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ONLINE DONATIONS AND THE THEORY OF PLANNED BEHAVIOUR

AMMARAH BUYONG*

Labuan Faculty of International Finance, Universiti Malaysia Sabah, Malaysia

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ABSTRACT

Understanding the elements that impact charitable intent in online donation is relevant due to the growing use of digital channels for charity giving. This study examines factors that influence charitable intent in online donations in Malaysia. Utilising the Theory of Planned Behaviour (TPB), this study examined the factors determining individuals' willingness to participate in online donations. Most importantly, this research has the potential to enhance comprehension regarding the motivations behind online donations and offer helpful perspectives to assist Malaysian charities and nonprofit organisations in optimising their fundraising strategies in the digital realm. Moreover, this study also proposed attitude, subjective norms, and perceived behaviour control as the main factors influencing the intention to participate in online donation. This study encompassed a total of 387 respondents and employed quantitative research methods. Data collection involved the distribution of self-administered questionnaires through Google Forms. Online donation intention factors are analysed using Statistical Package for the Social Sciences (SPSS) to examine their factors, correlations, reliability, and regression. The results show a positive relationship between all factors and the individual's intention to donate online. However, there are four limitations to preparing this study. The study's focus on Malaysia may limit generalisability to other cultural or geographical contexts. Next, emphasis on TPB elements overlooks external variables influencing online contribution behaviour. In addition, the use of self-reported data may introduce social desirability bias, impacting response accuracy. Lastly, the constantly changing nature of online platforms and technology could make it more challenging to keep up with the latest trends in online donations. The results of this study can improve the role of charities and non-profit organisations in providing proper resources and support to enhance individuals' confidence to donate online. Besides, this study expands the use of TPB to comprehend the factors influencing online charitable intentions in the Malaysian context.

KEYWORDS: ONLINE DONATIONS, CHARITABLE INTENT, THEORY OF PLANNED BEHAVIOUR (TPB), ATTITUDE, SUBJECTIVE NORM, PERCEIVED BEHAVIOUR CONTROL, MALAYSIA

ABSTRAK

Memahami unsur-unsur yang memberi kesan kepada niat amal dalam sumbangan dalam talian adalah relevan kerana penggunaan saluran digital yang semakin meningkat untuk pemberian amal. Kajian ini mengkaji faktor-faktor yang mempengaruhi niat amal dalam sumbangan dalam talian di Malaysia. Menggunakan Teori Tingkahlaku Dirancang (TPB), kajian ini mengkaji faktor-faktor

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* CORRESPONDING AUTHOR: Ammarah Buyong, Labuan Faculty of International Finance, Universiti Malaysia Sabah, Malaysia. E-mail: ammarah_bg20@iluv.ums.edu.my

yang menentukan kesediaan individu untuk mengambil bahagian dalam sumbangan dalam talian. Yang paling penting, penyelidikan ini berpotensi untuk meningkatkan pemahaman mengenai motivasi di sebalik sumbangan dalam talian dan menawarkan perspektif yang berguna untuk membantu badan amal dan organisasi bukan untung di Malaysia dalam mengoptimumkan strategi pengumpulan dana mereka di alam digital. Selain itu, kajian ini juga mencadangkan sikap, norma subjektif, dan kawalan tingkah laku yang dianggap sebagai faktor utama yang mempengaruhi niat untuk mengambil bahagian dalam sumbangan dalam talian. Kajian ini merangkumi sejumlah 387 responden dan menggunakan kaedah penyelidikan kuantitatif. Pengumpulan data melibatkan pengedaran soal selidik yang ditadbir sendiri melalui Google Form. Faktor niat derma dalam talian dianalisis menggunakan Pakej Statistik untuk Sains Sosial (SPSS) untuk memeriksa faktor, korelasi, kebolehpercayaan, dan regresi mereka. Hasilnya menunjukkan hubungan positif antara semua faktor dan niat individu untuk menderma dalam talian. Walau bagaimanapun, terdapat empat batasan untuk menyediakan kajian ini. Tumpuan kajian ke atas Malaysia mungkin mengehadkan keluasan kepada konteks budaya atau geografi yang lain. Seterusnya, penekanan pada elemen TPB mengabaikan pembolehubah luaran yang mempengaruhi tingkah laku sumbangan dalam talian. Di samping itu, penggunaan data yang dilaporkan sendiri boleh memperkenalkan kecenderungan keinginan sosial, yang memberi kesan kepada ketepatan tindak balas. Akhir sekali, sifat platform dan teknologi dalam talian yang sentiasa berubah boleh menjadikannya lebih mencabar untuk mengikuti aliran terkini dalam derma dalam talian. Hasil kajian ini dapat meningkatkan peranan badan amal dan organisasi bukan untung dalam menyediakan sumber dan sokongan yang tepat untuk meningkatkan keyakinan individu untuk menderma dalam talian. Tambahan pula, kajian ini memperluaskan penggunaan TPB untuk memahami faktor-faktor yang mempengaruhi niat amal dalam talian dalam konteks Malaysia.

KATA KUNCI: SUMBANGAN DALAM TALIAN, NIAT AMAL, TEORI TINGKAHLAKU DIRANCANG (TPB), SIKAP, NORMA SUBJEKTIF, KAWALAN TINGKAH LAKU YANG DIRASAKAN, MALAYSIA

1. INTRODUCTION

Background of Study
Online donation has become a handy charity method, benefiting contributors and beneficiaries (Hou *et al*., 2021). In addition, online donation solicits financial contributions through an internet-based platform (Liu *et al*., 2018). Various platforms enable this, including crowdfunding websites, non-profit organisation websites, banking apps, and social media like Instagram and Facebook. In addition, various methods enable it, including Internet banking, digital wallets, and QR code scanning. In recent years, online donations have grown in popularity, and many charities and non-profit organisations have established online platforms to allow people to donate from anywhere in the globe.

Figure 1 illustrates the growth rate of online donations. Further, Statista (2023) reported that the global crowdfunding market size had reached 1.41 billion U.S. dollars. Analysts project it will exceed twice this value by 2030, with a compound annual growth rate (CAGR) of 14.5%. This projection signifies a substantial increase in the rate of online donations worldwide.

To determine the growth rate of online donations in Malaysia, one can analyse the statistics provided by Statista (2022) regarding the market size of the donation-based crowdfunding business between 2013 and 2017. The illustration below, labelled as Figure 2, represents this information. According to Statista (2022), Malaysia's donation-based crowdfunding sector saw a substantial rise, with its value increasing from USD 0.62 million in 2013 to USD 3.13 million in 2015. However, it experienced a significant decrease to USD 1.68 million in 2016 and further plummeted to USD 0.04 million in 2017.
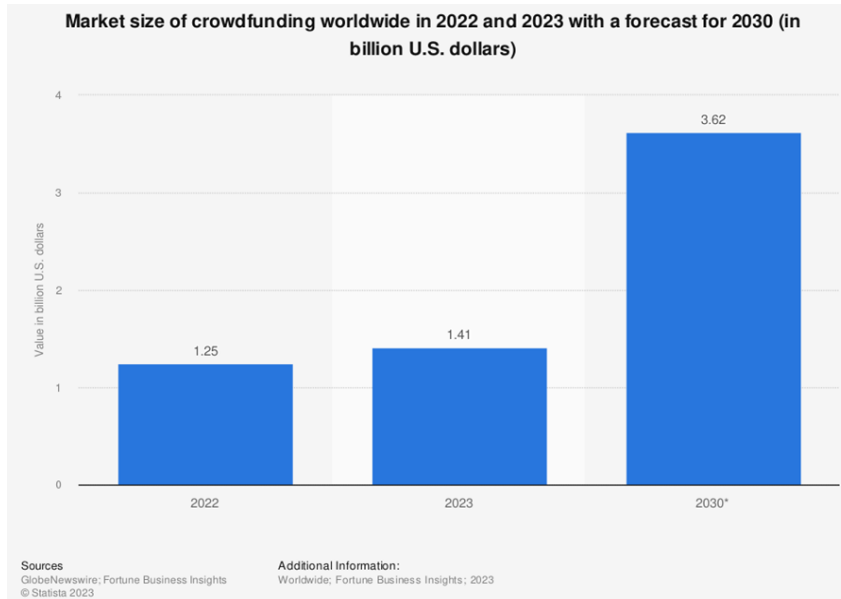
FIGURE 1: MARKET SIZE OF CROWDFUNDING WORLDWIDE IN 2022 AND 2023 WITH A FORECAST FOR 2030
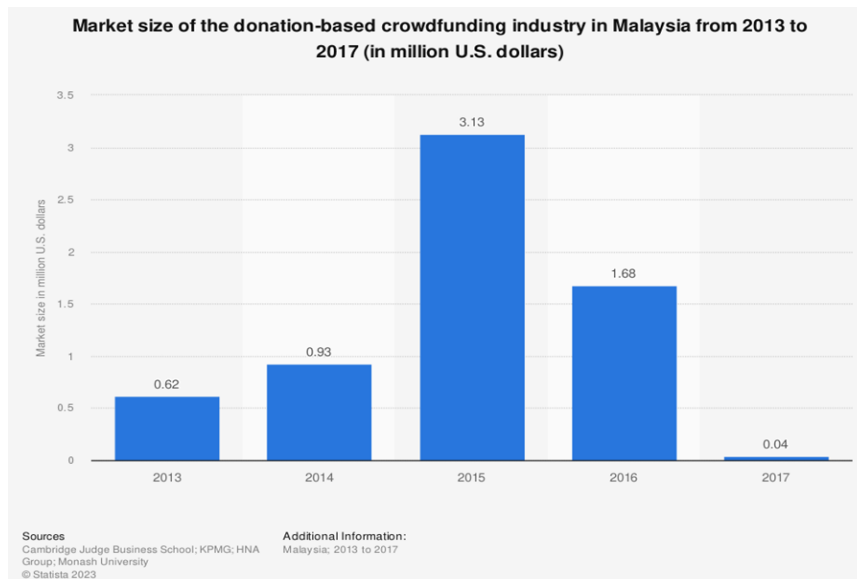

FIGURE 2: MARKET SIZE OF THE DONATION-BASED CROWDFUNDING INDUSTRY IN MALAYSIA FROM 2013 TO 2017

Understanding the elements that impact charitable intent in online donation is relevant due to the growing use of digital channels for charity giving. This research has the potential to enhance comprehension regarding the motivations behind online donations and offer helpful perspectives to assist Malaysian charities and non-profit organisations in optimising their fundraising strategies in the digital realm. This study diverges from other studies in multiple aspects. This study focuses on the Malaysian environment, which may have distinct cultural and social norms impacting online donating activity. Furthermore, while many studies use the Theory of Planned Behaviour (TPB) to describe diverse behaviours, this study adds a new dimension by exploring charitable intent in the context of online donations, a relatively underexplored TPB research topic.

Problem Statement
This study explores the factors influencing individuals' charitable intent in online donations. Despite the growing popularity of Internet donations in Malaysia, the collection of online donations is still

marginal, leading to insufficient funds for responsible charitable organisations. Statista (2022) reports a downward trend in Malaysia's donation-based crowdfunding market. The crowdfunding industry grew from USD 0.62 million in 2013 to USD 3.13 million in 2015 but fell sharply to USD 1.68 million in 2016 and USD 0.04 million in 2017, a decrease of 97.62%. Without proper measures, charities or non-profit organisations may be unable to achieve a substantial influence in their respective domains, hence potentially impacting the individuals and communities they want to assist.

Moreover, researchers categorise the study of charitable intent in online donations into at least three domains. Prior research on charitable donations has primarily concentrated on offline giving (Dawson, 1988; Sargeant, 1999). In addition, most charitable research has been carried out in Western nations, with minimal focus on Asian countries (Li *et al*., 2018; Choi *et al*., 2019). Based on these explanations, it is evident that the investigation of charitable intentions in online donations in Malaysia is limited, and there is a dearth of published research on this topic in Malaysia. Unlike earlier studies, the current study tends to examine the importance of understanding the factors that influence charitable intent in online donations, which can offer helpful perspectives to assist Malaysian charities and non-profit organisations in optimising their fundraising strategies in the digital realm. Consistent with this thought, there has been minimal exploration by researchers in this field, and previous studies have focused on offline giving, with most research taking place predominantly in Western nations.

Thus, to overcome these gaps, the current investigation utilises the Theory of Planned Behaviour (TPB), which includes attitude, subjective norm, and perceived behaviour control. The aim is to construct an integrated conceptual model to forecast individuals' intention to donate online accurately. In addition, we conducted the present study in Malaysia to expand the research on donations, which previously centred on Western countries. Moreover, this study has the potential to benefit multiple parties, such as researchers, charities, and non-profit organisations, by enhancing future knowledge and bridging the gap between practical application and theoretical concepts.

2. LITERATURE REVIEW

Overview of Charitable Giving
Charitable giving has gained significant recognition as a distinct and vital area of study in social science since the 1980s (Choi *et al*., 2019). Bekkers and Wiepking (2011) defined charitable giving as the act of contributing money to an organisation that serves the interests of individuals outside of one's immediate family. Awang *et al*. (2017) assert that charity giving is a fundamental requirement mandated by Islam. The Quran and Hadith vigorously promote and emphasise using riches for Allah and assisting the less fortunate, which should be a customary habit for all Muslims. Furthermore, the author contends that charitable giving serves not just as a method of spiritual cleansing but also as a mechanism for fostering socio-economic stability and enacting societal changes that lead to the welfare of individuals and society in the present life and the hereafter.

Awang *et al.* (2017) assert that the concept of charity in Islam originates from the Arabic word *sadaqah*, which Ibn Manzur has identified as having multiple interpretations. Firstly, *sadaqah* refers to the virtue of truthfulness, which individuals who possess noble qualities and exemplary behaviour closely link to the opposite of falsehood. It is also defined as anything given to the poor for Allah's sake and refers to a dowry paid by a husband to his bride. The author also notes that *sadaqah* refers to being genuine, honest, and sincere. It involves speaking the truth, confirming the accuracy of statements, ensuring accountability, maintaining faithfulness, and demonstrating sincerity, truthfulness, soundness, and excellence in various aspects. Additionally, it encompasses the act of contributing for the sake of Allah. Moreover, the author adds that *sadaqah*, in essence, refers to a virtuous deed of bestowing gifts upon others, intending to please Allah, in many forms and manners. Furthermore, Aji and Muslichah (2023) asserted that within the context of Islam, individuals can categorise acts of philanthropy as either obligatory (*zakah*) or discretionary (*sadaqah*).

Aji and Muslichah (2023) argued that each religion possesses its distinctiveness, which extends to charity. The authors also note that those practising religious-based charities intend to provide it to others who practice the same religion. For example, the *zakah* idea in Islam encompasses sadaqah and intends to assist fellow Muslims. Moreover, Christianity mandates that all believers contribute a donation rooted in their religion (Power *et al.*, 2017) to the Christian community. As stated by Aji and Muslichah (2023), generally, every religion encompasses a principle of humanity. The principle is to assist people irrespective of their religious affiliation. Islam, Christianity, and other faiths do not forbid helping nonbelievers (Ranganathan & Henley, 2008).

Studies Related to Charitable Giving
According to Choi and Kim (2011), a higher proportion of elderly persons than younger adults make charitable donations and are repeat givers. Wiepking and Maas (2009) discovered that those with more extensive networks and better education are more giving. Furthermore, the authors contend that those with more extensive social networks are more generous primarily because they receive more requests for donations and are more integrated into more extensive religious networks that support charitable giving. The authors also observe that people with more formal education are more generous since they have more money, resources, and vital language abilities. Moreover, Wiepking and Breeze (2012) discovered that attitudes of retention (a cautious approach to money) and inadequacy (concern about financial condition) negatively influence the magnitude of donations, regardless of a donor's actual financial means. Furthermore, the authors underline that knowing money perceptions is crucial to comprehending philanthropic behaviour.

The research conducted by Hibbert *et al.* (2007) demonstrates a positive correlation between guilt arousal and donation intention. Furthermore, the study reveals that persuasive techniques and the agent's level of knowledge influence the degree of guilt aroused. The study conducted by Han *et al.* (2017) revealed that the impact of power distance belief (PDB) is contingent upon the level of authority the giver possesses. Within low-PDB circumstances, individuals possessing high psychological power have a greater inclination towards self-centeredness as opposed to being focused on others, thereby resulting in reduced levels of altruistic behaviour. Within high-power circumstances, individuals with elevated psychological power are more inclined to direct their attention towards others rather than themselves, resulting in a higher propensity for engaging in humanitarian acts. The study by Li *et al.* (2019) revealed that individuals were inclined to make more significant donations to charitable organisations when they obtained the cash they contributed from unexpected financial benefits. Fiala and Noussair (2017) discovered a positive correlation between individuals' happiness and their propensity to donate, indicating that those in a more favourable emotional state are more likely to contribute.

A study by Agerström *et al.* (2016) discovered that presenting individuals with descriptive norms significantly increased their charitable donations compared with the control condition, which involved traditional altruistic appeals commonly used in the business. Furthermore, the authors claim that communicating local standards proved more efficacious in enhancing charitable donations than communicating worldwide norms. According to a study conducted by Adloff in 2009, factors such as educational level, ill-health, social capital, and religiosity all contribute to the tendency of childless individuals to donate resources to charitable organisations. Research also demonstrates that the institutional framework or organised fundraising significantly promotes charitable donations among individuals without children. A study by Smith and McSweeney (2007) discovered that attitudes, perceived behavioural control, injunctive norms, moral norms, and prior behaviour were significant predictors of intentions to donate to charity. However, descriptive norms did not have any predictive power on donating intentions.

Studies Related to Online Donation
Online giving has become a convenient method for charity, benefiting contributors and beneficiaries (Hou *et al.*, 2021). Online donation solicits monetary contributions through an internet-based platform (Liu *et al.*, 2018). Various platforms and methods enable this, including crowdsourcing websites, non-profit organisation websites, and digital wallets. Online crowdfunding enables

individuals or organisations to receive small donations from participants to support their cause or projects. Online donation platforms facilitate posting donation requests and information by beneficiaries and collecting small monetary contributions from a broad pool of individuals (Liu *et al*., 2018). Prospective individual benefactors have the option to contribute funds via an internet-based contribution platform to assist others (Hou *et al*., 2021). Charitable crowdfunding is crowdsourcing that involves requesting monetary donations within a specific time frame, usually using online platforms (Liu *et al*., 2018).

According to a study conducted by Choi *et al.* (2019), younger generations exhibit a decreased propensity to donate compared to older generations. The study suggests that online fundraising could be viable to incentivise young donors. The study discovered that donating online benefits the frequency of subsequent donations, facilitated by an increased awareness of donating. In a study by Sisco *et al.* (2019), donors exhibited a notable inclination to contribute more resources to recipients who shared the same surname. Researchers discovered that individuals were more likely to make donations when they could see a more significant number of donors of the opposite gender on the screen during the donation process. The findings indicate that the average donation amounts visible during decision-making strongly impacted men and women. However, observers noted that males were more influenced than women. They discovered that women exhibited considerably more empathy than men in the messages they included with their donations.

The study conducted by Hou *et al*. (2021) found a positive correlation between trust in online donation platforms, peer influence, enjoyment in helping others, and the inclination to donate online. Moreover, Liu *et al*. (2018) contend that empathy and perception of the project's legitimacy influence individuals' intention to donate in charitable crowdfunding. In addition, research done by Li et al., 2018 demonstrates that factors such as social influence, trust, expectancy of effort, and expectancy of performance substantially impact donors' intention to contribute to charitable crowdfunding initiatives. Furthermore, the authors argue that the influence of favourable conditions and experience expectancies on donors is also positive but relatively weak. Aji and Muslichah (2023) found that making an online gift to a charity cause is often driven by the need for social recognition and confidence in the individuals or organisations conducting the fundraising.

Theory of Planned Behaviour (TPB)
Icek Ajzen, the originator of the Theory of Planned Behaviour (TPB) as an expansion of the Theory of Reasoned Action (TRA), asserted in his publication that the TPB serves as a valuable conceptual framework for addressing the intricacies of human social behaviour (Ajzen, 1991). The proposed theory posited that attitude, subjective norm, and perceived behavioural control impact the intention to engage in a particular behaviour.

One notable study that effectively supports the usage of the Theory of Planned Behaviour (TPB) is the research conducted on forecasting the behaviour of young graduates in Malaysia when it comes to participating in internet donating (Amin *et al*., 2023). The analysis relied on polling a sample of 230 respondents. The findings indicated that all the characteristics investigated, namely altruism, attitude, subjective norm, and perceived behavioural control, played a significant role in predicting internet-giving behaviour.

Moreover, Li *et al.* (2022) endorsed the utilisation of the Theory of Planned Behaviour (TPB) to ascertain the behavioural inclination of Chinese individuals to engage in online donation, as demonstrated in their study titled "Understanding the Intention to Donate Online in the Chinese Context." The findings indicated a favourable correlation between attitude, perceived behavioural control, moral norm, subjective norm, and online contribution intention.

This study examines the TPB as a fundamental theory for elucidating the factors that influence charitable intent in online donations among Malaysians. Two reasons determine the selection of the TPB. Firstly, The TPB is renowned for its robust ability to anticipate behavioural intentions. The model considers three primary aspects: attitudes, subjective norms, and perceived behavioural

control. These components collectively can forecast an individual's intention to participate in a specific behaviour. Secondly, a significant amount of empirical data supports the application of the Theory of Planned Behaviour (TPB) to individual behaviour in the context of charitable giving. This evidence demonstrates the relevance and applicability of TPB in understanding and predicting donation behaviour.

Figure 3 presents the research model of this study that covers attitude, subjective norm, and perceived behaviour control as independent variables, whilst online donation intention is the dependent variable. The details are depicted in Figure 3 as follows:
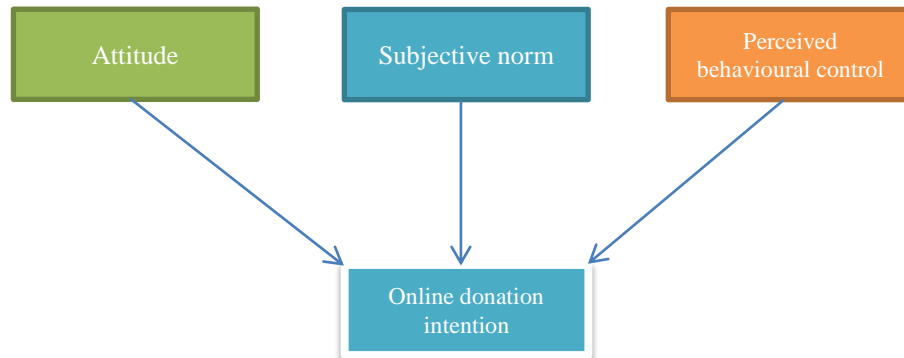

FIGURE 3: RESEARCH MODEL

3. RESEARCH METHODOLOGY

Research Questions, Research Objectives, and Statistical Analysis
Table 1 reveals this study's research questions, objectives, and statistical tools. The study connects its objectives to the research questions, subsequently utilising SPSS multiple regression for analysis once the data is collected. The details of Table 1 are as follows:

TABLE 1: RESEARCH QUESTIONS, RESEARCH OBJECTIVES, AND STATISTICAL ANALYSIS

No.	Research questions	Research objectives	Statistical analysis
1	To what extent does attitude affect the intention to donate online?	To examine the effect of attitude on the intention to donate online.	SPSS Multiple regression
2	To what extent does subjective norm affect the intention to donate online?	To investigate the influence of subjective norm on the intention to donate online.	SPSS Multiple regression
3	To what extent does perceived behavioural control affect the intention to donate online?	To evaluate the effect of perceived behavioural control on the intention to donate online.	SPSS Multiple regression

Hypotheses Development
Attitude
Attitude refers to an individual's overall feeling, whether positive or negative, toward a particular event, object, or action (Fishbein & Ajzen, 1975). Sura (2017) defined attitude as the degree of one's feeling and perception about participating in online donation behaviour, which means that a person is favourable, unfavourable, or assessed on online contribution behaviour. The authors also point out that people with a positive attitude are more inclined to donate money online. Previous research has found a significant association between attitude and charitable giving behaviour,

which could extend to online donation intention. For instance, Smith and McSweeney (2007) reported that attitude is significantly related to charitable giving behavioural intention. This significance stems from the proper selection of battery questions and the respondent's approach, which resulted in the valid outcome of the generated finding. A recent study by Aji *et al.* (2021) found that attitude influences individuals' behavioural intention to donate *infaq* online. One of the reasons for this statistical significance is that the researcher has selected an appropriate study design that allows them to collect an accurate number of respondents intended to achieve the research objective. Similarly, Li *et al.* (2022) discovered a direct correlation between attitude and the intention to donate online. A sufficiently large sample size underpins the relevance of the findings, ensuring an accurate portrayal of the entire population and yielding more dependable and meaningful outcomes.

Nevertheless, some studies present contrasting findings. Kasri and Ramli (2019) found no significant relationship between attitude and the intention to donate money. The failure to consider the impact of certain construct items that reflect attitude compromises the validity and significance of the study. Kasri and Ramli (2019) outcome is also in tandem with other research (e.g., Osman & Hairunizzam; Kenang *et al.*, 2021). Osman and Hairunizzam (2020) reported that no significant relationship exists between attitude and intention to donate money, led by several possibilities, including the biased data collection procedure and illiterate respondents related to the subject matter. Recently, Kenang *et al.* (2021) reported no significant relationship between attitude and intention to donate. Several issues, such as trust and security concerns, may contribute to these problems, mainly when the donation is online. Based on these studies findings, the following hypothesis is proposed:

H_1 = Attitude is significantly related to online donation intention.

Subjective Norm
The following predictor is a social component known as the subjective norm, which pertains to the perceived social influence to engage in or abstain from a particular behaviour (Ajzen, 1991). The variable indicates that friends, family, and society influence the behaviour or intention to engage in online contributions. Furthermore, Chetioui *et al.* (2023) confirmed that the impact of individuals influences one's inclination to engage in philanthropic endeavours. Several studies have confirmed a positive and significant correlation between subjective norms and intention. For instance, Aji *et al.* (2021) discovered that subjective norm plays a crucial role in deciding the act of donating online *infaq*. Using proper statistical procedures derives the significance of these findings, leading to precise and reliable conclusions. In a recent study, Li *et al.* (2022) found a substantial correlation between subjective norms and the intention to donate online. The unbiased and representative nature of the obtained data attributes the statistical significance of the findings, enhancing the reliability and importance of the results.

However, some studies report otherwise. For instance, Knowles *et al.* (2012) found no significant relationship between subjective norms and the intention to donate money. Its failure to consider the impact of specific construct items that reflect subjective norms compromises the validity and significance of the study. The findings of Knowles *et al.* (2012) are also in tandem with other research (e.g., Chen *et al.*, 2019; Kenang *et al.*, 2021). Chen *et al.* (2019) also found that subjective norms did not significantly impact the intention to donate money. Several factors, such as a biased data collection process and respondents' lack of literacy in the subject, might contribute to this. A recent study by Kenang *et al.* (2021) found no significant association between subjective norms and the intention to donate. Several factors, including concerns about trust and security, particularly in the context of online contributions, might contribute to this lack of correlation. Based on these studies findings, the following hypothesis is proposed:

H_2 = Subjective norm is significantly related to online donation intention.

Perceived Behavioural Control
Perceived behavioural control, defined by Mathieson (1991), refers to an individual's view of their ability to control and accomplish a specific behaviour. Moreover, the author argues that the ability to control one's behaviour impacts the desire to utilise a specific piece of information. Several studies have verified the significant relationship between perceived behavioural control and the intention to donate. For instance, Chen *et al*. (2019) found that the perception of one's ability to control one's behaviour significantly affects one's intention to donate money. The significance of the finding is derived from the careful selection of battery items and the respondent's approach, resulting in a legitimate outcome. Similarly, Susanto *et al*. (2021) discovered a significant relationship between perceived behavioural control and the intention to donate. The unbiased and representative nature of the obtained data attributes the statistical significance of the findings, enhancing the reliability and importance of the results. In a recent study, Li *et al*. (2022) argued that there is a significant relationship between perceived behavioural control and the intention to donate online. A sufficiently large sample size that accurately represents the entire population derives the relevance of the findings, resulting in more trustworthy and meaningful results.

However, some studies report otherwise. For example, Kenang *et al*. (2021) found no significant correlation between perceived behavioural control and intent to make donations. Various factors, including concerns about trust and security, especially when the donation is online, may contribute to this lack of link. Based on these studies findings, the following hypothesis is proposed:

H_3 = Perceived behavioural control is significantly related to online donation intention.

Measurement
The questionnaire assesses all variables using sentences, with each phrase containing five questions. The following tables display the phrases utilised to gauge the opinion of those who took part. However, that is the sole inquiry to ascertain the purpose of online donation. The Likert Scale will be employed to assess the level of online contribution intention answer, ranging from "1" - strongly disagree to "5" - strongly agree. This approach resembles Amin *et al*.'s (2011) work.

TABLE 2: MEASUREMENT OF ATTITUDE

No.	Items	Sources
1	Online donation is a wise	Adapted from Shih and Fang (2004)
2	Online donation is beneficial	Adapted from Amin (2022)
3	Online donation is a positive	Adapted from Amin (2022)
4	Online donation is a good idea	Adapted from Shih and Fang (2004)
5	I like online donation	Adapted from Shih and Fang (2004)

TABLE 3: MEASUREMENT OF SUBJECTIVE NORM

No.	Items	Sources
1	Most people who are important to me believe that I should engage in online donation	Adapted from Shih and Fang (2004)
2	If I use online donations, most of the people who are important to me will regard it as useful	Adapted from Amin (2022)
3	If I use online donation, most of the people who are important to me will regard it as valuable	Adapted from Amin (2022)
4	It is expected that people like me use online donations	Adapted from Amin (2022)
5	My friends recommended that I make online donations	Adapted from Amin (2022)

TABLE 4: MEASUREMENT FOR PERCEIVED BEHAVIOURAL CONTROL

No.	Items	Sources
1	I am confident that I will donate online this year	Adapted from Amin (2020)

2	I have the ability to donate online this year	Adapted from Shih and Fang (2004)
3	I also possess the knowledge to perform online donations	Adapted from Shih and Fang (2004)
4	Performing online donations is easy for me to do	Adapted from Shih and Fang (2004)
5	Performing online donations is entirely within my control	Adapted from Shih and Fang (2004)

TABLE 5: MEASUREMENT OF ONLINE DONATION INTENTION

No.	Items	Sources
1	I will donate money online	Adapted from Lada et al. (2009)
2	I am more inclined to choose online donation	Adapted from Hou et al. (2021)
3	I am open to the possibility of donating money online	Adapted from Amin (2022)
4	I am ready to donate money online to charities that I support	Adapted from Choi et al. (2011)
5	I plan to use online donations to help people who are in need	Adapted from Lada et al. (2009)

Target Population

This study mainly targets individuals residing in Malaysia who actively participate in online transactions and can make online donations. The demographic is selected based on the research objective of identifying the determinants that impact the inclination to make online donations among Malaysians. The target population comprises individuals from diverse demographic profiles, encompassing various age groups, genders, income levels, and education levels. The presence of this diverse population will facilitate a complete comprehension of the many elements that impact philanthropic inclination among distinct segments of the Malaysian populace.

Furthermore, the target group encompasses persons who have previously engaged in online donations and those who have yet to partake in online giving but possess the capacity to do so. These will enable the research to investigate the disparities and resemblances between these two cohorts and get insights into the reasons that may motivate non-donors to commence making online contributions. In addition, the research will also examine the impact of distinct societal and cultural elements specific to Malaysia. Consequently, the target market will encompass persons from diverse ethnic and cultural backgrounds residing in Malaysia. To conclude, the target population for this research comprises a varied group of individuals in Malaysia, characterised by different demographic attributes and varying patterns of online contribution behaviour. This demographic will offer valuable insights into the determinants of philanthropic intent in online donations, contributing to initiatives promoting online donation in Malaysia.

Sampling Procedure and Sample Size

To perform this study, a convenience sampling methodology, which is a type of non-probability sampling, is employed for the survey field study. Creswell (2009) defines convenience sampling as the exclusive way of selecting respondents based on convenience and availability. This methodology is suitable for the study as it eliminates the need for researchers to compel respondents to answer the questionnaire. Instead, only individuals who willingly volunteer are selected to complete it. Moreover, only those residing in Malaysia can participate in this survey, as the study specifically targets this population. The survey will be disseminated via an online platform (Google Forms), facilitating extensive coverage and streamlined data collection. Participants have the flexibility to complete the survey at their convenience, which enhances the probability of their involvement. This study has four variables: attitude, subjective norm, perceived behaviour control, and online donation intention. Each of them possesses a total of five items. Therefore, the calculation of sample size, according to Hair *et al*. (2006), can be explained as follows:

$$4 \times 5 = 20 \times 5 = 100$$

Therefore, the outcome suggested that a sample including 100 responses would be a suitable sample size for this research.

Pilot Test

Following the construction of the survey questions, the study underwent a pilot test. The pilot test prompted the researcher to investigate whether there were any issues associated with the survey. Prior researchers, including Amin *et al.* (2011), did a pilot test to uncover problems related to their research tool. In addition, the pilot test allows the researcher to enhance the information in the questionnaire before its distribution. This study utilised Google Forms, with 30 respondents offering feedback and responding to all the questionnaires. According to the comments, some respondents encountered difficulties comprehending English. In addition, the visibility of online donations is limited, leading to respondents, particularly the elderly, being perplexed about the survey's purpose. Thus, we have improved the cover letter for the new questionnaire without changing the survey questions to address and resolve any confusion.

Data Collection Procedure and Response Rate

After the pilot study was conducted, the remaining questionnaire was distributed through Google Forms. Nevertheless, there is no need for research assistance for data collection, as this study aims to ascertain the link between the variables. The respondent response rate to the survey was reasonable, with 387 questionnaires returned. The data has been collected over two months and will be analysed using specific statistical tools.

Data Analysis

The statistical instrument evaluated the data results using the Statistical Package for the Social Science (SPSS). These tools help researchers examine the links between independent variables and the intention to make online donations. The raw data will undergo analysis to provide new results using descriptive statistics, reliability, correlation, and regression tests, including hypothesis testing. As Ibrahim *et al.* (2017) described, descriptive statistics involves transforming data into a format that facilitates the researcher's interpretation and comprehension.

In addition, this approach also assesses the skewness and kurtosis, which provide insights into the symmetry and peaked-ness of the data distribution. Additionally, the researcher performed factor analysis to illustrate a clear comprehension of the link (Sekaran & Bougie, 2010). To analyse all the factors, it must meet the specified criterion. The Kaiser Meyer-Olkin Measure (KMO) Sampling Adequacy should exceed 0.50, Bartlett's Test of Sphericity should have a p-value less than 0.05, factor loadings should be greater than 0.60, and eigenvalues should be equal to or greater than 1.

Meanwhile, the researcher accomplished a reliability analysis using Cronbach's Alpha. Reliability analysis is employed to assess internal consistency, with the criterion for data validity being a Cronbach's coefficient α value more than 0.70 (Hair *et al.*, 2006). Hence, a higher value of Cronbach's alpha indicates more robust internal consistency reliability (Ibrahim *et al.*, 2017). After that, correlation analysis occurs once the researcher has established the variable's dependability. This analysis examines the degree of association between variables, whether they remain closely related or move independently (Ibrahim *et al.*, 2017).

The Pearson Correlation Coefficient was employed in this investigation to examine the correlation between all the hypotheses. Rebekic *et al.* (2015) stated that a positive relationship exists when the value of r is more than 0, while a negative relationship appears when r is less than 0. A value of r equal to 0 indicates no relationship between the variables. Changing the range of values from -1.00 to 1.00 is possible. Finally, the multiple regression test allows the researcher to ascertain the causal relationship between the independent and dependent variables. In addition, this study also determines whether the hypothesis is accepted or rejected. Therefore, the reaction to the dependent variable depends on independent variables such as attitude, subjective norms, and perceived behaviour control.

4. DATA ANALYSIS AND FINDINGS

Profile of Respondents
Table 6 below presents the demographic data of the 387 participants involved in this study. The gender breakdown demonstrates a nearly equal presence, with females comprising 48.3% and males comprising 51.7%. Upon analysing the age distribution, it is evident that the most significant proportion of respondents, accounting for 45.2%, falls between the 20-30 age range. The age groups of 30-40 and above 40 provide 28.4% and 20.9%, respectively. It is worth mentioning that individuals under 20 make up a lesser, but still noteworthy, 5.4% of the overall population. The assessed population displays substantial racial variety. The Malay race holds the majority with a share of 50.9%, followed by the other races with 23.5%. The remaining population consists of various Chinese populations, accounting for 21.7%, while the Indian population has a minor proportion of 3.9%. The monthly income distribution shows substantial disparities, with 41.6% earning less than RM 1,000 while 27.1% earning more than RM 3,000. The remaining participants fall into two income ranges: RM 1,000 - RM 2,000 (7.2%) and RM 2,000 - RM 3,000 (24.0%). Lastly, for the level of education, 73.9% of the respondents possess Bachelor's degrees, indicating a significant presence of higher education among the polled individuals. Further, the population includes individuals with Diplomas at 15.5%, Master's degrees at 2.3%, and other qualifications at 8.3%.

TABLE 6: PROFILE OF RESPONDENTS

Demographic Variables	Categories	Frequency	Percentage
Gender	Female	187	48.3
	Male	200	51.7
Age	20-30	175	45.2
	30-40	110	28.4
	Above 40	81	20.9
	Below 20	21	5.4
Race	Chinese	84	21.7
	India	15	3.9
	Malay	197	50.9
	Others	91	23.5
Monthly Income	Above RM 3,000	105	27.1
	Less than RM 1,000	161	41.6
	RM 1,000 - RM 2,000	28	7.2
	RM 2,000 - RM 3,000	93	24.0
Level of Education	Bachelor	286	73.9
	Diploma	60	15.5
	Master	9	2.3
	Other	32	8.3
Occupation	Full-time student	153	39.5
	Government sector	99	25.6
	Other	15	3.9
	Private sector	65	16.8
	Self-employed	55	14.2

Factor Analysis
Factor analysis is necessary for summarising the correlations between observed variables. Its primary purposes are to reduce many variables to fewer factors and establish a regression equation that defines an underlying process using observed variables. Additionally, Tabachnick and Fidell (2012) propose that researchers can use factor analysis to actively test a theory about the nature of the underlying process. Many sources contributed to the majority of the measurements in this investigation. Consequently, the exploratory factor analysis was performed with varimax rotation on all items to assess convergent validity and provide a complete profile for each variable utilised in this

study. This study comprises 20 questions, each evaluated using a five-point Likert scale for every variable. On top of that, all questions assessing the independent and dependent variables were subjects of examination in this experiment.

Factor Analysis of Independent Variables
Table 7 below displays the results of factor analysis dimensional reduction, indicating the selection of three variables (attitude, subjective norm, and perceived behavioural control), each with eigenvalues surpassing one. Also, these factors accounted for 85.029% of the total variance, which is acceptable. Following that, the Kaiser-Meyer-Olkin value obtained in this factor analysis was .919, and the Bartlett test of sphericity yielded a significant result at p < .001, indicating the acceptability of this factor analysis. Meanwhile, the communalities' findings varied from 0.74 to 0.94, which is good since it is over 0.50. Additionally, items representing all factors were considered valid, given that the reported factor loadings exceeded 0.6 (Hair *et al*., 2006).

TABLE 7: FACTOR ANALYSIS OF INDEPENDENT VARIABLES

	Factor Loadings		
	Subjective Norm	Perceived Behavioural Control	Attitude
If I use online donations, most of the people who are important to me will regard it as useful	.909		
Most people who are important to me believe that I should engage in online donation	.880		
If I use online donation, most of the people who are important to me will regard it as valuable	.839		
My friends recommended that I make online donations	.831		
If I use online donation, most of the people who are important to me will regard it as valuable	.731		
Performing online donations is easy for me to do		.880	
I am confident that I will donate online this year		.876	
Performing online donations is entirely within my control		.859	
I also possess the knowledge to perform online donations		.784	
I have the ability to donate online this year		.767	
Online donation is beneficial			.912
Online donation is a good idea			.909
Online donation is a positive			.798
Online donation is a wise			.778
I like online donation			.606
Eigenvalue	9.442	1.765	1.547
Variance Explained (%)	62.948	11.765	10.316
Total Variance Explained (%)		85.029	
Kaiser-Meyer-Olkin Measure of Sampling Adequacy (KMO)		.919	
Bartlett's Test of Sphericity (BTS)		X^2 7520.914, df = 105, Sig = < .001	

Factor Analysis of Dependent Variable

The factor analysis results for the dependent variable, as shown in Table 8 below, indicate the extraction of only one factor, with a corresponding Kaiser-Meyer-Olkin value of .830. Moreover, Bartlett's Test of Sphericity was significant at $p < .001$, suggesting that all items were correlated and appropriate for factor analysis. Besides, the eigenvalue of this factor was 3.353, and it accounted for a total variation of 67.069%. Furthermore, the commonalities among these five items varied from 0.59 to 0.74. Apart from that, items representing the factor were considered valid, given that the reported factor loadings exceeded 0.6 (Hair *et al*., 2006).

TABLE 8: FACTOR ANALYSIS OF DEPENDENT VARIABLE

	Factor Loadings Online Donation Intention
I am more inclined to choose online donation	.860
I am ready to donate money online to charities that I support	.839
I am open to the possibility of donating money online	.837
I will donate money online	.787
I plan to use online donations to help people who are in need	.769
Eigenvalue	3.353
Variance Explained (%)	67.069
Total Variance Explained (%)	67.069
Kaiser-Meyer-Olkin Measure of Sampling Adequacy (KMO)	.830
Bartlett's Test of Sphericity (BTS)	X^2 988.711, df = 10, Sig = < .001

Reliability Analysis

Through a reliability analysis, this study sought to determine whether a set of items derived via factor analysis consistently reflects the variable it intends to evaluate. Hence, in this research, it is imperative to examine Cronbach's alpha value to assess the internal consistency of the scales employed in this study. Sekaran and Bougie (2010) stated that a Cronbach's alpha value near 0.1 suggests the item has a high internal consistency reliability. A value of more than 0.8 is considered good, 0.7 is considered fair, and a value below 0.6 is considered poor. Table 9 shows that the reliability analysis for all variables exceeds the threshold value of Cronbach's coefficient α, which is 0.70. The outcome confirms the consistent construction of all variables. The highest coefficient, denoted as α, corresponds to perceived behavioural control, which is 0.953. Meanwhile, the remaining variables exceed the threshold value of 0.80.

TABLE 9: RELIABILITY ANALYSIS

Variables	No. of Items	Cronbach's alpha
Attitude	5	.945
Subjective Norm	5	.949
Perceived Behavioural Control	5	.953
Online Donation Intention	5	.870

Correlation Analysis

The study conducted a Pearson correlation coefficient analysis to assess the intercorrelation among variables. The correlation coefficient is a statistical measure that quantifies the strength and direction of the relationship between two variables. A positive correlation appears when the value of r is greater than 0, while a negative correlation appears when r is less than 0 or equal to 0. In addition, all the values can range from -1 to +1, and the closer the value is to 1, the stronger the connection between the variables. Based on Table 10 below, perceived behavioural control had the most vital connection coefficient with online donation intention ($r = 0.670$), followed by attitude ($r = 0.600$) and subjective norm ($r = 0.574$).

TABLE 10: CORRELATION ANALYSIS

	OI_ALL	ATT_ALL	SN_ALL	PBC_ALL
OI_ALL	1	.600**	.574**	.670**
ATT_ALL	.600**	1	.612**	.650**
SN_ALL	.574**	.612**	1	.610**
PBC_ALL	.670**	.650**	.610**	1

**. Correlation is significant at the 0.01 level (2-tailed).

Multiple Regression

Multiple regression analysis examined the effect of independent variables on dependent variables, allowing verification of the proposed hypothesis. Based on Table 11 below, the most substantial standardised coefficient beta is associated with perceived behavioural control ($\beta1 = 0.414$, t-value = 8.278, $p <.001$), influencing individuals' intention to donate online. Consequently, H_3 is supported. Additionally, the study revealed significant relationships between attitude ($\beta1 = 0.215$, t-value = 4.281, $p <.001$) and subjective norms ($\beta1 = 0.190$, t-value = 3.952, $p <.001$) with individuals' intention to donate online. Therefore, H_1 and H_2 remain sustained.

TABLE 11: MULTIPLE REGRESSION ANALYSIS

	Standardised Coefficient Beta (β_1)	t	Sig.	Reject Null Hypothesis
Attitude	.215	4.281	<.001	Yes
Subjective Norm	.190	3.952	<.001	Yes
Perceived Behavioural Control	.414	8.278	<.001	Yes
F Value	135.760 (.000)			
R Square	.515			
Adjusted R Square	.512			

Dependent Variable: Online Donation Intention

5. DISCUSSION

This study aims to identify the factors that influence charitable intent in online donations among Malaysians. This study has confirmed the applicability of the Theory of Planned Behaviour (TPB) in comprehending online donation intentions. Based on the literature analysis, three factors influence individuals' intention to donate online: attitude, subjective norm, and perceived behavioural control. The survey then sought to compile data on individual perceptions towards the variables. Factor analysis, reliability testing, correlation analysis, and regression analysis were applied to analyse the entire sample of 387 respondents.

Attitude and Intention to Donate Online

The empirical result shows a significant relationship between attitude and the intention to donate online. This result was in line with the study by Aji et al. (2021), who found that attitude influences individuals' behavioural intention to donate infaq online. Similarly, Li et al. (2022) discovered a direct correlation between attitude and the intention to donate online. Sura (2017) believed that a positive attitude towards online donation contributes to the significant relationship between a person's attitude and intention to participate in online donation. Amin (2020) stated that a positive attitude significantly increases the likelihood of transforming into intention and willingness, ultimately resulting in expected future behaviour. This discovery expands the scope of attitude to encompass the context of online donations, hence widening the theory's applicability, as previously demonstrated by Taylor and Todd (1995). Consequently, the greater the degree of attitude, the more willing individuals are to engage in online donations.

Subjective Norm and Intention to Donate Online
In addition, the data-driven outcomes demonstrate a significant relationship between subjective norms and the intention to donate online. This outcome aligns with the research conducted by Aji et al. (2021), who discovered that subjective norms play a crucial role in deciding whether to donate infaq online. Likewise, Li et al. (2022) found a substantial correlation between subjective norms and the intention to donate online. The respondents' positive social pressure, demonstrated by their support and role modelling in engaging in this voluntary behaviour, could influence their intention. The study conducted by Pitchay et al. (2015) showcased that an individual's intention is notably affected by their surroundings and environment. Similarly, Chetioui et al. (2023) have confirmed that the impact of individuals influences one's inclination to engage in philanthropic endeavours. Therefore, the greater the degree of subjective norm, the more willing individuals are to engage in online donations.

Perceived Behavioural Control and Intention to Donate Online
Furthermore, the result indicates a significant relationship between perceived behavioural control and the intention to donate online. This discovery pertains to an individual's aptitude, which signifies their expertise, understanding, and mastery over the available resources (Amin, 2020). The study's results are harmonious with those reported in the research by Chen *et al*. (2019), who found that the perception of one's ability to control one's behaviour significantly affects one's intention to donate money. Similarly, Susanto *et al*. (2021) discovered a significant relationship between perceived behavioural control and the intention to donate. In a recent study, Li *et al*. (2022) argued that there is a significant relationship between perceived behavioural control and the intention to donate online. Hence, individuals are more inclined to participate in online donations when they have more perceived control over their behaviour.

To summarise, while this study's findings are consistent with previous research on many factors, they also offer fresh insight into the impact of attitude, subjective norms, and perceived behaviour control on the intention to donate online. This study encompasses all the Malaysian perspectives on online donation, contributing to the existing information in this field.

6. CONTRIBUTIONS OF THE STUDY

The study provides a comprehensive analysis that contributes to developing a framework for understanding the aspects that influence Malaysians' philanthropic intent in online donations. The study offers valuable theoretical contributions to academics and practitioners, primarily to charities and non-profit organisations. It highlights the crucial role of these factors in promoting online donations. Research has indicated that perceived behavioural control significantly impacts an individual's willingness to make online donations. As a result, it is the organisations' responsibility to ensure that the online donation process is simple and easy to use. For instance, ensuring ease of use for their website or donation platform, simplifying the donation procedure, and offering clear instructions to potential donors form integral components of the approach.

Additionally, the research conducted in Malaysia devised a new measurement scale. The scarcity of conducted studies and opportunities for charities and non-profit organisations to boost online donations contribute to this. Moreover, the management of these organisations will gain knowledge from this study by understanding people's perspectives on online donations. As a result, this methodological contribution demonstrates that online donations can be appropriately presented to individuals while also expanding the use of online donations in Malaysia. This new measurement scale can also cover a research gap since the study examines the relationship between attitude, subjective norms, and perceived behaviour control, motivating any academician to conduct additional research.

The findings have practical significance for charities and charitable organisations who want to improve their online contribution facilities. Practical contribution is twofold. First, the current study proposes new suggestions for improving the factors that influence online donations. When marketing

their cause to potential donors, organisations should consider the factors identified in current studies. Increasing how they deliver information to contributors might help them generate positive attitude impressions. Suggest conducting workshops, webinars, and intensive training to explain the guidelines. Second, the current study offers a framework for focusing on charities and non-profit organisations to comprehend the intricate interaction of variables originating from various persons. As a result, the framework includes guidelines for making online donations in Malaysia.

7. CONCLUSION AND RECOMMENDATION

In conclusion, this study employs the TPB to provide an in-depth comprehension of the factors influencing charitable intent in Malaysian online donations. The findings emphasise the importance of perceived behavioural control in affecting people's intentions to donate online. Moreover, the study adds to our theoretical understanding of online donations and has practical implications for charities and nonprofit organisations looking to improve their online donation capabilities. However, it is vital to acknowledge the study's limitations, mainly its focus on the Malaysian context and the possibility of social desirability bias in self-reported data.

The findings allow for various recommendations for future research and practice. Future research could broaden the study's cultural and geographical breadth, increasing the findings' generalisability. Additional variables outside the TPB framework may provide a complete picture of online donation behaviour. For practitioners, improving the usability and accessibility of online donation platforms may increase perceived behavioural control and encourage more people to donate. Organisations may also consider offering clear and extensive information about their purpose and the impact of donations to develop positive attitudes regarding online donations. Furthermore, using social media and other online platforms may help to build a positive image of online donations and improve subjective norms.

While this study aims to provide unique insights into altruistic purposes in online donations among Malaysians using the TPB, it is important to recognise several limitations. First, the study's focus is limited to the Malaysian environment, which may limit the findings' applicability to other cultural or geographical settings. Moreover, the study focuses mainly on elements within the TPB framework, thus ignoring external variables that may influence online contribution behaviour. Furthermore, self-reported data in this study may be vulnerable to social desirability bias, potentially reducing the accuracy of responses. The dynamic nature of online platforms and increasing technology developments pose further challenges, as the study may fail to capture the most recent trends in the fast-changing online donation scene. Despite these constraints, this study aims to provide a thorough knowledge of philanthropic purpose in Malaysian online donations, providing valuable insights for practitioners, policymakers, and scholars in online philanthropy.

Overall, this study emphasises the importance of online donations as a charitable giving channel and offers helpful insights for improving the effectiveness of online donation strategies. Hopefully, these findings will help charities and non-profit organisations continue to develop a culture of giving that impacts society.

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