasons that motivate them, and what triggers them. Some people are internally motivated to do something good because it brings happiness. Sitanggang (2018) also mentioned that people do online donations because of high sense of empathy for altruism and social responsibility. Li, et.al. (2017) found it is important to understand individuals' motivations to fund charity crowdfunding and to enhance the number of people who are willing to support and donate the projects.

2.2 Theoretical Framework

2.2.1 Theory of Planned Behavior

The Theory of Planned Behavior (TPB) is probably one of the best studied and applied theories in research area of human behavior. In 1975, one of the most widely used theories is the Theory of Reasoned Action (TRA) proposed by Fishbein and Ajzen. Later, this theory was further developed by Ajzen (1985) and has been known as a new theory namely Theory of Planned Behavior (TPB) which was intended to predict individual behavior more specifically. According to Chen, et.al., (2019), it is stated that TPB has been widely applied to studies on individual behavior, especially in the prediction of individual's intention to behave and the actual behavior in the past two decades. This theory also provides a framework for studying attitudes toward behavior. In the TPB model, attitudes and subjective norms are shown to influence intention and include elements of perceived behavioral control as additional factors that influence behavior as factors that influence individual intention.

The main difference between TRA and TPB is the additional determinant of behavioral intentions to the third, namely perceived behavioral control (PBC). TRA has been criticized for not considering other factors that are beyond the control of individuals that might cause a person to do or do not perform the behavior. Everyone will think of the consequences of their actions before they decide to do or not do certain behaviors. TPB model was developed to predict behaviors that are not entirely under the control of individuals. TPB assumes that humans are rational creatures and use information that makes sense to them, systematically. Cooke & Sheeran (2004) stated that there are many research models regarding the relationship of psychology to human behavior, but TPB is the most appropriate theory to be applied in studying human behavior and psychology.

One of the TPB's strengths is to recognize the key determinants of behavior, as well as the values behind these determinants, including behavior, normative and control belief. Within the model, it is hypothesized that behaviors arise from the assumption of results in desired actions (behavioral beliefs) weighted by the assessment of these outcomes (McSweeney, 2007). This theory provides a framework for studying attitudes toward behavior such as making donations on social projects. Based on this theory, the most important determinant of a person's behavior is the intention to behave. A person's intention to display a behavior such as donating is a combination of attitudes to display the behavior and subjective norms. A person's attitude to behavior includes beliefs about a behavior, evaluation of behavioral results, subjective norms, normative beliefs and motivation to obey. In TPB, behavioral intention is determined based on 3 main factors, namely:

attitudes towards behavior (attitude toward behavior), subjective norms (subjective norm), and perceived behavioral control control).

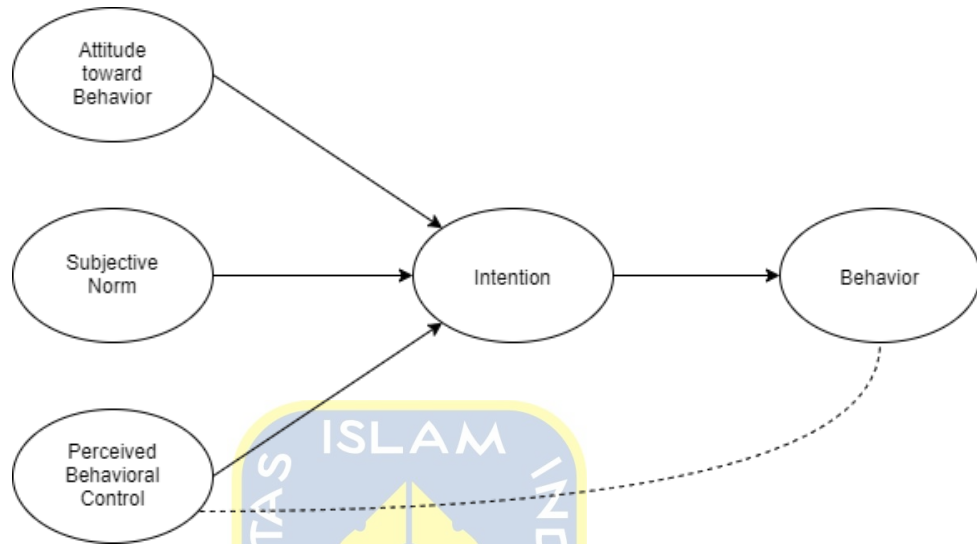


Figure 2.1 Theory Planned Behavior

2.2.2 The Extended Theory Planned Behavior

Previous research on the Theory of Planned Behavior, including an extended framework of moral norms and past donation behavior, have provided much-needed guidance for predicting behavioral intentions across a wide range of fields, including non-profit organizations. The ability to better predict intentions is helpful to information organizations, as charitable behavior directly results in non-profit survival. Many researchers have examined this TPB, such as McSweeney, (2007) ; Mittelman & Rojas-Méndez (2018); Linden (2011), have introduced moral norm and past behavioral variables to determine intention of someone. They observed that both factors have a substantial impact on a person's decision to contribute. Instead of using the classic TPB model, however, the researchers

presented their analysis in connection with the expanded TPB. The study results showed that norm, attitude and behavioral control play an important role in the conduct of donation. Knowles, et.al, (2012) also used an extended version of TPB to estimate donation intentions. Extended TPB has been shown to compensate for 61% of variance and attitude, norms, and past behavior predicted the intentions to donate. Therefore, because there were only a few studies on the intention to donate in crowdfunding in Indonesia, this study will re-examine with ETPB model.

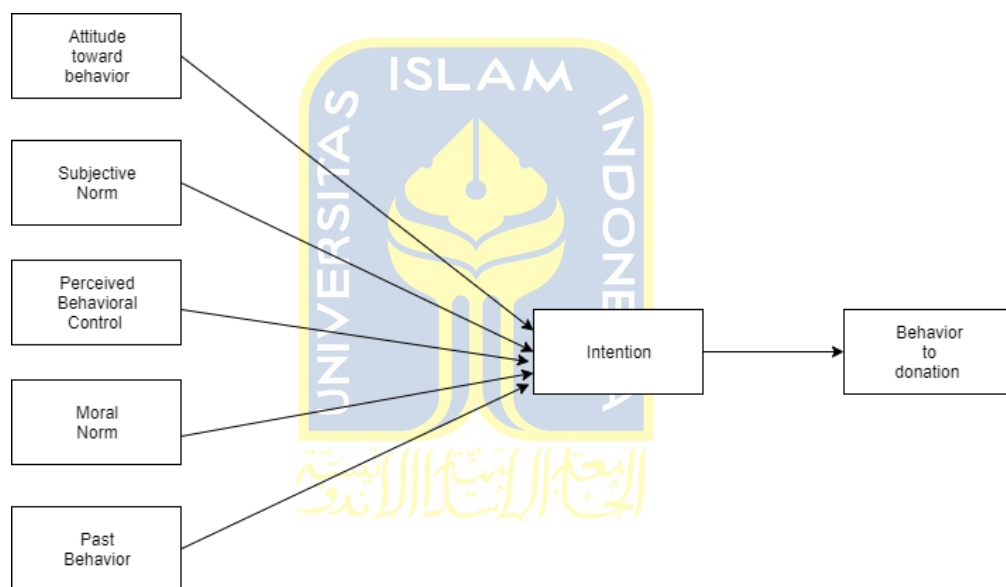


Figure 2. 2 Extended Theory Planned Behavior

2.3 Previous Research

Most research about crowdfunding have focused on the success of crowdfunding platforms. There are several researchers related crowdfunding that have been carried out abroad (Anglin et al., 2018; Bathina, B, & Xu, 2017; Belleflamme et al., 2014; Cason & Zubrickas, 2019; Cecere, Le Guel, & Rochelandet, 2017; Choy, Katie. & Schlagwein, 2016; Efrat, Gilboa, & Sherman,

2019; Hsieh, Hsieh, & Vu, 2019; Mollick, 2014; Rijanto, 2018; Solomon, Ma, & Wash, 2015; Xu & Zhu, 2018). However, crowdfunding is a relatively new phenomenon in Indonesia. Therefore, there are limited researches that discuss the crowdfunding in Indonesia (Nugroho & Rachmaniyah, 2019).

Previous research has result with several sources of motivation for funders to contribute to crowdfunding campaign. The dominant motivation is altruism, that is a belief that helping and benefiting others will bring satisfaction because they feel they also contribute to society. In line with the previous research, it is identified several motivations of contributing to a project include altruism and a feeling of being part of a community (Bagheri et al., 2019; Choy, Katie. & Schlagwein, 2016; Efrat et al., 2019; E. M. Gerber & Hui, 2013; L. Gerber et al., 2016).

Table 1. 1 Previous Research

No	Name and Year	Variable	Result
1.	(Kashif et al., 2014)	PBC, Attitude, intention, Self-reported, Injunctive, Behavior descriptive, Moral norms	The results show an excellent fit for the extended TPB model. Past behavior, injunctive standards, and intention make a positive result. Attitude, self-reported behavior, descriptive norms, and moral norms do not significantly contribute to intentions to donate money
2.	(Kashif, M. & Run, E. 2015)	Injunctive norms, PBC, Attitude, Injunctive norms, Descriptive norms, Moral norms	The results reveal a strong support to the extended theory of planned behavior model in establishing the relationship between identified independent and dependent variables in a developing country context of Pakistan

3.	(Knowles et al., 2012)	Attitude, subjective norm, PBC, Moral obligation, Past behavior, Intentions	The expanded TPB was able to explain 61% of the difference in young people's intentions to donate money. Attitude, PBC, normative standard, and past behavior have emerged as important predictors of the intention to donate money.
4.	(Mittelman & Rojas-Méndez, 2018)	Intention, Attitude, Subjective norm, PBC, Moral obligation, Past behavior	This study suggested an expanded TPB model that is much better than others. Past behavior, social values, and perceived behavioral regulation were the main factors on the decision to donate. Non-significant predictors were found to be subjective standards and attitude towards charitable organization.
5.	(Dunford, 2016)	Intention, Attitude, Subjective norm, PBC, Moral obligation, Past behavior	The result was found that attitudes, subjective norms, perceived behavioral control, and moral norms all had strong influences on people's perceptions of charitable giving.
6.	(Metawie & Mostafa, 2015)	Attitude, Subjective norm, PBC, Religiosity	The research results contributed to the literature by proposing an extended TPB model, where; 'Perceived Behavioral Control', 'Religiosity, and 'Subjective Norms' mediated by perceived behavioral control were all found to be significant predictors of students' behavioral intention to donate to charity.

Based on the previous research in Table 1, the researcher will use the ETPB model to further study the motivation someone donation to crowdfunding. The Theory of Planned Behavior (TPB) is one of the best theories in the field of research on human behaviors. There are several studies examining motivations on crowdfunding that have recently emerged in the literature (Cecere et al., 2017; Forbes & Schaefer, 2017; L. Gerber et al., 2016; Hsieh et al., 2019). Metawie and Mostafa (2015) used ETPB model and included religiosity as their variable they

found that all variables are significant for Predictors of Egyptian University Students' Charitable Intentions. Indonesia still lacks of research on understanding someone motivation on donation-based crowdfunding. However, the issue of factors affecting the donation activity of individuals was not fully answered. Therefore, the researcher will examine the intention of someone in donating using religious as variable in Indonesia using quantitative methods to find out whether motivation for donations is influenced by ETPB model with objective results or not.

2.4 Hypothesis Formulation

This research will examine the influence of religiosity using ETPB model on the intention of someone to fund in the donation-based crowdfunding.

2.4.1 Attitude Toward Behavior

Attitudes toward behavior are considered as the first variable that influences behavioral intentions. Attitude refers to an individual's positive or negative evaluation of behavior. Attitude towards behavior is a person's assessment of the behavior to be carried out whether it will have a good or bad impact on the environment. Attitude is believed to have a direct impact on the desire to behave which can relate to the control of perceived behavior and subjective norms (Ajzen, 1991). Linden (2011) indicated the attitudes to donate are measured using favorable indicators, similar to the results of research carried out by McSweeney (2007) which also forecasts the intention to donate. In the context of this research, the people will have willingness to donate in crowdfunding donations if they have positive beliefs that donating is a beneficial activity for them because it will bring

benefits provided to other people, otherwise the intention of the people will be low if they perceive donation will not give any benefit for them. Based on the description above, the first hypothesis that will be proposed in this study is:

H1: Attitude toward behavior has a positive influence on intention to donate in donation-based crowdfunding.

2.4.2 Subjective Norm

The second variable of the TPB model is subjective norms which is defined as the influence of people around (Ajzen, 1991). This behavior is related to feelings and known as subjective norms. Almost the same as attitude, subjective norms are also influenced by beliefs. The difference is only if the attitude is a belief in what he does while the subjective norm is an individual's belief in the views of others or normative beliefs. Social norms can be important factors that can influence certain behaviors. According to Zhao and Zhu (2014), subjective norms play an important role in driving an individual's behavior, therefore subjective norm is included in extrinsic motivation. Subjective norms are the perception of others with individual actions regarding the decision to agree or disagree with their behavior. A person can perform certain behaviors if they are motivated and believe in the importance of the actions of others. Donors are also willing to support people that they do not know well. Ajzen (1991) stated that subjective norms affect behavioral interest. Subjective norms were a significant, strong and positive predictor of the intention to donate (Linden, 2011; Kashif, M. & Run, 2015). However, in Mittelman and Rojas-Méndez (2018) Subjective norms were found to be non-significant in

predicting the intention to donate. Based on the description above, the second hypothesis that will be proposed in this study is:

H2: Subjective Norm has a positive influence on intention to donate in donation-based crowdfunding.

2.4.3 Perceived Behavior Control

Ajzen (2002) stated that behavioral control influences intention based on the assumption that behavioral control perceived by an individual will have motivational implications for the person. Individuals who have a high perception of control will continue to be motivated to succeed because he believes with the resources and opportunities available, so the difficulties they face can be overcome. That is the reason that Ajzen and Fishbein (2005) suggested that the control of this behavior together with the intention is closely related to decision making for an individual about in their behavior. The more positive the attitude of a person towards subjective behavior and norms, and the greater the perceived control, the stronger a person's interest in bringing about a behavior. In this case, the more useful donations made to others such as natural disaster donations, the stronger a person's interest in donation. Mittelman and Rojas-Méndez (2018) mentioned that slightly higher than the others variable in donation behavior. In line with Muhammad Kashif and Run (2015) that stated perceived behavior control has positive significant in donation. Based on the description above, the third hypothesis that will be proposed in this study is:

H3: Perceived Behavior Control has a positive influence on intention to donate in donation-based crowdfunding.

2.4.4 Moral Norm

The variables used in the ETPB have been evolved over the years. Moral norm is one of variables in ETPB. Moral norms appear to be particularly helpful in forecasting pro-social behaviors or activities with a moral component. Moral expectations have often been included in surveys of pro-social behavior, such as blood donations, organ donations and charitable actions. Burgoyne, et. al. (2006) found that a sense of personal responsibility is a very important reason for charitable donations in their focus-group study of charitable actions, which suggests that charitable donations require a moral factor. Therefore, the current research has included moral norms. Mittelman and Rojas-Méndez (2018) stated that Moral Norms were always found to be significant and positive predictors of the Intention to Donate. Based on the description above, the fourth hypothesis that will be proposed in this study is:

H4: Moral Norm has a positive influence on intention to donate in donation-based crowdfunding.

2.4.5 Past Behavior

There has been a strong emphasis on the role of past behavior in the TPB. It has been suggested that many habits are dictated by one's past behaviors with repetitive success rather than by cognitions like those defined in the TPB model.

Many researches supported the argument that past behavior is an indicator of particular intentional and behavioral variation (McSweeney, 2007; Mittelman & Rojas-Méndez, 2018). Most researchers found that past behavior is the best predictor of actions in the future (McSweeney, 2007) and some researchers proposed that behavior in the past is a better predictor of behavior than attitude and PBC (Linden, 2011; Mittelman & Rojas-Méndez, 2018). The more often a person donated in the past, the more intentions he will donate in future, Smith & McSweeney (2007) have concluded. This leads to a variable in his past behavior, as do the need to revise the Theory of Planned Behavior. McSweeney (2007) used several indicators to assess their previous behavior. These are the frequency of contribution, their willingness to make frequent contributors and their consistency. Based on the description above, the fifth hypothesis that will be proposed in this study is:

H5: Past Behavior has a positive influence on intention to donate in donation-based crowdfunding.

2.4.6 Religiosity

In many aspects of people's lives, religion plays a significant role, among others, in influencing their social opinions. Culture and religious beliefs are practiced among members of society, they trigger a particular behavior that includes a variety of personal, social and psychological characteristics. An understanding of these personal, social, and psychological dimensions are keys to create marketing plans that effectively inspire donors to contribute generously (Knowles et al., 2012).

Religion helps to develop a path to helping others. Charity donation motives have so far provided the experiences of developed countries with a significant need to explore this trend in developing countries (Knowles et al., 2012; McSweeney, 2007). Muslims, Hindus, Buddhists, Christians, and people of all other religious beliefs make generous donations for various causes (Ranganathan & Henley, 2008). The level of religiosity of a person can have an impact on the ability of individuals to act properly in accordance with the demands of their religion, which indicates that they can encourage individuals to donate. Based on the description above, the sixth hypothesis that will be proposed in this study is:

H6: Religiosity has a positive influence on intention to donate in donation-based crowdfunding.



2.5 Hypothesis Formulation

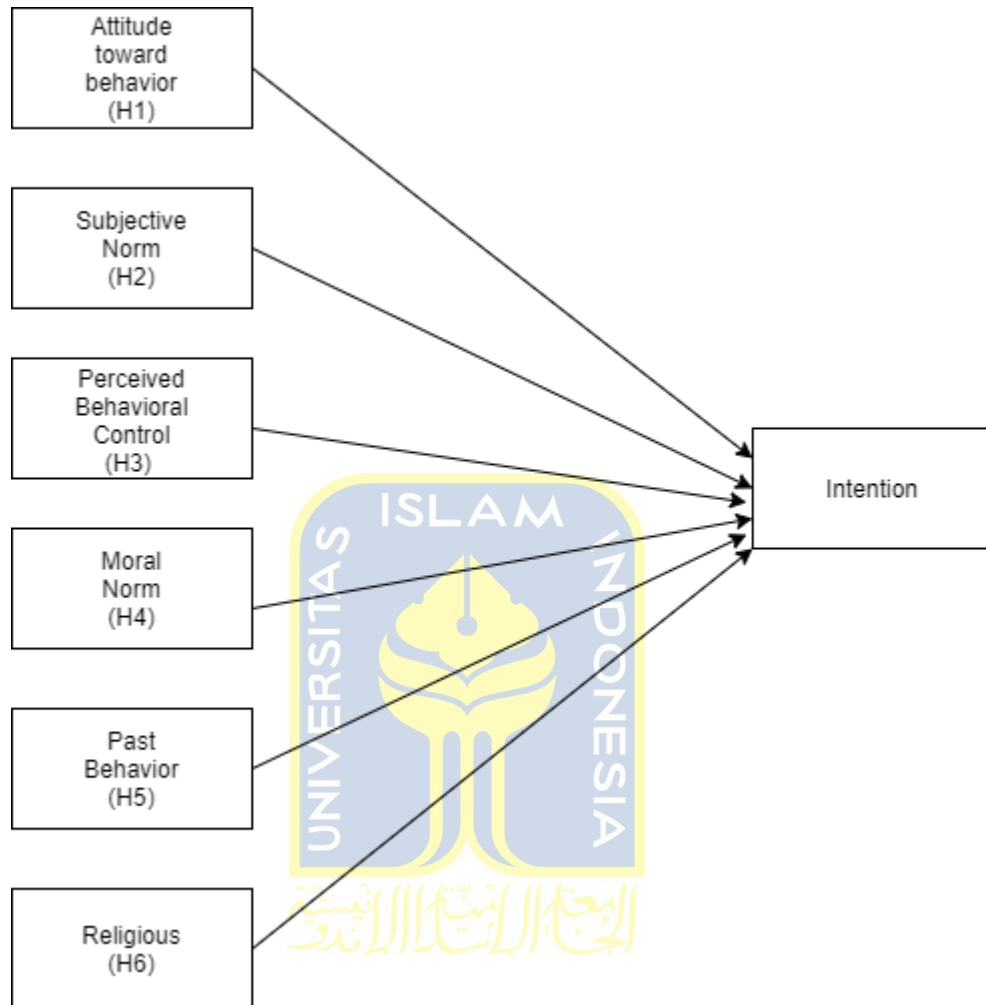


Figure 2. 3 The relationship between the dependent and independent variable

CHAPTER III

RESEARCH METHOD

3.1 Research Design

The researcher will use quantitative method to conduct this research because it will collect the data through questionnaires. Quantitative research data method allows online questionnaire for data collection.

3.2 Population and sample

Population refers to the entire group of people, events, or things of interest that the researcher wishes to investigate (Sekaran & Bougie, 2017). The population in this study are students who were still active. Researchers have observed students to determine the motivation of young people in making donations in crowdfunding. According to Sekaran and Bougie (2017), sample is part of a population that has characteristics or certain circumstances that will be examined. Samples are taken only if they are certainly able to represent the population. The sampling used in this research is to use non-probability techniques sampling which is done by a convenience random sampling method. According to Sugiyono (2009), convenience sampling is taking respondents as a sample based on coincidence, in example anyone who accidentally meets a researcher can be used as a sample if the person who happens to meet is suitable as a source of data with the main criteria determined by the researcher. This method was chosen based on the ease of researchers to reach subjects chosen to be included in the study. In that case, the main criteria for choosing the samples can be concluded as follows:

1. The respondents are active students in Yogyakarta
2. The respondents understand the meaning of crowdfunding
3. The respondents have an experience in donation or using crowdfunding as a funder

3.3 Data Collection Method

The method to gather the data from this study is distributing online questionnaires to the selected sample. Each question will be written in the Indonesian language, so that the respondents can understand the questions correctly. The respondent is then asked to give the answer through a Likert scale given by the researcher with that ranges from Strongly Agreement (5), Agree (4), Neutral (3), Disagree (2), and Strongly Disagree (1) scale. The scale of Likert has been used to assess perceptions and opinions of the respondents (Bryman, 2016).

3.4 Research Variable and Operational Definition

This study consists of two variables, namely the independent variable and the dependent variable.

3.4.1 Independent Variable

Independent variables are variables that have a positive or negative interaction with a dependent variable, with consequences that may have a bearing on the dependent variable (Gholzali, 2011). The independent variables in this case are attitudes toward behavior, subjective norms, perceived behavioral control.

1. Attitude

Attitude is the main component of TPB's behavioral purpose. A behavior attitude refers to "the degree to which an individual considers the action in question positively or negatively." Previous researcher confirmed that attitude influenced intention positively. The research by Jian & Shin (2015) on donation-based crowdfunding found altruism or helping others as one of the highest intrinsic motives. Donor who wants to help others are inspired to donate without receiving a reward (profit or return). The donation model, as mentioned earlier, can be viewed as philanthropic in nature (Adiansah et al., 2016) as it is usually linked to charities.

Table 3. 1 Items to measure Attitude

No.	Questions	References
1.	People in need should receive support from others.	(Chen et al., 2019; E. M. Gerber & Hui, 2013; Mittelman & Rojas-Méndez, 2018)
2.	I would like to encourage people around me to donate.	
3.	Donating can make me feel happy.	
4.	People should be willing to help others who are less fortunate.	

2. Subjective Norm

A subjective norm is based on the influence of those who are familiar and important to the individual such as "parents," "family" and "colleagues" (Chen

et al., 2019). A subjective norm reflects an individual's sense of social behavioral impact. Social norms, also known as subjective norms of the TPB model, are characterized as social pressure arising from a certain act, the limits or power of friends and their families, customs, or laws and regulations concerning the actions of an individual.

Table 3. 2 Items to measure Subjective Norm

No.	Questions	References
1.	Most of the people who have important influence on me will donate.	(Chen et al., 2019; Mittelman & Rojas-Méndez, 2018)
2.	My friends around me encourage me to donate.	
3.	My family encourages me to donate.	

3. Perceived Control Behavior

The perceived behavioral control, as a variable, is also derived from the TPB model. This model aims to provide ease or complexity for a person to experience while doing something. It also means whether a person who wants to donate has the resources, the time, and the opportunity to do a donation.

Table 3. 3 Items to measure Perceived Control Behavior

No.	Questions	References
1.	If I wanted to, I could easily donate money to charities in tomorrow.	

2.	Donating money to donation-based crowdfunding is easy for me to do.	(Chen et al., 2019; Dunford, 2016)
3.	It is mostly up to me whether I donate money to charities in the next day.	
4.	I am confident that I will be able to donate money to charities.	

4. Moral Norm

The effect of the moral norm on behavioral purposes is believed to rely on the individual's desire to conform with these norms. Moral norm refers to the action of performing a certain act or failing to do so. The individuals may feel proud or guilty depending on the coherence of the actions of an individual with their norms.

Table 3. 4 Items to measure Moral Norm

No.	Questions	References
1.	I am the kind of person who donates money to charity.	(Mittelman & Rojas-Méndez, 2018)
2.	I would feel guilty if I did not donate money to charity.	
3.	I believe I have a moral obligation to donate money to charity.	
4.	Not donating money to charities goes against my principles	

5. Past Behavior

In fact, McSweeney (2007), observed that the more often an individual donated in his history, the stronger desire he had to do so again in the future. It allows them to incorporate a component of past behavior as well as the resulting need to update the TPB. Smith and McSweeney (2007) used a number of indicators to determine past behavior, namely: the frequency of donation, willingness to become regular donors, and consistency. These indicators were suggested in statements sent to the study respondents.

Table 3. 5 Items to measure Past Behavior

No.	Questions	References
1.	I do donate money to charities	(Mittelman & Rojas-Méndez, 2018)
2.	It is unusual for me to donate money to charities	
3.	I usually donate money to charities.	

6. Religiosity

Religion plays a significant role in many aspects of people's lives and shapes their opinions on social issues such as a donation. Metawie and Mostafa (2015) found religion as significant predictors of an individual's intention to donate for charity.

Table 3. 6 Items to measure Religiosity

No.	Questions	References
1.	I donate in social crowdfunding because I feel close to God.	(Mittelman & Rojas-Méndez, 2018; Padela & Zaganjor, 2014)
2.	When I help others with donation, I seek God's love and blessing.	
3.	I donate to social crowdfunding because I find it satisfying and God's will give me much more than I give to other.	
4.	Helping others with donation is one of the ways to obey God's command to help each other.	

3.4.2 Dependent Variable

Dependant variable is a variable that is determined by an independent variable (Ghozali, 2011). The dependent variable of this research is the intention of donating in donation-based crowdfunding. A behavioral intention refers to one's subjective probability that he will perform some behavior (Ajzen & Fishbein, 2005).

1. Intention to Donate

This statement defines that intentions are subjective individuals as an attempt to perform certain behaviors. Activity will be carried out or not depends on someone intentions about these activities. The intention is a strong motivator to do an activity. Measuring the intentions of someone behavior will enable us to predict

whether someone will display certain behavior or not.

Table 3. 7 Item to measure Intention to Donate

No.	Questions	References
1.	It is my intention to donate money again.	(Mittelman & Rojas-Méndez, 2018)
2.	I am planning to donate money again.	
3.	I will definitely donate to charity or other purpose.	

3.5 Data Analysis Method

The statistical test tool used in this study was Partial Least Square (PLS). Partial Least Square is a powerful analysis method which in this method is not based on many assumptions. The purpose of Partial Least Square is to confirm the theory and can also be used to explain the presence or absence of relationships between latent variables. This study uses Smart PLS version 3.0 as the software. PLS is an alternative method of analysis based on variance, using Structural Equation Modeling (SEM). PLS consists of validity testing, testing for reliability, and testing for hypotheses. The results of testing the validity and reliability of variables in this study are based on the outer model test results which include convergent validity, discriminating validity and composites reliability (Ghozali & Latan, 2015).

3.5.1 Outer Model

This analysis is carried out to ensure that measurements that are used are feasible for measurement (valid and reliable).

1. Convergent Validity

Convergent Validity is measuring the validity of reflexive indicators as a measure of variables that can be seen from the outer loading of each indicator variable. An indicator is said to have good reliability if it has a loading factor above 0.50 to the intended construct. Validity can also be seen with AVE (Average Variance Extracted), a good model if the AVE of each construct is greater than 0.50. If the loading factor value is less than 0.5 then the indicator must be dropped.

2. Discriminant Validity

Discriminant validity is comparing the value of the square root of average variance extracted (AVE) of each construct with the correlation between other constructs in the model, if the square root of average variance extracted (AVE) is greater than the correlation with all other constructs, it is said to have good discriminant validity. To test the discriminant validity measurement model, it is necessary to look at the value of cross-loading. It is better if the AVE measurement value greater than 0.50.

3. Composite Reliability

Composite reliability is used to test the stability and internal consistency of strong indicators. The reliability of the composite tests should indicate a sufficient value if it is above 0.70. Reliability tests can also be enhanced with Cronbach alpha, the recommended value is above 0.60.

Thus, if all three criteria have been met, this measurement model has met the criteria and can be used for research purposes.

3.5.2 Goodness of Fit Inner Model

The structural model (Inner Model) is a structural model for predicting causality relationships between latent variables. Tests on structural models are carried out to test the relationship between latent constructs. Some tests for structural models are:

- a. **R Square** in endogenous constructs. R Square value is the coefficient of determination in endogenous constructs. R-Squares value of 0.75, 0.50, and 0.25 can be concluded that the model is strong, moderate and weak.
- b. **Estimate for Path Coefficients** is the value of the path coefficient or the magnitude of the relationship or influence of latent constructs performed by the bootstrapping procedure.
- c. **Prediction Relevance (Q Square)**, this test is carried out to determine the capability of prediction using the blindfolding procedure. If the values obtained are 0.02 is small, 0.15 is moderate and 0.35 is large. It can only be done for endogenous constructs with reflective indicators.

The next step after evaluating the measurement model (outer model), with convergent validity, discriminant validity and composite reliability criteria and the results have met the requirements, is to do a structural evaluation (inner model). The inner model determines the

specification of the relationship between latent constructs and other latent constructs. The equation of the inner model is as follows:

$$\eta = \eta\beta + \xi\Gamma + \zeta$$

Information:

η : endogenous latent extract matrix

ξ : exogenous latent extract matrix

β : coefficient of the endogenous variable matrix

Γ : coefficient of the exogenous variable matrix

ζ : inner matrix residual model

3.5.3 Hypothesis Testing

After conducting various evaluations, both the outer model and the inner model, the next step is to test the hypothesis. Hypothesis testing is used to explain the direction of the relationship between the independent variable and the dependent variable. This test is done by path analysis (path analysis) of the model that has been made. SEM technique can simultaneously test complex structural models so that the path analysis results can be seen in one regression analysis. A hypothesis can be accepted or must be rejected statistically can be calculated through the level of significance. The level of significance used in this study was 5%. In this study there is the possibility of deciding wrong by 5% and the possibility of making the right decision by 95%. The following measurements are used as a basis for decision making, namely:

p-value < 0.05 , then the hypothesis is accepted.

p-value > 0.05 , then the hypothesis is rejected.



CHAPTER IV

DATA ANALYSIS AND DISCUSSIONS

4.1 Results of Data Collection

In this study, primary data were obtained through a research questionnaire that was distributed directly to respondents as many as 185 questionnaires. The research questionnaire was distributed to respondents who are active students in Yogyakarta. All questionnaires can be used by the researcher because the respondents had completed all the questionnaires. Details about collecting questionnaires can be seen in the table 4.1 below:

Table 4. 1 Questionnaire Data

Explanation	Total	%
Questionnaire distributed online	185	100 %
Incomplete questionnaire	0	0 %
Questionnaire used	185	100 %

Source: primary data processed, 2020

4.2 Characteristics of Respondents

The characteristics of respondents in this study explained individual characteristics who donate in crowdfunding. The characteristics of the respondents are gender, age, religion, pocket money per month, and how often they donate per month.

4.2.1 Classification of Respondents by Gender

Table 4. 2 Classification of Respondents by Gender

Explanation	Total	Percentage
Man	71	38.4%
Women	114	61.6%

Source: primary data processed, 2020

Based on Table 4.2, the majority of respondent in this study were women, as many as 114 respondents (61.6%).

4.2.2 Classification of Respondents by Age

Table 4. 3 Classification of Respondents by Age

Explanation	Total	Percentage
17 - 19	16	8.6 %
20 - 23	165	89.2 %
24 - 26	4	2.2 %

Source: primary data processed, 2020

Based on Table 4.3 above, the majority of respondents in this study were between 20-23 years old, as many as 165 respondents (89.2%). From the data analyzed there were no respondents who were less than 17 years old and more than 26 years old because the respondents in this study were active students.

4.2.3 Classification of Respondents by Religion

Table 4. 4 Classification of Respondents by Religion

Explanation	Total	Percentage
Islam	159	85.9%

Christian	4	4.9%
Catholic	14	7.6%
Hindu	3	1.6%

Source: primary data processed, 2020

Based on Table 4.4, the majority of respondents in this study were Islam, as many as 159 respondents (85.9%). Indonesia has strong cultural and religious norms as one of the world's largest Muslim communities.

4.2.4 Classification of Respondents by pocket money per month

Table 4. 5 Classification of Respondents by pocket money per month

Explanation	Total	Percentage
< Rp 500.000	13	7%
Rp 500.000 – Rp 1.000.000	35	18.99%
Rp 1.001.000 – Rp 1.500.000	55	29.7%
>Rp 1.500.000	82	44.3%

Source: primary data processed, 2020

Based on Table 4.5, the majority of respondents in this study had monthly allowance more than Rp 1.500.000, as many as 82 respondents (44.3%). The majority of respondents had enough resource which is money to donate on crowdfunding.

4.2.5 Classification of Respondents by the frequency of donation per month.

Table 4. 6 Classification of Respondents by the frequency of donation per month.

Explanation	Total	Percentage
< 5	112	60.5%
5 - 10	51	27.6%
>10	13	7%
never	9	4.9%

Source: primary data processed, 2020

Based on Table 4.6 above, the majority of respondents in this study realized the importance of donation. From this data analyzed, it shows that there were only 9 respondents who never donate this month and more respondents donate in crowdfunding.

4.3 Testing the Measurement Model (Outer Model)

Test instruments in this study include validity and reliability tests. The purpose of this test is to measure the extent of the validity and reliability of a research instrument.

4.3.1 Convergent Validity

This research uses convergent validity and discriminant validity to test the validity of the evidence. The convergent validity is taken from the measurement model that uses a reflective indicator. This reflective indicator is based on the correlation between the element score and constructs score that is calculated by Smart PLS 3.0. The reflective measurement of an individual can be considered as high if the correlation is more than 0.5 (with significant level of 0.05 and T statistic >1.64).

Then, the validity test is conducted by using discriminant validity. Discriminant Validity can be used by comparing the value of square root of average variance extracted (AVE) in every construct with the correlation between one variable and another variable in the model. The good value of discriminant validity can be known if the square root of AVE in every construct must be greater than 0.50.

Table 4. 7 Outer Loadings and AVE in Initial Model

Variable	Item	Outer Loading	AVE
Attitude	A.1	0.494 (deleted)	0.545
	A.2	0.807	
	A.3	0.865	
	A.4	0.733	
Subjective Norm	SN.1	0.787	0.584
	SN.2	0.626 (deleted)	
	SN.3	0.862	
Perceived Behavior Control	PBC.1	0.730	0.559
	PBC.2	0.803	
	PBC.3	0.724	
	PBC.4	0.731	
Moral Norm	MN.1	0.803	0.655
	MN.2	0.811	
	MN.3	0.890	
	MN.4	0.726	
Past Behavior	PB.1	0.800	0.626
	PB.2	0.828	
	PB.3	0.742	

Religiosity	R.1	0.785	0.652
	R.2	0.867	
	R.3	0.825	
	R.4	0.748	
Intention to Donate	IN.1	0.463 (deleted)	0.499
	IN.2	0.772	
	IN.3	0.829	

Source: primary data processed, 2020

From Table 4.7 above, it can be seen that the outer loading and the number of AVE for every variable of Attitude (A), Subjective Norm (SN), Perceived behavior control (PBC), Moral Norm (MN), Past Behavior (PB), Religiosity (R), and Intention to Donate (IN). Based on the test results presented in Table 4.7, it shows that there are several indicators of the construct that the loading factor value is still below 0.70, that is attitude variable is A.1, subjective norm is SN.2 and the intention is IN.1. As such, these indicators must be excluded or removed from the analysis. On the other hand, the AVE value for each variable already shows values above 0.50. Then it can be concluded that the research indicators are not valid enough.

After the A1, SN2 and IN, instrument are removed and re-analyzed, the test results are as shown in Table 4.8

Table 4. 8 Outer Loadings and AVE in Initial Model After Revised

Variable	Item	Outer Loading	AVE
Attitude	A.2	0.819	0.659
	A.3	0.881	

	A.4	0.728	
Subjective Norm	SN.1	0.822	0.735
	SN.3	0.892	
Perceived Behavior Control	PBC.1	0.784	0.560
	PBC.2	0.828	
	PBC.3	0.704	
	PBC.4	0.711	
Moral Norm	MN.1	0.793	0.655
	MN.2	0.810	
	MN.3	0.889	
	MN.4	0.737	
Past Behavior	PB.1	0.790	0.625
	PB.2	0.838	
	PB.3	0.742	
Religiosity	R.1	0.791	0.653
	R.2	0.873	
	R.3	0.824	
	R.4	0.736	
Intention to Donate	IN.2	0.778	0.670
	IN.3	0.857	

Source: primary data processed, 2020

Based on the test results in Table 4.8, it can be interpreted that the loading factor value of all indicators has been above 0.70 as well as the AVE value that has been above 0.50. So, all indicators in this study have been said to be valid and concluded that the construct has good convergent validity.

4.3.2 Discriminant validity

Discriminant validity can be seen from the value of construct cross-coding. If the construct indicator correlation has a higher value than the indicator correlation with other constructs, it is said that the construct has high discriminant validity. How to test the discriminant validity is to look at the value of cross-loading for each construct must be above 0.70 (Ghozali, 2014).

Table 4. 9 Cross-Loading

	A	IN	MN	PB	PCB	R	SN
A.2	0.819	0.487	0.397	0.278	0.444	0.387	0.349
A.3	0.881	0.766	0.293	0.338	0.469	0.422	0.254
A.4	0.728	0.431	0.219	0.264	0.425	0.363	0.244
IN.2	0.359	0.778	0.19	0.339	0.392	0.703	0.37
IN.3	0.794	0.857	0.342	0.319	0.48	0.461	0.289
MN.1	0.326	0.263	0.793	0.049	0.305	0.19	0.194
MN.2	0.229	0.225	0.81	0.212	0.204	0.165	0.159
MN.3	0.325	0.304	0.889	0.166	0.414	0.262	0.2
MN.4	0.301	0.274	0.737	0.237	0.383	0.272	0.241
PB.2	0.255	0.285	0.138	0.79	0.193	0.273	0.214
PB.3	0.315	0.339	0.205	0.838	0.46	0.344	0.251
PBC.1	0.294	0.318	0.136	0.742	0.233	0.384	0.228
PBC.2	0.33	0.292	0.346	0.33	0.732	0.276	0.199
PBC.3	0.446	0.414	0.369	0.382	0.807	0.326	0.233
PBC.4	0.319	0.398	0.313	0.201	0.718	0.379	0.291
R.1	0.505	0.461	0.23	0.246	0.732	0.413	0.235
R.2	0.355	0.493	0.267	0.35	0.338	0.791	0.315
R.3	0.401	0.657	0.205	0.354	0.417	0.873	0.383
R.4	0.361	0.489	0.252	0.336	0.39	0.824	0.292

SN.1	0.43	0.572	0.194	0.332	0.382	0.736	0.364
SN.2	0.215	0.298	0.164	0.119	0.259	0.253	0.822
SN.3	0.352	0.375	0.252	0.359	0.294	0.453	0.892

Source: primary data processed, 2020

Table 4.9 above shows information about the score of the cross-loading in this research. In line with Table 4.8, it shows the reflective indicator is tested by discriminant validity with cross-loading. It can indicate that the data are valid if the loading factor is higher than construct that is appointed as compared to the other constructs. The value of cross loading shown in Table 4.9 are good correlation. The result could be concluded that the entire variables in this research has already fulfilled the requirement of discriminant validity test.

Table 4. 10 Correlations of Latent Variable (Fornell-Larcker Criterion)

	A	IN	MN	PB	PCB	R	SN
A	0.812						
IN	0.728	0.818					
MN	0.369	0.333	0.809				
PBC	0.367	0.399	0.204	0.791			
PB	0.547	0.536	0.414	0.383	0.748		
R	0.481	0.694	0.280	0.425	0.475	0.808	
SN	0.338	0.396	0.248	0.293	0.323	0.424	0.858

Source: primary data processed, 2020

Table 4. 11 Value of AVE and Square Root of AVE

Variable	AVE	\sqrt{AVE}	Decision
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Attitude (A)	0.659	0.812	Valid
Intention to Donate	0.670	0.818	Valid
Moral Norm (MN)	0.655	0.809	Valid
Past Behavior (PB)	0.625	0.748	Valid
Perceived behavior control (PBC)	0.560	0.791	Valid
Religiosity (R)	0.882	0.808	Valid
Subjective Norm (SN)	0.847	0.858	Valid

Source: primary data processed, 2020

From the Table 4.10 and Table 4.11 above, it can be concluded that the AVE roots in all constructs are higher than the correlation between variables. For example, the variable perceived control behavior has a root AVE 0.791 greater than the correlation between attitude of 0.659, moral norm of 0.655, past behavior of 0.625. Then, the root value of AVE for all other variables is greater than the correlation coefficient between variables. Thus, the construct of variable attitude, subjective norm, perceived control behavior, past behavior, moral norm, religiosity and intention to donate can be declared valid because the root of AVE is greater than the correlation coefficient, meaning that all of these variables already have high discriminant validity. In addition to compare the AVE roots with construct correlations, discriminant validity can also be seen from the cross-loading between indicators and constructs, and the results can be seen in the following Table 4.11.

4.3.4 Reliability

Besides the construct validity test, a construct reliability test can also be assessed from composite reliability. Reliability test is done to be able to find out the level of stability of a measuring instrument. The reliability of the composite tests should indicate a sufficient value if it is above 0.70. Table 4.12 below provides the information that all variables are above 0.7 which mean the variables are reliable. Table 4.12 provides the result of composite reliability calculation of the research variables.

Table 4. 12 Composite Reliability

Variable	Composite Reliability
A	0.852
IN	0.802
MN	0.883
PB	0.833
PBC	0.835
R	0.882
SN	0.847

Source: primary data processed, 2020

Table 4.12 shows the results of composite reliability and Cronbach alpha are all very good because the construct is above 0.70. So, it can be concluded that all construct indicators are reliable or meet the reliability test.

4.4 Evaluation of Structural Model (Inner Model)

After the accepted model meets discriminant validity, the structural model (inner model) is then tested. Testing of structural models is done by looking at the R-square value which is a goodness fit model. In this section, the test of structural model consists of test of R-square (R^2) and test of T-statistics.

4.4.1 Test of R-Square (R^2)

R-square value is used to assess the effect of independent variables on the dependent variable. Table 4.13 provides information about the value of R-square (R^2). It can be seen that intention to donate has R-square is 0.687.

Table 4. 13 the value of R-Square (R^2)

	R Square	R Square Adjusted
Intention to donate	0.687	0.677

Source: primary data processed, 2020

The results of the coefficient of determination R-square attitude variable showed a value of 0.687 or 68.7 % which means intention to donate can be explain by other variable such as moral norm, past behavior, perceived control behavior, religion, and subjective norm. R-square values are used to measure the degree of variation in changes independent variable to the dependent variable. The higher the R-square value more than zero means that better the prediction model from the proposed research model.

4.4.2 Test of T-Statistics

The next test is to see the significance of the influence between variables on the path coefficients. The path parameter in the path coefficient will describe the positive or negative relationship of the hypothesized variable. If the p-value is less than 0.05 or the results of the t-table more than 1.661 then the hypothesis is supported. The inner model test results indicate that all hypotheses are accepted with a t-statistic value > 1.661. Based on the data that have been processed, the result of the test of T-Statistics that is used to test the hypotheses can be seen in the Table 4.14.

Table 4. 14 Path Coefficient (T-Statistics)

	Original Sample (O)	T Statistics	Decision
Intention to Donate Behavior -> Attitude (A)	0.477	7.052	Significant
Intention to Donate Behavior -> Moral Norm (MN)	0.005	0.109	Significant
Intention to Donate Behavior -> Past Behavior (PB)	0.014	0.252	Significant
Intention to Donate Behavior -> Perceived Behavior Control (PBC)	0.059	0.96	Significant
Intention to Donate Behavior -> Religiosity (R)	0.414	6.847	Significant
Intention to Donate Behavior -> Subjective Norm (SN)	0.035	0.7	Significant

Source: primary data processed, 2020

4.5 Hypothesis Analysis

The test results can be seen in Table 4.14 namely Path Coefficients (Mean, STDEV, T-Values). The following is an explanation of the results of hypothesis testing:

4.5.1 H1: Attitude toward behavior has a positive influence on intention to donate in donation-based crowdfunding.

The first hypothesis in this study is attitude influences the intention to donate. Table 4.14 shows the original sample attitude towards intention to donate is 0.477 so there is a positive influence. The higher attitude of someone, the higher the intention to donate. The results of the t-statistic value of $7.052 > 1.661$ so that there is a **significant influence**. Based on these results, the attitude has a significant positive effect on the intention to donate. It is in line with previous research that found that the attitude variable was also significant and positive in predicting the intention to donate (Kashif & Run, 2015; Linden, 2011; McSweeney, 2007; Mittelman & Rojas-Méndez, 2018). So, H1 shows Attitude has **positive impact** on intention to donate.

4.5.2 H2: Subjective Norm has a positive influence on intention to donate in donation-based crowdfunding.

Table 4.14 describe the results of the path coefficients for subjective norm on intention to donate obtained an original sample of 0.035 so that there is a positive influence. The better the influence of subjective norm on someone, the more intention to donate. Even though on Table 4.14 shows the results of the t-statistic

value of $0.700 < 1,661$ so there is a non-significant influence. Based on these results, it can be concluded that subjective norm has a positive effect on intention to donate. It is in line with previous research that found that the SN variable was also positive in predicting the intention to donate conducted by Mittelman and Rojas-Méndez (2018) that subjective norms were found to be non-significant in predicting the intention to donate. So, H2 shows subjective norm has **positive impact** on intention to donate.

4.5.3 H3: Perceived Behavior Control has a positive influence on intention to donate in donation-based crowdfunding.

Table 4.14 describes the relationship between PBC and Intention to Donate Behavior with a path coefficient that shows a number of 0.059 and t-value by 0.960 (< 1.64), so there is a non-significant influence. The result of hypothesis 3 is consistent with the previous study which was conducted by Huang et al. (2012) whereas discovered that perceived behavior control has positive impact toward intention to donate. H3 shows that PBC has positive impact toward intention to donate in line with Muhammad Kashif and Run (2015), even though is not in line with Linden (2011 and Mittelman & Rojas-Méndez (2018) that PBC was found to be a positive and significant predictor. So, H3 shows PBC has **positive impact** on intention to donate.

4.5.4 H4: Moral Norm has a positive influence on intention to donate in donation-based crowdfunding.

Table 4.14 describes the significant relationship between MN and intention to donate with path coefficient that shows a number of 0.005 and t-value by 0.109 (<1.64) so there is a non-significant influence. The result of hypothesis 4 is consistent with the previous studies which were conducted by Linden (2011) and Muhammad Kashif & Run (2015), that stated moral norms are the strongest predictor of the intention to donate. Moral Norms were always found to be significant and positive predictors of the Intention to Donate (H4 supported). So, H4 shows moral norm has **positive impact** on intention to donate.

4.5.5 H5: Past Behavior has a positive influence on intention to donate in donation-based crowdfunding.

Table 4.14 describes the significant relationship between PB and intention to donate with path coefficient that shows a number of 0.014 and t-value by 0.252 (< 1.64) so there is a non-significant influence. Thus, study showed that past behavior positively influences the intention to donate. The result of hypothesis 5 is consistent with the previous study which was conducted by McSweeney (2007) and Mittelman & Rojas-Méndez, (2018), that stated PB relationship has positive influence on the intention to donate. So, H5 shows past behavior has **positive impact** on intention to donate.

4.5.6 H6: Religiosity has a positive influence on intention to donate in donation-based crowdfunding

Table 4.14 describes the significant relationship between R and intention to donate with path coefficient that shows a number of 0.414 and t-value by 6.847 (> 1.64) so that there is a **significant influence**. The result of hypothesis 6 is consistent with the previous study which was conducted by Metawie & Mostafa (2015), where it was discovered that religiosity had a positive effect. So, H6 shows past behavior has **positive impact** on intention to donate.

4.6 Discussions

This current study was conducted by investigating intentions in money donation with the ETPB model and adding the religious variable in Yogyakarta. The object the respondent is young people in developing countries such as Indonesia especially in Yogyakarta. The current study provides a useful addition to the limited knowledge that can be used to research on the intention of money donation through TPB. The dimensions of the ETPB model examined here are strongly interrelated and are useful for philanthropists in understanding the conduct of donors. All the ETPB variables including religiosity variable are positive influence to the intention of someone to donate in social project. The results provide a strong evidence to the ETPB model and its dimensions that is a good contribution. This result of the research is in line with the previous studies conducted to investigate money donation intentions using ETPB in the West (McSweeney, 2007). It is also in line with Kashif and Run (2015) who found that the intention to

donation in Asia which is Pakistan. Those results provide strong support to the studies conducted by early researchers (Ajzen, 1991).

This result of the analysis will be interpreted and discussed with more explanation. There will be given interpretation and discussion of the result which has a correlation with the factors that influence the intention to donate. In addition, there will also be given the result of discussion of the effect of factors in this research.

In the previous part, it has already been explained the research process which led to the research result. As has been explained in Table 4.14, all of the hypotheses are accepted. Development of Hypotheses in the second chapter is based on the research model design (Figure 2.3). Hypotheses test was done by looking at T-Value and Path Coefficient (β). After completing the evaluation, interpretation and discussions about the research result will be given in the next part.

4.6.1. Relation between Attitude and Intention to Donate (H1)

From the hypothesis that has been developed to explain the relationship between Attitude and intention to donate, the result shows that attitude has positive relationship with intention to donate. The result of hypothesis 1 is consistent with the previous study which was conducted by Linden (2011), McSweeney (2007), Mittelman and Rojas-Méndez (2018), and Muhammad Kashif and Run (2015) stated that attitude has positive impact to intention to donate, which is similar to this research finding. Meanwhile, in contrast with the findings of previous studies,

donors' attitudes do not contribute to their behavioral intentions to charity donations (Kashif et al., 2014; Metawie & Mostafa, 2015).

This result is in line with TPB theory. TPB believes that individual behavior interests are driven by attitudes. An attitude is the reason to which an individual considers the action in question positively or negatively. Attitude means that someone has good behaviors and respect to other people. It is believed that if someone has a high attitude behavior, it would reflect to the way that someone behaves including their perceptions on donation to crowdfunding. Based on this it can be said that a person's attitude towards donating in charity shows how the person feels that donating gives good or bad effect on him. In order to maintain positive attitudes about charitable donations, it may be helpful for crowdfunding projects to inform the community how their investments can turn into tangible benefits for receivers and this may also support at the state national and international levels in the future. This strategy may also have the added benefit of growing confidence in the activities of the charity.

4.6.2 Relation between Subjective Norm and Intention to Donate (H2)

From the hypothesis that has been developed to explain the relationship between SN and intention to donate, the result shows that subjective norm has positive relationship with intention to donate. The result of hypothesis 2 is consistent with the previous study which was conducted by McSweeney (2007) and Muhammad Kashif and Run (2015).

In line with previous research Linden (2011) and Mittelman and Rojas-Méndez (2018) found subjective norms is non-significant in their study, meanwhile other previous research stated that the relationship between subjective norms and the intention to donate was found significant in McSweeney (2007) and Muhammad Kashif and Run (2015). This result is in line with TPB theory. This is because subjective norms include external motivation, which means the more your environment such as friends, family or relatives who make donations, the higher your intention to make donations. When someone considers it is important that social society recognition increases their interest in making donations in crowdfunding. TPB states that behavior is determined by intention. The intention is influenced by subjective norms. Subjective norms are one's perceptions of other people's beliefs that will influence the interest in doing or not doing certain behavior (Kashif & Run, 2015; McSweeney, 2007). Subjective norms are the perception of others (for example, relatives, peers) with individual actions regarding the decision to agree or disagree with their behavior. A person can perform certain behaviors if they are motivated and believe in the importance of the actions of others.

4.6.3 Relation between Perceived Behavior Control and Intention to Donate (H3)

From the hypothesis that has been developed to explain the relationship between PBC and intention to donate, the result shows that PBC has positive relationship with intention to donate. The result of hypothesis 3 is consistent with the previous study which was conducted by Linden (2011) and Mittelman and Rojas-Méndez (2018).

This result is in line with TPB theory. In TPB, perceived behavioral control represents a person's beliefs about how easily individuals exhibit the behavior. When individuals believe that they have a source (such as time or money) or have the opportunity to show behavior, individuals will have a strong intention to show the behavior (high control of behavior). The contribution of PBC to the prediction of intentions to donate money suggests that people's perceptions of their capacity to be able to donate money affect their intentions. The perception of low efficacy or power in donating money appears mainly to be the result of the individual's understanding that, particularly as university students, they lack the necessary financial resources to contribute when they wish to make contribution. Charity organizations or crowdfunding need to make campaign that people should be reassured that even very small contributions are appreciated and needed

4.6.4 Relation between Moral Norm and Intention to Donate (H4)

From the hypothesis that has been developed to explain the relationship between PBC and intention to donate, the result shows that moral norm has positive relationship with intention to donate. The result of hypothesis 4 is consistent with the previous study which was conducted by Linden (2011) and Muhammad Kashif and Run (2015).

This result is in line with ETPB theory. In ETPB, moral norms have the strongest indicators of donation intentions than either attitudes or perceived behavior control. It is in line with previous research Linden (2011) stated that moral norm is the strongest indicators that accounted for a significant increase in

explaining the variance of the intention of donors to donate. The results of the current study are the emergence of perception of moral responsibility or obligation to donate as an influence on the intention to donate money in the future (Knowles et al., 2012). Moral norm refers to the action of performing a certain act or failing to do so. The individuals may feel proud or guilty depending on the coherence of the actions of an individual with their norms. The reason for someone to donate maybe for personal importance to them, it may be helpful to emphasize the personal relationship between potential donors and recipients as a method of encouraging a sense of moral responsibility to contribute. Crowdfunding managers can give campaign to make people encouraged to foster a sense of personal responsibility by portraying the donation of money to a charitable organization as the right or morally correct thing to do.

4.6.5 Relation between Past Behavior and Intention to Donate (H5)

From the hypothesis that has been developed to explain the relationship between PB and intention to donate, the result shows that past behavior has positive relationship with intention to donate. The result of hypothesis 4 is consistent with the previous study which was conducted by McSweeney (2007) and Mittelman and Rojas-Méndez (2018).

This result is in line with ETPB theory. In ETPB, the contribution of PB to the prediction of intentions to donate money is positive influence and McSweeney (2007) said that the more often a person donated in the past, the more intentions he had to donate in future. Crowdfunding managers can give campaign to make people

encouraged to donate with the benefit that they could help other people or at least they have done donation to enhance their sense to donate again. The results reveal a high frequency of donations of respondents in Yogyakarta, which can be attributed to past behavior reason. For example, while answering the question ‘how often have you donated last month?’ The result showed that 60.5% of respondents donated less than five times or at least they donated once.

4.6.6 Relation between Religiosity and Intention to Donate (H6)

From the hypothesis that has been developed to explain the relationship between Religiosity and intention to donate, the result shows that religious has positive relationship with intention to donate. The result of hypothesis 6 is consistent with the previous study which was conducted by Metawie and Mostafa (2015)

In this research, the result of religiosity variable gives better explanation about donors’ intention to donate in crowdfunding. Most people with different religious donated certain amount of money to help the poor and the needy people as they believe by giving donation they will gain God blessings and love. There is a question that has higher outer loading that is “I donate to social crowdfunding because I feel satisfied and God will give me more than I give to others,” by 0.857 or “When I help others by donating, I seek God's love and blessing,” by 0.843. Majority of people answered strongly agree with these statements which means that one of the reasons of the donors to donate because of their religiosity. Indonesia has strong cultural and religious norms as a world’s largest Muslim communities. All

religions teach about doing good and helping others by donating that it could give a very strong potential area. It is understandable if religiosity is one of variables that influence in donor's behavior in Indonesia. This study also to prove the suggestion from Kashif and Run (2015), which stated to add the religiosity variable, which until now had not been discussed in the ETPB model. It is proven that religiosity has influenced the aspects of people's lives and religion plays a significant role in influencing their social behavior.



CHAPTER V

CONCLUSIONS AND RECOMMENDATIONS

5.1 Conclusions

This research was conducted based on the inconsistent results among the previous studies. The purpose of this research was to prove ETPB model with adding religious variable that can give further understanding behind the donor's intention to donate in crowdfunding. Therefore, this research aimed to analyze the influence of Attitude, Subjective norm, Perceived Behavior Control, Moral Norm, Past Behavior and Religious on intention someone doing donation. From the results of hypothesis testing that had been done, the conclusions that can be drawn from this research are as follows:

1. Attitude has positive relationship and significant influence to intention to donate behavior and it is supported with the data that are gathered, thus the result of the research shows that attitude affects the intention to donate.
2. Subjective norm has positive relationship to intention to donate behavior and it is supported with the data that are gathered, thus the result of the research shows that subjective norm affects the intention to donate.
3. Perceived behavior control has positive relationship to intention to donate behavior and it is supported with the data that are gathered, thus the result of the research shows that perceived behavior control affects the intention to donate.

4. Moral norm has positive relationship to the intention to donate behavior and it is supported with the data that are gathered, thus the result of the research shows that moral norm affects the intention to donate.

5. Past behavior has positive relationship to the intention to donate and it is supported with the data that are gathered, thus the result of the research shows that past behavior affects the intention to donate.

6. Religiosity has positive relationship and significant influence to the intention to donate behavior and it is supported with the data that are gathered, thus the result of the research shows that religious affects the intention to donate.

5.2 Research Implications

Based on the conclusions above, the implications of this research are:

1. This research is expected to give a contribution in the development of knowledge, especially in a research about the understanding donor's intention to donate with ETPB model. This research will give information on literature and creation references, as well as a reference and guideline for further research, particularly for researchers who discuss the intention to donate using the ETPB model and those who only want to find literature about a person's motivation to donate-based on Crowdfunding. The study about understanding donor's intention to donate on crowdfunding that include the independent variables, namely attitude, subjective norm, perceived control behavior, past behavior, and moral norm. The distinction

from previous studies is that the ETPB model will include recommendations for the inclusion of a religiosity component. It is important to note that these researchers had an ETPB model used that was rarely applied in developing country to investigate donation intention in social project.

2. This information will give benefit for funder, policy maker, creator and the owners of crowdfunding platform. The crowdfunding phenomenon that are increasing significantly give information about empirical data that can enrich the knowledge of crowdfunding, and also improve the performance of crowdfunding based on the donor' point of view. In addition, individual, owner project or charitable organizations can gain certain marketing advantages by understanding donor behavior, such as innovation and design, reputation equity and an increase in donor satisfaction.

5.3. Limitations

This research had limitations that may affect the results of research as follows:

1. The data analyzed in this study are based on a questionnaire perception of respondents' answers. There was a possibility that the respondents filled out the questionnaires carelessly. This could lead to results that are different from the actual situation.
2. This research is only limited to 185 respondents, with 159 Muslims, 4 Christians, 14 Catholics and 3 Hindu people who are still not evenly

distributed and the numbers are still small compared to the number of donors in Yogyakarta. This is because the data is collected within a limited time.

5.4 Recommendations

Based on the conclusions and limitations above, the advice is in this research includes:

1. Future studies are expected to use additional methods other than questionnaires to obtain more objective results, for example through interviews or open questionnaires.
2. The researcher predicted that there are other factors that may influence a donor's intention to donate on crowdfunding which has not been included in this research. Future research is expected to add a new variable so that the research model will be improved.

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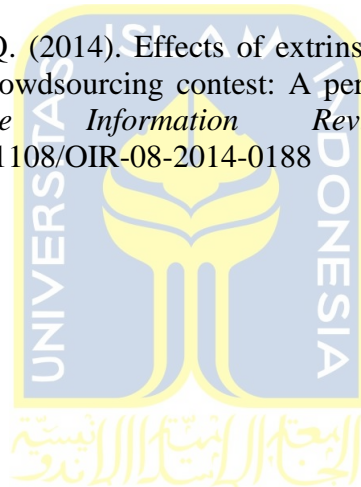
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APPENDICES



Appendix 1

KUISIONER

Data Responden :

1. Nama Responden :
2. Jenis Kelamin :
3. Pendidikan Terakhir :
4. Usia :
5. Agama :
6. Pendapatan per bulan :

Petunjuk Pengisian :

1. Bacalah setiap pernyataan dengan seksama
2. Berilah tanda Check List (√) pada jawaban yang Bapak/Ibu rasakan dalam bekerja

3. Keterangan :

- | | |
|-------------------------|-------------------|
| 1 : Sangat Tidak Setuju | 4 : Setuju |
| 2 : Tidak Setuju | 5 : Sangat Setuju |
| 3 : Kurang Setuju | |

No.	Pertanyaan	1	2	3	4	5
	Sikap					
1.	Saya berpikir bahwa orang yang membutuhkan harus menerima dukungan dari orang lain.					
2.	Saya ingin mendorong orang-orang di sekitar saya untuk menyumbang.					
3.	Saya senang melakukan donasi untuk membantu orang lain.					
4.	Saya percaya bahwa orang harus mau membantu orang lain yang kurang beruntung.					
	Norma Subyektif					

5..	Sebagian besar orang yang memiliki pengaruh penting pada saya akan berdonasi.					
6.	Teman-teman di sekitar saya mendorong saya untuk berdonasi.					
7.	Keluarga saya mendorong saya untuk berdonasi.					
Perilaku Kontrol Persepsi						
8.	Jika saya mau, saya bisa dengan mudah berdonasi uang untuk amal besok.					
9.	Berdonasi uang untuk crowdfunding berbasis donasi mudah bagi saya untuk melakukannya.					
12.	Sebagian besar terserah saya apakah saya ingin berdonasi uang untuk amal di hari berikutnya.					
13.	Saya percaya bahwa saya akan dapat menyumbangkan uang untuk amal.					
Norma Moral						
14.	Saya adalah tipe orang yang menyumbangkan uang untuk amal.					
15.	Saya akan merasa bersalah jika saya tidak berdonasi uang untuk amal.					
16.	Saya percaya saya memiliki kewajiban moral untuk berdonasi uang untuk amal.					
17.	Tidak berdonasi uang untuk amal bertentangan dengan prinsip saya					
Perilaku Masa Lalu						

18.	Saya menyumbangkan uang untuk amal					
19.	Tidak biasa bagi saya untuk berdonasi uang untuk amal					
20.	Saya biasanya berdonasi uang untuk amal.					
	Agama					
21.	Saya berdonasi dalam crowdfunding sosial karena saya merasa dekat dengan Tuhan.					
22.	Ketika saya membantu orang lain dengan berdonasi, saya mencari kasih dan perhatian Tuhan.					
23.	Saya berdonasi untuk crowdfunding sosial karena saya merasa memuaskan dan Tuhan akan memberi saya lebih banyak daripada yang saya berikan kepada orang lain.					
24.	Ketika saya membantu orang lain dengan berdonasi, saya mengingatkan diri sendiri bahwa Tuhan memerintahkan saya untuk saling membantu.					
	Niat					
25.	Saya ada niat untuk berdonasi uang lagi.					
26.	Saya punya rencana untuk berdonasi uang lagi.					
27.	Saya tentu akan berdonasi lagi untuk social atau yang lain.					

Appendix 2 Tabulation of Research Data

N o.	A. 1	A. 2	A. 3	A. 4	SN. 1	SN. 2	SN. 3	PBC .1	PBC .2	PBC .3	PBC .4	MN .1	MN .2	MN .3	MN .4	PB. 1	PB. 2	PB. 3	R. 1	R. 2	R. 3	R. 4	IN. 1	IN. 2	IN. 3
1	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	4	5	5	5	5	5	5	5	5
2	4	4	5	3	4	3	3	4	3	4	3	4	4	4	4	5	3	3	3	2	2	4	5	4	5
3	4	2	4	2	4	5	4	4	4	2	4	4	2	2	3	4	3	3	2	3	4	4	4	4	4
4	5	5	5	5	5	4	5	5	5	5	5	5	5	5	5	4	3	3	4	4	4	4	4	4	5
5	3	5	5	5	3	5	5	5	5	3	5	3	3	3	3	5	5	5	3	3	5	5	5	4	5
6	5	4	5	4	4	4	3	4	4	5	4	5	5	5	5	5	3	3	3	3	5	4	5	4	5
7	4	5	5	4	4	5	4	5	4	4	4	4	5	4	4	5	3	5	3	3	4	5	5	5	5
8	3	4	4	3	3	5	4	5	4	4	3	5	5	5	5	5	3	3	4	3	4	4	5	4	4
9	5	5	5	5	5	3	5	5	5	5	5	4	3	4	5	4	4	5	5	5	5	5	4	5	5
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38	4	3	3	4	4	5	3	4	3	3	4	4	4	4	4	4	4	4	4	4	4	3	3	4	3
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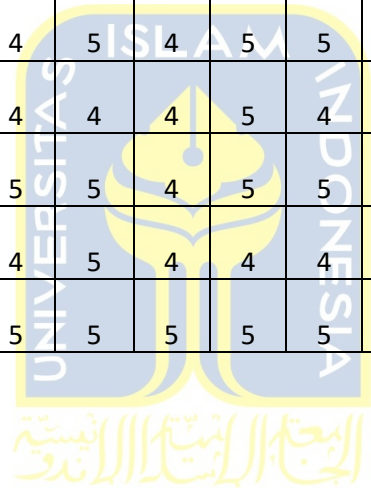
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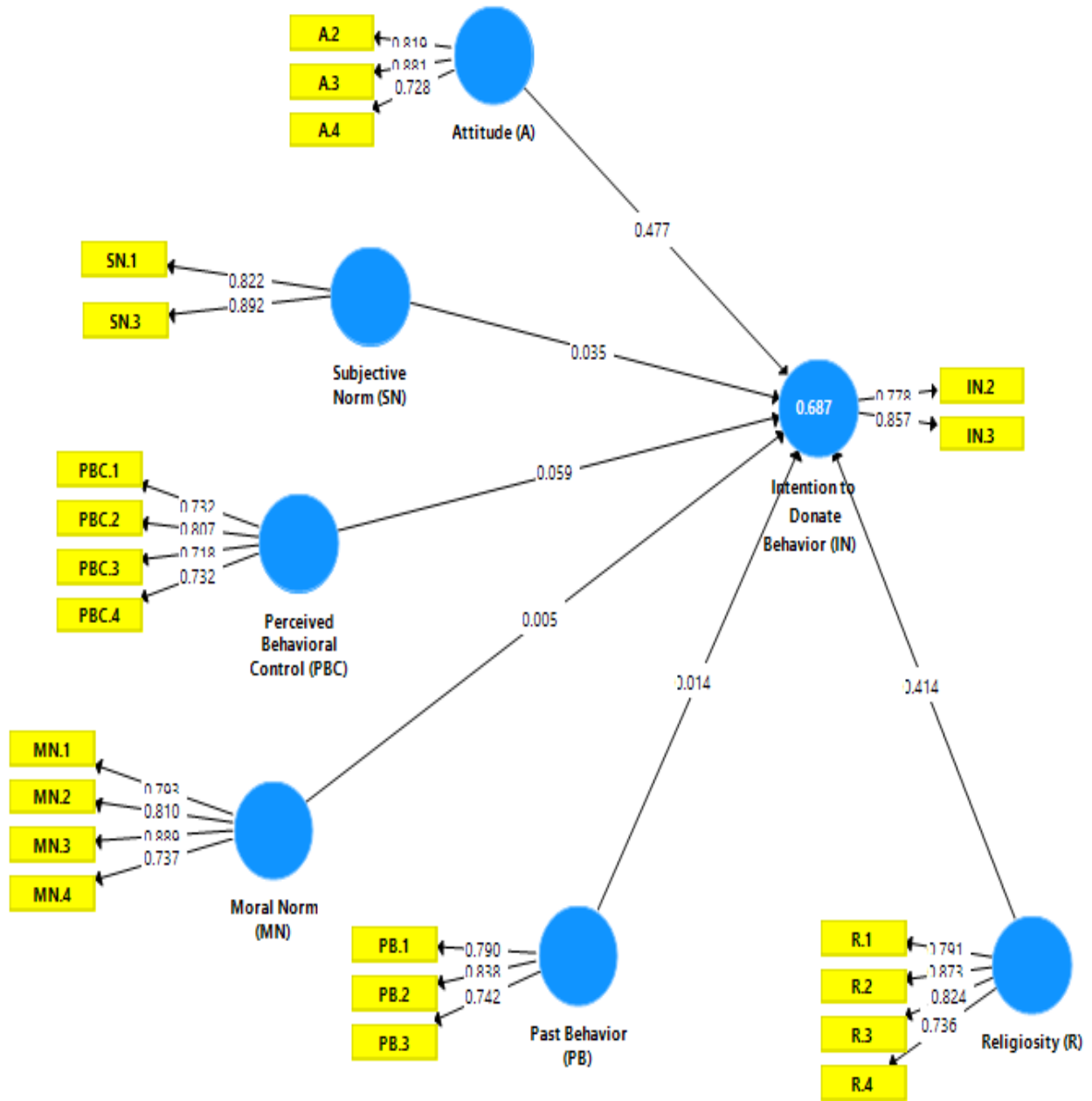
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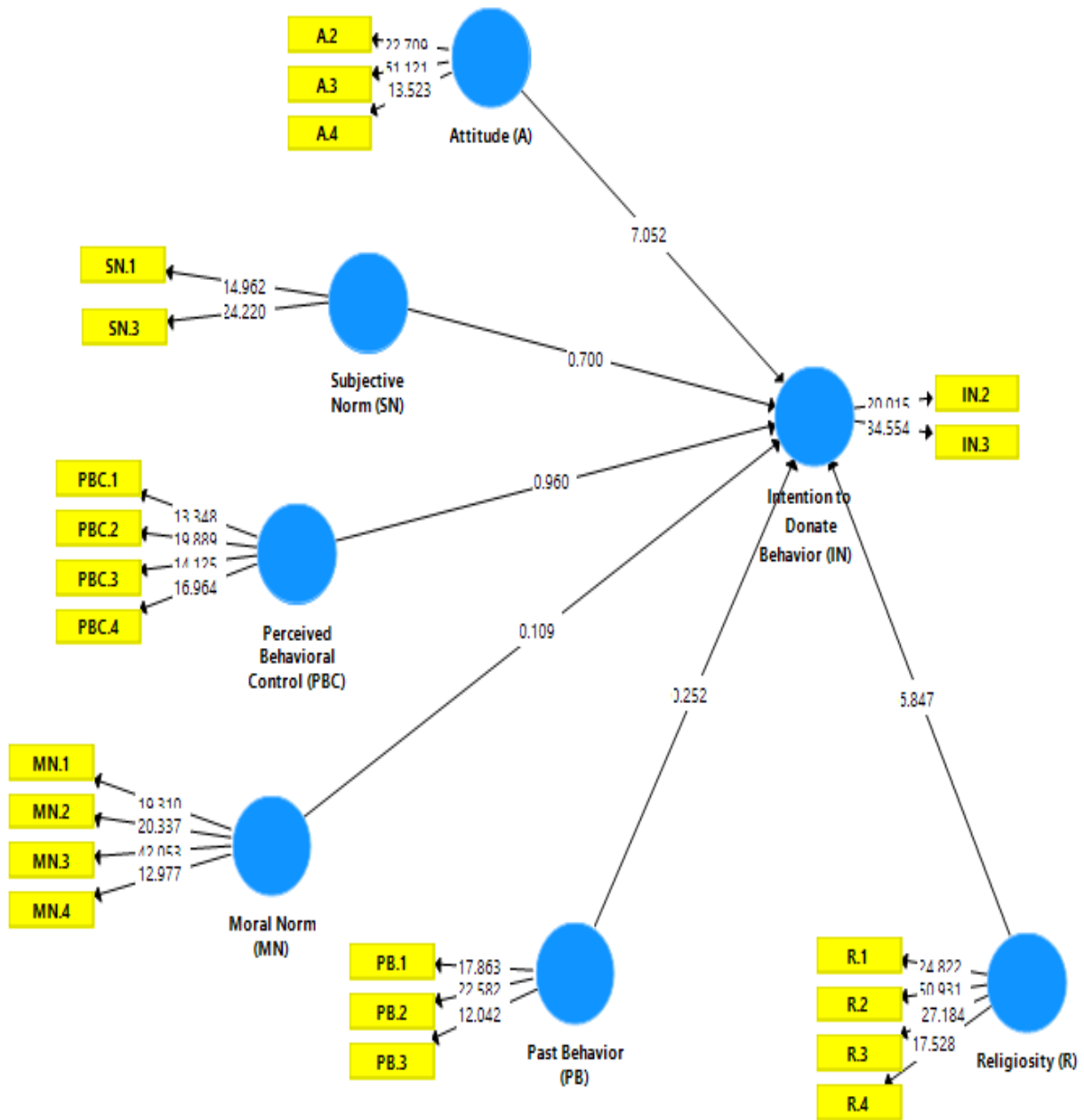
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185	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	4	5	4	4	4	4	4	4	5



Appendix 3 Result of PLS (Calculate PLS Algorithm)



Appendix 4 Result of PLS (Calculate Bootstrapping)



	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)
Intention to Donate Behavior -> Attitude (A)	0.477	0.48	0.068	7.052
Intention to Donate Behavior -> Moral Norm (MN)	0.005	0.008	0.046	0.109
Intention to Donate Behavior -> Past Behavior (PB)	0.014	0.015	0.057	0.252
Intention to Donate Behavior -> Perceived Behavioral Control (PBC)	0.059	0.058	0.062	0.96
Intention to Donate Behavior -> Religion (R)	0.414	0.414	0.06	6.847
Intention to Donate Behavior -> Subjective Norm (SN)	0.035	0.03	0.049	0.7

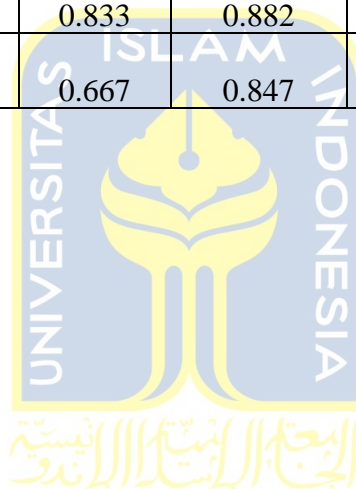
Appendix 5 Path Coefficients (Mean, STDEV, T-Values)

Appendix 6 R Square

	R Square	R Square Adjusted
Intention to Donate	0.687	0.677

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Attitude (A)	0.75	0.829	0.852	0.659
Intention to Donate Behavior	0.511	0.523	0.802	0.67
Moral Norm (MN)	0.823	0.831	0.883	0.655
Past Behavior (PB)	0.699	0.703	0.833	0.625
Perceived Behavioral Control (PBC)	0.74	0.744	0.835	0.56
Religion (R)	0.822	0.833	0.882	0.653
Subjective Norm (SN)	0.644	0.667	0.847	0.735

**Appendix 7
Construct Reliability and Validity**



Appendix 8 Discriminant Validity

	Attitude (A)	Intention to Donate (IN)	Moral Norm (MN)	Past Behavior (PB)	Perceived Behavioral Control (PBC)	Religion (R)	Subjective Norm (SN)
Attitude (A)	0.812						
Intention to Donate (IN)	0.728	0.818					

Moral Norm (MN)	0.369	0.333	0.809				
Past Behavior (PB)	0.367	0.399	0.204	0.791			
Perceived Behavioral Control (PBC)	0.547	0.536	0.414	0.383	0.748		
Religion (R)	0.481	0.694	0.28	0.425	0.475	0.808	
Subjective Norm (SN)	0.338	0.396	0.248	0.293	0.323	0.424	0.858

