



Students' Donating Behaviors through the Online Charitable Crowdfunding: A S-O-R Approach

Shaquila Dania Putri, Vima Tista Putriana

Faculty of Economics and Business, Universitas Andalas

Abstract

This study aims to determine behavior of donating by students at Universitas Andalas. The samples are selected using the convenience sampling method. The data obtained from 222 respondents will be analyzed using the PLS-SEM (SmartPLS). The main findings shows that female students tend to donate more than male students at Universitas Andalas, both in terms of frequency and the amount of donation. The second main finding is there seems to be no correlation between level of expenditures per month with amount of donation, and faculty where the student studies also relate to the donation amount and frequency. The practical implications of this study are for crowdfunding platform providers, website features and technology design need to be considered and managed properly considering that web quality has a significant effect on empathy and perceived credibility. Considering the potential of charitable crowdfunding between university students that is relatively high, studies related to the factors influencing charitable donations made through university students remain scarce.

Abstrak

Penelitian ini bertujuan untuk mengetahui perilaku donasi mahasiswa Universitas Andalas. Sampel dipilih dengan menggunakan metode *convenience sampling*. Data yang diperoleh dari 222 responden dianalisis menggunakan PLS-SEM (SmartPLS). Temuan utama menunjukkan bahwa mahasiswa perempuan cenderung lebih banyak berdonasi daripada mahasiswa laki-laki di Universitas Andalas, baik dari segi frekuensi maupun jumlah donasi. Temuan utama kedua adalah tampaknya tidak ada korelasi antara tingkat pengeluaran per bulan dengan jumlah donasi, dan fakultas tempat mahasiswa belajar juga berhubungan dengan jumlah dan frekuensi donasi. Implikasi praktis dari penelitian ini adalah bagi penyedia *platform crowdfunding*, fitur situs *web* dan desain teknologi perlu dipertimbangkan dan dikelola dengan baik mengingat kualitas web memiliki pengaruh yang signifikan terhadap empati dan persepsi kredibilitas. Meskipun potensi urun dana (*crowdfunding*) secara *online* di antara mahasiswa relatif tinggi, penelitian terkait faktor-faktor yang mempengaruhi donasi amal yang dilakukan melalui mahasiswa masih jarang.

Keywords: Interest in Donating, Theory of Planned Behavior, Muslim Students, Undergraduate Students, West Sumatra, Crowdfunding

Corresponding author: Shaquila Dania Putri (shaquiladaniap@gmail.com)

Introduction

Humans can experience empathy because of the ability to feel and understand the feelings of others, which arises from social interactions, personal experiences, and biological factors such as brain structures related to emotions. Empathy makes a person feel the suffering or happiness of others as if it were their own experience. This feeling can then motivate a person to act, including donating, as a way

to alleviate the suffering or support the happiness of others, because the drive for empathy drives the desire to help and share.

Using numerous crowdfunding sites, the internet enables little value contributions from lots of people to finance particular projects and businesses (FSB, 2012), including award-based crowdfunding, donation-based crowdfunding, equity-based crowdfunding, loan-based crowdfunding and royalty-based crowdfunding (Massolution, 2015). The most prevalent definition of crowdfunding is the collaborative effort between people who combine their financial resources, usually online, to support initiatives created by other people or organizations. Crowdfunding can be utilized for a variety of purposes, including political campaigns, publishing books, helping start-ups and small businesses, and artists looking for fan support (Steven, 2014).

Although charitable crowdfunding has a great deal of potential, limited research has been done on the variables that influence the donations individuals make through these platforms. Based on earlier research by Kasri & Indriani (2022), the current study adds to the literature by examining the case of the largest online charity and contribution crowdfunding platform that targets students at Universitas Andalas. This study uses a stimulus-organism-response framework (S-O-R theoretical framework), with website quality and religiosity as the stimulus; empathy, perceived credibility and quality of relationships as organisms; and interest to donate as the response variable. This quantitative study used the S-O-R method to examine the variables influencing the giving behavior of a particular target group—students at Universitas Andalas—through online crowdfunding for charitable causes.

The increased quantity of money received through donation crowdfunding raises issues about why people prefer to give in this way, according to earlier study on the topic (Kasri & Indriani, 2022). Although the idea of financing through a series of small gifts is not new, the Internet has reduced transaction costs, sped up transaction times, and made it easier to connect those in need of money with those who can lend it (Belleflamme et al., 2013). However, crowdfunding makes it possible for worthwhile projects to raise funds by appealing to "the audience," even if they don't necessarily match the criteria for traditional financing (Steven, 2014). According to studies (Gerber et al., 2012), when people identify with a particular crowdfunding campaign, they are more likely to contribute money.

An online crowdfunding platform must be credible so that potential donors feel confident and trustworthy in providing their financial support. This credibility is important because it is the foundation on which someone considers the information presented by the platform to be reliable, accurate, and honest. If the platform is proven to be credible, donors will find it easier to trust that the funds they donate will be used according to the campaign's objectives, without any risk of fraud or misuse. Thus, credibility not only maintains the reputation of the platform, but also builds trust that is essential for the sustainability and success of fundraising.

A credible online crowdfunding platform depends not only on integrity and honesty, but also on the quality of a trustworthy website. A good quality website, including ease of navigation, data security, and transparency of information that supports the credibility of the platform. When potential donors feel comfortable and safe when accessing the site, they are more likely to believe that the information provided is accurate and that their funds will be managed well. Therefore, the quality of the website is an important element in building trust that supports the sustainability and success of fundraising.

When potential donors feel comfortable and safe when accessing a website, they are more likely to trust that the information provided is accurate and that their funds will be managed well. This quality, in turn, strengthens the relationship between the platform and the donor, which plays a significant role in influencing donors' interest in continuing to support the campaign through the platform. This stable relationship is the foundation that ensures donors feel valued and trusted, making them more likely to engage on an ongoing basis.

Relationship quality plays a significant role in influencing consumer interest, including a person's interest in donating through an online crowdfunding platform. When a person feels they have a stable and trusted relationship with the platform, either through positive personal experiences or recommendations from people they trust, their interest in donating will increase. The sense of security and trust in the platform are key factors that encourage individuals to engage and provide their financial support.

The credibility of an online crowdfunding platform is very important because it ensures that the information presented is reliable, accurate, and honest, which is in line with the values of honesty in a person's religiosity. For donors who donate based on religious beliefs, trust that their funds will be used according to the campaign's objectives without the risk of fraud or misuse is a major factor. Good website quality, including transparency and security, also supports this trust, providing a sense of security for donors that their contributions are truly beneficial. The existence of strong and stable relationship between the platform and donors, based on this trust, is an important foundation that encourages individuals to continue donating as a real form of their religious beliefs.

The use of online crowdfunding platforms in Indonesia has increased significantly in recent years. This phenomenon can be seen from the increasing variety of types of crowdfunding platforms available on the market, which offer various types of crowdfunding campaigns, ranging from social projects, education, to fundraising for small and medium businesses. One of the main driving factors for this increase is the role of social media which is very effective in spreading crowdfunding campaigns, allowing information about projects being funded to reach more people in a short time. With easy access and distribution of information through social media, community participation in crowdfunding activities becomes easier and wider.

However, despite the increasing trend, not all Indonesians are accustomed to or comfortable using online crowdfunding platforms. There are still doubts and distrust that prevent some people from getting involved in this crowdfunding campaign. Their main concerns are usually related to the security of personal data and transparency of the use of funds collected. Many people worry that their contributions may be misused or not reach their true purpose. This doubt results in the potential use of crowdfunding platforms not being fully maximized by all levels of society.

Research conducted by Lili (2018) examines the perspective and development of a theoretical model regarding individual donation behavior on online crowdfunding platforms in China. This research was conducted by collecting data through an online survey aimed at individuals who had donated online. The purpose of this study was to understand the factors that influence a person's intention to donate on a crowdfunding platform, as well as how these factors interact with each other. The results of this study provide in-depth insights into donor motivation in a digital context.

The results of research conducted by Lili (2018) show that individual empathy and perceived credibility of a charitable crowdfunding project are two main factors that influence a person's intention to donate. Empathy, as an emotional reaction to another person's situation, drives individuals to help through donations. Meanwhile, perceived credibility, or the belief that the project is trustworthy and will be used as intended, is an important factor that makes donors feel safe and confident in making contributions. These two factors support each other in forming a strong donation intention.

In addition, Lili's (2018) research also found that other factors such as website quality, ease of transaction, and project content quality affect empathy and perceived credibility in different ways. For example, good website quality and ease of transaction can increase perceived credibility, while high project content quality can increase empathy. This study also noted that the reputation of the project organizer affects perceived credibility, while the popularity of the project affects empathy. This suggests that donors are more likely to donate to projects that have a good reputation and are already popular among the public.

Literature Review

To connect the factors that may influence the reasons for students to donate through online crowdfunding platforms, this study uses the S-O-R (Stimulus-Organism-Response) conceptual framework. S-O-R is a traditional communication model that is heavily influenced by the psychological theory developed in 1919 by Robert Sessions Woodworth. First, the right stimulus will activate the mechanism for the perfecting reaction as a 'driver' that operates other mechanisms that supply the initial reaction. According to Woodworth (1919), any mechanism can be a drive.

According to the stimulus response in this framework, the effect caused is a specific reaction to a specific stimulus, allowing someone to anticipate and create communication. The elements in this

model are: Message (stimulus, S), communicant (organism, O), effect (response, R) (Kasri & Indriani, 2022). Thus, the stimulus of this study is the quality of the website and religiosity. The organisms that play a role in the communicant are empathy, perception of credibility and quality of the relationship.

S-O-R Approach

This study uses S-O-R as the main framework. The dependent variables in this study are the interest and experience of donating Muslims and the independent variables in this study are website quality, religiosity, empathy, perception of credibility, and relationship quality. In the framework that uses the S-O-R approach, several points will be stimuli that trigger responses based on the feelings or internal behavior of an organism (a person). The stimuli that will trigger this behavior are religiosity and website quality, then the organism will feel the emergence of seeds of empathy, perception of credibility and relationship quality. Until the final stage, a response will appear in the form of interest in donating from someone.

Hypotheses Development

According to prior studies, people are motivated to give because they have sympathy for particular projects (Gerber et al., 2012). Another definition of empathy is the cognitive comprehension of another person's internal states, such as their thoughts, feelings, perceptions, and areas of interest. Hence, psychological processes make people feel more like they can relate to other people's circumstances than their own (Raboteg-Saric & Hoffman, 2001). A stimulus that helps to increase empathy with something causes an act of giving, according to psychologists. Both implicitly and explicitly, humans are aware of their responsiveness to these cues, which helps them control their emotions and behavior. So, a response to recognizing another person's emotional circumstances or situations is empathy (Cano Murillo et al., 2016). As a result, the following hypothesis is put forth:

H1: There is positive relation from empathy to interest to donate.

Empathy and perceived credibility, often known as the donor's faith in a certain fundraising attempt, are strongly related. Future donors generally depend their decision on analyzing the campaign's reputation when deciding whether or not to give money (Greenberg & Gerber, 2014). The degree to which someone sees information as reliable, accurate, or truthful, such as that found on a website, is referred to as information credibility (McKnight & Kacmar, 2006).

In this study, perceived credibility is the degree to which donors have faith in the details of a fundraising effort. It also indicates the person's cognitive state, which is what people assess to determine the implications and beliefs of a particular piece of information (Metzger, 2007). The following is the proposed hypothesis, which is based on earlier studies:

H2. There is positive relation between perceived credibility to interest to donate.

The next two attributes that make up relationship quality are a relationship's depth and closeness. The three concepts of commitment, satisfaction, and trust serve as the foundation of this multidimensional vision (Palmatier et al., 2006). Trust is the idea that a service provider is trustworthy and ethical; satisfaction is the overall emotional evaluation of how effectively a particular service or product provider accomplished; and commitment is the willingness to uphold relationships with others (Liang et al., 2011).

Trust can promote ongoing ties with institutions. It is stated that in the context of consumer goods, a solid relationship with clients can facilitate the caliber and stability of a relationship (Tajvidi et al., 2021). As a result, it is true that customer interest is highly impacted by the quality of relationships. Moreover, this implies relationships between fundraisers and donors in the context of donation-based crowdfunding. A relational, "quality," focused approach to donor care is also strongly emphasized by donor connections and dedication to fundraising platforms, according to latest study (Burnett, 2002; Skarmeas & Shabbir, 2011). Therefore, the following theory is put forth:

H3. There is positive relation from relationship quality to interest to donate.

The qualities that make a website accessible, user-friendly, and profitable are referred to as website quality (Anusha, 2014). Security, usability, and aesthetic appeal are at least three subdimensions from which to judge a website's quality. It is proposed that when a website is of high quality, confidence in the data or sources on it can improve with regard to donation-based crowdfunding. Additionally, websites with good interfaces are rated well in terms of their emotional and cognitive impact (Gregg & Walczak, 2010). Additionally, perceptions of internet security and navigational features are found to assist online consuming behavior, according to study on information systems and management. Such beliefs guarantee that unsuitable parties won't view, store, or alter personal information (Chellappa & Pavlou, 2002). However, it might be difficult to persuade visitors that a website is up to date and correct. Making a website that combines strong graphic design with visual and functional continuity for users is one method to do this (Everard & Galletta, 2005). Prior research also discovered the significance of website quality in influencing the reliability of information, underscoring the significance of information on bloggers' websites to blog readers (Mutum et al., 2018). Consequently, the following connected hypotheses are put forth:

H4. There is a positive relation from website quality to empathy.

H5. There is a positive relation from website quality to perceived credibility.

Numerous earlier studies have discovered a direct link between religiosity and a helping or assisting attitude (Kasri, 2013; Ranganathan & Henley, 2008). Studies indicate that greater degrees of religiosity may have a favorable impact on people's attitudes toward charity organizations and their desire to donate because religion is seen as a way of life that strongly fosters selfless behavior (Jamal et al., 2019; Kasri, 2013). Additionally, a beneficial relationship between religiosity and subjective well-being was

discovered. Religiosity may function through relationship-inducing elements like commitment and satisfaction to donate, and it may result in constructive behavioral intents to donate (Skarmeas & Shabbir, 2011). As a result, the following theory is put forth:

H6. There is a positive relation from religiosity to relationship quality.

Research Methods

This research uses a quantitative approach and aims to generalize the result of Universitas Andalas' students donating behavior through online crowdfunding platform. Quantitative approach is a scientific method in which the data is in the form of numbers that can be processed and analyzed using mathematical or statistical calculations (Sekaran & Bougie, 2013). The quantitative method is appropriate when it is possible to measure all the phenomena that occur (Matthews & Ross, 2010). Hence, quantitative approach is suitable to this research because the research the primary data that will be collected through questionnaire by this research is in the form of numbers from a scale that will be processed using Smart-PLS.

Muslims' interest to donate is the dependent variable in this study, and the independent variables are the effectiveness of the website, religion, empathy, perceived credibility, and relationship quality. Many points will act as stimuli in this framework, which makes use of the S-O-R approach, to cause reactions that are based on emotions or internal behavior of an organism (a person). Religiosity and website quality are the stimuli that will cause this behavior. The organism will then feel the emergence of the empathy, perceived credibility, and relationship quality seeds. In the end, a reaction will show up in the shape of a potential donor's interest.

The population in this study is all Muslim students at Universitas Andalas. Samples are selected using convenience sampling method, because convenience sampling collects information from members of the population who agree to provide that information. That way, anyone who agrees to provide the necessary information with the researcher, whether meeting directly or indirectly, can be used as a sample in this study if the respondent is suitable as a data source (Sekaran & Bougie, 2013).

This study uses primary data obtained from online questionnaire (i.e. Google Form) that was distributed through social media such as Twitter, Instagram, WhatsApp group, and paid promote on @infounand Instagram page. Researchers also distributed questionnaires through Internship and Community Service groups to distribute questionnaires in their respective faculty groups. The use of social media to collect the data using Google Form is effective because young people, in this case are Universitas Andalas' students use social medias like Instagram daily.

Analysis and Discussion

Table 1 Validity Test

Variable	Indicator	Composite Reliability (CR)	Average Variance Extracted (AVE)	Outer loadings	Conclusion
Website Quality	WQ1	0,906	0,517	0,783	Valid
	WQ2			0,775	Valid
	WQ3			0,779	Valid
	WQ4			0,765	Valid
	WQ5			0,759	Valid
	WQ6			0,762	Valid
	WQ7			0,785	Valid
	WQ8			0,787	Valid
	WQ9			0,757	Valid
Religiosity	R1	0,914	0,605	0,753	Valid
	R2			0,789	Valid
	R3			0,776	Valid
	R4			0,787	Valid
	R5			0,832	Valid
	R6			0,844	Valid
	R7			0,845	Valid
Empathy	EMP1	0,887	0,723	0,870	Valid
	EMP2			0,834	Valid
	EMP3			0,846	Valid
Perceived Credibility	CRE1	0,906	0,763	0,886	Valid
	CRE2			0,895	Valid
	CRE3			0,839	Valid
Relationship Quality	RQ1	0,935	0,705	0,813	Valid
	RQ2			0,781	Valid
	RQ3			0,855	Valid
	RQ4			0,853	Valid
	RQ5			0,87	Valid
	RQ6			0,863	Valid
Interest to Donate	ITD1	0,921	0,795	0,92	Valid
	ITD2			0,91	Valid
	ITD3			0,843	Valid

Notes: Assessment of measurement models includes composite reliability (CR) to evaluate internal consistency, outer loading to evaluate indicator reliability and average variance extracted (AVE) to evaluate convergent validity. The AVE value >0.5 indicates a sufficient level of convergent validity. Hence, the acceptable value for CR and outer loading is >0.7

The average variance extracted (AVE), which must be more than 0.5 ($AVE > 0.5$), is used to assess convergent validity (Hair et al., 2017). Also, if a variable's composite reliability score (CR) is larger than 0.7 ($CR > 0.7$), it can be said to be dependable (Hair et al., 2017). In order for all items to be used as construct indicators, the loading value must be more than 0.5 ($load > 0.5$). This is how convergence

validity is also tested. This demonstrates that, if these requirements are met, the indicators or survey questions are valid and reliable.

The survey has 34 survey questions, which were created using the AVE, CR, and outer loadings. According to the table, the AVE values for each variable are 0,906; 0,914; 0,887; 0,906; 0,935; and 0,921. This denotes that the value (AVE > 0.5) is higher than 0.5. As a result, it is possible to claim that all constructs are valid.

Table 2 Reliability Test

Variable	Cronbach Alpha	Conclusion
Empathy	0,810	Reliable
Interest to Donate	0,872	Reliable
Perceived Credibility	0,845	Reliable
Relationship Quality	0,916	Reliable
Religiosity	0,891	Reliable
Website Quality	0,883	Reliable

The reliability test was carried out to see the extent to which the measurement indicators produce consistent results when repeated measurements (Malhotra et al., 2017). Measurement of reliability by looking at the Cronbach's Alpha coefficient of each variable. High reliability in a variable shows that the indicator has a high consistency in measuring its variables. Indicator requirements are said to be reliable, namely the value of Cronbach's Alpha > 0.60 (Malhotra et al., 2017). Based on the table above, it can be seen that the value of the whole variable has reached a value of 0.6 which means the existing variable can be said to be reliable.

Table 3 Demographic characteristics of respondents

Faculty	Gender	Total	Percentage
Faculty of Economics and Business	Female	50	23%
	Male	34	15%
Faculty of Pharmacy	Female	5	2%
	Male	2	1%
Faculty of Law	Female	10	5%
	Male	11	5%
Faculty of Humanities	Female	6	3%
	Male	6	3%
Faculty of Social & Political Sciences	Female	11	5%
	Male	8	4%
Faculty of Medicine	Female	5	2%
	Male	4	2%
Faculty of Nursing	Female	4	2%
	Male	1	0%
Faculty of Public Health	Female	8	4%
	Male	1	0%
Faculty of Mathematics & Natural Sciences	Female	1	0%
	Male	6	3%
Faculty of Agriculture	Female	4	2%

	Male	9	4%
Faculty of Animal Husbandry	Female	3	1%
	Male	4	2%
Faculty of Engineering	Female	8	4%
	Male	11	5%
Faculty of Information Technology	Female	2	1%
	Male	3	1%
Faculty of Agricultural Technology	Female	4	2%
	Male	1	0%
TOTAL		222	100%

The respondents from this research are dominated by female students from Faculty Economics and Business by 50 respondents, and followed by the male students for 34 respondents. The next position is dominated by Faculty of Law male students, Faculty of Social & Political Sciences female students and Faculty of Engineering male students for 11 respondents. The reason why Faculty of Law students, Faculty of Social & Political Science and Faculty of Engineering students are slightly higher than other respondents can be assumed because the accessibility for students in those faculties are accessible, instead of students from another faculties.

Table 4 Path Coefficient Test

Variable	Path Coefficient	T-Statistics	Conclusion
EMP-ITD	0,504	6,432*	Positive and Significant
CRE-ITD	0,123	1,178*	Positive and Significant
RQ-ITD	0,651	5,769***	Positive and Significant
WQ-EMP	0,514	6,76***	Positive and Significant
WQ-CRE	0,517	7,159***	Positive and Significant
R-RQ	0,609	10,628***	Positive and Significant
*Sig 10% = t value 1,282			
**Sig 5% = t value 1,645			
***1% = t value 3,090			

After running the PLS-SEM algorithm, then the estimation for the structural model relationship is the path coefficient which represents the hypothesized relationship between constructs. The path coefficient has a standardized value between -1 and +1, where a path coefficient that is close to +1 means that it represents a strong positive relationship, and vice versa with a negative relationship. Significance depends on the standard error resulting from the bootstrapping process. Based on these results, all variables have a positive path coefficient value, which means that the variables have a positive relationship. There are 4 routes that have a t value > 3,090 (sig 1%) and 2 routes that have a t value > 1,282 (sig 10%). Therefore, this result answers the research questions in chapter 1 as follows:

1. Based on table 3, empathy positively related to the interest to donate.

The path coefficient between empathy (EMP) and interest to donate (ITD) is 0,504, which is close to +1.

2. Perception of credibility positively related to the interest to donate.

The perceived credibility (CRE) and interest to donate (ITD) path coefficient is located at 0.123, which also results the positive relation.

3. Relationship quality positively related to interest to donate.

Between relationship quality (RQ) and interest to donate (ITD), the path coefficient is 0.651

4. Website quality positively related to empathy and perceived credibility.

The path coefficient between website quality with empathy and perceived credibility is almost similar, which are 0.514 and 0.517. Therefore, both relation between website quality with empathy and website quality with perceived credibility are both positively related.

5. Religiosity positively related to empathy and relationship quality.

Based on the path coefficient between empathy and relationship quality is located at 0.69, which is the highest of the points and makes religiosity positively related with relationship quality.

Discussion

H1. There is a positive relation from empathy to interest to donate.

H1 shows that there is a relation from empathy to interest to donate. The results indicated for the hypothesis that t value > 1.282 (t -value = 1.432 and path coefficient = 0.004). This shows that there is a positive relationship from empathy to interest to donate. With this, H1 is supported. The resulting t -value results illustrate that the interest in donating will increase along with the increase in donor empathy for the campaigns on the crowdfunding platform. This is in accordance with the theory put forward by Batson (1987), which states that empathy motivates individuals to help each other. In Indonesia, this may also be influenced by a high sense of humanity and concern. This is evident from the CAF World Giving Index in 2022 where Indonesia occupies the first position in the category of giving in five years in a row (Charities Aid Foundation, 2022).

These results are consistent with Kasri and Indriani (2022) and Liu's (2018) research that empathy has a positive effect on individual interest to donate. Donors with high levels of empathy focus on alleviating the suffering burden of others who are less fortunate through (Verhaert & Van den Poel, 2011). Schroeder (2014) argues that empathy and sympathy are associated with the desire to reduce the difficulties or needs of others, thus leading to altruistic behavior (Cano Murillo et al., 2016). Other studies have also found that some individual contributions are altruistic and motivated by sympathy or empathy with the campaign or the initiator (Cecere et al., 2017).

H2. There is a positive relation between perceived credibility to interest to donate.

H2 shows that there is a relationship from perceived credibility to interest to donate. The results indicated for the hypothesis that t value > 1.282 (t -value = 1.178 and path coefficient = 0.123). This shows that there is a positive relationship from perceived credibility to interest to donate. With this, H2 is supported. These results indicate that the interest in donating will increase as the perceived credibility increases. These results are consistent with the underlying theory that when the credibility of a message or information increases, the perception that the person needs help will also increase. So, there is a possibility that helping behavior will be higher. Credibility is described by concepts that are closely related to communication, so credibility can be called a communication phenomenon (Eisend & Tarrahi, 2016).

In Indonesia, with the scope of Universitas Andalas' students, crowdfunding platforms are still relatively new. To avoid fraud or misuse of funds, the credibility of the information in the fundraising campaign is considered important. This finding is in accordance with the results found by Lili (2018)

and Kasri and Indriani (2022). Donors will feel worried if the money used is misused for other purposes, so they will tend to check the money they donated again (Lili et al., 2018).

H3. There is a positive relation from relationship quality to interest to donate.

H3 shows that there is a relationship from relationship quality to interest to donate. The results indicated for the hypothesis that t value > 3.090 (t -value = 5.769 and path coefficient = 0.651). This shows that there is a positive relationship from relationship quality to interest to donate. With this, H3 is supported. These results are in line with the theory which states that relationship quality plays an important role in influencing consumer interest, because there is a commitment that drives the stability of a relationship (Fournier, 1998). This commitment is part of the desire to maintain a relationship. Thus, in the context of donations, this will trigger donation behavior in the future.

Within the scope of Universitas Andalas' students, this may be influenced by the crowdfunding platform used in this study, namely Kitabisa.com. The Kitabisa.com platform provides services so that web users can stay connected with the platform. For example, the WhatsApp service, interactions on social media, and e-mail subscriptions. These results are in line with previous research conducted by Skarmeas & Shabbir (2011). The results showed that both religiosity and self-construal exerted a strong effect on the quality of the relationship which donors felt had a particularly positive effect. Then, it has a strong predictive role on the interest in donating in the future.

H4. There is a positive relation from website quality to empathy.

H4 shows that there is a relationship from website quality to empathy. The results indicated for the hypothesis that t value > 3.090 (t -value = 6.760 and path coefficient = 0.514). This shows that there is a positive relationship from website quality to empathy. With this, H4 is supported.

In the context of Universitas Andalas' students, this may be influenced by Indonesian people in general who are easy to empathize with what they see and have mutual cooperation reflected in the behavior of wanting to ease the burden on (Kasri, 2013). Furthermore, web quality affects donor empathy because the presentation of fundraising campaign information on crowdfunding platforms is standardized (Beier & Wagner, 2015).

H5. There is a positive relation from website quality to perceived credibility.

H5 shows that there is a relation from website quality to perceived credibility. The results indicated for the hypothesis that t value > 3.090 (t -value = 7.159 and path coefficient = 0.517). This shows that there is a positive relationship from website quality to perceived credibility. With this, H5 is supported.

Almost all students at Universitas Andalas are under 25 years old, which means they are still classified as Generation Z in an all-digital era. This generation expects speed, convenience, convenience and flexibility of a service (Szymkowiak et al., 2021). Thus, it will be much easier for Generation Z to adapt to the web. The results of this study are in accordance with previous studies conducted by Lili et al., (2018) in previous studies. In his research, Lili said that there is a positive influence between web quality and perceived credibility. The relationship between these two variables lies in the depiction that the more quality a website is, the higher the credibility held by donors.

H6. There is a positive relation from religiosity to relationship quality.

H6 shows that there is a relation from religiosity to relationship quality. The results indicated for the hypothesis that t value > 3.090 (t -value = 10.628 and path coefficient = 0.609). This shows that there is a positive relationship from religiosity to relationship quality. With this, H6 is supported.

At Universitas Andalas, where the majority are Muslim, this will greatly affect the variables of religiosity and relationship quality. The results of this study are in accordance with Kasri& Indriani (2022) findings which state that there is a positive relationship between religiosity and relationship quality because religiosity can be connected to many factors that encourage quality relationships such as commitment and satisfaction. So, it is not surprising that religious people will be connected with positive behavioral interest to give and help others (Ranganathan & Henley, 2008).

Conclusion

The study's hypotheses are all supported by the findings. Additionally, the study reveals that the quality of the relationship, religious beliefs, empathy, perceived credibility, and the characteristics of the website collectively impact the students' inclination to give. This comprehensive approach underscores the multifaceted nature of donation behaviors among this demographic.

Furthermore, prior research has consistently demonstrated that empathy serves as a strong motivator for individuals to assist others. This study's conclusion, which identifies empathy as a key factor in the decision to donate, aligns with these earlier findings. The correlation between empathy and donation decisions highlights the importance of emotional connection in fostering charitable behaviors. This alignment with previous research not only reinforces the validity of the current study's results but also contributes to a deeper understanding of the psychological mechanisms driving philanthropic actions among Muslim students at Universitas Andalas.

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