

Preferences for Donating to Religious and Non-Religious Philanthropic Institutions: Evidence in Indonesia

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JEL Classification:

D64
L31
Z12

Received: 03 August 2022

Revised: 06 March 2023

Accepted: 16 March 2023

Available online: 15 April 2023

Published regularly: April 2023

Abstract

This research aims to determine the factors influencing online donation decisions in religious and non-religious philanthropic institutions. 105 questionnaires were disseminated to the respondents in Jabodetabek (Jakarta, Bogor, Depok, Tangerang, and Bekasi), Indonesia, and analyzed using logistic regression. The findings reveal that in religious philanthropic institutions, the impact has a significant effect, while ease of use, convenience, and innovation have no effect on online donation decisions. In non-religious philanthropic institutions, convenience, innovation, and impact have a significant effect, while ease of use has no effect on online donation decisions. There is a slight difference in factors influencing online donation decisions in religious and non-religious philanthropic institutions. Religious philanthropic institutions should expand their impact to raise their donors. Meanwhile, non-religious philanthropic institutions should improve the quality of their digital platform and expand the innovation and impact of the programs to increase their donors.

Keywords:

ease of use; convenience; innovation; impact; online donation decision

How to Cite:

Hidayah, N., & Ade, N. S. (2023). Preferences for Donating to Religious and Non-Religious Philanthropic Institution: Evidence in Indonesia. *Signifikan: Jurnal Ilmu Ekonomi*, 12(1), 191-206. <https://doi.org/10.15408/sjie.12i1.27887>.

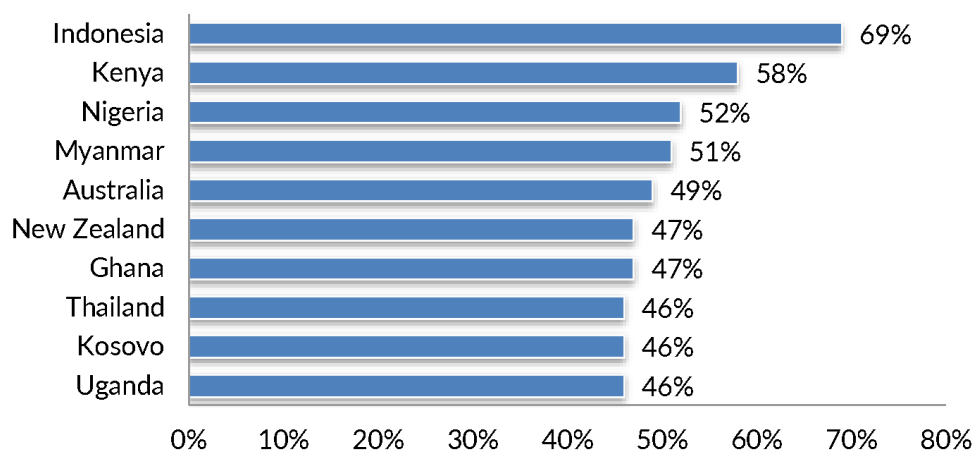
INTRODUCTION

Islam has taught us to share and help fellow human beings. Sharing is a form of worship and a reflection of the values of compassion and humanity. Sharing can be material or non-material. In Islam, sharing in the form of material is closely related to zakat, infaq, alms, and waqf. Sharing or giving something to others can be interpreted as donating. A donation is a form of blessing from others voluntarily without expecting any strings attached or profit. Usually, donations are made for social causes through food, clothing, money, and others.

Institutions that support donations are called philanthropic institutions. Philanthropy is an activity aimed at social and voluntary activities for the benefit of the public. Philanthropy is a religious doctrinal process of doing good. Cohen (2005) said that not all teachings in philanthropy are based on religion but on compassion and humanity. According to Thomas H. Jeavous in Widyawati (2011), four essential elements of religion encourage its adherents to do philanthropy sincerely: First, religion has a doctrine that encourages its followers to give to those less fortunate. Second, religious institutions act as both recipients and sources of gifts. Third, religion has a significant influence on the formation of philanthropic institutions. Fourth, religion can play a role in creating social space for philanthropic activities and institutions.

Philanthropic institutions are used as bridges for kindness and help reduce disparities between the rich and the poor (Tamin, 2011). Philanthropic institutions significantly reduce inequality, especially in essential issues (Tamin, 2011). Many philanthropic institutions have emerged in Indonesia, both religiously and non-religiously based. Religious-based philanthropic institutions include BAZNAS, LAZIS NU, LAZIS MU, Dompot Dhuafa, etc. Meanwhile, non-religious-based philanthropic institutions include Kitabisa.com, Ayopeduli, Gandeng Tangan, etc.

Figure 1. Highest Scoring Countries in 2020

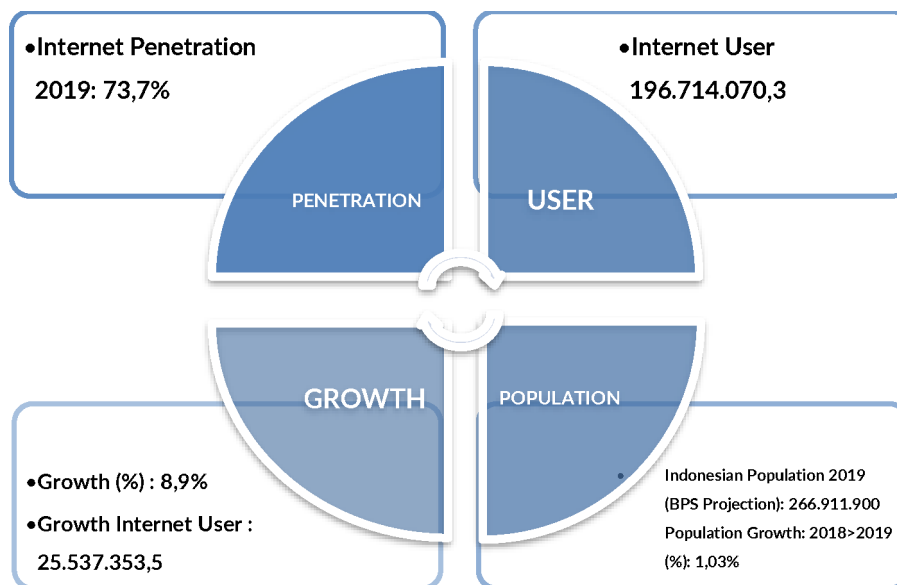


Source: World Giving Index, 2021

Figure 1 shows the world giving index for 2020. According to the World Giving Index 2020, Indonesia has been one of the most generous countries with a score of 69%, followed by Kenya and Nigeria in the second and third positions at 58% and 52%. Myanmar and Australia were in the fourth and fifth positions with respective scores respectively of 51% and 49%, and the last position is Thailand, with a value of 46% (Charities Aid Foundation, 2021). Based on this, there is enormous philanthropic potential for developing crowdfunding institutions in Indonesia. Therefore, many non-profit institutions in Indonesia have survived to this day.

The rapid development of technology helps philanthropic institutions in an effective fundraising process. The potential for donations through technology is very promising, as evidenced by the increase in online donations yearly. With digital donations, the fundraising process will be faster and more effective. Therefore, many philanthropic institutions, such as OVO, Gopay, and LinkAja, cooperate with digital wallets to facilitate payment. The rise in internet users has been accompanied by the increase in digital wallet users. A survey conducted by APJII indicates a significant increase in internet users in Indonesia (see Figure 2).

Figure 2. Internet User Penetration 2019-2020 (Q2)



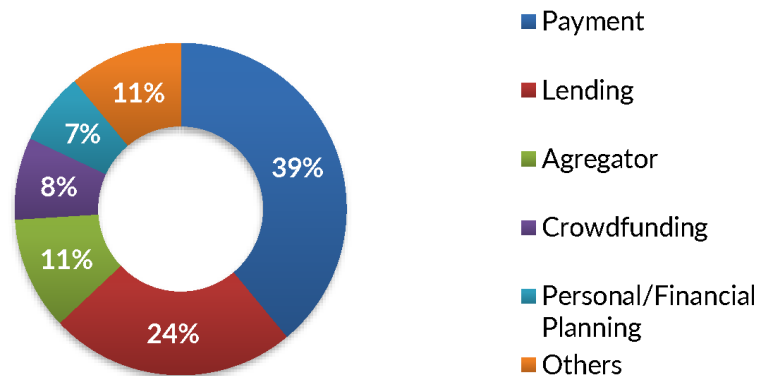
Source: APJII, 2020

It can be seen from the survey results that internet usage penetration reaches 73.7% and will continue to increase along with the increase in population and technological advances (APJII, 2020). The growth of internet usage and technology makes almost all sectors use technology, including the financial industry or fintech. Due to the widespread use of this technology, fintech is increasingly favored by the public.

Increased activity and online transactions will increase online trading, which can help philanthropic institutions raise funds. Based on Figure 3, payment holds the fintech

business category in Indonesia with a value of 39%, lending at 24%, 11% for aggregators and others, crowdfunding at 8%, and personal finance at 7% (Suleiman, 2018).

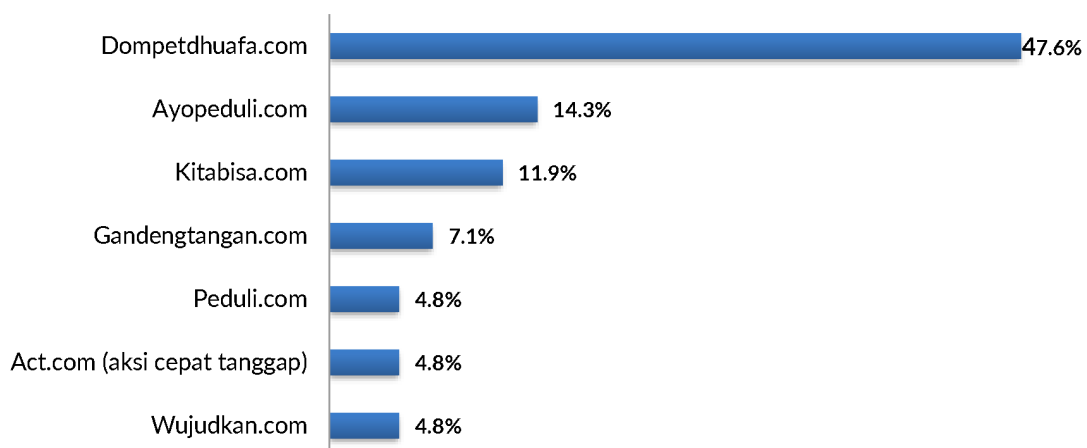
Figure 3. Financial Technology Business in Indonesia



Source: Suleiman (2018)

With the rapid progress of financial technology, many philanthropic institutions have sprung up. More and more philanthropic institutions are raising funds, making a person more selective in choosing an institution to donate to, especially online donations. In 2019, the IDN Research Institute study featured some of Indonesia's most popular philanthropic institutions. It shows that Dompeth Dhuafa is a philanthropic institution with the first rank as a place for online donations, followed by Ayopeduli, Kitabisa, Gandeng Tangan, and lastly, Peduli (IDN Research Institute, 2019).

Figure 4. The Donation Site Used by Millenials in 2019



Source: IDN Research Institute (2019)

There have been some researches studying donors' behaviors using technology-related theories. One of them is Technology Acceptance Model (TAM). It is a theory that establishes two beliefs, namely perceived usefulness and perceived ease of use,

as determinants of attitudes toward behavioral intentions and the use of information technology (Davis, 1989). It is a model adapted from the model Theory of Reasoned Action (TRA), which is then adjusted to measure user acceptance of information systems (Asastani et al., 2018). The researchers use the perceived ease of use variable as one of the independent variables that will be analyzed as one of factors influencing the decision to donate.

Perceived ease of use refers to a user's willingness to use a system where they do not need to put any effort into it. The researchers believe that the higher the perceived ease of use of the technology, the higher the likelihood that the platform will be used (Prastiawan et al., 2021). Ease of use positively affects the intention and intensity of donors to donate through word funding (Li et al., 2018; Chen et al., 2019). However, Rohmah et al. (2020) stated that the ease of donating using fintech crowdfunding significantly negatively affects the intention to pay ZIS.

Other researchers are interested in other factors influencing intention or participation to donate. Shukor et al. (2017), Shatar et al. (2021), Kenang & Gosal (2021), and Won-jun & Lee (2018) analyzed the effect of convenience on cash waqf participation and online donation intention in crowdfunding. The convenience of a service is a judgment made by consumers according to their sense of control over the management, utilization, and conversion of their time and effort in achieving their goals associated with access to and use of the service (Farquhar & Rowley, 2009). Shukor et al. (2017) and Shatar et al. (2021) found that convenience has a positive effect on cash waqf participation, and Kenang & Gosal (2021) found that convenience has a positive effect on online donation intention in crowdfunding. However, different results were found by Won-jun & Lee (2018) that convenience has no significant effect on the intention to use Bitcoin fintech. He assumed that the respondents in his research might think convenience is a potential threat to their financial assets.

In another study, Hasna & Irwansyah (2019) analyzed the effect of innovation on the intention to donate to crowdfunding. Innovation is new invention that can be implemented and has beneficial impact. It is not an event or activity but a concept, process, practice, and capability that defines successful organizations (Serrat, 2017). Hasna & Irwansyah (2019) found that innovation was a determining factor influencing people to donate to crowdfunding, namely Kitabisa.com. The innovation will affect when a company innovates effectively and on target. Meanwhile, Wijaya et al. (2019) said that innovation could have positive or negative impacts.

One of the indicators that determine the success of a donation is the impact it causes—the more significant the impact caused by a donation activity, the greater the decision to donate. In addition to these factors, when someone donates, they will see who will receive the donation and the impact on society (Mubarokah et al., 2018). The tendency of Muslims to donate to religious institutions and organizations is relatively high. This aligns with the Muslim view that religious institutions and organizations are more trusted in distributing aid than non-religious institutions (Fauzia, 2010). However,

it cannot be denied that donations to non-religious philanthropic institutions continue to increase yearly, as experienced by Kitabisa.com. Until 2020, the number of donations received at the Kita Bisa Foundation has reached Rp. 835 Billion. Total donations have significantly increased since 2017, reaching only 103 billion (Aziz et al., 2019).

The findings of previous studies show differences in research results regarding the factors that influence interest, intention, and people's participation to donate, especially on the factors that are the focus of this study, namely ease of use, convenience, innovation, and impact. Most research analyzes the interest and intention to donate using fintech crowdfunding. No previous research analyzes the factors influencing people to donate online to philanthropic institutions, comparing religious and non-religious ones. Therefore, the study aimed to analyze the relationship between ease of use, convenience, innovation, impact and online donation decisions in religious and non-religious philanthropic institutions. The result of this study is expected to provide recommendations for philanthropic institutions to improve their strategy in collecting donations by considering the factors that influence people's decisions to donate online.

METHODS

This study used primary data by distributing questionnaires in Google Forms. The research population is people who live in Jabodetabek (Jakarta, Bogor, Depok, Tangerang, and Bekasi), Indonesia. The Jabodetabek area was chosen as the research case study because there have been many religious and non-religious philanthropic institutions in this area that have a high potential for collecting donations. This study used the purposive sampling method, a sampling technique based on specific criteria. The specified criteria are people who live in Jabodetabek, are aged 15-64 years, have smartphones, and have donated to religious philanthropic and non-religious philanthropic institutions. Malhotra & Mukherjee (2004) argue that the number of samples in research that uses a questionnaire should be 4 or 5 multiples the number of question items. The number of questions in this research questionnaire is 21 questions. Therefore, the respondents in this research are 105 people.

The independent variables consist of ease of use (X1), convenience (X2), innovation (X3), and impact (X4), while the decision to donate (Y) as the dependent variable that forms the dummy is 1 to donate online in religious philanthropy and 0 to donate online in non-religious philanthropy. Table 1 explain the operational definition of each variable. Variables were measured using a Likert scale: one means strongly disagree, two means disagree, three means moderately agree, four means agree, and five means strongly agree. The data were analyzed using the statistical logistic regression method to determine the effect of the independent variable on the dependent variable. Logistic regression is formulated to predict and explain one categorical variable (Hair et al., 2010).

Table 1. Definition Variable

Variable	Operational Definition	Indicator
Ease of use	The degree to which a person believes using technology will be effort-free (Davis, 1989).	1. Easy to learn 2. Controlled 3. Clear and understandable 4. Flexible 5. Easy to be skilled 6. Easy to use
Convenience	Convenience orientation refers to the value given to the active search for a product to lead to personal convenience, saving time in certain activities (Ling et al., 2010).	1. Attractive website design 2. Ease of transaction processing 3. Speed in transaction processing
Innovation	Innovation can be defined as the development and practical improvement from an initial invention to a usable technique (process innovation) or product (product/ outcome innovation) (Rasyid & Indah, 2018; Kahn, 2018).	1. New product 2. Improved service performance 3. Offers innovation that is different from other platforms 4. Donation advertising innovation 5. Good governance (transparency and accountability)
Impact	Everything arising from an event or development within the community that makes a difference in either positive or negative effect on survival (Soekanto, 2005).	1. Impact on individuals 2. Impact on the community 3. Impact on society
The online donation decisions	People's decision to donate through religious and non-religious philanthropic institutions	Online donation decisions to religious philanthropy = 1 Online donation decisions to non-religious philanthropy = 0

The regression equation model for online donation decisions to religious and non-religious philanthropic institutions is as follows:

$$Y (1) = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \varepsilon \quad (1)$$

$$Y (0) = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \varepsilon \quad (2)$$

Where:

- Y (1) : Online donation decision to religious philanthropy institution
- Y (0) : Online donation decisions to non-religious philanthropy institution
- X1 : Ease of use
- X2 : Convenience
- X3 : Innovation
- X4 : Impact

RESULT AND DISCUSSION

Respondents in this study are people who live in Jabodetabek (Jakarta, Bogor, Depok, Tangerang, Bekasi) and have donated to religious philanthropy and non-religious philanthropic institutions. Table 2 shows that 47 people live in Jakarta, 10 in Bogor, 13 in Depok, 27 in Tangerang, and 8 in Bekasi. Respondents were divided into four age groups. 14 people were aged less than 20 years, 83 people aged 21 to 30, 3 people aged 31 to 40, and 5 people aged more than 40. Respondents in this study have different profession, including 77 students, 8 teachers, 6 employees, 2 housewives, 10 entrepreneurs, and 2 other jobs.

Table 2. Demographic Respondents

Classification	Notes	Frequency	Percentage
Domicile	Jakarta	47	45
	Bogor	10	9
	Depok	13	12
	Tangerang	27	26
	Bekasi	8	8
Age	≤ 20 year	14	13
	21 – 30 year	83	79
	31 – 40 year	3	3
	> 40 year	5	5
Occupation	Student	77	73
	Teacher	8	8
	Employee	6	6
	Housewife	2	2
	Entrepreneur	10	9
	Other	2	2

Source: Primary Data (processed), 2021

Table 3. shows that the variables of ease of use, convenience, innovation, and impact had a VIF value smaller than 10 or a tolerance value of 0.10, which means no multicollinearity between independent variables.

Table 3. Coefficients

Variable	Religious Philanthropy		Non-religious Philanthropy	
	Tolerance	VIF	Tolerance	VIF
Ease of use (X1)	0.473	2.114	0.918	1.089
Convenience (X2)	0.359	2,786	0.733	1.365
Innovation (X3)	0.589	1,697	0.676	1.48
Impact (X4)	0.817	1,224	0.757	1.321

Source: Primary Data (processed), 2021

Based on Table 4, the significant value in the Hosmer table and Lemeshow test is 0.159 and 0.299, more than 0.05, proving that this data is suitable for logistic regression or fit use. The chi-square value is 10.554 and 8.391, which means the model used is good and can be continued to the next stage.

Table 4. Hosmer and Lemeshow Test

Type	Chi-square	df	Sig.
Religious Philanthropy	10.554	7	0.159
Non-religious Philanthropy	8.391	7	0.299

Source: Primary Data (processed), 2021

Table 5. shows that the results of block 0 had not been obtained - 2 logs of likelihood are 142.104 and 139.551. While in block 1, where after entering the independent variables, namely ease of use, convenience, innovation, and impact, the results obtained were -2 logs of likelihood are 125.816 and 106.834 smaller than 142.104 and 139.551. These results indicate that the regression model that used the independent variables resulted in more minor effects. This means the logistic regression involving the independent variables fits the data better.

Table 5. Iteration History

Religious Philanthropy		Non-religious Philanthropy	
Block 0	Block 1	Block 0	Block 1
142.104	125.816	139.551	106.834

Source: Primary Data (processed), 2021

Table 6. shows that the independent variables affect the dependent variables by 19.4% in religious philanthropic institutions and 36.4% in non-religious philanthropic institutions. At the same time, the rest was influenced by other variables not included in this study.

Table 6. Model Summary

Religious Philanthropy		Non-religious Philanthropy	
Cox & Snell Square	Nagelkerke R Square	Cox & Snell Square	Nagelkerke R Square
0.144	0.194	0.268	0.364

Source: Primary Data (processed), 2021

Table 7 shows that 38% of respondents prefer to donate online to religious philanthropic institutions, and 62% prefer to donate online to non-religious philanthropic institutions.

Table 7. Respondents' Preferences in Donating

Religious Philanthropy	Non-religious Philanthropy
40	65
38%	62%

Source: Primary Data (processed), 2021

Based on Table 8, the calculated Chi-Square value is 16.288 and 32.717, greater than the Chi-Square table of 14.860. The significant value is 0.000, smaller than 0.05. That means, simultaneously, the ease of use, convenience, innovation, and impact significantly positively affect online donation decisions in religious and non-religious philanthropy institutions.

Table 8. Omnibus Tests of Model Coefficients

Religious Philanthropy		Non-religious Philanthropy	
Chi-square	sig	Chi-square	Sig
16.288	0.003	32.717	0.000

Source: Primary Data (processed), 2021

Table 9 shows that the impact variable significantly affects online donation decisions to religious philanthropic institutions. Meanwhile, the variables ease of use, convenience, and innovation do not affect online donation decisions to religious philanthropic institutions. This finding implies that the donors in religious philanthropic institutions are more concerned about the impact of their donated funds. The productive management of zakat funds, which is often echoed by long-term impact of religious philanthropic institutions, such as distributing scholarships, providing business capital, empowering the people's economy, and building infrastructure for education and health facilities, is a factor that drives the donors' decisions to donate. The more significant the impact of raising donations will increase someone's decision to donate. When someone donates, they will see who will receive the donation and the impact on society (Mubarokah et al., 2018). This study supported the results of Fauzia (2010), who states that the tendency of Muslims to donate to religious institutions and organizations is relatively high. This aligns with the view of many Muslims that religious institutions seem to be the most suitable institutions to distribute their donation.

Table 9. Variables in the Equation (Religious Philanthropy)

	B	S.E.	Wald	df	Sig.	Exp(B)
Ease of use (X1)	-0.146	0.108	1.821	1	0.177	0.864
Convenience (X2)	0.103	0.267	0.15	1	0.699	1.109
Innovation (X3)	-0.136	0.106	1.639	1	0.200	0.873
Impact (X4)	0.331	0.1	10.867	1	0.001	1.392
Constant	-1.612	2.156	0.559	1	0.454	0.199

Source: Primary Data (processed), 2021

The donors do not pay attention to the ease of use and convenience of digital platforms owned by religious philanthropic institutions. Respondents who donate to religious philanthropic institutions are encouraged from within themselves and their ideology or beliefs. When they can fulfill their obligation to donate to religious philanthropic institutions, they feel they have been free themselves from their religious obligation. The deficiencies in the ease of use and convenience of donating can be overcome by their strong desire to fulfill their religious obligations by donating to religious philanthropic institutions. Neumayr & Handy (2017) states that religious attendance positively affects the number of donations. Religion also motivates giving because it enhances conviction (it shapes people's opinions about what is right and wrong, and hence people have a more significant concern for other people's wellbeing) and instills a sense of community and social context in which people are more aware of opportunities to give (Jamal et al., 2019). The results of this study are in line with the research of Rohmah et al. (2020), who stated that partially the ease of donating using fintech crowdfunding has no significant effect and has a negative relationship to interest in paying ZIS, and also Agustini et al. (2021)'s study finding that ease of use does not affect users' intention to use fintech to pay donations. Likewise, Won-jun & Lee (2018) found that convenience did not significantly affect the intention to use financial technology.

In addition, matters of worship do not need much room for innovation. If innovation is carried out regarding the substance of worship, it can fall into heresy. This is based on the Islamic legal maxim of *Al-Asl fi Ibadah at-Tahrim, hatta yadullad dalil 'alat tahliliha* (the origin of everything in worship is haram until there is evidence that justifies it). Innovations introduced by religious philanthropic institutions now are only at a technical level, such as strategies and methods for collecting and managing funds, not on matters of a substance nature, such as issues of nishab and haul of zakat. Donors are not too concerned with the innovation aspects of religious philanthropic institutions as long as they can fulfill their religious obligations to these institutions. Innovation would have an effect when a company innovates effectively and strategically. The innovation results can be positive or negative. The company's industry type significantly influences the company's innovation tendencies (Wijaya et al., 2019).

There is also a tendency to understand that worship must be accompanied by serious efforts, *jihad* (exerting tough efforts), because in worship, there are usually temptations that can distract from solemnity and the perfection of worship. This can be analogous to several other religious rituals, which indicate the need for '*jihad*' in fulfilling religious obligations, often accompanied by various obstacles and difficulties. Efforts to overcome deficiencies in the variables of ease of use, convenience, and innovation to donate online to religious philanthropic institutions are relatively simpler than '*jihad*' to face challenges in other worships, such as prayer (challenges to solemnity/*khusyu*'), fasting (challenges to control lust for eating, drinking, and other forbidden things), and hajj (challenges to perform hajj rituals within the crowded other pilgrims). Naturally, behind these various challenges of worship, many benefits and impact can be obtained. Praying can calm the heart; fasting can improve physical and spiritual health; hajj can erase sins and is

promised a reward in the form of going to heaven. Similarly, giving religious donation such as paying zakat, infaq, alms, and waqf, can provide assistance and benefits to fellow human beings, purify assets, provide blessings of sustenance, promote social sensitivity, empower vulnerable groups and even transform them from *mustahiq* (beneficiaries) into *muzaki* (donors), and contribute to develop the society and nation.

Table 10. Variables in the Equation (Non-Religious Philanthropy)

	B	S.E	Wald	Sig.	Exp(B)
Ease of use (X1)	0.016	0.077	0.044	0.833	1.016
Convenience (X2)	-0.463	0.216	4.599	0.032	0.63
Innovation (X3)	-0.155	0.075	4.279	0.039	0.856
Impact (X4)	-0.220	0.103	4.549	0.033	0.802
Constant	12.513	3.467	13.027	0.000	271967.76

Source: Primary Data (processed), 2021

Table 10 shows that the variables of convenience, innovation, and impact significantly affect online donation decisions to non-religious philanthropic institutions. Meanwhile, the variable ease of use does not affect online donation decisions to non-religious philanthropic institutions. This finding may be contributed by the fact that the donor profile is dominated by millennials. Respondents in this study were mostly aged 21 to 30 years. Millennials tend to be attracted to things that are instant and unique. Donating on digital platforms with a more attractive appearance and guaranteed speed in paying donations is deemed as more convenient. Most website designs or applications owned by non-religious philanthropic institutions are of good quality. This is supported by data from the GoPay Digital Donation Outlook, which concludes that one of the main reasons for donors to donate through crowdfunding platforms is the convenience factor supported by technology. This study also supports the results of research conducted by Kenang & Gosal (2021), which found that transaction convenience significantly affects the intention to donate to Kitabisa.com. Similarly, this study also confirms the results of research by Li et al. (2017), Chen et al. (2019), and Chen et al. (2021) state that convenience has a positive effect on the intention of donors to donate through crowdfunding in China.

Donation programs managed by non-religious philanthropic institutions tend to be short-term, such as helping victims of natural disasters, building infrastructures struck by disasters, and treating life-threatening diseases. These donation programs are updated quite often. The renewal of managed donation programs requires non-religious philanthropic institutions to innovate continually, both in terms of the appearance of digital platforms and their advertising strategy. In contrast to the religious philanthropic institutions where innovation has no significant effect, innovation does have a significant effect on non-religious philanthropic institutions. This aligns with Hasna & Irwansyah (2019) research, which found that innovation was a determining factor influencing people to donate to crowdfunding, namely Kitabisa.com. The company's industry type significantly influences the company's innovation tendencies (Wijaya et al., 2019).

Donation programs in non-religious philanthropic institutions that are short-term in nature have an impact on people who receive donation assistance. The more donation programs, the more people will get help. Donations given can immediately benefit the beneficiaries. In addition, most donations in non-religious philanthropic institutions are needed quickly by people who need them, such as victims of natural disasters, infrastructures struck by disasters, and people who have life-threatening diseases. When someone donates, they will see who will receive the donation (Mubarokah et al., 2018). It is possible that this factor drives the decision to donate online at non-religious philanthropic institutions. In addition to religious and ideological factors, there are also human factors that inspire someone to donate.

Meanwhile, the variable ease of use does not affect online donation decisions in non-religious philanthropic institutions. It seems that the respondents, dominated by millennials, are quite familiar with digital platforms. They are relatively digital-savvy in nature. Even though the donation applications of non-religious philanthropic institutions may be not very user-friendly, donors can overcome it with their digital intelligence. This confirms the studies by Rohmah et al. (2020) finding that ease of donating using fintech crowdfunding has no significant effect on interest in paying ZIS, and that of Agustiningih et al. (2021) indicating that ease of use does not affect users' intention to use fintech to pay donations.

CONCLUSION

This study found that impact significantly affects online donation decisions to religious philanthropic institutions. At the same time, ease of use, convenience, and innovation do not affect online donation decisions to religious, philanthropic institutions. In non-religious philanthropic institutions, the factors that have a significant effect are convenience, innovation, and impact. At the same time, the ease of use does not affect online donation decisions to religious philanthropic institutions. To increase donation collection, religious and philanthropic institutions should expand their impact by distributing donations through various productive and empowering programs that will bring positive social changes to the broader community. Meanwhile, non-religious philanthropic institutions can increase convenience by improving the quality of websites or applications used to communicate with donors, expanding the innovation such as program innovation and advertising innovation, and expanding the impact of the programs to increase their donors.

The philanthropy law will provide legal certainty and rules for philanthropy activities in Indonesia. This philanthropic law should protect actors involved in philanthropic activities, facilitate the licensing of philanthropic institutions, and provide space for the development of philanthropic institutions without eliminating the characteristics of each philanthropic institution. In the long run, there needs to be legal certainty regarding the role of religious and non-religious philanthropic institutions. The authors realize that this research has limitations. Future research can add other factors not studied in this

research and increase the number of respondents. Future research can also conduct in-depth interviews with religious and non-religious philanthropic institutions' representatives to analyze the challenges and obstacles they have faced in managing donations.

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