



An Examination of the Determinant Intention to Use in Ziswaf Crowdfunding

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Abstract. Trust is an important variable in wakaf institutions, especially in wakaf crowdfunding. In theory, trust is built from donors to increase donors' intentions of channeling their assets to the institution, especially to institutions that collect funds online. However, in less than a year, there has been a public trust issue related to the embezzlement of donated funds in Indonesia. Based on this case, this study examines the effect on attitude and intention of using an online donation. In addition to the trustworthiness of the assessment of the use of technology in this study, the variable perceived usefulness is used to determine the effectiveness of this service and the perceived ease of use to determine whether this service is friendly to users. This study uses quantitative methods. For data analysis, we use SEM-PLS using SmartPLS 3.3. This study uses a survey with a Likert scale of 1–5 of 100 samples of Muslims above 18 age, especially in east java. The result of this study indicate the intention to use is influenced by variables such as perceived ease of use, and attitude, for the perceived usefulness and trust not influenced. To develop and optimize ziswaf crowdfunding using an online campaign, we must first consider our services, such as whether this service really helps or not for donors, and then the steps for payment are made as simple as possible so that donors give a good attitude and are more intentional to use online payments for ziswaf crowdfunding. For trust as the key to online transactions, ziswaf institutions must pay more attention to and increase donor trust through changes and improvements in financial management, such as monthly reports to minimize misappropriation of funds.

Keywords: ziswaf crowdfunding · online payment · philanthropy · technology acceptance model

1 Introduction

Technology development is growing quite rapidly; even now, all aspects of people's lives have been integrated online. This development significantly impacts the financial sector, especially in financial technology. As an example of payment transactions, in the past, people needed to carry cash as a transaction tool. However, there are now alternatives for payment using online transactions such as e-wallet and QRIS or mobile banking transactions. With these conveniences, several financial products have emerged that can

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be transacted more easily and quickly. This convenience gives rise to more efficient financing products and schemes, one of which is crowdfunding financing.

Practice crowdfunding has been carried out in Indonesia since 2012 with the establishment of the fundraising site *wujudkan.com*, and after that, other sites began to develop. Crowdfunding is alternative financing. Maybe so far, it will require a reasonably significant contribution when talking about financing in general. Using crowdfunding, each individual can do direct financing online, even with a small contribution. This crowdfunding system is very suitable to be applied in Indonesia. As the most generous country in the world, this system follows Indonesia's culture, which is famous for *gotong royong*.

There are various forms of crowdfunding in Indonesia, ranging from equity crowdfunding, per to per, to social ones (Darmansyah et al. 2020) The application of crowdfunding is quite profitable because it has a small contribution, but if it is collected and combined, the fund income will be pretty significant. In this study, the type of crowdfunding that we will focus on is the type of crowdfunding on social funds, especially in the Islamic religion.

Social funds in Islam are known as *zakat*, *infaq*, *sadaqah*, and *waqf*. The purpose of this instrument is to distribute Muslim assets to create an even distribution of income so that *falah* is achieved. It is recorded that the number of adherents of Islam in Indonesia is 86%, or 273.87 people (Katadata 2021). As a country with the world's largest Muslim population, this instrument's potential is estimated at IDR 327 trillion, which BAZNAS targets to channel IDR 26 trillion (Cokrohadisumarto et al. 2020). This social fund can be used as an alternative to the government in reducing poverty. Nevertheless, unfortunately in its realization, it still reaches 46% of the existing potential. Based on this, the government seeks to maximize revenue from these funds.

Several agencies make it easier to increase the income of Islamic social funds by using online camping and online transactions. Indonesia has been recorded to have a vast Internet penetration with 56% of the urban population. Mobile subscriptions in Indonesia reach up to 133% of the population, 56% of Internet and active social media user penetration, and 48% of mobile social media users (We Are Social, 2019). Indonesia is expected to add 50 million new Internet users from 2015 to 2020, reaching a penetration rate of 53%. Approximately 73% of Internet users access via mobile, and 75% of Online purchases are made via mobile devices. Indonesia is one of many countries in the transition cluster, with a score of 61.4% in 2018. Transitional, or a score above 50, is the cluster that performs well on at least two enables and generally has mobile Internet penetration between 30% to 50% (GSMA, 2019). One of many users of digital services is the millennial generation, who can learn and accept Technology usage in their daily activities.

In order to optimize the collection, reach the community more thoroughly, and it is easier to provide information related to programs and procedures for tithing. The use of online campaigns usually uses social media or other supporting platforms. We know that the development of online and social media is very rapid; even social media is used to share stories and for business, campaigns, and other socialization. Of course, implementing the new system will create a new risk (Chuang et al. 2016). In online-based transactions, in addition to a review of the information technology system, as in research

(TAM research) which shows the ease and usefulness of the technology, it significantly affects the intention to transact online. In addition, there is trust which is an essential determinant in practice. Previous research conducted by (research on trust) shows that trust is a determinant in the use of online-based transactions (Al-Qaysi et al. 2020; Pitafi et al. 2020).

Trust is the key in online transactions due to the lack of communication and physical meetings, so in generating the agency's intention, it must instil trust in the community, especially in collecting people's funds. Talking about trust, in August 2022, there were reports of misappropriation of people's funds by one of the significant institutions that collect ziswaf funds in Indonesia. Of course, this caused a reaction in society. Based on this case, this study aims to assess the ease, usefulness, trustworthiness, and attitude towards the intention to pay ziswaf online.

2 Literature Review

Online Donation of ZISWAF Based Crowdfunding

Crowdfunding practices in Indonesia are divided into four types: reward-based, lending-based, equity-based, and donation-based. The concept of donation-based crowdfunding is a donor who carries out crowdfunding activities intending to help fellow humans together (Zhang et al. 2020). As the most generous country in Indonesia, donation-based crowdfunding activities are often carried out Indonesia, even before the development of technology for donation activities has been practiced in Indonesia (Nugroho and Rachmaniyah 2019).

As a country where the majority of the population is Muslim, the types of donations available in Indonesia are also religious. Islam has taught its people and followers always to share and help, especially with their fellow Muslims. In Islam, there are instruments consisting of zakat, infaq, sadaqah, and waqf. These five instruments have different characteristics, such as zakat, which is mandatory with clear and detailed provisions starting from the assets affected by zakat, the amount of assets that must be issued as zakat, and the time of zakat payment has also been regulated in Islam. In the Qur'an, Surah al-Maidah verse 60 explicitly mentions eight categories of people who receive zakat (asnaf), including the needy, poor, debtors (Garmin), ibnus sabil, muallaf, those who are converted free from slavery (riqab), (fisabilillah), and those who collect zakat (amil). Moreover, zakat is legally mandatory for all Muslims who have met the requirements (Abu Bakar and Rashid 2010).

In contrast to zakat, based on research (Faisal et al. 2014) Infaq is giving some of our material intending to help. Legally it is not obligatory for Muslims and does not have a specific measure such as zakat. However, its existence can be an alternative to improve the Muslim economy and reduce poverty. In contrast, waqf is a donation activity aiming at economic development by improving national development, reducing poverty, and building social services (Yaacob and Yaacob 2013). All of these instruments are intended to create shared prosperity and help the lives of other Muslims. By looking at this potential, it is considered essential to collect, manage ziswaf funds, and distribute them, to assist the government in improving the welfare of the people.

Along with technological developments that affect the digital payments system, The crowdfunding process in Indonesia is not carried out manually and can be done nationally through the online platform. In Indonesia, several online platforms make it easy for donors to donate, such as the *dompet dhuafa*, *Rumah Zakat*, *Lazismu* as a *ziswaf* institution, and *kitabisa.com*, which is a site for crowdfunding, campaigns, and social programs. Some e-commerce sites open donation services on their platforms, such as *Tokopedia* and *blibli.com*. Furthermore, there are several international platforms that we can access. On all these platforms, the donation process can be accessed online and has been integrated with various digital payments.

Technology Acceptance Model

The technology acceptance model, or what can be called TAM, is one model that is often used to assess the use of a renewable information system for each individual. Davis first proposed this model in 1989 (Davis et al. 1989). This theory examines related information systems adapted from the theory of reasoned action (TRA) and the theory of planned behavior, which is more focused on modeling the acceptance of the potential of an information system (Chau 1996). The primary purpose of using TAM is to predict the acceptance of an information system or technology and diagnose problems before users use the new system. Therefore, in general, TAM has been used to predict, explain, and improve the understanding of user acceptance of new information systems from various fields (Li et al. 2008).

The TAM model is used very well to explain the acceptance of individuals in the use of applications of technology or information systems. When an individual encounters a new information system, it is influenced by two main variables that affect how and when an individual will use it. These variables are perceived usefulness (PU) and perceived ease of use (PEOU). PU is the degree to which a person believes using the information system will improve their job performance. PEOU is defined as the degree to which a person believes that they are not in trouble when they use the information system (Mona et al. 2019). The TAM model proposes that PU and PEOU affect user attitudes on the use of information systems. Attitudes intended in this study are individual evaluations, both positive and negative, of a behavior. In the TAM model, attitude will be the determinant and will affect the intention to use technology for users (Ho et al. 2020).

Empirically the use of this TAM model is often used and is considered adequate for the assessment of technology use. Especially in the 21st century, there is a technological transformation or digital era, making this model used in research on the use of technology and as material for evaluating systems to be more accepted by the community. In economic sector research, the TAM model is often used to analyze the use of mobile banking (Haider et al. 2018; Hasif and Ahmad 2019; Luarn and Lin 2005; Suhartanto et al. 2020) the results of this research show the results of the use of mobile banking from several banks and countries that PU has a strong influence, so it can be interpreted that mobile banking can improve performance, especially in the transaction process. TAM is also used to analyze online donations (Agustiniingsih et al. 2021; Esrati et al. 2018; Niswah et al. 2020) which results from this study also show that PEOU affects the intention to use the online donation. So service agencies that use the online donation platform must pay attention to the payment process steps.

Recent research studies have also begun integrating with other social factors and the latest technology acceptance models (Nurfadilah et al. 2020) which integrate with social influence and religiosity factors. Although PU and PEOU have been integrated, they remain an influential factor related to the use of the latest information systems.. Therefore, this study hypothesizes as follows:

- H1. PU has a significant effect on Attitude to ziswaf crowdfunding
- H2. PU has a significant effect on Intention to use ziswaf crowdfunding
- H3. PEOU has a significant effect on Attitude to ziswaf crowdfunding
- H4. PEOU has a significant effect on Intention to use ziswaf crowdfunding
- H5. Attitude has a significant effect on Intention to use ziswaf crowdfunding

Trust

Trust is a common condition and a consideration that impacts human behavior. Trust is a critical variable in online-based transactions because online transactions contain sensitive information, such as personal data security, the correctness of the platform, and the absence of direct contact between parties, and online transactions have a high risk of fraud. Trust also applies to be a determinant of crowdfunding institutions. According to (Syifa and Ratnasari 2020) research shows that security and trust have a positive relationship and significantly affect online zakat use in Indonesia. Not only in online zakat, but trust is also one of the factors for mobile banking users (Haider et al. 2018; Mamman et al. 2016).

Trust can be defined as the willingness of a party to be vulnerable and positive expectations for the actions of other parties, based on the expectation that the other party will take specific actions for the trusted party (Amirul Faiz Osman et al. 2016) Moreover, this is very important in the context of online-based transactions. In the online donation process, there are two types of trust: interpersonal and online. Interpersonal trust is the expectation of promises, words, or statements from other people who can be trusted. At the same time, the object of online trust is more on websites, platforms, or technology. Many previous studies have combined the trust variable with TAM (Chuang et al. 2016; Valencia et al. 2019); findings from this study suggest that the use of online transactions, the trust variable, has an impact on the intention to buy online.

This study will emphasize trust in the Ziswaf crowdfunding platform. As online donation activities have become commonplace and have shown their value to help, we are paying close attention to trust in online donation platforms. Trust in the beneficiary refers to the donor's expectation that online donation recipients provide the correct information and can use the money properly. Because this is the key to the success of online collections, to increase attention and interest in choosing their crowdfunding platform, the institution or platform manager must build credibility and trust in the community so that people feel safe to channel funds through the platform. Therefore, in this study, it is hypothesized that (Fig. 1)

- H6. Trust has a significant effect on Attitude to ziswaf crowdfunding
- H7. Trust has a significant effect on Intention to use ziswaf crowdfunding

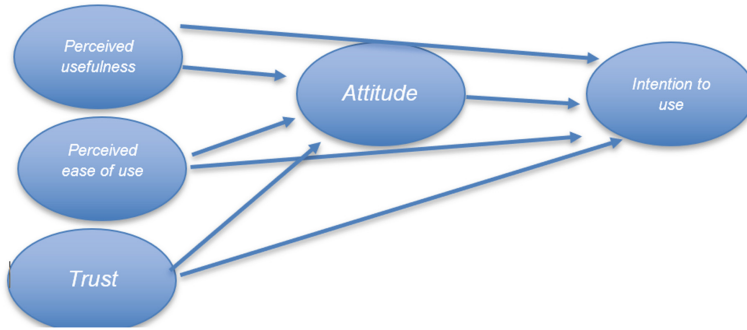


Fig. 1. Analysis Model

3 Research Methods

In this research, data collection using a questionnaire. The questionnaire was distributed online. As well as the sampling technique in this study uses the convenience sampling method. The sample criteria in this study are Muslims who can transact online. The indicator questions in this study are based on theories and previous research relevant to the topic. The analytical technique used in this study uses PLS-SEM because PLS can be used for small samples with complex models (Hair et al. 2014). The number of samples used in this study was $19 \times 5 = 95$, and this study used 100 respondents as required.

For each indicator, the measurement uses a five-point Likert scale ranging from strongly disagree to agree strongly. This scale is a general scale that is often used in previous studies. Each respondent in Arabic indicated they agreed or disagreed with each question, which consists of Trust (Usman et al. 2020) The ziswaf crowdfunding platform can be trusted all the time. The PU variable is measured by (Zhang et al. 2020) Online donation technology in ziswaf makes it easy to donate money. Online donation technology on ziswaf crowdfunding makes it easier and faster to donate money. Online donation technology in ziswaf crowdfunding is beneficial to increase the effectiveness of money donations. Moreover, Online donation to ziswaf crowdfunding is beneficial. Furthermore, PEOU is measured by “The procedure for making online donations to ziswaf crowdfunding is easy to learn;” “The online donation process to ziswaf crowdfunding is easy to operate;” My interaction with the Online donation system is clear and understandable. I believe that the platform will not abuse my donation. I believe that the platform guarantees using my money to help others. “It is effortless for me to remember how to donate via mobile. Attitude is measured by overall. I support Online donation on ziswaf; I feel good about making an Online donation on ziswaf. I think using online donation technology for ziswaf is useful. I support the development of Online donation”. For the intention to use measured by. I am interested in using ziswaf online donation. I will recommend to others to use online donation. I will often use ziswaf online donations in the future.

The questionnaire data were analyzed using the structural equation method-partial least square (SEM_PLS). SEM-PLS is a type of structural equation method based on variance. PLS is part of the regression-based methods for analyzing high-dimensional

data in a love structure environment. PLS consists of two linear equations, i.e., the measurement model, which is intended to determine the relationship between the construct and observed indicators, and the structural model to determine the relationship between variables. In the process of analyzing the validity of the questionnaire data, it must pass the reliability and validity test. The reliability test indicates the stability and consistency of the measurement instruments of a concept and helps to see the accuracy of measurements. The validity test is done by looking at the value of Cronbach's alpha. An item in the loading indicator above 0.7 (Hair et al. 2012).

4 Result and Analysis

Demographic Information

The demographic information of the sample in this study is as presented in Table 1. This study shows gender, age, income, education. This might be a consideration of how respondents intend to pay ziswaf online based on their condition.

There were 100 respondents in this study; the majority were women, 73% of all respondents. Most respondents were aged 20–30 years, around 59 people, and at least at the age 41–50, around 13 people. This result shows that most of the respondents are millennials, and they already understand online-based transactions. For the income level per month, income is dominated by around Rp. 1,000,000–3,000,000 or 48 people and the least income is above 6,000,000. This data shows that most of the income of the respondents is still below 4,000,000. Furthermore, for the level of Education, Most

Table 1. Demographic Information

Variabel	Description	Frekuensi
Gender	Female	73
	Male	27
Age	20–30	59
	31–40	28
	41–50	13
Income	> 1.000.000	24
	1.000.000–3.000.000	48
	3.000.000–6.000.000	20
	< 6.000.000	8
Education	SMA	13
	Bachelor	85
	Magister	2
	Doctoral	0

respondents are Bachelor. This data shows that most of the respondents have taken adequate education.

Test Validity and Reliability

In this section, the result of the research shown by Table 2. The result of outer loading and cronbach's alpha shown overall item was acceptance or valid.

Based on Table 2, all of the outer loadings are above 0.7, and the Cronbach alpha value is above 0.7. Cronbach alpha in this study is Attitude 0.889, Intention to use 0.874. Perceived ease of use is 0.917, perceived usefulness is 0.876, and trust is 0.897, so the indicators in this study can be used and continued for other analyses.

Table 2. Test Validity and Reliability

Construct	Item	Outer loading	Cronbach's Alpha
Attitude	ATT1	0.843	0.889
	ATT2	0.877	
	ATT3	0.880	
	ATT4	0.865	
Intention to use	IU1	0.869	0.874
	IU2	0.937	
	IU3	0.874	
Perceived ease of use	PEOU1	0.895	0.917
	PEOU2	0.907	
	PEOU3	0.867	
	PEOU4	0.910	
Perceived Usefulness	PU1	0.804	0.876
	PU2	0.875	
	PU3	0.875	
	PU4	0.861	
Trust	T1	0.903	0.897
	T2	0.931	
	T3	0.895	

Tabel 3. R-square test result

	R Square	R Square Adjusted
Attitude__	0.523	0.508
Intention to use	0.681	0.668

The result of the R square value is the coefficient of determination in endogenous constructs. According to Chin (1998), the category of R square values was divided into three, i.e., strong (0.67), moderate (0.33), and weak (0.19). R-square Shown in Table 3 test value shows that the intention to use as a dependent variable can be explained by PU, PEOU, Trust, and attitude by 68%, and other variables explain 40%. So in this study, the influence of the independent variable is considered vital (Table 4).

The result of hypothesis 1 shows that Perceived Usefulness (PU) does not significantly have a positive impact on Attitude (ATT) online donation of Ziswaf. This result is based on the p-value of 0.053, which is greater than 0.05. Thus, the first hypothesis is not supported. Shows that usefulness does not affect attitudes. Contrary to previous research on how usefulness affects attitudes (Park and Rhee 2019) Indonesian people prefer to do ziswaf in conventional ways, such as through mosques, social institutions, or another direct fundraising. Respondents feel helped by this service. Going online may be faster and more efficient. However, for now, it is not very useful for the community, especially since there was a horrendous case in Indonesia, the misappropriation of people's funds by a well-known institution, considering that this research survey was conducted after the incident. It turns out that this has influenced public perception of the use of online services.

Potential online fundraising might be helped with clarity and certainty in fund management so that people will prefer to use this online service, and fundraising will be much more efficient. Of course, it can be accessed anywhere so that the scope of donations is extended. Not much different from the first result, and it turns out that since this case occurred, this has influenced the intention to do online ziswaf. This result is shown by hypothesis 2: Perceived Usefulness (PU) has not significantly resulted in a positive impact on the intention to use an online donation of Ziswaf and based on the p-value of

Table 4. Hypothesis Relationship Path Test Result

Hipotesis	Relation	Original Sample	Sample Mean	Standard Deviation	T Statistics	P Values	RESULT
		(O)	(M)	(STDEV)	(O/STDEV)		
H1	PU -> ATT	0.258	0.263	0.133	1.94	0.053	not supported
H2	PU -> Intention to use	0.108	0.113	0.111	0.977	0.329	not supported
H3	Peou -> ATT	0.469	0.463	0.095	4.939	0	supported
H4	PEOU -> IU	0.53	0.521	0.105	5.039	0	supported
H5	ATT > Intention to use	0.778	0.775	0.098	7.961	0	supported
H6	Trust -> ATT	0.142	0.14	0.091	1.56	0.119	not supported
H7	Trust -> IU	0.067	0.068	0.093	0.726	0.468	not supported

0.329, which is greater than 0.05. Thus, the second hypothesis is not supported. Even though we know the key is the intention to use a technology system. When does the individual feel that the new system helps them (Berakon et al. 2021; Kasri and Ramli 2019) if the person does not feel that the system is not helping? Of course, this reduces their intention to use a renewable system, so to optimize fundraising online, the ziswaf agency must convince users that this online service can help them.

In hypothesis 3: Perceived Ease of Use (PEOU) significantly positively impacts the Attitude online donation of Ziswaf. It was based on the p-value of 0.00, which is smaller than 0.05. Thus, the hypothesis is supported. The factors influencing the acceptance of technology can be seen from the ease of use. When the system is younger, they will support and think positively about using this online ziswaf service. This research is also conducted by (Sunny and George 2020), which shows that when online payments have clear and accessible learning steps, users will support them, which can also increase intention to use. This result is indicated by Hypothesis 4: Perceived Ease of Use (PEOU) significantly positively impacts our intention to an online donation of Ziswaf. They were based on the p-value of 0.00, which is smaller than 0.05. Thus, the hypothesis is supported.

Hypothesis 5: Attitude significantly positively impacts the intention to use the online donation of Ziswaf. They were based on the p-value of 0.00, which is smaller than 0.05. Thus, the hypothesis is supported. The results show that the determination of the intention to use the online ziswaf service is influenced by the individual's attitude in responding to a system. When Indonesian people show a skeptical attitude toward online services, of course, they will not intend to use them. They will tend to refuse and vice versa (Chauhan et al. 2019).

It turns out that the impact of this case affects changes in the PU variable but also changes in the trust variable, whereas in Hypothesis 6: trust does not significantly have a positive impact on Attitude (ATT) online donation of Ziswaf. The result of the hypothesis show p-value of 0.119, which is greater than 0.05. Thus, the hypothesis is not supported, and Hypothesis 7: trust not significantly has a positive impact on the intention to use the online donation of Ziswaf. The result showed a p-value of 0.468, which is greater than 0.05. Thus, the hypothesis is not supported. The result opposite between the theory. This result shows that public trust in online donation services to ziswaf decreased after the news. This reaction is natural because the incident misappropriated many funds and made the community skeptical, making the public consider the agency's credibility. So suggestions for agencies to be more transparent in reporting their finances to increase the community's trust again. In addition to financial reports, agencies can add activity reports, especially for waqf programs so that people will have more confidence. Furthermore, these things can be increased expected or positive attitudes and intentions to use online ziswaf services.

5 Conclusion

The study's results explain that the intention to use online donations on ziswaf is influenced by perceived ease of use and attitude. Furthermore, attitude has the most robust strength compared to the other variables. When users support and show a positive attitude, this increases the intention to use this service. This study also shows that perceived

usefulness and trust do not affect attitude and intention to use. to develop and optimize ziswaf crowdfunding using an online campaign, we must first consider our services, such as whether this service really helps or not for donors, and then the steps for payment are made as simple as possible so that donors give a good attitude and are more intentional to use online payments for ziswaf crowdfunding.

The result shows a decrease in trust in the Ziswaf Institute. For trust as the key to online transactions, ziswaf institutions must pay more attention to and increase donor trust through changes and improvements in financial management, such as monthly reports to minimize misappropriation of funds. This research contributes to the literature on the use of online services. Perhaps variables and models are often used; however, after the misappropriation of people's funds, there is still no research that examines it, so this paper is expected to be considered by institution and readers regarding this phenomenon.

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