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Can the Integration of Social Presence and the Theory of Planned Behaviour Predict the Intention to Donate Zakat on an Islamic Crowdfunding Platform? Indonesian Experience Practices

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Abstract: In Indonesia, inequality in the projection and realisation of zakat, infaq, and sadaqah (ZIS) is a major problem for ZIS management institutions. Most communities are more inclined to pay for ZIS conventionally, which affects their uneven distribution. Therefore, ZIS service innovation based on financial technology (Islamic crowdfunding) that offers ease and transparency in management is necessary. This study investigates the potential factors that influence interest in distributing ZIS online. This study attempts to integrate the theory of planned behaviour and social presence in a conceptual framework to measure interest in distributing ZIS online among 731 respondents, finding that social presence, trust, subjective norms, and perceived behavioural control affect interest in online ZIS distribution. This study also offers managerial implications for the important aspects of online ZIS platform providers.

1 INTRODUCTION

The focus of Islamic economic development does not stop in the commercial sector but also in the non-commercial sector, commonly called Islamic social finance. However, modernisation actually presents moral degradation, which has an impact on the lack of individual concern for society (Husna, 2021). Therefore, products engaged in Islamic social finance such as Zakat, Infaq, and Sadaqah must be intensively disseminated. Indonesia has the largest number of Muslims in the world. There are 231 million followers of Islam in Indonesia, or 86.7% of Indonesia's population and almost 13% of the world's total Muslim population (World Population View, 2021).

This shows the potential of collecting Zakat, Infaq, and Sadaqah. However, the BAZNAS report (National Amil Zakat Agency) stated that the total funds collected were only Rp. 1.8 trillion based on the projected value of Rp. 300 trillion annually, which is not 1%. This should be used to reflect the performance of zakat, infaq and sadaqah management institutions in Indonesia, both in terms of managerial and product innovation and financial technology (fintech) services that make it easier for donors (muzakki) to channel their funds anytime and

anywhere. In particular, the COVID-19 pandemic has limited people's space for physical interaction.

The COVID-19 pandemic has direct implications not only in business but also in socio-economic fields (Fernandes, 2020; Nicola et al., 2020), finance, supply chains, and even the way consumers make payments, as WHO advises using digital money (Brown, 2020). Like the UK's National Zakat Foundation raising Zakat funds online, the Bulan Sabit Manusia's platform, which raises Sadaqah and Zakat funds to fund healthcare gaps around the world (Sukardi, 2021). In general, zakat, infaq, and sadaqah refer to alms and donations. However, there are operational differences: Zakat is obligatory for every Muslim, whereas sadaqah and infaq are not obligatory.

Therefore, Muslims are more obedient to paying zakat to avoid punishment (sin) and, at the same time, receive a reward. The intention to do so is also different due to different levels of obligation (Budiman, 2003). In another context, Wallace et al. (2017) revealed that donations both in the form of time and money are directly influenced by conspicuous donation behaviour (exposed) and indirectly influenced by self-esteem, materialism, and exposure. Social presence also affects donations both conventionally and online. Based on the theory of

social presence, people have psychological feelings when interacting with each other in the environment (Pongpaew et al., 2017; Schroeder, 2006). Social presence allows people to have a sense of social and humanity in the virtual world (Chen et al., 2019). 11

There have been many studies that have used the Theory of Planned Behaviour (TPB) to study the relationship between attitudes, subjective norms, perceived behavioural control, and intentions to do charity and join religious organisations. Zakat institutions can be included in the 4 two types of activities (charity and organisation). Therefore, TPB can examine the effect of the intention to pay zakat through zakat institutions (Annahl et al., 2021).

According to Ajzen (1991), human behaviour is guided by three considerations: beliefs about possible consequences that occur as a result of 6 behavioural beliefs, beliefs about normative beliefs, and beliefs about the existence of factors that can facilitate or inhibit behaviour (control beliefs). Behavioural beliefs then produce desired or unwanted attitudes 6 towards behaviour (attitudes against the behaviour); normative beliefs produce social pressure or subjective norms, and belief control produces perceived behavioural control. The combination of attitudes, subjective norms, and perceived behavioural control leads to the formation of behavioural intentions.

In the context of virtual interactions (social media platforms) where there is very minimal direct physical contact, of course, there are other factors beyond attitude, subjective norms, and perceived behavioural control that affect a person's interest in doing something. In this case, it is necessary to present factors that influence a user of a platform to feel "tied" with all the service features and ecosystem of the platform. This study emphasises the importance of the social presence variable in predicting muzakki's intentions to give charity through digital platforms.

Social presence is important in social media platforms because it provides "intimacy" between 8 the platform provider and its users. Basically, social presence is the extent to which the platform provider views the interlocutor (user) as a genuine individual, not a generalised person (Gunawardena & Zittle, 1997). The key concept that characterises social presence theory is the existence of "closeness" or "psychological distance" between the communicator 8 and receiver. In addition, Tu (2000) suggests that variables such as social context (which includes perceptions of privacy, setting, and communication goals) and Interactivity (two-way exchange of information) are also a feature of social presence.

If it is drawn in the context of this research, how are the managers of Zakat, infaq, and sadaqah institutions that provide online donation platforms able to bring closeness and "intimacy" to their users (muzakki) so that they can create a sense of security and trust in distributing donations? It is hoped that if the distribution through this online platform runs, the zakat projection targeted by BAZNAS can be achieved.

2 LITERATURE REVIEW

2.1 Islamic Crowdfunding

Islamic Crowdfunding (IC) is a product of Islamic Social Finance (ISF) which has used a digital platform to collect and distribute funds. According to The Islamic Research and Training Institute (IRTI) in Jouti (2019), ISF is described as a sector consisting of traditional Islamic institutions based on philanthropy-zakat, sadaqah and waqf; institutions based on cooperation (qard and kafalah); as well as contemporary Islamic microfinance institutions. The principles of ISF are derived from the value of Islamic philanthropy, which incorporates giving behaviour to meet the needs of the underprivileged.

From this perspective, zakat, infaq and sadaqah can become social safety net instruments that can help vulnerable people in various forms such as food, education, health, and survival. This is because the characteristics of zakat are vital in responding to the crisis. While waqf is very suitable for building resilience through institutions, infrastructure, and permanent sources to fund similar crises such as Covid-19 and this is in accordance with the views of the United Nations Development Program in the Sustainable Development Goals (SDGs) (AbdulKareem et al., 2021).

Jenik et al. (2017) explained that IC is divided into four categories, namely donation-based, reward-based, asset-based, and equity-based crowdfunding. Donation-based crowdfunding is a scheme where donors donate funds to platform managers for philanthropic activities, without expecting compensation. Reward-based crowdfunding donors provide funds to project managers through a crowdfunding platform which then receives rewards for financial support or services provided in the form of products or services developed by project managers.

Asset-based crowdfunding, in this scheme the donor provides funds/assets to the platform provider which will then be purchased or rented by the project

manager to run his business. The contracts used in this scheme are murabahah and ijarah. Equity-based crowdfunding is an equity participation scheme in which donors provide funds for project managers to run their businesses. Donors receive returns through profit and loss-sharing as compensation for invested funds. The focuses only discuss donation-based crowdfunding which is based on philanthropic activities and comes from zakat, infaq, and sadaqah.

Hambari et al. (2020) stated in a study conducted on zakat distribution institutions in Malaysia, zakat institutions played a significant and vital role to assist public authorities in preventing the impact of COVID-19 on the economic sector given its position as a philanthropic institution. This vital role can be carried out in different dimensions, such as education and social orientation, to improve the well-being of people affected by the pandemic. This can be a reference for other countries to make zakat, infaq and sadaqah as an important mechanism for social financing.

However, the magnitude of the role and influence of the ISF is not always directly proportional to the intention to donate by the muzakki (donors) as stated earlier, in terms of the realisation of zakat, infaq and sadaqah in Indonesia, which was pioneered by BAZNAS, only about 1% was absorbed. In academia, there have been many studies that explain behavioural intentions using the Theory of Planned Behavioural (TPB) (Maes et al., 2014). TPB explains that individual behaviour is driven by behavioural intentions.

This intention is jointly influenced by three dimensions: the individual's attitude towards the behaviour, the subjective norms that surround it, and the individual's perception of the level of ease that can be done (behavioural control) (Wu et al., 2015). However, in today's digital world, these three dimensions are not sufficient to predict the intention to donate, therefore the researcher includes Social Presence Theory (SPT) to highlight the characteristics of Islamic crowdfunding behaviour in the virtual world, this paper also integrates the SPT and trust to study the behaviour of users of zakat, infaq, and sadaqah platforms.

2.2 Intention

Intention is an indication of how strong a person's belief is in trying a behaviour, and how much effort will be used to perform the behaviour. According to the Theory of Planned Behavioural, the intention to perform a behaviour is the strongest predictor of the emergence of that behaviour. The main factor in the

theory of planned behaviour is a person's intention to elicit a behaviour (Ajzen, 1991). Therefore, when fintech platform users feel they have the intention to give zakat, infaq and sadaqah, the behaviour to give zakat, infaq and sadaqah will be higher.

2.3 Attitude

Ajzen (1991) explains that attitude is defined as a tendency to react to things, people, institutions, or judgments, likes, or dislikes an event. Attitude towards behaviour refers to the degree to which a person has a favourable or unfavourable evaluation of the behaviour in question (Wu et al., 2015). Attitudes toward a behaviour are predicted by two beliefs: the likely consequences of the behaviour and an assessment of the consequences. In fact, Saha & Chandra (2018) proved in their research that intentions are positively influenced by attitudes.

2.4 Subjective norms

Subjective norms are perceived social pressures to engage or not engage in a behaviour. It is assumed that subjective norms are determined by how much normative beliefs can be accessed about expectations through important references (Ajzen, 1991). Many studies have tested subjective norms in predicting a person's intention to do something, as was done by Teng et al. (2015), Chen et al. (2019), and Saha & Chandra (2018), all of these research results say that subjective norms are able to predict a person's intentions.

2.5 Perceived Behaviour Control (PBC)

PBC means the consideration of control beliefs related to factors that affect an individual's ability to perform the behaviour in question, along with the perceived power of the elements to facilitate or interfere with that behaviour (Ajzen, 1991). When potential donors feel that their behaviour is beneficial, they are more likely to adopt the behaviour. Several studies that discuss the effect of PBC on one's intentions include; Albayrak et al. (2013), Kharisma & Putri (2021), and Wu et al. (2015), all results state that PBC is able to predict a person's intention to do something.

2.6 Trust

Trust is a person's tendency to trust other reliable parties. The level of consumer confidence is influenced by all the knowledge possessed and

conclusions made by consumers on an object. Trust can also be interpreted as an assessment of a person's relationship with the transaction that is carried out in accordance with his expectations. Thus, trust can occur when there is confidence in the integrity and reliability of others (Morgan & Hunt, 1994). Sullivan & Kim (2018) found that trust is the main predictor of the online repurchase intention variable. A study on individual donation behaviour conducted by Liu et al. (2018) found that trust has a positive relationship with the intention to donate and will increase the intention to donate.

2.7 Social Presence Theory (SPT)

According to Qiu & Benbasat (2005), social presence shows a sense of togetherness with other users in the virtual world. This feeling of togetherness encourages users to feel the need to adjust to the social environment created on the platform. Social presence is also expressed as a form of the user's ability to be identified in a group, communicate openly, and be able to establish relationships by involving feelings (emotions) as well as relationships outside the virtual world (Bickle et al., 2019). In this paper, researchers study the effect of social presence on zakat, infaq and sadaqah-based donations on online platforms. Chen et al. (2019) explained in their research that SPT has a positive effect on a person's trust and intention to make donations in the form of money and time.

2.8 Hypothesis

- H1: Attitude has a positive effect on intention to pay ZIS online.
- H2: Subjective norms has a positive effect on intention to pay ZIS online.
- H3: Perceived behaviour control has a positive effect on the intention to pay ZIS online.
- H4: Trust has a positive effect on the intention to pay ZIS online.
- H5: Social presence has a positive effect on trust in paying ZIS online.
- H6: Social presence has a positive effect on the intention to pay ZIS online.

3 METHOD

Based on the research framework above, this study uses 1 dependent variable, namely intention and five independent variables based on two major theories; Theory of Planned Behaviour (attitude, subjective norms, and perceived behaviour control); and Social

Presence Theory (social presence and trust). The variable intention was measured through six-question items adopted from Fandini & Ratnasari (2019). The attitude was measured using six-question items adopted from the research of Chen et al. (2019).

The subjective norms questionnaire item consists of two indicators, namely motivation and personal norms, with six question items adopted from Wang et al. (2018). Perceived behaviour control consists of six question items adopted from Mittelman & Rojas-Méndez (2018). Social presence adopts question items from Gefen & Straub (2003) and Goda (2012), with a total of six question items.

In contrast, the item trust variable questions were adopted from the research of Rostiana (2021) and Gefen & Straub (2003), which amounted to six items. Total uses 36 question items with scoring using a five-point Likert scale. As the question item is written in English, it had to be changed to Indonesian. We have revised some minor points to fit the context of this study. After the questionnaire was systematically arranged, we invited several linguists to review it so that the respondents could easily understand the sentences of the questionnaire.

The respondents of this study were 731 spreads across several districts in Central Java, all of whom had paid Zakat, Infaq, and Sadaqah through the fintech platform. The data was taken from the end of 2020 to mid-2021, which was made in an e-form format and distributed using the WhatsApp and Facebook applications. Data analysis technique using Structural Equation Model-SEM, through Partial Least Squares (PLS-SEM) equation using SmartPLS 3.0 (Hair et al., 2011).

4 ANALYZE AND RESULT

4.1 The Demographic Information of Respondents

Table 1 shows that of the 731 respondents, 34% of the respondents were male, and 66% of the respondents were female. This is because most women in Indonesia act as managers or regulators of sources of income in a family. Judging from the characteristics of the age of the donor, the dominant age is 30 to 40 years, which is a productive age. Then from the characteristics of monthly income, the most respondents are those whose average income is Rp. 1 million - Rp. 5 million, 77.8%, the majority of whom work as employees.

Table 1: Respondent Demographic Data

Sex	Quantity	Percentage
Man	248	34%
Woman	483	66%
Age		
20-25	88	12%
26-30	190	26%
31-35	234	32%
36-40	102	14%
41-45	73	10%
≥ 46	44	6%
Average income		
≤ Rp 1 million	81	11,1%
Rp 1 million - Rp 5 million	569	77,8%
Rp 5 million - Rp10 million	81	11,1%
≥ Rp 10 million	-	-

Source: data processed, 2022

4.2 Partial Least Squares (PLS)

The Partial Least Squares (PLS) method does not have strict requirements regarding sample size and distribution Rafdinal (2021). The PLS method is suitable for predicting the model validity. This study used PLS to analyse the data because it allows the researcher to use a small sample to examine complex models. This paper adopts a two-step method to analyse the model. The first step is to analyse the measurement model, including reliability and validity tests (outer model). The second step is to test the structural model and evaluate the structural relationship between the construct and the hypothesis (inner model).

Testing the validity and reliability using the outer model test which has several requirements, including: An indicator is declared to meet convergent validity in a good category if the outer loading value is > 0.7; The value of Average Variant Extracted (AVE) for each indicator is required to be > 0.5 for a good model (Chin & Newsted, 1999); A variable can be declared to meet composite reliability if it has a value > 0.6; A variable can be declared reliable or fulfils Cronbach alpha if it has a Cronbach alpha value > 0.7 (Ghozali, 2014).

Table 2: Outer Model Test

Variable	Indicator	Outer Loading	Composite Reliability	Cronbach's Alpha	AVE
Intention (Y)	N1	0.610	0,872	0,866	0,713
	N2	0.696			
	N3	0.802			
	N4	0.884			
	N5	0.850			
	N6	0.840			
Attitude	AT1	0.790	0,900	0,893	0,654
	AT2	0.702			
	AT3	0.804			
	AT4	0.887			
	AT5	0.859			
	AT6	0.798			
Subjective Norm	SN1	0.845	0,931	0,930	0,741
	SN2	0.887			
	SN3	0.879			
	SN4	0.812			
	SN5	0.902			
	SN6	0.836			
Perceived Behavioral Control	PB1	0.866	0,936	0,933	0,749
	PB2	0.894			
	PB3	0.782			
	PB4	0.848			
	PB5	0.873			
	PB6	0.925			
Social Presence	SP1	0.970	0,987	0,987	0,940
	SP2	0.975			
	SP3	0.978			
	SP4	0.976			
	SP5	0.966			
	SP6	0.949			
Trust	TR1	0.974	0,984	0,984	0,924
	TR2	0.946			
	TR3	0.943			
	TR4	0.971			
	TR5	0.970			
	TR6	0.963			

Source: data processed, 2022

Table 2 shows the results of the outer model test. Looking at the value of the outer loading, there are two indicator variable intentions whose values are less than 0.7, which means they do not pass the test. Therefore, the researcher deleted the question items N1 and N2. Meanwhile, the Average Variant Extracted (AVE), composite reliability, and Cronbach's alpha values all met the test criteria.

Table 3 shows discriminant validity testing, and this paper uses the Fornell-Larcker criteria, which requires the square root value of each AVE construction to be greater than the highest correlation with other constructs. From the test results, all AVE values of constructions are greater than their correlation values with other constructs (Hair et al., 2011).

Table 3: Fornell-Larcker Criteria

ATTITUDE	INTENTION	PERCEIVED BEHAVIORAL CONTROL	SOCIAL PRESENCE	SUBJECTIVE NORM	TRUST

	NOR MS				
ATTITUDE	0,809				
INTEREST	0,842	0,844			
PERCEIVED BEHAVIOUR CONTROL	0,786	0,834	0,866		
SOCIAL PRESENCE	0,719	0,830	0,752	0,969	
SUBJECTIVE NORMS	0,813	0,768	0,844	0,525	0,861
TRUST	0,709	0,824	0,765	0,876	0,552
					0,961

Source: data processed, 2022

4.3 Structural Equation Model

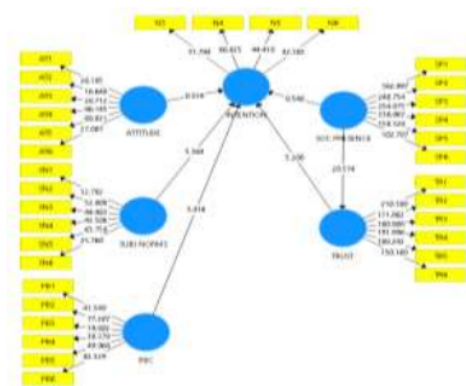


Figure 2: SEM Results

Figure 2 shows the results of this study. To find out the hypothesis test can be seen in Table 3, which contains the t-statistic and p-value. Assumption of significance if the value of t statistic > 1.960 or p-value < 0.05 . Based on these assumptions, the results of this study are; attitude proved to have no effect on interest, H1 was rejected; subjective norms significantly influence interest, H2 is accepted; Perceived Behaviour Control is proven to have an influence on interest, H3 is accepted; Trust has a significant effect on interest, H4 is accepted; Social Presence has an influence on interest, H5 is accepted; and lastly, social presence has a significant effect on interest, H6 is accepted. The value of the coefficient of determination (R^2) is also included in table 4 to determine the value of the combination of independent variables that jointly affect the dependent variable, the closer to the value of one

model used in this study, the better. Looking at the Adjusted R^2 values (table 5) from all paths that have a value > 0.75 shows that the independent variable has a substantial level of influence (Hair et al., 2011).

4.4 Discussion

This paper aims to determine the variables that influence the interest of the Indonesian people, especially in zakat, infaq and sadaqah (ZIS) online, using the theory of planned behaviour (TPB) and social presence (SP). From the results of the variable attitude test, which shows that the results are not significant, Rassool (2021) explains that attitude is defined as a tendency to react to things, people, institutions, judgments, likes, or dislikes an event. They argue that the more positive a person's attitude is, the higher the person's intention to do something, but in the study, this assumption did not occur.

This can be caused by many factors, one of which is the lack of literacy about fintech in Indonesia, which results in the majority of muzakki feeling more satisfied to channel ZIS conventionally either through institutions or directly, even though it can be seen from the value of respondents' answers regarding the attitude of paying ZIS online is high. The second result states that subjective norms affect ZIS payment intentions through the fintech platform. It can be interpreted that support from the family environment and fellow Muslims to respondents is a strong factor in channelling ZIS through online platforms, this is in line with the results of research conducted by Ramdhani (2016).

The third result states that perceived behaviour control influences ZIS payment intentions through the online platform. Perceived social control, in this case, is the perception of the respondent's ability to do something that can be used to predict intentions directly. So, the higher the perception of the ability to channel ZIS online, the higher intention to do so, this is in line with research conducted by Chen et al. (2019).

Fourth, trust can influence someone in making transactions. Because the level of trust of everyone is different, this is especially important for the Institute to pay attention to building trust in the community. This also happens when someone decides to distribute ZIS, they will choose an institution to distribute zakat according to their level of trust in the ZIS management institution itself. Fifth, the perception of trust is important when juxtaposed with new services (online platforms), especially those related to financial and service issues.

The main difference between online and conventional distribution activities is the character of the platform provider, including the availability of distribution information, the amount of funds collected, and who gets it. In this context, the social presence presented by the ZIS platform is able to influence the trust of muzakki to channel their donations, according to the thesis submitted by Choi (2016). The latest results of this research show that social presence influences ZIS payment intentions through the fintech platform. This is in line with the results of the fifth study, and not only on the aspect of trust but by presenting the aspect of social presence on the online ZIS platform, the intention to channel ZIS online is also higher.

The development of technology and the internet offers a new way to facilitate the distribution of ZIS, namely through an online platform. Therefore, the results of this study can be useful for adding references for platform providers. The suggestion for the manager of the online ZIS platform is how to take advantage of a good community attitude regarding ZIS. The ZIS platform manager must develop reciprocal cooperation with the community to create a good service environment and maintain management transparency. In this way, it will help platform users get more information. In addition, all stakeholders, both private and government, must continue to disseminate information regarding sharia-based digital financial literacy for the common good.

5 CONCLUSIONS

Most of the previous papers that discussed the interest in Islamic crowdfunding only adopted TPB, regardless of the platform provider's ability to bring closeness to users and create a good online service ecosystem. Considering the lack of theory underlying the conceptual framework, we attempted to develop a conceptual framework to investigate the issue of interest in Islamic crowdfunding by integrating TPB and social presence. The indicator variable social presence has proven to be a key factor influencing the interest of platform users to channel ZIS, and this is what makes the difference between conventional ZIS distribution and online distribution.

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