



Donation Intention and Behavior in Indonesian Digital Crowdfunding: Integrating Social Presence and Interpersonal Behavior Theories

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Abstract

The rapid digitalization of Islamic social finance has transformed philanthropic practices, particularly through digital crowdfunding platforms that mediate zakah, infaq, sadaqah, and waqf donations. Despite technological advancement, donor participation in digital channels remains uneven, indicating a persistent gap between intention and actual donation behavior. This study examines the determinants of donation intention and behavior on Indonesian digital crowdfunding platforms by integrating the Theory of Interpersonal Behavior (TIB) and Social Presence Theory (SPT). Using a quantitative cross-sectional survey of 440 active donors across four major Indonesian cities and analyzing the data with SEM-PLS, the study investigates the roles of motivational, relational, and contextual factors. The findings show that attitude, affection, social factors, and religiosity significantly influence donation intention, while intention and trust are the primary drivers of actual donation behavior. Social presence, facilitating conditions, and habits do not exert direct effects on behavior; however, facilitating conditions significantly strengthen the intention-behavior relationship. These results highlight that digital donation behavior is shaped not only by technological access but also by emotional engagement, social embeddedness, and institutional trust. By clarifying the moderating role of facilitating conditions, this study contributes to a more comprehensive understanding of digital philanthropy and offers insights for developing sustainable, trustworthy, and context-sensitive crowdfunding platforms in Muslim-majority societies.

A. Introduction

The digitalization of Islamic social finance has fundamentally reshaped philanthropic practices across Muslim-majority societies, redefining how charitable obligations and voluntary giving are enacted in contemporary contexts. Digital crowdfunding platforms have emerged as pivotal channels for collecting *zakah*, *infaq*, *sadaqah*, and *waqf*, facilitating a transition from traditional face-to-face transactions to cashless, online mechanisms that promise efficiency, accessibility, and scale (Indriani & Kasri, 2020; Evriyenni et al., 2025; Sendjaja et al., 2025). In this respect, Indonesia constitutes a particularly compelling empirical setting. As the world's largest Muslim-majority country and a nation consistently ranked among the most charitable globally according to the World Giving Index, Indonesia represents a critical arena in which religious values, digital technology, and philanthropic behavior intersect (Akbar & Al Ihsan, 2023; Putra et al., 2025).

Despite the rapid diffusion of digital crowdfunding platforms, technological advancement does not automatically translate into behavioral transformation. A growing body of evidence indicates that many Muslims remain hesitant to donate through digital channels, often perceiving online giving as diminishing the sense of spirituality, sacredness, and personal connection traditionally associated with charitable acts. Consequently, face-to-face donations are still preferred by some donors as a means of preserving religious fulfillment and moral intimacy (Hafiz et al., 2025; Chandler et al., 2022; Hassan & Lewis, 2014). This tension between technological innovation and donor psychology reveals a critical problem: while digital platforms expand opportunities for giving, they simultaneously introduce new uncertainties regarding trust, emotional engagement, and religious authenticity (Widjaja et al., 2023; Evriyenni et al., 2025). Understanding the mechanisms that drive or hinder digital donation intentions, therefore, remains an unresolved and pressing scholarly challenge.

Existing research on digital donation behavior has largely relied on the Theory of Planned Behavior (TPB) and the Theory of Reasoned Action (TRA) to explain how attitudes, subjective norms, and perceived behavioral control shape donation intentions (Ashrafi et al., 2023; Vijaya et al., 2023). These frameworks have contributed valuable insights, particularly in highlighting the roles of moral obligation, religiosity, and self-identity in shaping philanthropic decisions. However, their analytical focus remains predominantly individualistic and cognitive, offering only a partial account of how

emotional engagement, social interaction, and environmental contexts influence donation behavior in digital environments (Kim et al., 2025; Putra et al., 2025; Munim et al., 2020). Recent empirical studies increasingly demonstrate that behavioral intentions are not solely products of rational evaluation but are also shaped by affective responses and social dynamics (Ong et al., 2023; Shen et al., 2023).

Nevertheless, despite these advances, the literature has not sufficiently theorized or empirically examined the role of social presence—the perceived sense of connection, warmth, and community within virtual environments—and its interaction with broader social and habitual factors in digital philanthropy contexts. More critically, existing studies rarely integrate the Theory of Interpersonal Behavior (TIB) and Social Presence Theory (SPT) in a unified analytical framework. As a result, the mechanisms through which facilitating conditions and habits potentially moderate the intention–behavior relationship in digital crowdfunding remain underexplored. This omission constitutes a significant theoretical and empirical gap, particularly in understanding why strong donation intentions do not always translate into actual giving behavior, thereby limiting current explanations of sustainable donor engagement.

To address this gap, the present study integrates the Theory of Interpersonal Behavior (TIB) and Social Presence Theory (SPT) to develop a more comprehensive explanatory framework for digital donation behavior on Indonesian crowdfunding platforms. TIB extends beyond attitudinal and normative determinants by explicitly incorporating emotional and habitual components as central drivers of behavior, thereby capturing the complex interplay between cognition, affect, and social influence (Moody & Siponen, 2013; Triandis, 1977). Complementarily, SPT emphasizes the role of perceived connectedness, trust, and emotional engagement in shaping interactions within digital environments, offering a relational perspective on online behavior (Bickle et al., 2019; Zhang et al., 2022; Dahlan et al., 2023). Integrating these perspectives responds to growing calls for multidimensional behavioral models capable of explaining digital phenomena in both developed and developing contexts (Liu & Park, 2024; Aseri et al., 2025; Sendjaja et al., 2025).

Within this integrated framework, the study examines how attitudes, affection, social influences, religiosity, social presence, trust, facilitating conditions, and habits jointly shape donation intentions and actual donation behavior in Indonesia. The study pursues two primary objectives. First, it seeks to test the direct effects of key constructs derived

from TIB and SPT on donation intention and behavior in the context of digital crowdfunding. Second, it aims to investigate the moderating roles of facilitating conditions and habits in strengthening or weakening the relationship between intention and behavior, thereby addressing the persistent intention-behavior gap observed in digital philanthropy.

The novelty of this research lies in three interrelated contributions. First, it offers the first empirical examination of an integrated TIB-SPT model within the Indonesian digital crowdfunding context, moving beyond dominant TAM and TPB based explanations. Second, it foregrounds facilitating conditions and habits as critical moderators of the intention-behavior relationship, a dimension that has been largely overlooked in prior donation studies that focus primarily on attitudes and subjective norms (Chen et al., 2021; Supatmojo et al., 2023; Tang & Jiang, 2024). Third, by situating Indonesia within the broader global discourse on digital philanthropy, the study bridges local religious and cultural experiences with international debates on trust, governance, Shariah compliance, and accountability in crowdfunding ecosystems (Becker, 2018; Szabó et al., 2021).

Through this approach, the study advances donation behavior modeling by demonstrating that integrating SPT and TIB provides a holistic explanation that captures the social, emotional, contextual, and habitual dimensions of digital giving. Empirically, it enriches the literature by presenting robust evidence from Indonesia using a large-scale survey and SEM-PLS analysis. Practically, it generates actionable insights for platform developers and regulators seeking to enhance transparency, trust, and user experience in order to foster sustained donor participation. Collectively, these contributions position the study as a meaningful addition to both regional and global scholarship on digital philanthropy and Islamic social finance.

B. Method

This study employed a descriptive quantitative approach using a cross-sectional survey design to examine the relationships among variables shaping donation intention and behavior on digital crowdfunding platforms. This design was chosen to enable empirical testing of the hypothesized relationships within the integrated *Theory of Interpersonal Behavior* and *Social Presence Theory* (TIB-SPT) framework through statistical modeling. A quantitative approach allows for systematic assessment of construct validity, reliability, and structural relationships among latent variables using Partial Least Squares

Structural Equation Modeling (SEM-PLS) (Hair et al., 2021). The study was conducted in four major Indonesian cities – Jakarta, Surabaya, Medan, and Bandung – selected due to their high concentration of active digital crowdfunding users and heterogeneous socioeconomic characteristics.

The research population comprised Indonesian users of digital crowdfunding platforms who had made at least one donation within the past 12 months through platforms such as Kitabisa.com or similar services. Sample size was determined according to PLS-SEM guidelines, which recommend a minimum of 110 respondents based on the most complex structural path in the model (Hair et al., 2014). To enhance statistical power and robustness, data were collected from 440 respondents, substantially exceeding the minimum requirement. A multi-stage cluster sampling technique was applied, beginning with purposive selection of the four cities, followed by online recruitment of respondents through social media platforms, crowdfunding user communities, and email invitations. Participation was limited to individuals who met the following criteria: Indonesian citizenship, a minimum age of 18, active use of digital crowdfunding platforms, and prior donation experience within the past year.

Primary data were collected using a self-administered online questionnaire employing a five-point Likert scale ranging from 1 (*strongly disagree*) to 5 (*strongly agree*). The questionnaire was developed based on validated indicators derived from TIB and SPT literature and operationalized into ten constructs: attitude, affection, social factor, religiosity, social presence, trust, intention, facilitating condition, habit, and donation behavior. Each construct was measured using multiple items to ensure adequate construct validity and internal consistency (Hair et al., 2021). The final instrument consisted of 35 items, distributed as follows: attitude (3 items), affection (2 items), social factor (2 items), religiosity (3 items), facilitating condition (2 items), habit (2 items), social presence (3 items), trust (3 items), intention (3 items), and behavior (2 items). Prior to the main survey, a pilot test involving 50 respondents was conducted to assess item clarity and reliability, yielding Cronbach's Alpha values ranging from 0.72 to 0.93.

Data analysis was performed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 3.0 software. PLS-SEM was selected due to its suitability for complex models with multiple latent constructs, robustness to non-normal data distributions, and emphasis on predictive accuracy (Hair et al., 2021). The analysis followed a two-stage procedure. First, the measurement model was evaluated using indicator loadings, Average Variance Extracted (AVE), Cronbach's Alpha, and Composite Reliability to establish construct validity and reliability. Second, the structural model was

assessed by examining path coefficients and coefficients of determination (R^2), and by hypothesis testing through bootstrapping with 5,000 resamples at a one-tailed significance level of 5% (t-value > 1.648).

Ethical considerations were strictly observed throughout the research process. Participation was voluntary, and informed consent was obtained from all respondents prior to data collection. Respondents were informed of the study's purpose, their right to withdraw at any time, and the anonymity and confidentiality of their responses. As the study involved no physical or psychological risk and relied solely on anonymized survey data, formal ethics committee approval was not required; nevertheless, all procedures adhered to established principles of ethical conduct in social research (Miles et al., 2014).

C. Results and Discussion

This section presents and discusses the empirical findings of the study, based on data analysis using Partial Least Squares Structural Equation Modeling (PLS-SEM). The results are first reported objectively to describe the characteristics of the respondents, measurement model evaluation, and structural relationships among variables. Subsequently, the findings are discussed by interpreting the results in relation to the integrated *Theory of Interpersonal Behavior* and *Social Presence Theory*, relevant empirical evidence, and the broader context of digital philanthropy. This structure ensures a clear distinction between empirical evidence and analytical interpretation while maintaining coherence between the results and the research objectives.

1. Results

This section reports the empirical findings derived from the analysis of survey data collected from users of digital crowdfunding platforms in Indonesia. The results are presented descriptively to reflect the characteristics of respondents, the evaluation of the measurement model, and the outcomes of the structural model testing. All findings are reported based on statistical outputs generated through the PLS-SEM procedure, without interpretative or theoretical elaboration.

a. Demographic characteristics

A total of 440 valid questionnaires were collected from respondents across four major Indonesian cities: Jakarta, Surabaya, Medan, and Bandung. The demographic characteristics of the respondents are summarized in Table 1, covering gender, age, education level, marital status, and monthly income.

Table 1. Demographic profile of respondents

Variables	Data	Number	Percentage (%)
Gender	Male	207	47%
	Female	233	53%
Age	20 years	0	0%
	21 - 25 years	54	12%
	26 - 30 years	78	18%
	31 - 35 years	99	23%
	36 - 40 years	109	25%
	41 - 45 years	53	12%
	46 - 50 years	40	9%
	51 years	7	2%
Education	Elementary School	15	3%
	Junior High School	36	8%
	Senior High School	102	23%
	Bachelor's degree (S1)	253	58%
	Master's degree (S2)	34	8%
	Doctoral degree (S3)	0	0%
Marital Status	Married	287	65%
	Unmarried	111	25%
	Widow	17	4%
	Widower	25	6%
Income	Rp. 5.000.000	53	12%
	Rp. 5.000.001 - Rp. 10.000.000	126	29%
	Rp. 10.000.001 - Rp. 15.000.000	189	43%
	Rp. 15.000.001 - Rp. 20.000.000	23	5%
	Rp. 20.000.001 - Rp. 30.000.000	32	7%
	above Rp. 30.000.001	17	4%

Source: Self-elaborated

The sample consisted of 440 respondents, comprising 233 females (53%) and 207 males (47%), indicating a relatively balanced gender distribution. In terms of age, respondents were predominantly concentrated in the productive age categories. The largest proportion was found among those aged 36–40 years (25%), followed by respondents aged 31–35 years (23%) and 26–30 years (18%). Respondents aged 21–25 years and 41–45 years each accounted for 12% of the sample, while those aged 46–50 years represented 9%. Only 2% of respondents were aged 51 years and above, and no respondents were below 21 years of age.

Regarding educational attainment, the majority of respondents held a bachelor's degree (58%), making it the dominant educational category within the sample. Senior high school graduates accounted for 23%, followed by respondents with junior high school education (8%) and master's degrees (8%). A smaller

proportion had completed only elementary education (3%), while no respondents reported holding a doctoral degree. In terms of marital status, most respondents were married (65%), whereas 25% were unmarried. Widowers and widows represented 6% and 4% of the sample, respectively.

Monthly income levels varied across respondents. The largest income category comprised individuals earning between IDR 10,000,001 and IDR 15,000,000 per month (43%), followed by those earning between IDR 5,000,001 and IDR 10,000,000 (29%). Respondents with monthly incomes of IDR 5,000,000 or less accounted for 12% of the sample. Meanwhile, 5% reported incomes ranging from IDR 15,000,001 to IDR 20,000,000, and 7% earned between IDR 20,000,001 and IDR 30,000,000. The smallest proportion of respondents (4%) reported monthly incomes exceeding IDR 30,000,000. Overall, the demographic profile reflects respondents from diverse socioeconomic and educational backgrounds, with a predominance of adults in their productive years, undergraduate degree holders, and middle-income earners.

b. Validity and reliability test

The validity and reliability of the measurement model were evaluated prior to testing the structural relationships. Convergent validity was assessed by examining indicator loadings and Average Variance Extracted (AVE) values, while construct reliability was evaluated using Cronbach’s Alpha and Composite Reliability. The results indicate that all measurement indicators exhibit loading values exceeding the recommended threshold of 0.70, demonstrating adequate indicator reliability. In addition, the AVE values for all latent constructs exceed 0.50, confirming that each construct explains more than half of its indicators' variance. These results provide evidence of satisfactory convergent validity across all constructs included in the model.

Construct reliability assessment further shows that Cronbach’s Alpha values for all constructs exceed the minimum acceptable level of 0.70, indicating internal consistency among the measurement items. Similarly, Composite Reliability values exceed 0.70 for all constructs, confirming the measurement model's stability and reliability. The detailed results of convergent validity and construct reliability are presented in Table 2.

Table 2. Convergent validity and construct reliability

Variables	Construct	Loading Value	AVE	CA	CR
Attitude	ATT1	0,927	0,805	0,879	0,925
	ATT2	0,852			



Variables	Construct	Loading Value	AVE	CA	CR
Affection	ATT3	0,909	0,783	0,724	0,878
	AFFECT1	0,873			
	AFFECT2	0,897			
Social Factor	SOC1	0,949	0,847	0,825	0,917
	SOC2	0,891			
Religiosity	REL1	0,921	0,843	0,907	0,941
	REL2	0,932			
	REL3	0,901			
Facilitating Condition	FACIL1	0,918	0,816	0,776	0,899
	FACIL2	0,889			
Habit	HABIT1	0,761	0,717	0,626	0,834
	HABIT2	0,924			
Social Presence	PRES1	0,783	0,728	0,812	0,889
	PRES2	0,890			
	PRES3	0,883			
Trust	TRUST1	0,927	0,837	0,903	0,939
	TRUST2	0,919			
	TRUST3	0,898			
Intention	INTENT1	0,926	0,817	0,888	0,931
	INTENT2	0,890			
	INTENT3	0,896			
Behavior	BEHAVE1	0,902	0,837	0,805	0,911
	BEHAVE2	0,927			

Source: Self-elaborated

The measurement model demonstrates acceptable validity and reliability, indicating that the constructs and indicators employed in this study adequately represent the underlying latent variables and are suitable for further analysis. All measurement items achieved satisfactory loading values, while the Average Variance Extracted (AVE) for each construct exceeded the recommended threshold, confirming adequate convergent validity. Similarly, the Cronbach’s Alpha and Composite Reliability values met the established criteria, indicating satisfactory internal consistency across all constructs. These results suggest that the measurement model possesses sufficient psychometric properties to support subsequent structural model assessment.

Having established the adequacy of the measurement model, the analysis proceeded to evaluate the structural relationships among the proposed constructs. Figure 1 presents the structural model, illustrating the direct and moderating relationships specified in the research framework. The figure also displays the standardized loading values and path coefficients associated with each construct and relationship, providing an

overview of the empirical connections among attitude, affection, social factors, religiosity, facilitating conditions, habit, social presence, trust, intention, and behavior. The structural model serves as the basis for testing the proposed hypotheses and examining the strength and direction of the relationships among the study variables.

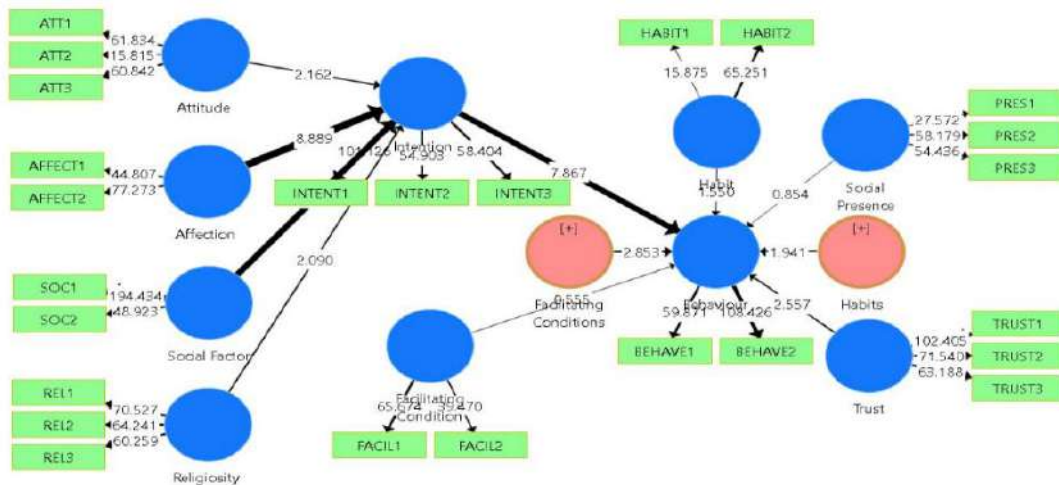


Figure 1. Smart-PLS Test Results

c. Coefficient of determination (R²)

Table 3 presents the R² values for endogenous constructs.

Table 3. Coefficient of determination

Variable	R Square	R-Square Adjusted
Behavior	0,602	0,596
Intention	0,550	0,546

Source: Self-elaborated

The coefficient of determination (R²) was examined to assess the explanatory power of the structural model for the endogenous constructs. The R² value for *Intention* is 0.550, indicating that the independent variables included in the model explain 55.0% of the variance in donation intention. Meanwhile, the R² value for *Behavior* is 0.602, suggesting that 60.2% of the variance in donation behavior is explained by the predictor variables specified in the model.

These R² values indicate that the model accounts for a substantial proportion of variance in both endogenous constructs. The remaining unexplained variance reflects the



influence of other factors not included in the model. The detailed R² and adjusted R² values for each endogenous construct are presented in Table 3.

d. Hypotheses testing

Hypothesis testing was conducted to examine the structural relationships among the latent variables in the proposed model. The significance of the hypothesized paths was assessed using a bootstrapping procedure with 5,000 resamples at a one-tailed significance level of 5% (t-value > 1.648). The results of the structural path analysis, including t-statistics and p-values, are summarized in Table 4.

Table 4. Structural path analysis and hypothesis testing

Variables	Hypothesis	t-statistics	p-values	Conclusion	Decision
Attitude -> Intention	H ₁	2,162	0,031	Significant	Accepted
Affection -> Intention	H ₂	8,889	0,000	Significant	Accepted
Social Factor -> Intention	H ₃	7,268	0,000	Significant	Accepted
Religiosity -> Intention	H ₄	2,090	0,037	Significant	Accepted
Social Presence -> Behavior	H ₅	0,854	0,393	Insignificant	Rejected
Trust -> Behavior	H ₆	2,557	0,011	Significant	Accepted
Intention -> Behavior	H ₇	7,867	0,000	Significant	Accepted
Facilitating Condition -> Behavior	H ₈	0,555	0,579	Insignificant	Rejected
Habit -> Behavior	H ₉	1,550	0,121	Insignificant	Rejected
Intervening Facilitating Conditions -> Behavior	H ₁₀	2,853	0,004	Significant	Accepted
Intervening Habits -> Behavior	H ₁₁	1,941	0,052	Insignificant	Rejected

Source: Self-elaborated

The results indicate that *Attitude* has a significant effect on *Intention* (t = 2.162, p = 0.031). *Affection* also shows a significant positive effect on *Intention* (t = 8.889, p < 0.001), as does *Social Factor* (t = 7.268, p < 0.001). In addition, *Religiosity* significantly influences *Intention* (t = 2.090, p = 0.037).

Regarding donation behavior, *Trust* is found to have a significant effect on *Behavior* (t = 2.557, p = 0.011), while *Intention* has a strong and significant effect on *Behavior* (t = 7.867, p < 0.001). In contrast, *Social Presence* does not exhibit a significant direct effect on *Behavior* (t = 0.854, p = 0.393). Similarly, *Facilitating Condition* (t = 0.555, p = 0.579) and *Habit* (t = 1.550, p = 0.121) do not show significant direct effects on *Behavior*.

The moderating effects were also examined within the structural model. The interaction between *Intention* and *Facilitating Condition* is found to have a significant effect

on *Behavior* ($t = 2.853$, $p = 0.004$), indicating a significant moderation effect. Conversely, the interaction between *Intention* and *Habit* does not show a statistically significant effect on *Behavior* ($t = 1.941$, $p = 0.052$). These results indicate that only facilitating conditions function as a significant moderator in the proposed model.

2. Discussion

This study examined donation intention and behavior on Indonesian digital crowdfunding platforms using an integrated framework of the *Theory of Interpersonal Behavior* (TIB) and *Social Presence Theory* (SPT). By empirically testing both direct and moderating relationships, the findings provide a nuanced understanding of how cognitive, emotional, social, and contextual factors jointly shape digital philanthropy. The results reveal that donation intention is significantly influenced by *Attitude*, *Affection*, *Social Factor*, and *Religiosity*, while actual donation behavior is primarily driven by *Intention* and *Trust*. In contrast, *Social Presence*, *Facilitating Condition*, and *Habit* do not exert significant direct effects on behavior; however, *Facilitating Condition* plays a critical moderating role in strengthening the intention-behavior relationship. The model explains 55.0% of the variance in intention and 60.2% of the variance in behavior, indicating substantial predictive power (Hair et al., 2021; Supatmojo et al., 2023). These findings underscore that digital donation behavior constitutes a complex phenomenon shaped by intertwined motivational, relational, and contextual mechanisms, thus requiring integrated theoretical approaches rather than single-theory explanations (Sendjaja et al., 2025; Zhang et al., 2022).

The significant effects of *Attitude*, *Affection*, *Social Factor*, and *Religiosity* on donation intention reaffirm the central premise of TIB that intention does not arise solely from rational evaluation, but from the interaction of cognitive judgments, emotional responses, and social influences (Triandis, 1977; Moody & Siponen, 2013). Among these predictors, *Affection* and *Social Factor* demonstrate the strongest effects, indicating that emotional engagement and normative influence are particularly salient drivers of donation intention in digital crowdfunding contexts. This finding is consistent with recent empirical evidence emphasizing the centrality of affective and social mechanisms in shaping prosocial and philanthropic behavior in digital environments (Ong et al., 2023; Shen et al., 2023). The finding further suggests that donors are not motivated solely by personal beliefs or rational considerations but are also influenced by emotional attachment to social causes and by the expectations embedded within their social environment. Such a pattern reflects

the continuing relevance of interpersonal and communal dimensions in shaping charitable behavior within increasingly digitalized settings.

The strong role of *Affection* underscores the inherently emotional nature of charitable giving. Unlike commercial transactions driven primarily by utility maximization, donation decisions are deeply embedded in empathy, compassion, and moral concern for beneficiaries (Robiady et al., 2021; Shen et al., 2023). Digital crowdfunding platforms intensify this affective dimension through storytelling, visual narratives, and emotionally evocative content, enabling donors to form emotional connections despite physical distance. The present findings, therefore, extend prior donation research by demonstrating that emotional engagement remains influential even within technologically mediated settings, challenging assumptions that digitalization necessarily weakens affective bonds between donors and causes. This observation indicates that technological mediation does not eliminate emotional involvement; rather, it provides new channels through which empathy and moral concern can be communicated and amplified. Consequently, the effectiveness of digital crowdfunding may depend not only on technological sophistication but also on the platform's ability to cultivate meaningful emotional engagement between donors and beneficiaries.

Similarly, the significant effect of *Social Factor* reflects the enduring importance of social norms, peer influence, and perceived social expectations in shaping donation intentions. In the Indonesian context, charitable giving is closely intertwined with collectivist values, *gotong royong* (mutual cooperation), and communal responsibility, which are continuously reinforced through social networks and religious communities (Hassan & Lewis, 2014; Muchtar et al., 2024). The findings suggest that digital platforms do not eliminate these social dynamics; instead, they reconfigure them within online spaces where visibility, social endorsement, and collective participation continue to shape donor motivation. This observation reinforces TIB's emphasis on social influence as a core determinant of intention and highlights the persistence of collectivist moral logics in digital philanthropy (Akbar & Al Ihsan, 2023). The result also suggests that digital philanthropy remains embedded within broader social structures and cultural values. Even when interactions occur online, decisions to donate continue to be shaped by community norms, collective expectations, and perceptions of social responsibility, indicating that technological transformation has not displaced the social foundations of charitable behavior.

Religiosity also emerges as a significant, albeit comparatively weaker, predictor of donation intention. This result aligns with prior studies indicating that religious commitment provides a foundational moral and spiritual framework for charitable behavior, particularly in Muslim-majority societies where *zakah*, *infaq*, and *sadaqah* are institutionalized religious obligations (Akbar & Al Ihsan, 2023; Qadri & Bhatti, 2021). The relatively modest effect size suggests that religiosity operates in conjunction with emotional and social drivers rather than functioning as an isolated motivator. In digital contexts, religious motivation appears to require reinforcement through trust, transparency, and perceived institutional legitimacy to translate into concrete donation intention (Indriani & Kasri, 2020; Szabó et al., 2021). This finding resonates with broader developments in contemporary Islamic financial practices, where religious compliance alone is often insufficient to secure participation unless accompanied by credible governance, transparency, and institutional accountability (Adinugraha et al., 2024; Razak et al., 2025; Ghani & Mohd Shafie, 2025). Thus, religiosity remains important, but its influence appears to be strengthened when donors perceive that digital platforms operate in ways consistent with both religious values and sound institutional practices.

Turning to donation behavior, the findings demonstrate that *Intention* is the strongest predictor of actual behavior, confirming a core assumption shared by TIB, TPB, and related behavioral models that intention represents the most immediate antecedent of action (Ashrafi et al., 2023; Vijaya et al., 2023). However, the presence of strong intention alone does not guarantee behavioral execution, as evidenced by the significant role of *Trust* and the moderating effect of *Facilitating Condition*. The influence of *Trust* highlights the importance of institutional credibility, perceived integrity, and confidence in platform governance in digital crowdfunding environments characterized by information asymmetry and perceived risk (Becker, 2018; Ong et al., 2023).

This finding resonates with SPT, which emphasizes perceived connectedness and relational quality as foundations for trust in online interactions (Bickle et al., 2019; Zhang et al., 2022). Nevertheless, the present study nuances this perspective by demonstrating that trust—rather than social presence *per se*—directly drives donation behavior. While social presence may enhance engagement and contribute indirectly to trust formation, it does not independently motivate behavioral action in this context. This distinction suggests that relational cues alone are insufficient unless they translate into perceptions of reliability, accountability, and ethical conduct (Aziz et al., 2024). The finding further

indicates that donors prioritize confidence in how funds are managed and distributed over merely experiencing a sense of virtual connectedness. Similar concerns regarding legitimacy, accountability, and institutional reliability have been observed across various domains of Islamic finance and digital financial services (Purwanto et al., 2025; Razak et al., 2025; Adinugraha et al., 2024).

The non-significant direct effect of *Social Presence* on donation behavior contrasts with findings from other digital domains, such as medical or reward-based crowdfunding, where social presence has been shown to directly influence transactional outcomes (Zhang et al., 2022; Aziz et al., 2024). In Indonesian digital philanthropy, donors appear to prioritize functional and ethical assurances over feelings of virtual connectedness. This context-dependent pattern supports arguments that the explanatory power of SPT varies across cultural settings and types of online activity (Liu & Park, 2024). Rather than indicating that social presence is unimportant, the finding suggests that its influence may operate indirectly through mechanisms such as trust, credibility, and perceived legitimacy. Consequently, digital philanthropic behavior may be shaped more strongly by institutional confidence than by interpersonal connectedness alone.

Equally noteworthy is the absence of significant direct effects of *Facilitating Condition* and *Habit* on donation behavior. From a classical TIB perspective, habits are expected to exert a strong influence on behavior, particularly when actions are routinized (Triandis, 1977). The non-significant habit effect observed in this study suggests that digital crowdfunding donations in Indonesia may not yet be fully habitualized. Donation behavior appears to remain situational and campaign-specific rather than routine, reflecting the relatively recent expansion of digital crowdfunding platforms and uneven levels of technological familiarity (Chen et al., 2021; Venkatesh et al., 2003). This result indicates that charitable giving through digital platforms continues to involve conscious consideration of causes, beneficiaries, and platform credibility, rather than occurring as an automatic behavioral response.

Similarly, the non-significant direct effect of *Facilitating Condition* indicates that access to technical infrastructure and platform usability alone does not motivate donors to give. Instead, these factors function primarily as enablers. This interpretation is strongly supported by the significant moderating effect of *Facilitating Condition* on the intention-behavior relationship, demonstrating that adequate infrastructure, reliable payment systems, and responsive support strengthen the conversion of intention into actual donation behavior (Tang & Jiang, 2024; Venkatesh

et al., 2003). This finding is consistent with broader research emphasizing the importance of supportive institutional and regulatory environments in facilitating participation within economic and financial systems (Kaharuddin et al., 2024; Suhartana et al., 2025; Supatmojo et al., 2023; Muchtar & Misbahul Mujib, 2024).

This moderating role constitutes a central novelty of the study. By empirically showing that facilitating conditions condition the effectiveness of intention rather than acting as independent predictors, the findings refine existing behavioral models and clarify the functional role of contextual factors in digital philanthropy. This insight advances TIB by specifying how external conditions interact with internal motivation, while complementing SPT by emphasizing structural enablers over relational cues (Sendjaja et al., 2025). The finding contributes to a more nuanced understanding of the intention-behavior gap by demonstrating that behavioral execution depends not only on motivational strength but also on the availability of conditions that enable individuals to act upon their intentions.

Collectively, these findings underscore the value of integrating TIB and SPT to capture the multifaceted nature of digital donation behavior. Models that focus exclusively on cognitive evaluation or technological acceptance fail to account for the observed interplay among motivation, trust, and contextual facilitation. The integrated framework employed in this study demonstrates that donation behavior emerges from a dynamic interaction of motivators (*attitude, affection, social influence, and religiosity*), intention, trust, and enabling conditions, offering a more comprehensive explanation of the intention-behavior gap.

From a theoretical standpoint, this study extends existing literature in several ways. It moves beyond TAM- and TPB-based explanations (Ashrafi et al., 2023; Vijaya et al., 2023) by incorporating emotional, social, and contextual dimensions that are often overlooked in technology acceptance research. In contrast to Western crowdfunding studies emphasizing individual self-efficacy and perceived usefulness (Baah-Pepurah, 2023; Wu et al., 2023), this study foregrounds collectivist values and religiosity, demonstrating the centrality of cultural and moral contexts in shaping donor behavior (Akbar & Al Ihsan, 2023; Hassan & Lewis, 2014). Moreover, the findings highlight the importance of integrating institutional trust and facilitating conditions into explanations of digital philanthropy, thereby enriching ongoing discussions concerning governance, legitimacy, and participation within Islamic financial and philanthropic ecosystems (Purwanto et al., 2025; Adinugraha et al., 2024; Rasyid et al., 2024).

The practical implications of these findings extend beyond theoretical advancement and point to concrete strategies for strengthening digital philanthropy ecosystems. The results suggest that platform developers and nonprofit organizations need to pay close attention to the emotional and social dimensions of user engagement, particularly by leveraging storytelling, visual narratives, and social endorsements that can activate affection and reinforce social influence in donation decisions (Robiady et al., 2021; Shen et al., 2023). At the same time, emotional engagement alone is insufficient if not accompanied by strong institutional trust. Transparent reporting mechanisms, clear governance structures, *Shariah* compliance, third-party audits, and responsive customer support emerge as essential components for fostering donor confidence and reducing perceived risk in digital crowdfunding environments (Becker, 2018; Ong et al., 2023). These considerations are increasingly important as Islamic financial and philanthropic institutions face growing demands for accountability, compliance, and public legitimacy (Rahmatya et al., 2025; Razak et al., 2025; Ghani & Mohd Shafie, 2025).

These relational and institutional efforts must be supported by reliable platform infrastructure, including seamless payment systems and technical stability, which enable facilitating conditions to effectively translate donation intentions into actual behavior (Chen et al., 2021; Venkatesh et al., 2003). When combined with campaign narratives that resonate with Islamic moral values and emphasize collective social impact, such integrated strategies are more likely to cultivate sustained donor engagement and long-term participation in digital philanthropy (Indriani & Kasri, 2020; Szabó et al., 2021). In addition, strengthening institutional transparency and reinforcing ethical governance may further enhance donor confidence and contribute to the long-term sustainability of digital crowdfunding ecosystems.

Beyond the Indonesian context, the findings of this study offer important implications for the broader international discourse on digital philanthropy and Islamic social finance. The integrated TIB-SPT framework and the identified role of facilitating conditions in bridging the intention-behavior gap provide insights transferable to other Muslim-majority societies and to emerging economies undergoing similar digital transitions. In regions across Southeast Asia, South Asia, the Middle East, and parts of Africa, where religious values, trust in institutions, and digital infrastructure jointly shape philanthropic behavior, the present findings highlight the necessity of aligning emotional and social engagement with credible governance and reliable technological support

(Akbar & Al Ihsan, 2023; Indriani & Kasri, 2020; Szabó et al., 2021). More broadly, the distinction between motivational drivers and contextual enablers contributes to global debates on digital prosocial behavior by demonstrating that technological access alone is insufficient without institutional trust and facilitative environments, a lesson that extends to non-religious crowdfunding and digital donation platforms worldwide (Zhang et al., 2022; Kreijns et al., 2022; Sendjaja et al., 2025).

Despite its contributions, this study has several limitations that should be acknowledged. First, the use of a cross-sectional research design limits the ability to draw causal inferences regarding the relationships among the studied variables. Second, the sample is drawn exclusively from major urban areas, which may constrain the generalizability of the findings to rural populations or regions with lower levels of digital infrastructure and platform adoption. Third, the analysis does not incorporate campaign-specific characteristics, such as campaign goals, duration, or beneficiary profiles, which may influence donor behavior in digital crowdfunding contexts. In addition, while social presence is included as a key construct, its multidimensional aspects are not examined in detail, potentially overlooking nuanced cognitive, affective, and interactive elements. These limitations should be considered when interpreting the findings and assessing their scope of applicability.

Digital donation behavior in Indonesia is shaped by the interaction among motivational, relational, and contextual elements rather than by technological considerations alone. The integration of the *Theory of Interpersonal Behavior* and *Social Presence Theory* clarifies how intention, trust, and facilitating conditions jointly influence behavioral execution in digital crowdfunding contexts. This perspective reinforces the need to align psychosocial drivers with supportive institutional and technological environments to sustain digital philanthropy.

D. Conclusion

This study synthesizes evidence that digital donation behavior in Indonesia is shaped by a dynamic interaction of motivational, relational, and contextual factors rather than by technological adoption alone. By integrating the Theory of Interpersonal Behavior and Social Presence Theory, the findings demonstrate that attitudes, emotional engagement, social influence, and religiosity play a decisive role in forming donation intention, while intention and trust function as the most immediate drivers of actual donation behavior. At the same time, facilitating conditions emerge not as direct

motivators, but as critical enablers that determine whether strong intentions are successfully translated into concrete actions.

The study makes a meaningful contribution to the literature on digital philanthropy by offering a more holistic behavioral explanation that bridges psychological motivation, social embeddedness, and situational support. The integrated TIB-SPT framework advances existing models by clarifying the intention-behavior gap and by positioning facilitating conditions as a moderating mechanism rather than a standalone predictor. Empirically, the study enriches scholarship from a Global South context and demonstrates how culturally grounded values, particularly collectivism and religious motivation, remain influential within digitally mediated philanthropic environments.

From a practical perspective, the findings highlight that sustaining digital philanthropy requires more than expanding technological access. Emotional resonance, social endorsement, and institutional trust must be deliberately cultivated to strengthen donor intention, while reliable platform infrastructure and supportive systems are necessary to enable behavioral execution. These insights are particularly relevant for platform developers, nonprofit organizations, and policymakers seeking to design digital donation ecosystems that are trustworthy, inclusive, and aligned with moral and communal values.

Building on the acknowledged limitations, future research may benefit from adopting longitudinal or experimental designs to capture changes in donation behavior over time and to examine causal mechanisms more rigorously. Expanding empirical coverage beyond major urban centers would improve generalizability and offer insight into digital philanthropy in less-connected regions. Further studies may also explore campaign-specific attributes and unpack the multidimensional nature of social presence to provide a more granular understanding of donor engagement in diverse digital contexts.

Taken together, this study underscores that sustainable digital philanthropy depends on the alignment of human motivation, social trust, and enabling environments. The central takeaway is clear: digital platforms succeed not merely by being technologically accessible, but by being emotionally engaging, socially credible, and institutionally reliable.

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Declaration of Competing Interest

The authors declare that they have no known competing financial or non-financial interests that could have appeared to influence the work reported in this paper.

Declaration of Generative AI

During the preparation of this manuscript, the authors used (Grammarly/ QuillBot) to improve the clarity and readability of the text. All outputs generated by the tool were carefully reviewed and edited by the authors, who take full responsibility for the content of this article. All substantive intellectual contributions, including the conceptualization, analysis, interpretation of data, and final decisions regarding content, arguments, and conclusions, were carried out solely by the authors. The authors take full responsibility for the integrity, originality, and academic quality of the manuscript.

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