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The Influence of Moral Obligation, Religiosity, and Attitude on Crowdfunding Donation Intention

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Abstract

This study aims to analyze the influence of moral obligation, religiosity, and attitudes on donation intention through crowdfunding platforms. Crowdfunding has become an increasingly popular fundraising method, particularly among the Indonesian community, which tends to have a high level of solidarity. Factors such as moral obligation, levels of religiosity, and individual attitudes are considered to play an important role in influencing a person's decision to donate. The research method used is a quantitative approach with data collection through a survey distributed to 163 respondents who have either donated or are interested in donating through crowdfunding, and data analysis was conducted using PLS-SEM. The collected data were then analyzed using multiple linear regression techniques to examine the relationships between moral obligation, religiosity, attitudes, and donation intention. The results show that moral obligation and religiosity have a significant impact on donation intention, while attitudes also play an important role but with a more moderate influence.

Keywords: Crowdfunding Donation Intention, Religiousity, Moral Obligation, Attitudes Toward Others, Attitudes Toward Charitable Organizations.

INTRODUCTION

Indonesia's Financial Services Authority (OJK) issued regulations on crowdfunding in 2014, which led to the emergence of various crowdfunding platforms in Indonesia such as Kitabisa, Investree, and Wujudkan. This regulation reflects the government's support for the development of startups and alternative sources of funding in Indonesia, which also provides opportunities for small and medium enterprises (SMEs) to raise capital.

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Crowdfunding enables collective fundraising through online platforms, offering easier access to funding compared to traditional methods. Crowdfunding is often used for various purposes, ranging from social and humanitarian projects to business ventures. The success of a crowdfunding campaign largely depends on an individual's intention to donate, which is influenced by internal factors such as personal values and external factors such as trust in the platform. In this context, the Theory of Reasoned Action (Sheppard et al., 1988) becomes relevant, where individual intentions are influenced by attitudes and subjective norms.

Factors such as moral obligation, religiosity, attitude towards charitable organizations, and attitude towards helping others play a significant role in influencing donation intentions. Moral obligation, both from personal and social norms, plays an important role in encouraging individuals to donate (Cheung & Chan, 2000). Religiosity is also a significant factor, especially in Indonesia where the majority of the population is Muslim, which teaches the importance of sharing and helping others (Kasri & Chaerunnisa, 2022). Positive attitudes towards charitable organizations and helping others also increase the propensity to participate in charitable activities (Nisar et al., 2022).

This study aims to explore how factors such as transparency and religiosity affect the intention to donate through crowdfunding platforms. Transparency is thought to increase donor trust, while religiosity affects donor motivation based on religious values. By understanding these factors, this research is expected to provide deeper insights into the motivations behind participation in crowdfunding campaigns and design more effective strategies to increase participation and donations in the future.

LITERATURE REVIEW

Theory Planned Behavior

Theory of Planned Behavior (TPB) is a psychological model developed by Icek Ajzen in 1991 to predict human behavior. TPB states that intention to behave is influenced by three main components: attitude towards behavior, subjective norms, and perceived behavioral control. These three components influence intentions which ultimately determine whether a person will take the action. TPB is widely used in various fields to understand and influence behavior, including in the context of digital donation (Ajzen, 1991).

Types of Crowdfunding and Characteristics of Donation Crowdfunding

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Supporters of donation-based crowdfunding are not promised anything in return for their financial support, unlike the other three forms of crowdfunding, which are reward-based, equity-based, and loan-based (Jie Kang, 2016).

Difference between Donation Crowdfunding and Traditional Fundraising

Contrary to popular belief, donation crowdfunding is fundamentally different from traditional fundraising for many reasons (Lin et al., 2018). First, traditional charity events usually involve a small group of wealthy donors. Meanwhile, donation crowdfunding aims to raise funds from a large number of contributors, the "crowd," who give what they can (usually small amounts of money) within a certain period of time. As a result, donation crowdfunding does not rely exclusively on a small group of individuals.

Donation Motivation in Crowdfunding Donations

Lin et al., (2018) reported that the majority of supporters donate to recipients who have little or no social connection to charity crowdfunding. Meanwhile, the most likely predictors of traditional charitable contributions are geography and social ties.

Supporting Behavior in Donation Crowdfunding

Different conventional charities, supporters on crowdfunding sites actively seek unsolicited donation opportunities. Donation-based crowdfunding sites also enable interaction between backers and fundraisers, and provide live information on project progress, funding levels, and time remaining, thus assisting contributors in making donation decisions (L. Chen et al., 2022).

Technology and Accessibility in Donation Crowdfunding

As a general rule, donation platforms use advanced technologies such as mobile payment systems and websites. Thus, charitable support becomes more accessible to everyone without transaction costs (Maleki & Hosseini, 2020).

Moral Obligation

The study by (Cheung & Chan, 2000) highlights the importance of Moral Obligation, both from personal morals and societal norms, in encouraging individuals to donate to charity. These Moral Obligations are not based on profit calculations, but are purely based on social norms and personal satisfaction. The act of donating is seen as an altruistic act with no expectation of reciprocity, reflecting internalized morality. This

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suggests that individuals with high morality are more likely to give to charity sincerely, which strengthens the social structure through selfless acts.

Religiosity

Research shows that religiosity plays a significant role in driving donation intentions through charity crowdfunding platforms. Religious values such as empathy, generosity, and social responsibility increase individuals' participation in donations, especially through Crowdfunding. The stronger a person's religiosity, the more likely they are to engage in donation-based charity campaigns (Kasri & Chaerunnisa, 2022).

Attitude Towards Helping Others

Webb et al., (2000) developed two scales, namely ACO (attitude towards charitable organizations) to measure individuals' views towards charitable organizations, and AHO (attitude towards helping others) to assess attitudes towards helping others. A positive attitude towards AHO and ACO increases the likelihood of donation. This research explores how AHO influences donation behavior and provides insights to help charitable organizations build positive attitudes to increase donations, while considering demographic, social, and economic factors.

Research Framework

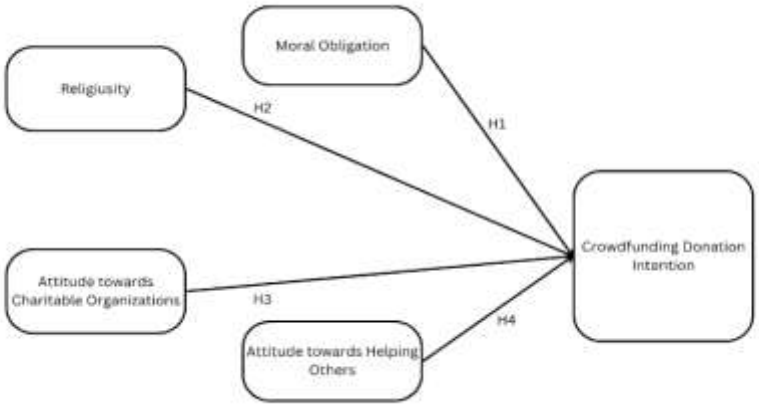


Figure 1. Research Framework

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RESEARCH METOD

This research uses a quantitative approach that uses statistical tools in analyzing data. The object of this research is all Indonesian citizens who have made donations using Crowdfunding. The data collection method in this study used an online questionnaire through Google Form. The sampling technique in this study used purposive sampling method. The research population is people in Indonesia and has made donations using Crowdfunding. This study uses primary data and has a sample according to the criteria totaling 156 respondents. Data collection uses a Likert scale with a range of 1 (strongly disagree) to 5 (strongly agree). Data analysis was carried out using SMART PLS software for statistical analysis.

RESULT

Descriptive Analysis

The following is a classification of respondents based on the results of the questionnaire that has been obtained. Based on these classification criteria, there are 93 male respondents or around 59.6% of the total respondents, while female respondents are 63 respondents or around 40.4% of the total respondents. Furthermore, the age survey results of respondents who are actively donating Crowdfunding are 22-26 years old, as many as 106 people (67.9%), then followed by respondents aged 18-21 years, as many as 28 people (17.9%) and followed by respondents aged 27-35 years, as many as 22 people (14.1%).

Outer Model Test

Convergent Validity Test

The result of the convergent validity test are shown in Figure 2 below.

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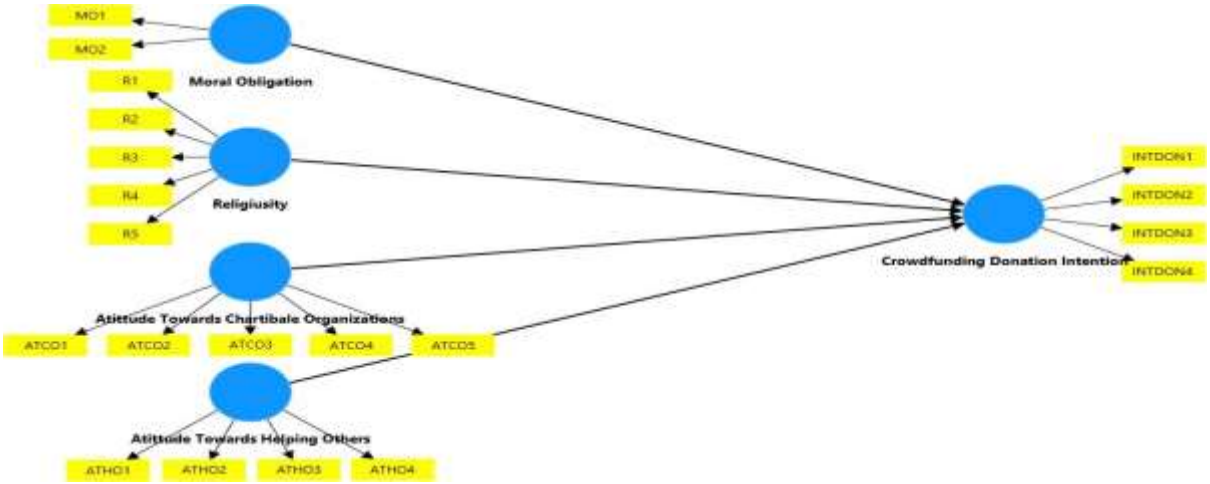


Figure 2. Convergent Validity Test Result

Source: Primary Data processed (2024)

Based on the picture above, the result of the convergent validity test data that have been processed in the Outer Loading format and the Average Variance Extracted (AVE) value can be seen in Table 1.

Table 1. Convergent Validity Test

Variable	Item	Loading Factor	AVE
Moral Obligation	MO1	0.853	0.772
	MO2	0.904	
Religiosity	R1	0.861	0.698
	R2	0.864	
	R3	0.879	
	R4	0.797	
	R5	0.771	
Attitude Towards Charitable Organization	ATCO1	0.845	0.707
	ATCO2	0.751	
	ATCO3	0.872	
	ATCO4	0.860	
	ATCO5	0.869	
Attitude Towards Helping Other	ATHO1	0.873	0.774
	ATHO2	0.881	

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	ATHO3	0.890	
	ATHO4	0.876	
Donation Intention	INTDON1	0.860	0.752
	INTDON2	0.877	
	INTDON3	0.849	
	INTDON4	0.883	

Source: Primary Data processed (2024)

Table 1 proves that all variable items have a value loading factor that meets the criteria, which is more than 0.70 (Hair et al., 2021). This means that the results of this study can be considered valid. All variables have met the criteria with an AVE value of more than 0.50 (Hair et al., 2021). Based on the AVE test results, all variables are said to be valid. Therefore, the results of the convergent validity test show that all variables in this study are said to be convergently valid.

Discriminant Validity Test

Table 2. Fornell-Lacker Criterion

	Attitude Towards Charitable Organization	Attitude Towards Helping Other	Crowdfuding Donation Intention	Moral Obligation	Religiosity
Attitude Towards Charitable Organization	0.841				
Attitude Towards Helping Other	0.472	0.880			
Crowdfunding Donation Intention	0.449	0.468	0.867		
Moral Obligation	0.398	0.481	0.433	0.879	
Religiosity	0.473	0.405	0.444	0.422	0.836

Source: Primary Data processed (2024)

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Based on the table above, it can be seen that the results of each variable have a value greater than the variable below. For example, the value of Attitude towards charitable organizations has a value of 0.841 greater than the variables below, for example the Moral Obligation line at a value of 0.398. All variables have the highest value respectively.

Realibility Test

Table 3. Realibility Test

Variable	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)
Atittude Towards Chartibale Organizations	0.897	0.921	0.923
Atittude Towards Helping Others	0.903	0.905	0.932
Crowdfunding Donation Intention	0.891	0.894	0.924
Moral Obligation	0.707	0.726	0.871
Religiosity	0.893	0.910	0.920

Source: Primary Data processed (2024)

Based on the table above, it can be concluded that all variables of Attitude towards charitable organizations, Attitude Towards Helping Others, Crowdfunding Donation Intention, Moral Obligation, and Religiosity meet the Cronbach's Alpha value ≥ 0.6 and the composite reliability value ≥ 0.60 and are declared reliable.

Inner Model Test

R-Square

Table 4. R-Square Test Result

Variable	R-square	R-square adjusted
***Crowdfunding* Donation Intention**	0.346	0.329

Source: Primary Data processed (2024)

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Based on the table above, it can be concluded that the Crowdfunding Donation Intention variable has an R-Square value of 0.346, where the Crowdfunding Donation Intention variable gets 34% influence from the Moral Obligation, Religiosity, Attitude towards charitable organizations, and Attitude Towards Helping Others variables.

Goodness of Fit Test (Q-Square)

Table 5. Q-Square Test Result

Variable	Q^2predict
INTDON1	0.173
INTDON2	0.186
INTDON3	0.276
INTDON4	0.233

Source: Primary Data processed (2024)

Based on the Q-square test results in the table above, it can be seen that the two endogenous variables, namely Financial behavior and financial self-efficacy have a Q2 value greater than zero (Q2>0). This shows that the two endogenous variables have the ability to make predictions.

Hypothesis Test

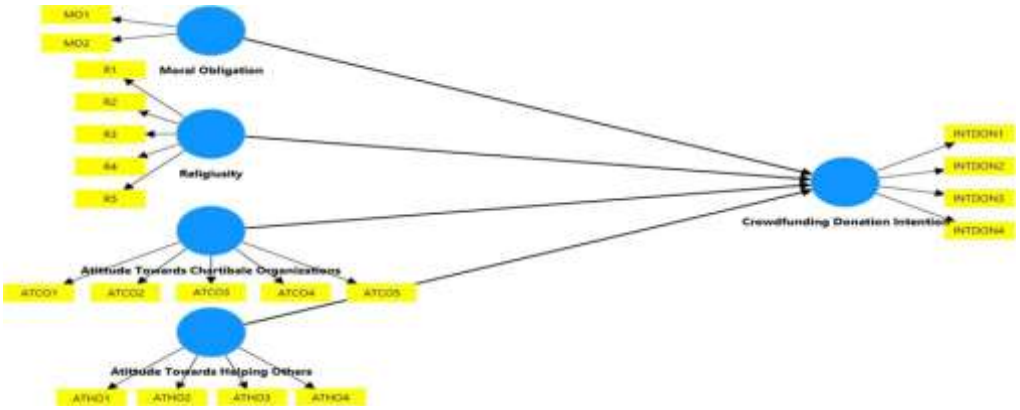


Figure 3. Path Coefficient Test Result

Source: Primary Data processed (2024)

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Hypothesis testing is conducted by reviewing the T-statistic and P-value values. The research hypothesis is considered accepted and significant if the T-statistic value is more than 1.96 (T-statistic > 1.96) and the P-value is less than 0.05 (P-value < 0.05).

Table 6. Hypothesis Test Result

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
Moral Obligation -> Crowdfunding Donation Intention	0.172	0.175	0.078	2.213	0.027
Religiusity -> Crowdfunding Donation Intention	0.195	0.192	0.069	2.808	0.005
Atittude Towards Chartibale Organizations -> Crowdfunding Donation Intention	0.184	0.183	0.091	2.036	0.042
Atittude Towards Helping Others -> Crowdfunding Donation Intention	0.219	0.219	0.095	2.294	0.022

Sumber: Data primer diolah (2024)

Based on Table 6, it can be said that all directly related hypotheses are accepted and significant. In addition, the mediator role of the crowdfunding donation intention variable in this study also produces a significant value.

DISCUSSION

The Effect of Moral Obligation on Crowdfunding Donation Intention

The results showed that moral obligation has a positive influence on donation intention through crowdfunding. This finding is in line with previous research by (Cheung & Chan, 2000) which emphasizes the importance of feelings of moral obligation, both

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personal and influenced by social norms, in donation behavior. Further support comes from the study of (Allah Pitchay et al., 2022), which identified moral obligation as a significant factor in motivating donation intentions on crowdfunding platforms through intrinsic and extrinsic motivation.

The Effect of Religiousity on Crowdfunding Donation Intention

The results showed that religiosity has a positive effect on donation intentions through crowdfunding. This finding is consistent with previous research by (Kasri & Chaerunnisa, 2022), which revealed that religiosity plays a significant role in encouraging donation intentions through charity crowdfunding platforms, emphasizing the great potential of religious values in increasing individual participation in donation activities. In addition, the study by (Y. Chen et al., 2021) also supports the significant influence of religiosity in motivating individuals to engage in crowdfunding-based donations.

The Effect of Attitude Towards Charitable Organization on Crowdfunding Donation Intention

The results showed that attitudes towards charitable organizations have a positive influence on donation intentions through crowdfunding. This finding is in line with previous research by (Bagheri et al., 2019), which state that donors need to have a high level of trust in the charitable organization they support. This trust is based on the belief that the organization will be able to fulfill its promises and achieve the goals it has set, which is a key element in influencing an individual's decision to donate. Without confidence in the organization's ability, the intention to donate is likely to decrease.

The Effect of Attitude Towards Helping Others on Crowdfunding Donation Intention

The results showed that attitude towards helping others has a positive influence on donation intentions through crowdfunding. This finding is consistent with the research of (Webb et al., 2000), which states that individuals with positive attitudes towards helping others and charitable organizations are more likely to make donations. In addition, the study by (Allah Pitchay et al., 2022) reinforces these findings by showing that trust in charitable organizations is a key element influencing donation intentions, where donors need to have high confidence in the organization's ability to deliver on its promises.

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CONCLUSION

This study examines the influence of Moral Obligation, Religiousness, Attitude towards Charitable Organizations, and Attitude towards Helping Others on the intention to donate through crowdfunding. The results showed that moral obligation has a significant positive effect on donation intention. This finding is consistent with previous research which states that feelings of moral obligation, which are influenced by personal morals and social norms, encourage individuals to participate in crowdfunding donations (Cheung & Chan, 2000); (Allah Pitchay et al., 2022).

Religiosity was also found to play a positive role in increasing donation intentions through crowdfunding. Religious values play an important role in encouraging individual participation in donation activities, as revealed in the research of (Kasri & Chaerunnisa, 2022) and (Y. Chen et al., 2021). In addition, attitudes towards charitable organizations were shown to have a positive effect on donation intentions, in line with the study of (Bagheri et al., 2019) which emphasizes the importance of donor trust in the ability of charitable organizations to meet their needs.

The findings also reveal that a positive attitude towards helping others has a significant influence on the intention to donate through crowdfunding. This result is supported by previous research (Webb et al., 2000); (Allah Pitchay et al., 2022), which shows that individuals who have positive attitudes towards helping others and charitable organizations are more likely to participate in donations. Overall, this study confirms that moral factors and personal attitudes play an important role in shaping donation intentions through crowdfunding platforms.

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