

CROWDFUNDING DONATION INTENTIONS: PERSPECTIVES OF MALAYSIAN MUSLIMS IN SABAH

MOHAMMAD HAFIZ JOSUH^a, MAISYARAH STAPAH @ SALLEH^{b*}, SAFIAH MASBAKA^c, & NUR SHAZREENA ZUBIR^d

^{abd}*Labuan Faculty of International Finance, Universiti Malaysia Sabah, Malaysia*

^c*Centre for the Promotion of Knowledge and Language Learning, Universiti Malaysia Sabah, Malaysia*

Received 18 March 2025: Revised 28 April 2024: Accepted 2 October 2025

ABSTRACT

This study examines the factors influencing Sabahan Muslims' intention to donate to crowdfunding initiatives in Malaysia. Specifically, it investigates the roles of attitude, sense of self-worth, face concern, moral obligation, subjective norm, and perceived behavioural control on donation behaviour. Using a convenience sampling, data were collected from 152 respondents through an online survey. Multiple regression analysis was applied to test the relationships between the variables. The results indicate that attitude, moral obligation, and perceived behavioural control have a statistically significant positive impact on the intention to donate, suggesting that individuals with favourable attitudes, a strong sense of moral responsibility, and a higher perception of control over their actions are more likely to engage in donation crowdfunding. Conversely, sense of self-worth, face concern, and subjective norm did not have significant effects, indicating that social pressure or concerns over reputation play a less critical role in shaping crowdfunding intentions for this population. These results suggest that to boost crowdfunding participation, campaigns should focus on creating positive attitudes and appeal to internal motivations, like showing the meaningful impact donors can make, rather than relying on social pressure. Hence, this study contributes to valuable insights for crowdfunding platforms and non-profit organisations in designing more effective, values-driven donation strategies tailored to the Malaysian Muslim community in Sabah.

KEYWORDS: CROWDFUNDING, THEORY OF PLANNED BEHAVIOUR, DONATION, INTENTION

ABSTRAK

Kajian ini meneliti faktor yang mempengaruhi niat Muslim di Sabah untuk menderma kepada inisiatif pendanaan awam di Malaysia. Secara tuntasnya, kajian ini mengkaji peranan sikap, rasa harga diri, keprihatinan terhadap maruah, kewajipan moral, norma subjektif dan kawalan tingkah laku yang dirasakan terhadap tingkah laku pendermaan. Dengan menggunakan pensampelan mudah, data dikumpulkan daripada 152 responden melalui tinjauan dalam talian. Analisis regresi berganda telah digunakan untuk menguji hubungan antara pembolehubah. Dapatan menunjukkan bahawa sikap, kewajipan moral dan kawalan tingkah laku yang dirasakan mempunyai kesan positif yang signifikan

* CORRESPONDING AUTHOR: Maisyarah Staph @ Salleh, Labuan Faculty of International Finance, Universiti Malaysia Sabah, Malaysia. E-mail: maisyarah@ums.edu.my

terhadap niat untuk menderma. Ini menunjukkan bahawa individu yang mempunyai sikap positif, rasa tanggungjawab moral yang tinggi, serta persepsi kawalan yang lebih besar terhadap tindakan mereka adalah lebih cenderung untuk terlibat dalam pendanaan awam. Sebaliknya, rasa harga diri, keprihatinan terhadap maruah dan norma subjektif tidak menunjukkan kesan yang signifikan. Ini menunjukkan bahawa tekanan sosial atau kebimbangan terhadap reputasi kurang memainkan peranan penting dalam membentuk niat untuk menyertai pendanaan awam bagi populasi ini. Hasil ini menunjukkan bahawa untuk meningkatkan penyertaan dalam pendanaan awam, kempen perlu menumpukan kepada pembentukan sikap positif dan memberi fokus kepada motivasi dalaman individu seperti menonjolkan kesan baik yang diberikan oleh penderma daripada membuat kempen yang terkait dengan elemen tekanan sosial. Justeru, kajian ini menyumbang kepada dapatan berharga kepada platform pendanaan awam dan organisasi bukan keuntungan dalam merangka strategi derma yang lebih berkesan dan berpaksikan nilai yang disesuaikan dengan komuniti Muslim di Sabah.

KATA KUNCI: PENDANAAN AWAM, TEORI TINGKAH LAKU TERANCANG, DERMA, NIAT MENDERMA

1. INTRODUCTION

Crowdfunding is a method of raising funds through small contributions from a large number of individuals, typically using online platforms (Rončević & Šafaric, 2023; Dibrova, 2016). This decentralized strategy engages a large audience, thus enabling fundraisers to amplify the impact of small contributions in achieving greater goals and paving the way for people with limited financial means to contribute and assist (Mollick, 2014; Belleflamme *et al.*, 2015). This has allowed crowdfunding to become a vital mechanism for initiatives like community development, social initiatives, creative projects, and philanthropic activities (Agrawal *et al.*, 2015; Gleasure & Feller, 2016). Further, crowdfunding has emerged as a significant catalyst for economic growth, deeply influenced by the principles of Islamic social finance that underpin both economic and social development (Munim *et al.*, 2020). For Muslim communities, crowdfunding holds particular resonance as it aligns with Islamic principles of charity and social justice. In Islam, there are two primary forms of giving: *sadaqah* (voluntary charity) and *zakat* (obligatory almsgiving). Crowdfunding enhances these practices by offering wider reach and ease of access, enabling giving and donations to be facilitated in new and impactful ways. Besides, crowdfunding enables Muslims to fulfil their religious obligations consistently and effectively by donating to various causes, including community-led businesses, religious institutions, and educational initiatives.

In Malaysia, for example, fintech is gaining popularity and success for crowdfunding, particularly due to the economic challenges brought by the Covid-19 pandemic (Sahri, 2021). Crowdfunding campaigns can support a diverse range of activities, including business start-ups, creative projects, charitable initiatives, and personal needs. For example, Salim *et al.* (2021) confirmed that crowdsourcing addresses the financial access challenges faced by Small and Medium-sized Enterprises (SMEs). Moreover, Tan (2021) also indicates that crowdfunding in Malaysia can fulfil the funding demands of startups and SMEs, which are, in turn, important for both job creation and economic growth.

Malaysia currently hosts 15 locally active crowdfunding platforms, including prominent ones like Ata Plus, MyStartr Sdn. Bhd., and PITCHIN Crowdfunding. So far, these platforms play a pivotal role in fostering the growth of small businesses, improving access to healthcare, alleviating suffering in the aftermath of disasters, and nurturing educational programs particularly within underprivileged communities. Most importantly, crowdfunding aims to reduce poverty in the country, strengthen social cohesion, and establish a sustainable financial ecosystem for underserved segments of the population. Despite continuous government efforts to tackle these issues, they remain unresolved (Economic Planning Unit, 2021). In Sabah, for example, based on the Household Income Survey report from 2022, the extreme poverty rate in Sabah remains high at 1.2 per cent, compared to the national rate of 0.2 per cent. Notably, eight of Malaysia's ten poorest districts are located in Sabah, with Tongod recording the highest extreme poverty rate at 5.9 per cent, followed by Beluran (5 per

cent), Pitas (4.8 per cent), and Kinabatangan (4.6 per cent). These statistics highlight the urgent need for tailored economic interventions to address the unique challenges faced by Sabah's rural populations (Bernama, 2024).

This situation implies the need for crowdfunding donations to be implemented in Sabah. Therefore, understanding the factors that influence Muslims' intentions, particularly in Sabah, to contribute to crowdfunding is essential for developing effective strategies to attract potential donors, increase participation levels, and ensure the success of these initiatives. This study employs the Theory of Planned Behaviour (TPB) (Ajzen, 1991) and the Self-Determination Theory (SDT) (Ryan & Deci, 2019). The findings aim to contribute to the growing body of literature on Islamic social finance and offer practical insights for improving the effectiveness of crowdfunding initiatives in Malaysia. The study is structured into a literature review, methodology, results, discussion, and concluding remarks.

2. LITERATURE REVIEW

This study uses SDT and TPB. SDT is a theory that is based on psychological framework to explore human intrinsic motivation and well-being, emphasising the importance of intrinsic motivation and the satisfaction of basic psychological needs. SDT provides a nuanced understanding of motivation by highlighting the interplay between intrinsic and extrinsic factors, making it applicable and relevant in this study. SDT variables used are sense of self-worth, face concern, and moral obligations. Meanwhile, TPB incorporates several variables such as attitude, subjective norm, and perceived behavioural control to examine their impacts on the intention to donate in crowdfunding among Muslims in Sabah.

The use of SDT and TPB in this study is complementary since SDT explains why people are motivated to donate, while TPB explains how that motivation translates into intention and behaviour of donating. Both SDT and TPB theoretical frameworks give a fuller, more holistic picture of donation behaviour—both its internal drivers (motives) and external influences (social/cognitive beliefs) in the context of this study. Muslim donors may be influenced by both personal moral obligations (SDT) and religious/social expectations (TPB). A dual-theory framework captures this interaction between personal values and societal norms, which is especially relevant in collectivist or religious communities.

In the context of charitable crowdfunding, Liu *et al.* (2020) studied SDT (empathy, self-worth, etc.) and TPB constructs to model donor behaviour. They found that integrating both theories explained more variance in intention than either theory alone. Other past studies have also successfully combined SDT and TPB to explore behaviour in various contexts, including health, education, and prosocial behaviour. For example, Hagger and Chatzisarantis (2009) found that SDT's basic needs predicted TPB constructs, which in turn predicted behavioural intentions. This showed the interplay between motivation (SDT) and intention pathways (TPB). Meanwhile, Guay *et al.* (2003) proposed an integrated model where SDT constructs (autonomy, competence) influence TPB variables, enriching the explanatory power of TPB. Therefore, since this study examines intention to donate among Muslims in Sabah, combining SDT and TPB allows this study to capture donors' internal values (e.g., moral obligation, self-worth) rooted in religious identity and personal ethics.

Attitude

Attitude refers to a person's perceptions, personality, and motivations, which influence their behaviour (Maryam *et al.*, 2019). Generally, the more favourable an individual's attitude toward a specific behaviour, the more likely they are to engage in that behaviour. In the context of the present study, this refers to the attitude of Muslims toward participating in donation crowdfunding. A study by Knowles *et al.* (2012) revealed that attitude positively and significantly influences one's intention and behaviour to donate to charitable organisations. This finding is further supported by studies such as Chen *et al.* (2019) and Vijaya *et al.* (2023), which confirmed that attitude has a significant positive impact on the intention to donate in crowdfunding contexts. The emphasis on a positive attitude is

particularly critical, as it reflects a donor's favourable evaluation of the act of donating. Such positive evaluations enhance emotional connection to the cause and strengthen behavioural intention to contribute. Given that a positive attitude is associated with positive intention and behaviour in donation activities, the following hypothesis was proposed:

H_1 : Attitude is significantly related to the Muslim intention to participate in crowdfunding donations.

Subjective norm

Subjective norm refers to one's perception of social pressure from important others such as family, friends and coworkers to either perform or avoid a particular behaviour (Chen *et al.*, 2019). These social influences can significantly shape a person's decision-making. When the perceived social pressure supports or encourages a specific behaviour, the individual is more likely to engage in it. Conversely, if the social environment expresses disapproval or holds negative perceptions about the behaviour, the individual is less likely to perform it. Based on a study in India, Vijaya *et al.* (2023) and Baber (2019) found that subjective norm positively influences the intentions to donate in crowdfunding. The result showed that people are more likely to donate if they believe that important others (like friends or family) support the act of donating. However, Fischer *et al.* (2009) mentioned that individuals within a collectivistic culture will be strongly guided by group norms, duties, and obligations, in contrast to those who have grown up in an individualistic culture. For example, the finding in Pérez and Egea's (2019) study found that subjective norm has an insignificant impact on people's intention to donate sustainable rural development projects in Spain. Based on the Hofstede individualism score, Spain was reported to be an individualistic country. Therefore, when people in Spain have an individualistic culture, they will be less guided by group norms. In the context of this study, people in Sabah are more towards collectivistic culture. Hence:

H_2 : Subjective norm is significantly related to the Muslim intention to participate in crowdfunding donation.

Perceived behavioural control

Perceived behavioural control refers to the perceived difficulty or ease with which people can achieve a certain behavioural goal (Ajzen, 2015). In other words, it refers to a person's perception of the difficulty or convenience of carrying out tasks or behaviours (Fuadi, 2013). Perceived behavioural control also relates to how individuals perceive external and internal factors that either facilitate or hinder their ability to engage in certain behaviours. Fuadi (2013) found that perceived behavioural control significantly and partially affects the Islamic banking customers' intention to contribute funds to waqf institutions. In a related context, Yulandreano and Rita (2023) explored investors' intention to invest and acquire equity through crowdfunding, showing that PBC had a significant positive impact on investment intention. Within the domain of donation-based crowdfunding, studies by Vijaya *et al.* (2023) and Chen *et al.* (2019) identified perceived behavioural control as a key predictor of participation, indicating that individuals who perceive themselves as capable and adequately supported are more likely to donate. However, a contrasting finding by Kenang and Gosal (2021) revealed that perceived behavioural control had an insignificant effect on donation-based crowdfunding intention, implying that other psychological or contextual factors may outweigh the influence of perceived control. Therefore, H_3 was postulated:

H_3 : Perceived behavioural control is significantly related to the Muslim intention to participate in crowdfunding donation.

Sense of self-worth

Sense of self-worth is a multifaceted concept that encompasses an individual's overall feeling of self-value and deservingness (Batchelder & Hagan, 2022). Self-worth is also characterised as an existential reality, manifesting in one's ability to make choices aligned with personal values and beliefs. In the context of donation crowdsourcing, one's sense of self-worth is determined by whether the individual believes that contributing via crowdfunding platforms would result in actual happiness,

accomplishments, and a greater sense of personal worth. Ryu *et al.* (2016) suggested a positive relationship between a sense of self-worth as an altruistic motivator and funder behaviour in crowdfunding. They highlighted that individuals who experience an enhanced sense of personal value through their contributions are more likely to engage in funding activities. This relationship highlights the importance of psychological fulfilment, as funders are driven not just by rewards but also by the intrinsic satisfaction of contributing to causes that align with their values. As a result, if a person feels inner fulfilment or delight while donating to crowdfunding platforms, their self-esteem is likely to be validated. Thus, the following hypothesis was proposed:

H_4 : A sense of self-worth is significantly related to the Muslim intention to participate in crowdfunding donations.

Face concern

Face concern refers to an individual's focus on maintaining or enhancing their social status and reputation by fulfilling specific social roles, emphasising the importance of one's reputation in the eyes of others (Hall & Bucholtz, 2013). This concept is based on the desire for social acceptance and respect, as people often adjust their behaviour to fit societal expectations and avoid actions that might damage their reputation. The need to protect one's face can influence decision-making processes, especially when something involves social interaction. While face concern and subjective norm are both related to social influence, there is a conceptual distinction between them. Face concern is internally driven by concern for honour, dignity, or loss of face and often based on emotional and identity involving shame, pride, or social dignity. In contrast, subjective norm is externally oriented, particularly reflecting perceived social pressure to perform or abstain from certain behaviour, where individuals may fear rejection or hope for social rewards such as approval or inclusion (Etcheverry & Agnew, 2004; Kashif *et al.*, 2018). Several researchers have demonstrated a link between face concern and behavioural intention. For instance, Bekkers and Wiepking (2011) found that face concern had a substantial impact on individuals' intention to donate in charitable contexts. This is further supported by Zagefka and James (2015), who reported that face concern positively correlates with the intention to donate. It indicates that individuals with higher concern for their social image are more likely to express a willingness to donate. Therefore, this research suggests the following hypothesis:

H_5 : Face concern is significantly related to the Muslim intention to participate in crowdfunding donation.

Moral obligation

Moral obligation is described as individuals' tendencies to act morally, legally and willingly when they have a sense of duty (Haines *et al.*, 2007). Indirectly, when donors' perception of moral obligation increases, their desire to give to crowdfunding also increases (Beldad *et al.*, 2015). Bekkers and Wiepking (2011) also discovered in their study that moral obligation has a significant impact on donation intentions in charitable giving. Meanwhile, Pérez and Egea (2019) found that moral obligation has a significant influence on donation intention in farming-related sustainable development activities. In another context, Meijboom and Brom (2012) found that a strong feeling of moral obligation encourages people to engage in virtuous behaviours, including environmental conservation, supporting those in need, and reducing pollution, which demonstrates a positive association between moral obligation and behavioural intention. As most of the studies found that moral convictions of individuals related to intention to participate in the activity, therefore, this study hypothesised the following:

H_6 : Moral obligation is significantly related to the Muslim intention to participate in crowdfunding donation.

3. METHODOLOGY

The unit of analysis of this study was Malaysian Muslims residing in Sabah. Using a convenience sampling method, a total of 152 responses were collected through various online platforms such as WhatsApp, Facebook, Instagram, and Telegram. The sample size of this study is deemed sufficient for further statistical analysis. This is in accordance with Hair *et al.* (2006), who recommended a minimum of five respondents per measurement item to ensure robust data collection. A pilot test was conducted beforehand, and all variables fulfilled the reliability requirement with satisfactory Cronbach's alpha values exceeding the accepted threshold.

The questionnaire used in this study was adapted from Sapir *et al.* (2023) and Pitchay *et al.* (2021). Specifically, the attitude items were adapted from Sapir *et al.* (2023) while the remaining constructs, such as crowdfunding donations, sense of self-worth, face concern, moral obligation, subjective norm, and perceived behavioural control, were adopted from Pitchay *et al.* (2021). All items were measured using a five-point Likert scale, ranging from 1 = Strongly Disagree to 5 = Strongly Agree. The list of items used in this study is presented in Table 1.

TABLE 1: ITEMS FOR ALL VARIABLES

| Variable | Coding | Question |
|----------------------|--------|---|
| Intention | INT1 | Assuming I have access to the donation crowdfunding platform, I intend to participate in it |
| | INT2 | I intend to participate in donation crowdfunding in future |
| | INT3 | I would use the donation crowdfunding platform to help others |
| | INT4 | Participating in donation crowdfunding is something I would like to do |
| Attitude | ATT1 | I have a positive perception of crowdfunding |
| | ATT2 | Giving to crowdfunding will be rewarded |
| | ATT3 | Crowdfunding can help improve the Muslim socio- economy |
| | ATT4 | I like crowdfunding |
| Sense of self- worth | SSW1 | Donating on crowdfunding platforms will give me a feeling of happiness |
| | SSW2 | Donating on crowdfunding platforms will give me a sense of accomplishment |
| | SSW3 | Donating on crowdfunding platforms will realise my personal value |
| Face concern | FC1 | I do not want others to say I am stingy |
| | FC2 | I pay considerable attention to how others see me |
| | FC3 | I do not want people around me to feel I am indifferent |
| | FC4 | I am concerned with not bringing shame to myself |
| Moral obligation | MO1 | I would feel guilty if I did not help others |
| | MO2 | Not helping others goes against my principles |
| | MO3 | It would be morally wrong for me not to help others |
| Subjective norm | SN1 | Most of the people who have an important influence on me will donate to crowdfunding |
| | SN2 | My family encourages me to donate to crowdfunding |
| | SN3 | My friends around me encourage me to donate crowdfunding |
| | SN4 | The government actively advocates and implements help to others in need |
| Perceived | PBC1 | If I wanted to, I could easily donate money to crowdfunding |

| | | |
|---------------------|------|---|
| behavioural control | PBC2 | It is mostly up to me whether I donate money to crowdfunding |
| | PBC3 | I am confident that I will be able to donate money to donation crowdfunding |
| | PBC4 | Donating money to donation crowdfunding is easy for me to do |

Source: Adapted from Sapir *et al.* (2023), and Pitchay *et al.* (2021)

The collected data were statistically analysed using the Statistical Package for Social Sciences (SPSS) v.27. Several statistical methods were employed, including factor analysis, reliability analysis, correlation analysis, and multiple regression analysis. Factor analysis was conducted to assess construct validity and identify underlying dimensions of the constructs. Reliability analysis was used to evaluate the internal consistency of the measurement items. Meanwhile, correlation analysis was employed in this study to examine relationships between independent and dependent variables. Finally, multiple regression analysis was used to determine the predictive power of the independent variables on donation intention.

4. RESULT AND DISCUSSION

TABLE 2: DEMOGRAPHIC PROFILE OF RESPONDENTS

| Demographic profile | Frequency (N=152) | Percentage % |
|---------------------------|-------------------|--------------|
| Gender | | |
| Female | 84 | 55.3 |
| Male | 68 | 44.7 |
| Age | | |
| 18-21 | 39 | 25.7 |
| 22-25 | 105 | 69.1 |
| 26-30 | 5 | 3.3 |
| 31-34 | 1 | 0.7 |
| 35-40 | 2 | 1.3 |
| Level of Education | | |
| SPM | 16 | 10.5 |
| STPM | 18 | 11.8 |
| STAM | 0 | 0 |
| Diploma | 0 | 0 |
| Bachelor's degree | 118 | 77.6 |
| Master's degree | 0 | 0 |
| Employment Sector | | |
| Student | 123 | 80.9 |
| Government | 6 | 3.9 |
| Private | 15 | 9.9 |
| Self-employed | 8 | 5.3 |
| Monthly income | | |
| Below RM1,500 | 126 | 82.9 |
| RM1,501 – RM 2,000 | 19 | 12.5 |
| RM 2,001 – RM 2,500 | 3 | 2 |
| RM2,501 – RM 3,000 | 1 | 0.7 |
| Above RM 3,001 | 3 | 2.0 |

Source: Table by Authors

Table 2 shows the demographic profile of the respondents. The demographic profile of the 152 respondents reveals a fairly balanced distribution between genders, with 55.3 per cent female and 44.7 per cent male participants. The majority of respondents (69.1 per cent) fall within the 22-25 age group, followed by 25.7 per cent in the 18-21 age range, and smaller percentages in the older age brackets. In terms of education, most respondents hold a Bachelor's degree (77.6 per cent), with 11.8 per cent having completed STPM, and 10.5 per cent holding SPM as their highest qualifications. Regarding employment, the majority are students (80.9 per cent), with smaller representations from the private sector (9.9 per cent), self-employed individuals (5.3 per cent), and government employees (3.9 per cent). In terms of income, most respondents (82.9 per cent) earn below RM1,500, with a small percentage earning between RM1,501 and RM3,001 (12.5 per cent).

Factor analysis

TABLE 3: ROTATED FACTOR ANALYSIS

| | Components | | | | | |
|-------------------------------|------------|--------|--------|--------|--------|--------|
| | 1 | 2 | 3 | 4 | 5 | 6 |
| ATT1 | .870 | | | | | |
| ATT2 | .661 | | | | | |
| ATT3 | .764 | | | | | |
| ATT4 | .770 | | | | | |
| ATT5 | .686 | | | | | |
| FC1 | | .896 | | | | |
| FC2 | | .825 | | | | |
| FC3 | | .883 | | | | |
| FC4 | | .873 | | | | |
| PBC1 | | | .791 | | | |
| PBC2 | | | .769 | | | |
| PBC3 | | | .802 | | | |
| PBC4 | | | .763 | | | |
| SN1 | | | | .680 | | |
| SN2 | | | | .737 | | |
| SN3 | | | | .796 | | |
| SN4 | | | | .720 | | |
| SSW1 | | | | | .796 | |
| SSW2 | | | | | .854 | |
| SSW3 | | | | | .773 | |
| MO1 | | | | | | .702 |
| MO2 | | | | | | .912 |
| MO3 | | | | | | .892 |
| Eigenvalues | 3.497 | 3.423 | 3.201 | 2.917 | 2.523 | 2.371 |
| Variance Explained | 15.204 | 14.884 | 13.919 | 12.684 | 10.969 | 10.309 |
| Kaiser-Meyer-Olkin Measure | .839 | | | | | |
| of Sampling Adequacy | | | | | | |
| Bartlett's Test of Sphericity | 333.601 | | | | | |
| Cronbach' Alpha/Reliability | 0.889 | | | | | |
| Test | | | | | | |

Notes: INT=intention, ATT=Attitude, SSW=Sense of self-worth, FC=Face concern, MO=Moral obligation, SN=Subjective norm, PBC=Perceived behavioural control

Source: Table by Authors

Table 3 shows the rotated factor analysis for this study. According to Shrestha (2021), factor analysis is highly beneficial for organising and simplifying large datasets. The result prevailed that the Kaiser-Meyer-Olkin (KMO) value was 0.839, indicating that the sample data is appropriate for factor analysis. This is because, according to Tabachnick *et al.* (2007), a KMO value should be at least 0.6

for the analysis to be considered valid, which is met in this case. The analysis revealed a total variance explained of 77.669 per cent. All variables loaded significantly onto factors with loadings exceeding 0.6, ranging from 0.656 to 0.912. Table 2 shows that variables related to attitude and face concern exhibited strong loadings on their respective factors, without any cross-loadings. It is important to note that all four items from the perceived behavioural control construct were included in the analysis, maintaining the integrity of this construct. The subjective norm also showed consistent loadings, further supporting the distinctiveness of the constructs.

Reliability test

The reliability of the data was assessed through the utilisation of Cronbach's alpha coefficient (Cronbach, 1951). When Table 4 is checked, the Cronbach alpha coefficients obtained exceeded the threshold value of 0.75 for all constructs, indicating that the data utilised in the study exhibited a significant degree of internal consistency and stability (Hinton *et al.*, 2004).

TABLE 4: RELIABILITY TEST

| Measurement items | No. of items | Cronbach' alpha |
|-------------------|--------------|-----------------|
| ATT | 5 | 0.907 |
| SSW | 3 | 0.881 |
| FC | 4 | 0.931 |
| MO | 3 | 0.835 |
| SN | 4 | 0.831 |
| PBC | 4 | 0.913 |

Notes: INT=intention, ATT=Attitude, SSW=Sense of self-worth, FC=Face concern, MO=Moral obligation, SN=Subjective norm, PBC=Perceived behavioural control

Source: Table by Authors

Correlation analysis

Correlation analysis is a statistical method used to assess a possible linear association between two continuous variables (Mukaka, 2012). Meanwhile, according to Senthilnathan (2019), the correlation coefficient in this correlation analysis measures the strength of the relationship between two variables. The correlations between the main variables used in this study, as depicted in Table 5, show that the independent and dependent variables have positive and significant correlations, with all values in the range of -1 and 1. Mainly, if the coefficient is a positive number, the variables are directly related, and if the coefficient is negative means the variables are inversely related. As the coefficient reported a positive number, this suggests that higher attitude, sense of self-worth, face concern, moral obligation, subjective norm, and perceived behavioural control levels are associated with an increased likelihood of participation in crowdfunding.

TABLE 5: CORRELATIONS

| | INT | ATT | SSW | FC | MO | SN | PBC |
|-----|--------|--------|--------|--------|--------|--------|-----|
| INT | 1 | | | | | | |
| ATT | .615** | 1 | | | | | |
| SSW | .488** | .588** | 1 | | | | |
| FC | .323** | .334** | .267** | 1 | | | |
| MO | .340** | .295** | .215** | .174* | 1 | | |
| SN | .362** | .521** | .357** | .449** | .399** | 1 | |
| PBC | .546** | .614** | .556** | .420** | .316** | .464** | 1 |

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

Notes: INT=intention, ATT=Attitude, SSW=Sense of self-worth, FC=Face concern, MO=Moral obligation, SN=Subjective norm, PBC=Perceived behavioural control

Source: Table by Authors

TABLE 6: MULTIPLE REGRESSION ANALYSIS OF CROWDFUNDING INTENTION

| Model | Standardised Coefficients | t-value | p-value | Significant |
|------------|---------------------------|---------|---------|-------------|
| (Constant) | - | 2.154 | 0.033 | - |
| ATT | 0.396 | 4.621 | 0.001 | Yes |
| SSW | 0.136 | 1.751 | 0.082 | No |
| FC | 0.091 | 1.277 | 0.204 | No |
| MO | 0.161 | 2.389 | 0.018 | Yes |
| SN | -0.081 | -1.009 | 0.315 | No |
| PBC | 0.184 | 2.180 | 0.031 | Yes |

Notes: INT=intention, ATT=Attitude, SSW=Sense of self-worth, FC=Face concern, MO=Moral obligation, SN=Subjective norm, PBC=Perceived behavioural control

Source: Table by Authors

Multiple regression and discussion

The result from Table 6 indicates that attitude has a coefficient of 0.396. The *t*-value for this predictor is 4.621, and it has a *p*-value of 0.001, indicating statistical significance. This suggests that a positive attitude plays a crucial role in enhancing crowdfunding intention. Specifically, as individuals develop a more favourable attitude towards crowdfunding, their intention to participate in such initiatives significantly increases. This finding underscores the importance of fostering positive perceptions and attitudes as a means to encourage engagement in crowdfunding activities. This result aligns with the findings reported by Meghana *et al.* (2024) and Vijaya *et al.* (2023), both of which found that attitude positively affects the intention to donate to crowdfunding.

The variable sense of self-worth has a coefficient of 0.136. The *t*-value is 1.751, with a *p*-value of 0.082, indicating that the effect is not statistically significant at the conventional 0.05 threshold. Although the positive coefficient suggests a potential influence of sense of self-worth on crowdfunding intention, the lack of statistical significance implies that this variable may not be a strong predictor in this context.

The analysis of the variable face concern shows a coefficient of 0.091. The *t*-value is 1.277, and the *p*-value is 0.204, indicating that this variable is not statistically significant. Contrary to expectation, this result suggests that Face Concern does not have a meaningful impact on crowdfunding intention. A possible explanation for this could be that for Muslims, when they decide to do something, they may do it primarily for the sake of Allah. This result replicates the result reported in Jiao *et al.* (2021), where reputation concern is insignificant to intention to donate in online crowdfunding activities in China. In contrast, it opposes the earlier research by Bekkers and Wiepking (2011) and Zagefka and James (2015) drawn from different research design, leading to the result.

Further, the moral obligation has a coefficient of 0.161. The *t*-value is 2.389, with a *p*-value of 0.018, indicating significant outcome. This suggests that moral obligation has a significant positive effect on crowdfunding intention. Basically, people tend to participate and donate in crowdfunding as they feel that they are fulfilling ethical or moral responsibilities towards others. This finding confirms the result reported in Bekkers and Wiepking (2011) and Pérez and Egea (2019). This implies that one is likely to contribute when he can internalise moral obligation, shaping the formation of contribution behaviour for a large amount of crowdfunding.

On the other hand, the analysis of the variable subjective norm reveals a coefficient of -0.081. The *t*-value is -1.009, with a *p*-value of 0.315, indicating that this variable is not statistically significant. The negative coefficient suggests a potential inverse relationship between subjective norm and crowdfunding intention, meaning that higher subjective norm might be associated with lower intentions to engage in crowdfunding. However, since the effect is not significant, it implies that subjective norm does not play a meaningful role in predicting crowdfunding intention in this context.

The findings of this study supported the findings in Chen *et al.* (2019); Kenang and Gosal (2021) but it is tandem with findings by in Baber (2019) and Vijaya (2023). Therefore, if family, friends, religious leaders, or social circles approve of donating or supporting crowdfunding, an individual is more likely to make donations. However, in the current context, the decision is reversed, given the insignificant and negative results reported in Table 6.

Finally, the perceived behavioural control shows a coefficient of 0.184. The *t*-value is 2.180, with a *p*-value of 0.031, indicating statistical significance. This suggests that perceived behavioural control has a significant positive influence on crowdfunding intention. In essence, as individuals feel more in control over their ability to participate in crowdfunding, their intention to engage in such activities increases. This result aligns with previous studies by Yulandreano and Rita (2023) and Chen *et al.* (2019), which found a significant influence on perceived behavioural control towards crowdfunding intentions.

5. CONTRIBUTIONS AND IMPLICATIONS

Theoretical contributions

The combining TPB with SDT, this study provides a more comprehensive understanding of the psychological and social drivers influencing crowdfunding intention. While TPB has been widely used to predict intention, SDT variables such as moral obligation, sense of self-worth, and face concern add depth to understanding intrinsic motivations among Muslim donors. Besides, this study also enriches the limited body of literature on donation behaviour among Muslims in Southeast Asia, particularly in the under-researched region of Sabah. Moreover, face concern and subjective norm are not significant issues to the existing beliefs on the dominance of social pressure in collectivist or religious communities, which may indicate more autonomous and internalized motivations in digital giving contexts.

Moreover, the results from this study support previous findings regarding the positive impact of attitude, moral obligation, and perceived behavioural control on intention to donate, while also providing contrasting evidence where subjective norm and face concern are not influential—adding nuance to the ongoing debate on the role of social influence in crowdfunding behaviour.

Practical implications

As subjective norm and face concern were found to be non-significant, fundraising strategies should shift away from messaging that relies on communal expectations or social conformity. Instead, efforts should emphasise individual choice, personal values, and meaningful engagement. In practice, the results from this study can be applied to crowdfunding platforms and campaign creators targeting Muslim populations in Malaysia. They can focus on enhancing positive attitudes toward crowdfunding by showcasing the real-world impacts of donations. Campaign narratives that highlight moral responsibility, ethical duty, and personal empowerment are likely to resonate more strongly than those that appeal to public pressure or reputation.

The positive influence of perceived behavioural control suggests that when individuals believe they can easily and effectively participate in crowdfunding, they are more inclined to donate. Therefore, improving platform usability, offering flexible donation options, and ensuring transparency in the donation process may enhance participation rates. The significance of moral obligation aligns well with Islamic values around charity (e.g., *zakat* and *sadaqah*). Platforms can leverage this by framing crowdfunding not just as financial support, but as a moral and spiritual contribution aligned with donors' ethical and religious identities.

6. CONCLUSION AND FUTURE RESEARCH

Looking into crowdfunding campaigns in Sabah, Malaysia, has shown valuable insights into what influences people's choices to donate. Central to these findings are three key elements: attitude, moral obligation, and perceived behavioural control. Together, these factors significantly shape the willingness of Malaysians, particularly Sabahans, to contribute to crowdfunding efforts. Evidently, the study demonstrates that factors outside the individual, such as Sense of self-worth, face concern, and subjective norm, do not significantly influence intentions to donate. This finding underscores a crucial aspect: respondents generally make choices rooted in their personal opinions and intrinsic motivations rather than conforming to societal norms or external expectations. Given this insight, it becomes clear that effective crowdfunding efforts must shift their focus inward, developing internal motivators that align with the personal values and beliefs of potential donors.

Therefore, successful engagement of potential donors by campaigns depends on devoting attention to their motivations that boost self-efficacy via the view of their ability to make effective contributions and moral commitment, which represents a commitment to serving others. Boosting these internal motivators enables crowdfunding projects to nurture a much deeper emotional connection with donors, supporting a range of causes going forward. In contrast to methods that rely heavily on conventional community expectations or a need for public recognition, this approach may yield limited sustainability in donor engagement or fall short of true donor commitment.

In addition, internal motivators are aligned with the wider trends observed in successful crowdfunding efforts globally. Campaigns expressing individual experiences and interacting with the community usually attract more powerful support from those who might become supporters. Organisers can create an emotional richness that boosts giving by illustrating the campaign targets alongside the experiences of those involved. This approach enhances donor contribution and also cements a community supported by shared values and aspirations.

The findings demonstrate the essential function of zeroing in on what inspires a person's motivation when designing crowdfunding campaigns in Sabah. Organisers of campaigns can build true relationships with potential donors by targeting internal variables such as self-efficacy and moral commitment as opposed to external elements such as subjective norm or face concern. This approach is probably going to produce a bigger impact on support for crowdfunding projects, eventually aiding their importance and success in Sabah.

As the majority of our respondents are among Generation Z, future studies may look into other generations, such as Millennials, Generation X (born 1965–1980), and Baby Boomers (born 1946–1964). This would provide valuable insights into how different generations perceive and engage with crowdfunding initiatives, enabling campaign organizers to tailor strategies more effectively for diverse demographic groups.

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