

The Influence of Trust, Peers, and Enjoyment on Online Donations and Continuation Intentions: An Ethical Philanthropic Approach in Islamic Economics

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ABSTRACT

Indonesia was named the most generous country from 2018 to 2024. A significant case of donation misappropriation by an agency in early July 2022 prompted varied societal reactions. This study examines the effects of trust in online donation platforms, peer influence, and enjoyment in helping on online donation and forwarding intentions, as well as the impact of these intentions on behavioral frequency. Data were collected via a survey of 106 Indonesian citizens who had received information about online donations in the past year. The analysis employed Structural Equation Modeling-Partial Least Squares (SEM-PLS). Results indicate that trust and peer influence have a significant and positive impact on forwarding intention but do not significantly affect online donation intention. Enjoyment in helping significantly impacts both online donation and forwarding intentions. Furthermore, online donation intention significantly affects donation frequency, and forwarding intention significantly impacts forwarding frequency. This study provides managerial implications for online donation platforms, suggesting they involve donors in the distribution process to create a positive impression.

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INTRODUCTION

Indonesia has been consistently ranked as the most generous country in the world for the past seven years, from 2018 to 2024 (CAF, 2024). However, a survey by (IDEAS, 2020) indicated a decline in funds managed by social initiatives and Amil Zakat Institutions (LAZs), highlighting a mismatch between generosity and institutional fundraising. A case of misappropriation by a donation agency in Indonesia also shocked the public in early July 2022, eliciting varied public responses. Drone Emprit, a social media monitoring and analysis platform, showed that news about the misuse of donation funds surged in July 2022 with 27,380 mentions (Emprit, 2022). Sentiment on this issue was dominated by negative sentiment (approximately 58% on social media and 31% on online media), dividing public opinion into supportive and critical groups. This problem certainly has an impact on public trust regarding social institutions and Amil Zakat Institution (LAZ). Therefore, zakat institutions need to perform transparency and accountability (Hasbi, 2024).

Donation institutions in Indonesia accept donations both directly (over the counter) and online. Online donations make it easier for donors to transfer donations to those they trust. Online donation is one of the most important breakthroughs in inviting the younger generation to donate because, as (Hou et al., 2021) state the number of donations collected from the younger generation has stagnated, which can be a sign that awareness of donating is starting to erode among younger people. Online donation is also an option for the society during the pandemic. Bayu (2020) showed an increase in online donations during the pandemic, from 11% to 43% compared to last year compared with donations paid conventionally. This study seeks to analyze what factors distinguish the frequency a person makes online donations and whether respondents who receive information about online donation tend to share the information they have received. This study examines the effect of trust in online donation platforms, peer influence, and enjoyment in helping others on online donation intention and forwarding intention.

There has been a tremendous amount of high-quality research has already been published on online donations. However, this study differs from previous research by incorporating frequency variables alongside intention constructs, whereas many studies focused solely on intention (Aji et al., 2021; Hou et al., 2021; Wallace et al., 2017), the variable of forwarding frequency has not been widely used, especially in the era of ease of spreading

information, involving peer influence variables that can affect a person's intention and frequency in making donation or sharing the donation information someone gets. In the context of philanthropy, Nurul Huda et al. (2023) showed that research on philanthropy and Islamic philanthropy has grown in the last 16 years.

The development of digital technology has brought significant changes to philanthropic practices, one of which is marked by the increasing popularity of online donations. Digital platforms make it easier for people to donate without time and place constraints, but on the other hand, they pose new challenges related to trust, social influence, and individual motivation for continued participation. In this context, understanding the psychological and social factors that drive individuals to donate online is crucial, particularly in relation to continuance intention. Three key factors often considered in online donation behavior are trust in the platform or donation manager, peer influence, and the emotional pleasure or satisfaction (hedonic value) experienced after donating. All three significantly influence an individual's decision to donate and maintain their involvement in digital social activities (Zidny et al., 2022).

Within the framework of Islamic economics, donation is seen not only as a form of social participation but also as part of worship and the practice of spiritual values such as trustworthiness, brotherhood, and sincerity. Islam encourages its followers to share through instruments such as *infaq* (charity), *sedekah* (alms), and *waqf* (endowments), which prioritize the principles of social justice and communal solidarity. Therefore, online donations must be examined not only from a technological and psychological perspective, but also from the perspective of Islamic philanthropic ethics, which upholds values such as sincere intention (*ikhlas*), transparency (*amanah*), and social concern (*ta'awun*). Therefore, this study aims to examine the influence of trust, peer support, and enjoyment on online donation behavior and continuance intentions, using an Islamic economic approach. This study is expected to contribute to the development of digital donation models that are not only effective but also aligned with Islamic principles in encouraging sustainable social participation (Lasmiatun & Manteghi, 2025).

Despite the growing trend of online donations, concerns remain about the public's lack of understanding of Islamic values in digital philanthropy practices. Many people donate simply because they follow trends or because of the fleeting effects of social media campaigns,

without understanding the spiritual foundations and social responsibility inherent in Islamic teachings. This raises a critical question: to what extent can trust, social influence, and personal enjoyment in online donations be integrated with the core values of Islamic philanthropy. Furthermore, previous studies have tended to focus on the technical and psychological aspects of digital donor behavior, such as ease of access, data security, and user satisfaction. However, few have examined in depth how Islamic ethics and Islamic economic principles influence the intention and sustainability of donation behavior. In Islam, the sustainability of donations is not simply a matter of consistent behavior, but rather a form of moral responsibility (*fard kifayah*) for the welfare of the community (Hadziq & Ali, 2025).

By integrating digital consumer behavior approaches and Islamic economic values, this study offers a new perspective in explaining the dynamics of online donations. This research is not only theoretically relevant in expanding the scope of Islamic economics and philanthropic behavior, but also has practical value for zakat institutions, Islamic crowdfunding initiatives, and digital donation platforms seeking to build sustainable donor trust and loyalty. With this background, it is crucial to examine how trust, peer influence, and emotional enjoyment influence online donation continuation intentions, considering ethics and Islamic economic principles as the foundation of the analysis (Mabrukah, 2024). This research attempts to integrate the literature on a person's behavior amid the rapid growth of information technology. Will they directly forward the information they receive about the donation to their partner in the ease with which people share information? In addition, this study seeks to explore the level of public trust in Indonesia in donation institutions in Indonesia following a major case of fund misuse, and to explore its impact on the intention and frequency of donating.

METHOD, DATA, AND ANALYSIS

Data Collection

This research employed a quantitative approach to examine the relationships among the variables under study. Data were analyzed using the Structural Equation Model (SEM), which allows for the simultaneous testing of multiple relationships within a comprehensive framework. The sample selection method used non-probability sampling, specifically purposive sampling. This method was chosen to enhance the representativeness

of the sample and to minimize selection bias. The application of SEM in conjunction with a robust sampling strategy contributes to the reliability and validity of the research findings.

This study used primary data obtained directly from a survey of respondents. Data were collected using a self-administered survey method by distributing questionnaires directly to respondents and filled in by the respondents themselves. Questionnaires were used to obtain data to measure the analyzed constructs: (1) trust in online donation platforms, (2) peer influence, (3) enjoyment in helping others, (4) online donation intention, (5) forwarding intention, (6) online donation frequency and (7) forwarding frequency. The type of questionnaire used in this study was an electronic online questionnaire. Researchers sent invitations to prospective respondents via links on online media to complete surveys using Google Forms.

The population in this study consisted of all Indonesian citizens who have received information about online donations within the past year. The criteria for respondents who can be selected as samples are: (1) those who have received information about online donation in the past year; (2) be at least 17 years old. The study included 106 respondents. Data collection techniques used primary data obtained directly from survey respondents through questionnaires.

Model Development

The Theory of Reasoned Action (TRA), originating from social psychology, was first developed by Ajzen & Fishbein (2010). TRA is widely used in behavioral research on organizational behavior, political behavior, and the underlying reasons someone performs these behaviors. Ajzen & Fishbein (2010) proposed that intention is the best predictor of a person's behavior. The factors behind a person's behavior consist of individual factors (personality, values, past behavior), social factors (education, age, gender, income, religion, culture), and information factors (knowledge, media and, intervention). There are 3 constructs in TRA (1) attitude; (2) subjective norms; and (3) norms. Behavioral beliefs (attitudes) are built by beliefs gained during his life, derived from direct experience, outside information, and conclusions or other assumptions from self-development. Subjective norms are beliefs about what individuals think about behavior, including how perceptions of others (e.g., family and friends) will accept normative behavior or beliefs and disagreements about what influences behavior. In addition

to subjective attitudes and norms, important norms in social groups are also considered important indicators of behavior. Important norms refer to social norms widely believed by the community or social environment in which the person is located.

Donations collection activities are not only carried out by people in developed countries (Bennett et al., 2021; Choi et al., 2019), but also people in developing countries (Aji et al., 2021; Hou et al., 2021; Hsu et al., 2021; José-Cabezudo & Camarero-Izquierdo, 2012). With the rapid development of technology, online donation platforms have become essential for charities and non-profit organizations to raise funds with a broad reach and relatively low cost (Shier & Handy, 2012). For a large institution such as the Red Cross, World Vision, or online fundraising are poses little challenge because they already have a reputation and have earned public trust.

Trust is a form of consumer perception and the level of trust will affect consumer characteristics. Public trust will significantly affect the collection and distribution of donations (Hou et al., 2021). Several previous studies examined the effect of trust in online donation platforms on donation intention. Hou et al. (2021) showed positive and significant results as well as Aji et al. (2021) who used the same variable on online infaq intention. Trust in online donation platforms is included in the subjective norm construct in TRA. It relates to how individual perceive or believe in something or other parties. (José-Cabezudo & Camarero-Izquierdo, 2012) stated that trust in the sender is the main factor that email receivers forward messages they receive. In this study, the researchers assumed that trust in online donation platform would influence a person's behavior to pass the information on accepting donations. Therefore, we propose that:

H1a: trust in online donation platforms has a positive effect on online donation intention.

H1b: trust in online donation platforms has a positive effect on forwarding intention.

Peer influence in this study measured whether friends or colleagues have a role in influencing a person's decision to take online donation actions and forwarding intentions. In social learning theory, there is an assumption that new behavior can be obtained through paying attention and imitating others (Bandura, 1986). A person who makes an online donation can be influenced by third party friends and family members. Shier & Handy (2012) and Hou et al. (2021) showed that peer influence positively affects online donation intention. Neural and psychological processes of peer-influence show significant impact on online

donation decisions (Ye, Jiang, & Zhang, 2022). If peer influence supports online donation behavior, it will affect a person's desire to forward the ongoing donation program's intention.

Thus:

H2a: peer influence has a positive effect on online donation intention

H2b: peer influence has a positive effect on forwarding intention

From the perspective of psychology, there is a type of person who sacrifices his self-interest to help others which is called altruism (Obrenovic et al., 2020). People with this type feel happy and excited when assisting others (enjoyment in helping others) without expecting anything in return and putting aside personal interests for the welfare of others. This study presumes that enjoyment in helping others positively and significantly affects online donation intentions.

Enjoyment in helping others is a form of positive evaluation of the attitude construct that will affect behavioral intention in TRA. A person's attitude towards an object is a feeling of support or partiality, the more robust enjoyment in helping others, a stronger impact on behavior. Based on the result of research by Hou et al. (2021), enjoyment in helping others positively affects online donation and forwarding intentions. We propose that:

H3a: enjoyment in helping others has a positive effect on online donation intention.

H3b: enjoyment in helping others has a positive effect on forwarding intention.

The intention to donate and the behavior of donation will differ in different cultural contexts. Kashif et al. (2015) used the theory of Planned Behavior to examine donation intentions and behavior. Donation intention has a positive and significant influence on donation behavior. In TRA theory, behavioral intention is a necessary antecedent in the action and outcome of one's evaluation of attitudes and subjective norms. Donation frequency refers to how often someone makes donation online. For example, if someone distributes a donation of Rp 120.000,00 once a year for an amount of Rp 120.000,00; twice a year for an amount of Rp 60.000,00; quarterly for an amount of Rp 30.000,00; or monthly for an amount of Rp 10.000,00. Therefore, we propose the following hypothesis.

H4: online donation intention has a positive effect on online donation frequency

There are not many studies discuss forwarding intention (Hou et al., 2021). Delving the understanding people's participation in online charities, empathizes the importance of trust and empathetic concerns. José-Cabezudo & Camarero-Izquierdo (2012) has investigated the

factors that influence a person reading the emails he receives at that time. Trust in the sender is a crucial factor that influence the recipient to open the contents of the email, then the frequency of opening has a positive impact on the forwarding frequency. Yet, Hou et al. (2021) found that online donation intention had no significant effect on forwarding intention. Forwarding frequency is an advanced process of forwarding intention. If someone's forwarding intention to forward donation-raising information is high, the forwarding frequency will also increase. Hence, we posit.

H5: forwarding intention has a positive effect on forwarding frequency.

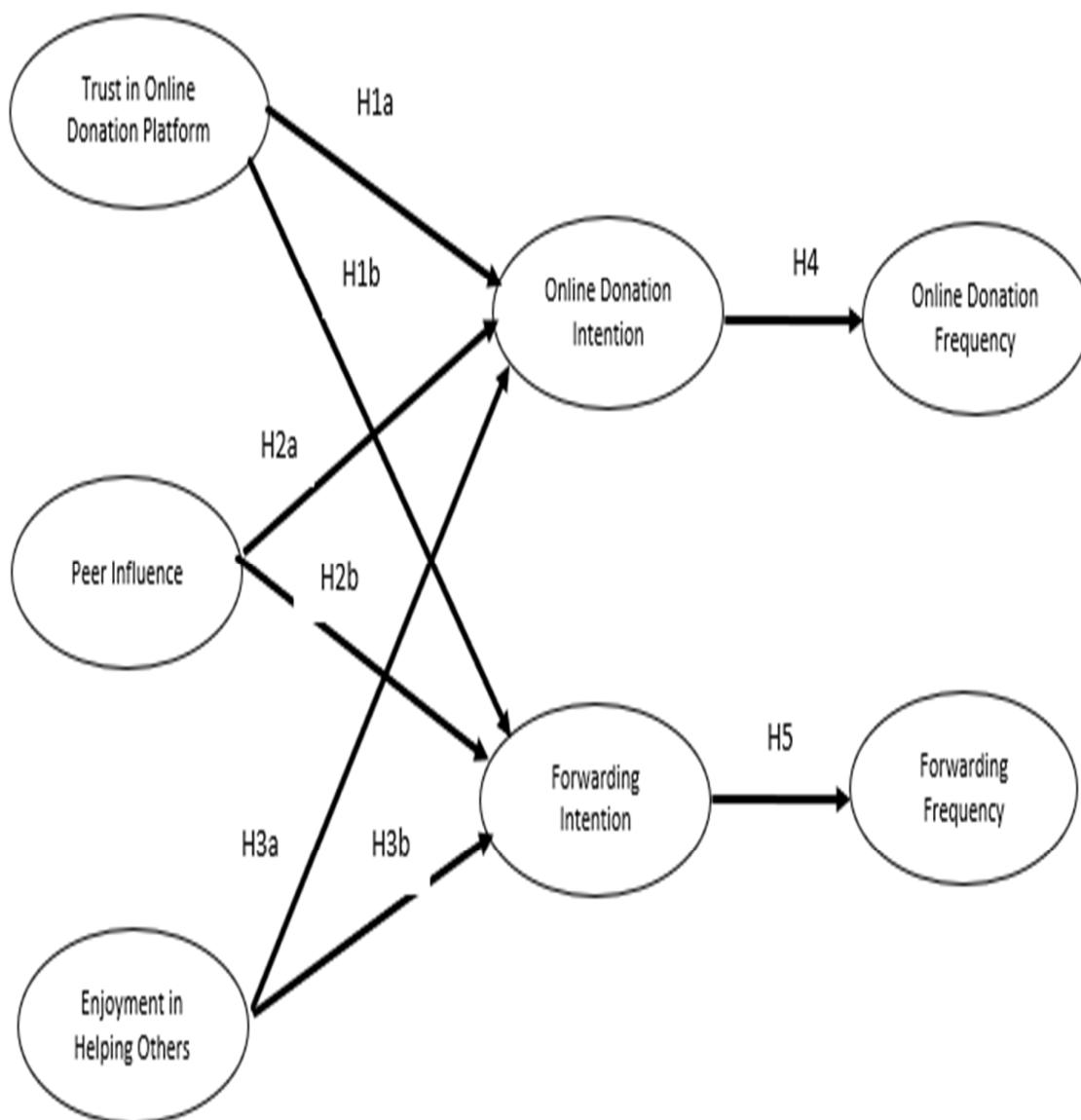


Figure 1. Research Framework Model

METHOD, DATA, AND ANALYSIS

Measures

The scale used in this study is a Likert scale with five alternative answers 1-5 agreement responses on the variables trust in online donation platforms, peer influence, enjoyment in helping others, online donation intention and forwarding intention. At the same time, the online donation frequency and forwarding frequency variables use a Likert scale with five alternative answers 1-5 behavioral frequency responses.

Table 1. Descriptive Statistics of Variables

Variables	Mean
Trust in Online Donation Platform	3.536
Peer Influence	3.620
Enjoyment in Helping Others	3.676
Online Donation Intention	3.680
Forwarding Intention	3.472
Online Donation Frequency	2.950
Forwarding Frequency	2.653

Data source: Created by the Author, 2025

Table 1 presents the mean values for each main variable used in this study. The Enjoyment in Helping Others variable showed the highest mean value of 3.676, indicating that respondents tended to feel happy and emotionally satisfied when making online donations. This suggests that inner enjoyment is an important motivator in digital donation behavior, aligning with the concept of al-itsar (prioritizing others) in Islamic ethics. This was followed by Online Donation Intention with an average of 3.680, indicating a strong intention to donate online among respondents. Meanwhile, Peer Influence also had a relatively high value (3.620), indicating that encouragement or encouragement from peers plays a significant role in encouraging individuals to donate, reflecting the importance of brotherhood and social solidarity within the Muslim community.

The average Trust in Online Donation Platform score was 3.536, indicating that respondents' trust in digital donation platforms was moderate. This indicates that despite a willingness to donate, there are still doubts or concerns regarding the platform's transparency

and accountability, which donation managers need to address to ensure it complies with the Islamic principle of trustworthiness. Forwarding Intention averaged 3.472, indicating a fairly strong intention, but not as strong as donation intention. This indicates that even if someone is willing to donate, not everyone is automatically compelled to share the donation information with others. Meanwhile, actual behavior variables such as Online Donation Frequency (2.950) and Forwarding Frequency (2.653) had lower averages than intention variables. This indicates a gap between intention and actual action, possibly caused by factors such as lack of time, information uncertainty, or a lack of consistent spiritual encouragement.

Construct Validity

This study assessed construct validity using Confirmatory Factor Analysis (CFA) (Hair et al., 2013). Two types of construct validity were tested with CFA: convergent validity and discriminant validity. Convergent validity is the validity where items measuring the same construct will associate or converge with each other (Neuman, 2014). Convergent validity is determined by looking at the factor loading value of each item in the instrument. If the item has a loading factor value of 0.5 or above, the item demonstrates good convergent validity (Hair Jr et al., 2019). The tests of construct and discriminant validity in this study were carried out using the WarpPLS 7.0 software.

Table 2. Factor Loadings of Measurement Items

Item	TOP	PI	EHO	ODI	FI	ODF	FF	p-value
TOP1	0.689							<0.001
TOP2	0.871							<0.001
TOP3	0.803							<0.001
TOP4	0.810							<0.001
PI1		0.625						<0.001
PI2		0.769						<0.001
PI3		0.816						<0.001
EHO1			0.912					<0.001

Item	TOP	PI	EHO	ODI	FI	ODF	FF	p-value
EHO3			0.932					<0.001
ODI1				0.916				<0.001
ODI2				0.930				<0.001
ODI3				0.943				<0.001
ODI4				0.891				<0.001
FI1					0.924			<0.001
FI2					0.878			<0.001
FI3					0.808			<0.001
ODF1						0.944		<0.001
ODF2						0.910		<0.001
ODF3						0.968		<0.001
ODF4						0.942		<0.001
FF1							0.885	<0.001
FF2							0.910	<0.001
FF3							0.909	<0.001
FF4							0.927	<0.001
FF5							0.903	<0.001
FF6							0.881	<0.001

Data source: Data processing results, 2025

Note: TOP = Trust in Online Donation Platform, PI = Peer Influence, EHO = Enjoyment in Helping Others, ODI = Online Donation Intention, FI = Forwarding Intention, ODF = Online Donation Frequency, FF = Forwarding Frequency.

Table 2 presents that each measurement item has a p-value below 0.05, allowing the next stage analysis to proceed all measurement instrument items have a factor loading value

above 0.5. Consequently, it can be concluded that all measurement instrument items have a good convergent validity.

Table 3. Average Variance Extracted (AVE) Value

TOP	PI	EHO	ODI	FI	ODF	FF
0.662	0.552	0.862	0.846	0.759	0.886	0.814

Data source: Data processing results, 2025

Note: TOP = Trust in Online Donation Platform, PI = Peer Influence, EHO = Enjoyment in Helping Others, ODI = Online Donation Intention, FI = Forwarding Intention, ODF = Online Donation Frequency, FF = Forwarding Frequency.

Table 3 describes the Average Variance Extracted (AVE) value of all constructs above 0.5. Hence, convergently, this research instrument is valid the second test of construct validity is the discriminant validity test to ensure that each construct is distinct (Hair Jr et al., 2019). Based on Table 4, the square root of each construct's AVE value is greater than the inter-construct correlation values. Therefore, it can be concluded that the instruments used in this study demonstrate good discriminant validity.

Table 4. AVE Square Root Value

Constructs	TOP	PI	EHO	ODI	FI	ODF	FF
TOP	0.813	0.353	0.713	0.587	0.384	0.497	0.322
PI	0.353	0.743	0.419	0.450	0.430	0.273	0.368
EHO	0.713	0.419	0.929	0.821	0.415	0.637	0.342
ODI	0.587	0.450	0.821	0.920	0.500	0.589	0.416
FI	0.384	0.430	0.415	0.500	0.871	0.287	0.698
ODF	0.497	0.273	0.637	0.589	0.287	0.941	0.474
FF	0.322	0.368	0.342	0.416	0.698	0.474	0.902

Data source: Data processing results, 2025

Note: TOP = Trust in Online Donation Platform, PI = Peer Influence, EHO = Enjoyment in Helping Others, ODI = Online Donation Intention, FI = Forwarding Intention, ODF = Online Donation Frequency, FF = Forwarding Frequency.

Construct Reliability

The reliability test was conducted by examining the internal consistency of the items in the instrument by assessing the Composite Reliability (CR) value of the instrument. If the instrument's CR value is 0.6 or above, then the instrument has an acceptable level of reliability. If the instrument's CR value is 0.7 or above, then the instrument has a good level of reliability (Hair Jr et al., 2019).

Table 5. Cronbach's Alpha and Composite Reliability Measurement

Constructs	Cronbach's Alpha	Composite Reliability
Trust in Online Donation Platform	0.870	0.907
Peer Influence	0.726	0.830
Enjoyment in Helping Others	0.920	0.950
Online Donation Intention	0.939	0.957
Forwarding Intention	0.840	0.904
Online Donation Frequency	0.957	0.969
Forwarding Frequency	0.954	0.963

Data source: Data processing results, 2025

Table 5 shows that all constructs have a Composite Reliability value > 0.7 . Six of seven constructs have Cronbach's Alpha > 0.6 . According to (Sekaran & Bougie, 2013), the instrument has acceptable reliability if Cronbach's Alpha value > 0.6 . Thus, it can be concluded that all instruments used in this study have good reliability. It is critical to note that the methods must be composed within the same order within the results. The order of presenting the methods must be consistent with the type of research conducted. The method for one sort of inquire about may differ significantly from other types of research. For instance, the presentation of research study methods for which information will be prepared using statistical analysis is exceptionally distinctive from the introduction of laboratory research involves hardware and materials. Part of the method can be made with several partitioned subheadings such as materials, devices, and data collection methods.

RESULTS AND DISCUSSION

Result

The questionnaire used in this study consisted of two parts. The first part consists of questions related to the respondent's demographic profile, namely gender, age, marital status, education level and monthly income. The result of the first part of the questionnaire can be seen at table 6 below.

Table 6. Respondent Characteristics

Characteristics	Category	Amount	Percentage
Gender	Male	42	40%
	Female	64	60%
Amount		106	100%
Age	17-20	5	5%
	21-25	21	20%
	26-30	43	41%
	31-35	14	13%
	36-40	12	11%
	41-45	5	5%
	46-50	3	3%
	51-60	3	3%
Amount		106	100%
Marital Status	Married	61	58%
	Single	45	42%
Amount		106	100%
Education Level	High school	14	13%
	Diploma	2	2%
	Undergraduate	48	45%
	Postgraduate	40	38%
	Doctoral	2	2%
Amount		106	100%
Monthly Income	Less than Rp. 1.000.000	18	17%
	Rp. 1.000.001 to Rp. 2.500.000	14	13%
	Rp. 2.500.001 to Rp. 5.000.000	41	39%
	Rp. 5.000.001 to Rp. 10.000.000	28	26%
	More than Rp. 10.000.001	5	5%
Amount		106	100%

Data source: Data processing results, 2025

Table 6 shows that Hypothesis testing using SEM-PLS method must pay attention to the suitability of the model (model fit). It is done to ensure that the research model fits well. The model suitability test is based on data processing result using the WarpPLS 7.0 analysis tool. An indicator of a model is said to be fit if the Average Path Coefficient (APC), Average R-square (ARS), and Average Adjusted R-square (AARS) have a significant p-value (Kock, 2014). In addition, it is also necessary to know whether there is a multicollinearity or not by looking at the Average Block VIF (AVIF) and Average Full Collinearity (AFVIF) values. The model's strength can also be known by looking at the value of the Tenenhaus GoF (GoF).

As shown in Table 7, the APC, ARD, and AARD are all significant ($p\text{-value} < 0.001$). This shows that the model is fit and the model built is aligned with existing phenomena and supported by data the model. The subsequent analysis tests whether multicollinearity or high correlation between constructs or dimensions may lead measurement bias in the research model. According to Kock (2014), a model is said to have no multicollinearity if the AVIF and AFVIF values are < 5 (accepted) and the ideal value is < 3.3 . Based on the data in table 5, the AVIF and AFVIF values were found to be 2.04 and 2.64, so it can be concluded that there is no multicollinearity in this research model. The model's strength is indicated by the Tenenhaus GoF (GoF) value. Kock (2018) mentioned the model suitability category with the criteria of small GoF value > 0.1 , medium > 0.25 , and strong > 0.36 . Based on table 6, the GoF value is 0.61. Indicating that the model has a strong fit.

Table 7. Model Fit

Indicator	Value	Criteria (Kock, 2018: 62)	Description
APC	0.37***	<i>P sig</i>	Accepted
ARS	0.48***	<i>P sig</i>	Accepted
AARS	0.47***	<i>P sig</i>	Accepted
AVIF	2.04	Accepted if ≤ 5 , ideally ≤ 3.3	Ideal
AFVIF	2.64	Accepted if ≤ 5 , ideally ≤ 3.3	Ideal
GoF	0.61	Low ≥ 0.1 , Medium ≥ 0.25 , Strong ≥ 0.36	Strong

Note: $p < 0.001^{***}$, $n = 106$

Data source: Data processing results, 2025

After analyzing the model fit, the next step is to test the structural model to evaluate the research hypotheses. If the path coefficient value is positive, the exogenous construct is positively related to the endogenous construct. In contrast, if the path coefficient value is negative, the exogenous construct is negatively related to the endogenous construct. To determine whether a relationship is significant, look at the p-value which indicates statistical support for the hypothesis. The hypothesis is supported if the p-value < 0.1 (significant at 10%), p-value < 0.05 (significant at 5%), p-value < 0.01 (significant at 1%) (Hair et al., 2013). The results of hypothesis testing with the structural model are described in Figure 2 and Table 8.

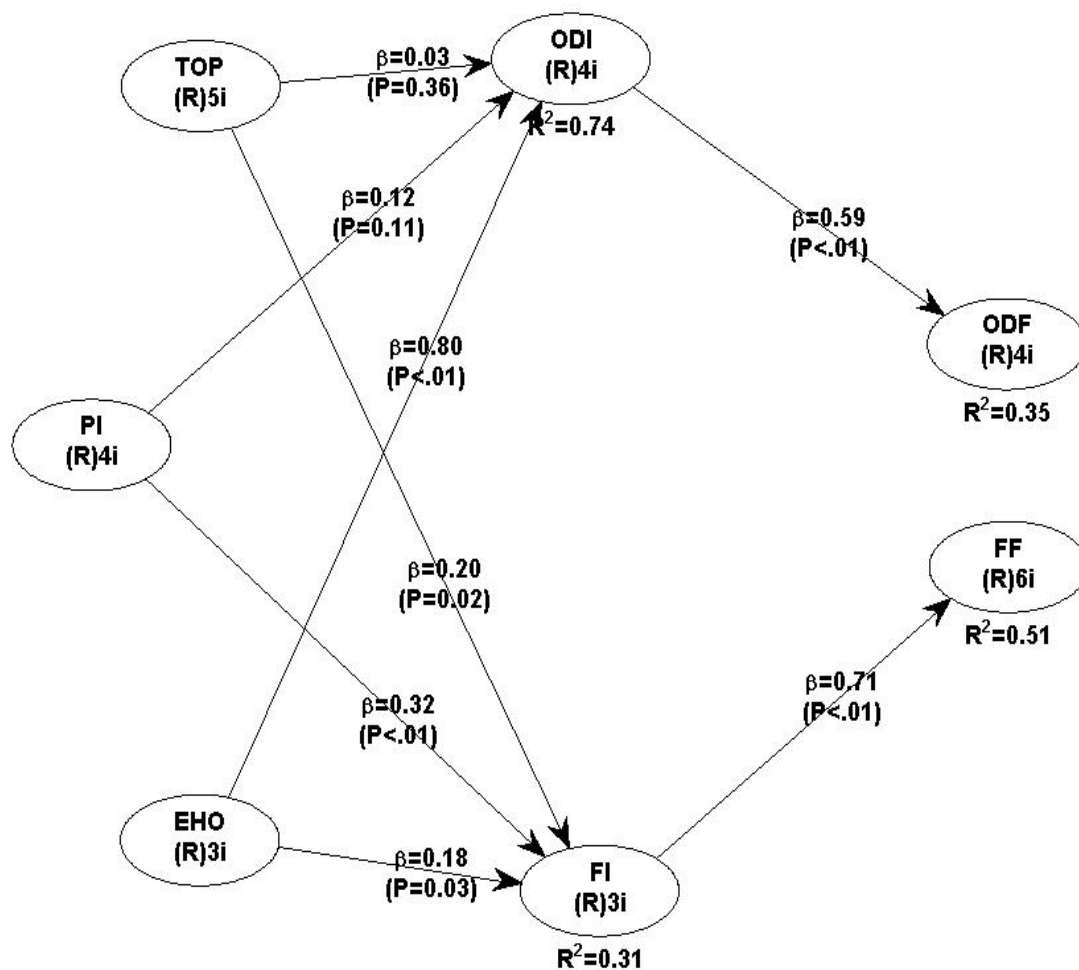


Figure 2 Hypothesis Test Results Using Structural Model

Note: TOP = Trust in Online Donation Platform, PI = Peer Influence, EHO = Enjoyment in Helping Others, ODI = Online Donation Intention, FI = Forwarding Intention, ODF = Online Donation Frequency, FF = Forwarding Frequency.

Table 8 Hypothesis Test Result using Structural Model

Path (β dan p -value)		
Online Donation Intention		
Constructs	Beta (β)	p-value
Trust in Online Donation Platform	0.03	0.36
Peer Influence	0.12	0.11
Enjoyment in Helping Others	0.80	< 0.01***
R ² (Adjusted)	0.74	
Forwarding Intention		
Constructs	Beta (β)	p-value
Trust in Online Donation Platform	0.20	0.02*
Peer Influence	0.32	< 0.01***
Enjoyment in Helping Others	0.18	0.03*
R ² (Adjusted)	0.31	
Online Donation Frequency		
Constructs	Beta (β)	p-value
Online Donation Intention	0.59	< 0.01***
R ² (Adjusted)	0.35	
Forwarding Frequency		
Constructs	Beta (β)	p-value
Forwarding Intention	0.71	< 0.01***
R ² (Adjusted)	0.51	

Discussion

The results of the data analysis indicate that hypothesis 1a is not supported. It means that when the respondent feels confident in the online donation platform, it does not trigger their intention to donate online. The mean score for trust in online donation platforms was moderate ($M=3.536$), which means respondent's trust toward online donation platform is relatively above medium. This finding differs from the result of Aji et al. (2021), Hou et al. (2021), Utomo & Nur (2021), while Li et al. (2022) showed that trust in organization impact donation intention but trust in technology did not have the same effect. It is possible because

respondents may require time to trust online donations, considering that data collection was attained to the issue of a case of misuse donation fund by one donation institutions in Indonesia. The insignificant effect of trust on online donation intention suggests that while trust is important, other factors may play a more significant role in influencing donation decisions. Future research could explore these additional factors to better understand donation behavior.

The data show that hypothesis 1b is supported. The significance and positive effect of trust on forwarding intention highlights the critical role of trust in encouraging individuals to share donation information. When the respondent feels confident in the online donation platform, they are willing to forward the donation request through short messages or other communication media. The results of the study are in accordance with José-Cabezudo & Camarero-Izquierdo (2012), which stated that trust in sender is the main factor for email receivers to forward messages they receive. Online donation platforms should focus on building and maintaining trust to enhance forwarding intentions.

The results of data analysis show that hypothesis 2a is not supported. It means that the respondent's perception of the donation behavior made by friends or coworkers does not encourage the respondent's desire to make online donations. This result indicates that while peers may have some impact, their influence may not be as strong as other factors. This study results differ from those of Shier & Handy (2012) and Hou et al. (2021), which show that peer influence has a positive effect on online donation intention. The results of the data analysis indicate that hypothesis 2b is supported. It means that the respondent's perception of the donation behavior made by schoolmates or coworkers does not encourage the respondent's desire to forward the message of opening donation through short message or other communication media. This finding underscores the importance of social connections in encouraging individuals to share donation opportunities. Platforms can leverage peer network to increase forwarding intentions.

The result of the data analysis offers that hypothesis 3a is supported. Respondents who feel pleasure when helping others are motivated to make online donations. The result of the data analysis reveals that hypothesis 3b is supported. It means that respondent who feel pleasure when helping others are willing to forward the message requesting donation through short messages or other communication media. This outcome aligned with the result of Hou

et al. (2021). The positive effect of enjoyment in helping others on both online and forwarding intentions suggests that emphasizing the joy of contributing to a cause can motivate individuals to donate and share donation information. Online platforms can design experiences that enhances the enjoyment of giving to encourage more donations and sharing. Platforms should generate a strategic fundraising and campaign because it can enhance donation intention (Kasri & Yuniar, 2021). Pitchay et al. (2022) found that moral obligation became the dominant factor in influencing donation crowdfunding in Oman. In a conservative society, many people feel responsible to help other who are unfortunate in their life.

The result of data analysis shows that hypothesis 4 is supported. It indicates that the intention to donate online affects online donation frequency. This result suggests that individual with a strong intention to donate online are likely to engage in repeated donation behaviors. Platforms can target individuals with high donation frequency, because the research show that the frequent donation made result in a higher donation amount (Minguez & Sese, 2023). Similarly, the positive effect of forwarding intention on forwarding frequency suggests that individuals who are inclined to share donation information are likely to do so repeatedly. Online donation intention activities in any different charities affect the number and volume of donation made (Adena & Hager, 2022). This finding of data analysis shows that hypothesis 5 is supported. This suggests that the intention to forward donation request message through short message or other communication media impact forwarding frequency. This finding is consistent with the Theory of Reasoned Action which explains that a person's behavior depends on his intention (Ajzen & Fishbein, 2010).

CONCLUSION AND SUGGESTIONS

The hypothesis test results show that enjoyment in helping others positively affects a person's intention to donate online. The online donation platform can increase the involvement of donors in channeling the donations they have collected directly to the recipients so that donors not only get a donation experience but also create a meaningful experience for the donor. In addition, online donation platform can also update donors and report the result of their donation project.

The results of hypothesis 1a and hypothesis 2a show that neither trust in online donation platforms nor peer influence significantly affects online donation intention. Still,

both variables have a significant impact on forwarding intention. Even though they do not make donation, they are willing to forward the information on their social media if they receive information about donation program. Hypotheses 4 and 5 have significant results that prove that online donation intention significantly affects donation frequency and forwarding intention also significantly impact forwarding frequency. It suggested that the respondents not only intend to donate or pass on the information but their intention are translated into actual behavior. The implication of these findings for the online donation platform can be enhanced through emotional engagement of happy and proud donors so that the intention to donate and transmit information is high, and so forth the donation frequency and forwarding frequency can be higher. A limitation of this study is that it did not explicitly measure respondents' personal beliefs, such as the degree of their religiosity or intrinsic altruistic values, which could be significant moderators or predictors of donation behavior. The distribution of respondents in this study is quite varied in terms of gender, education level, age and marital status. Further research should include demographic variables such as age, gender, education, and marital status online donation intention and online donation frequency.

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