Analysis of Millennial Decisions to Pay ZISWAF Through the Amalsholeh.com Crowdfunding Platform Using UTAUT Modification

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Article Info

Paper type:
Research paper

Keywords:
It is a maximum of 5 keywords in English with apparent meaning. The keywords are separated by a semicolon (;).

Article history:
Received: June
Revised: July
Accepted: August
Available online: September

Abstract

This research departs from the problem of the development of crowdfunding fintech, which has only reached 8.15 percent compared to other fintech, and 62.8 percent of crowdfunding campaigns failed or were not funded. This study aims to analyze millennial decisions to pay ZISWAF using the crowdfunding platform amalsholeh.com by using social factor variables, facility conditions, brand image, and altruism as mediating variables. The research method used is quantitative descriptive with the Structural Equation Modeling-Partial Least Square (SEM-PLS) analysis technique. An example is the millennial generation who have used the amalsholeh platform to pay ZISWAF as many as 222 respondents. The study results show that social factors are in the high category, while the condition of facilities, brand image, and altruism are very high. T hen, social factors, facility conditions, and brand image positively affect the decision to use the amalsholeh platform to pay ZISWAF. While testing the mediating variable shows that altruism cannot mediate the relationship of all independent variables to the dependent variable. The research results are expected to illustrate that technology platform developers improve brand image, service quality, and features to comfort donors or funders. For philanthropic institutions and NGO phenomena and the potential for millennials to pay ZISWAF, this can be an excellent opportunity to increase the digital ZISWAF collection.

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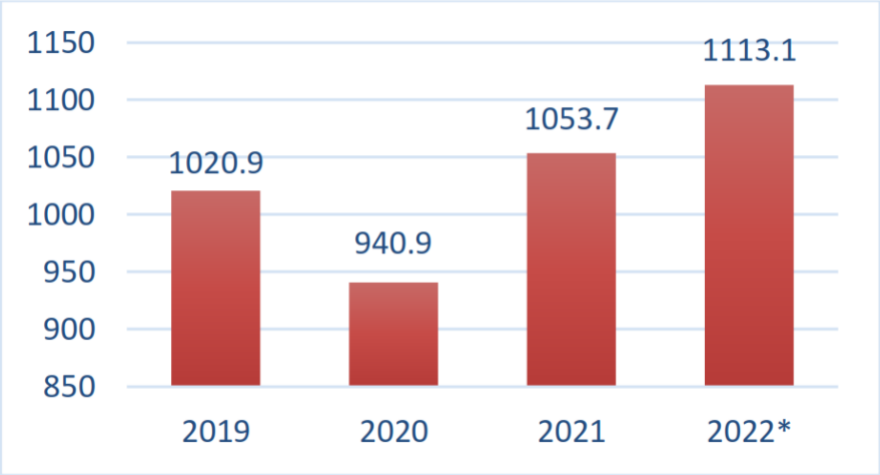
Introduction

The development of science and technology is something that cannot be avoided. The existence of technological developments makes human activities more accessible and faster; this has led to the increasing adoption of technology. (Nanggong, 2018). Technology adoption is inseparable from the increasing penetration of internet use, which led to a digital revolution in economics and finance(Puslitbang et al., 2018). The application of technology, and information, in the financial sector, is known as financial technology (Fintech), the payment sector dominates Fintech companies in Indonesia at 42.22 percent, and the least is the crowdfunding sector at 8.15 percent and others at 11. 11 percent(Umam, 2020).

The crowdfunding platform became known in 2008 since the existence of Kickstarter and Indiegogo, which are crowdfunding platforms in America (Ingrid et al., 2020). Crowdfunding platforms are generally used to describe fundraising from individuals or institutions online; the value of crowdfunding transactions is expected to continue to increase yearly. Value development crowdfunding transactions in 2019-2022 are as follows:



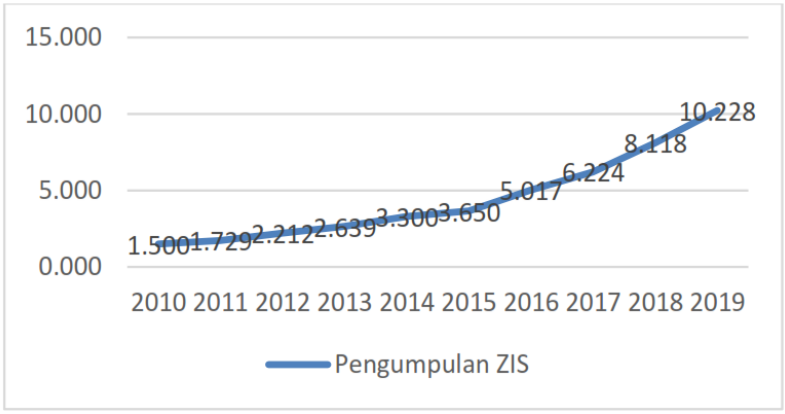
Source: Crowdfundly

Figure 1. Value of Corwdfunding Transactions for the 2019-2022 period

Based on Figure 1, it is noted that the value of crowdfunding transactions in 2022 will reach 1113.1 million USD; it is predicted that in 2025 the figure will be 1201.1 million USD. The Crowdfunding concept is an effective and efficient way to raise funds in the era of technological development; since 2012, various crowdfunding platforms have started to emerge in Indonesia. Then in 2019, the amalsholeh.com platform appeared.

The amalsholeh.com platform makes it easy for Muslims to share with others. Donors who have donated through amalsholeh.com have reached 612,471 people, with 16,701 programs funded. Amalsholeh.com collects infaq, Shadaqah, and waqf (ziswaf) funds through various humanitarian and empowerment programs(Republica.co.id, 2020).

In general, the collection of ziswaf in Indonesia is growing every year, as the National Amil Zakat Agency reported. The following is a picture of the progress of ZIS fundraising for the 2010- 2029 period:



Source: pid.baznas.go.id

Figure 2. Amount of ZIS Collection for the 2010-2019 Period

From Figure 2 it shows that the collection of ZIS has increased every year. In 2019 the total collection of ZIS was 10.228 billion rupiah. This figure increased by 26 percent from the previous year. Namely, in 2018, the total collection of ZIS was 8.118 billion rupiah. As for waqf, the collection of cash waqf in 2021 will amount to more than 885 billion rupiah. This increase is due to the fact that it is easier for people to pay cash waqf just by using their respective cell phones. (JawaPos.com, 2022).

Crowdfunding platforms provide services with a modern approach, such as easy access, easy transactions, and fast service (Umam, 2020). However, not all crowdfunding campaigns are successful (Butticè & Noonan, 2020). About 62.8% of donation crowdfunding campaigns fail and remain unfunded (Statistica, 2020). Besides that, the crowdfunding platform is not used too often because it turns out that the number of people paying ziswaf online is still tiny compared to the number of people paying ziswaf offline. This statement is supported by previous research (Abdullah et al., 2017; Nurul Aini et al., 2018; Tan, 2013).

With this phenomenon, the author sees another opportunity that Indonesia has, namely optimizing the role of millennials as funders to contribute to paying ziswaf. According to Jayani (2021), in 2020, the number of millennials will reach 69.38 million. This figure represents 25.87 percent of the total population in Indonesia.

The theory adopted in this study is the Unified Theory of Acceptance and Use of Technology (UTAUT) developed by(Venkatesh, 2003). However, this study only used two variables, namely social factors and facility conditions, as well as the addition of brand image variables outside the model and altruism as intervening variables.

Social Factors According(Hasif Yahaya & Ahmad 2019; Hidayah et al., 2022; Jajang et al., 2019; Musahidah & Sobari 2021; Sri & Ninglasari 2020), positive effect on the decision to use, while according to(Diniyah, 2021; Jajang et al., 2019; Kasri & Yuniar, 2021)social factors do not affect the decision to use.

Facility conditions, according to(Diniyah, 2021; Hasif Yahaya & Ahmad, 2019; Hidayah et al., 2022b; Nuryahya et al., 2022), influence the decision to use, while according to(Musahidah & Sobari, 2021; Sri & Ninglasari, 2020)stated otherwise.

Brand image, according to research from(Hu et al. 2019; Rahi et al., 2020; Renaldi & Arnu, 2022)the results of the study showed a positive effect, while according to(Indrawati & Pattinama, 2021; Izzuddin & Divineyyah, 2022)declare otherwise or have no effect.

Literature Review

Zakat, Shadaqah Infaq, and Waqf

Zakat comes from the word zaka-yazku-zakatan, which means to grow or develop. Zakat is also interpreted as al-salah, holy Puskas BAZNAS (2017). Infak means to go out, comes from the word anfaqa, and out here means to take out wealth intended to get Allah's

blessing. Infak can also be interpreted as spending something for good(Khumaini et al., 2023). AccordingMardiantari et al. (2019), it comes from the word sadaqah, which means true. It can be understood that people who give Shadaqah indeed confess their faith. Waqf in language comes from the word waqf-waqif-waqf, which means to stop or hold, while according to fiqh, waqf is to hold the main assets and channel the benefits or results(Indonesian Waqf Board, 2019).

Crowdfunding Platforms

Crowdfunding Many is defined by researchers as collecting funds from crowd funders or donors to specific projects, both social projects and business ventures, through a website platform.Belleflamme & Lambert, (2014).Crowdfunding is an alternative form of funding, open to individuals and groups in one online campaign (Hot et al., 2018).

Social Factors

The social factor is the extent to which a person perceives that other parties believe it is better to use a technology system(Venkatesh, 2003). According to Zhou (2011), Social factors are the impact of other people on consumer activity. Meaning ofAlalwan et al. (2017) mention that social factors are encouraged by the surroundings that contribute to consumer awareness to use technology. It can be understood that social factors are influences from people around them that have an impact on consumer intentions or actions to use technology. According to(Venkatesh, 2003), social factors will impact an individual's compliance, internalization, and identification. The indicators of social factors used in this study are as follows (1) Subjective Norms; (2) Social Factors; (3) Intensive Outreach.

Condition of Facilities

(Venkatesh, 2003) Defining the condition of a facility is the degree to which an individual believes that an organizational or technical infrastructure exists to support use. Another definition put forward byFarzin et al. (2021) states that the facility's condition drives the decision to use, which refers to the availability and compatibility of resources. Meanwhile, according to Hidayat et al. (2020), the infrastructure available supports the use of technology. The indicators for the condition of the facilities used in this study are as follows: (1) perceived behavior control; (2) facilitating conditions; (3) Compatibility; (4) Availability of assistance.

Brand Image

According to Kotler inIzzuddin & Divineyyah (2022), BrandBrand image is a representation of the overall perception of the BrandBrand, which is formed based on the information and past experience of the BrandBrand and is the identity of a product, while according to Pharisee (2018), Brand image is what consumers have learned from a brand, both what they think and feel. Another definition ofHu et al. (2019)Brand image is a combination of terms, symbols, signs, and design names so that they can be recognized and differentiated from other brands. According to(Muflih & Juliana, 2021), Brand image is an image of values, beliefs, individual knowledge, strength, majesty, harmony, and various other impressive forms. The brand image indicators used in this study are as follows: (1) brand strength; (2) brand advantage; (3) brand uniqueness.

Altruism

Altruism was first introduced by Auguste Comte, where this altruism means an attitude that benefits others. Altruism is also said to be a kindness or benefit to others, an attitude of helping without any reward, and in Islam, it is called itsar (Firdaus et al., 2020). Altruism is an attitude of helping sincerely for the welfare of others(Afandi et al., 2022). Concretely, examples of altruistic behavior are sharing, being philanthropic, and being concerned with the welfare of others. The indicators of altruism used in this study are as follows: (1) gratitude; (2) empathy; (3) help; (4) generosity.

Hypothesis Development

According to social factors, Variables et al. (2018) And Musahidah & Sobari (2021) significantly affect the intention to use. According to Sri & Ninglasari (2020), social factors positively affect the intention to use the crowdfunding platform. This aligns with research from Hasif Yahaya & Ahmad (2019), which states that social factors positively affect the acceptance of financial technology. So even with researchNuryahya et al. (2022)states that social factors positively affect the behavior of using platforms to pay zakat.

H1: Social factors have a positive effect on millennial decisions to pay ziswaf through the crowdfunding platform Amalsholeh.com

There is a correlation between the condition of the facility and the decision to pay ziswaf as research fromDiniyah, (2021)AndKasri & Yuniar (2021) states that social factors positively affect the behavioral intentions of Muslims using platforms. So even research by P & Lysander Manohar (2021)And Rahim et al. (2022), which states that the condition of the facility has a positive effect on the intention to adopt the platform, is reinforced by researchZacky Dzulfikar et al. (2022)that partial facility conditions affect millennial decisions to give Shadaqah through the crowdfunding platform.

H2: Facility conditions positively affect millennials' decisions to pay ziswaf through the crowdfunding platform Amalsholeh.com.

Brand image variables, according to Rahi et al. (2020), influence the behavioral intention of users toward the adoption of Internet banking, in line with research fromRenaldi & Arnu (2022), who also stated that brand image had a positive effect on the decision to use the OVO e-wallet. Reinforced by research from Hu et al. (2019)that brand image has a significant positive effect on fintech adoption.

H3: Brand Image has a positive effect on millennial decisions to pay ziswaf through the crowdfunding platform Amalsholeh.com

Research from(Davis et al., 2019, Lee et al., 2020; Smith et al., 2018) makes altruism mediation. The study results show that the level of altruism mediates a relationship. In line with research from(Alfira Oktaviani et al., 2022; Azzahra & Abd. (Majid, 2020; Muda et al., 2009), which mentions altruism has a positive effect on a person's decision to pay zakat. They are strengthened by Awang et al. (2017), which states that altruism can influence a person's giving attitude.

H4: Altruism mediates the influence of social factors on millennial decisions to pay ziswaf through the Amalsholeh.com Crowdfunding Platform

H5: Altruism mediates the influence of facility conditions on millennial decisions to pay ziswaf through the Amalsholeh.com Crowdfunding Platform

H6: Altruism mediates brand image towards millennial decisions to pay ziswaf through

the Amalsholeh.com Crowdfunding Platform

Based on this explanation, this research has the following frame of mind:

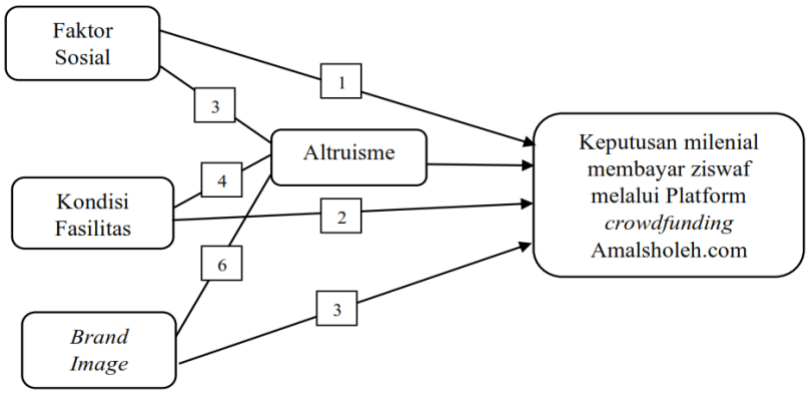


Figure 3. Theoretical Framework

Methodology

The study uses a quantitative descriptive method. The research design used is descriptive causality. The analysis technique used is Structural Equation Modeling-Partial Least Square-(SEM-PLS) with a sample of the millennial generation who have used the amalsholeh platform to pay ziswaf as many as 222 respondents by distributing questionnaires via Google form and distributing them on social media.

Technical data analysis using Structural Equation Modeling-Partial Least Square (SEM-PLS). The sampling technique uses the Hair formula, which results in a calculation of 230 samples. Then the tools used to analyze PLS-SEM data areSmartPLS 3.2.9 software for Windows. The steps taken in this research are as follows:

1. Design a structural model (inner model) and measurement (outer model).
2. Evaluation of reflection measurement models, including Convergent Validity, Discriminant Validity, Average Variance Extracted (AVE), and Composite Reliability.
3. Structural Model Evaluation, including analysis of R-Square (R2), Multicollinearity, F2 (Effect size), Q-Square Predictive Relevance, and Goodness of Fit (GoF).
4. Hypothesis Testing (Resampling Bootstrapping)

Table 1. Operational Variables

Variables/Definitions	Dimensions/Indicators	Label	Size	Scale
Social factors (Social influence) Is encouragement from other people that has an impact on the respondent's actions to use technology(Venkatesh, 2003),(Alalwan et al., 2017),(Zhou, 2011)	Subjective norms(subjective norm) (Hidayat et al., 2020; Venkatesh, 2000)	FS1	support and encouragement of important people for respondents to pay ziswaf through the crowdfunding platform amalsholeh.com	Intervals
	Social factors(social factors) (Hidayat et al., 2020; Venkatesh, 2000)	FS2	environmental support and encouragement for respondents to pay ziswaf through the	Intervals

			crowdfunding platform amalsholeh.com	
	Intensive socialization (Najwa & Febriani, 2018; Venkatesh, 2003)	FS3	support and socialization encouragement around for respondents to pay ziswaf through the crowdfunding platform amalsholeh.com	
Facilitating conditions for the crowdfunding platform Is the infrastructure, availability and compatibility of technological resources(Venkatesh, 2003),(Hidayat et al., 2020),(Farzin et al., 2021)	Perceived behavioral control(Perceived behavioral control) (Hidayat et al., 2020; Venkatesh, 2003)	KF1	knowledge and understanding of respondents to pay ziswaf using the crowdfunding platform amalsholeh.com	Intervals
	Facilitating conditions(Facilitating conditions) (Hidayat et al., 2020; Venkatesh, 2003)	KF2	support and encouragement of technological facilities encourage respondents to pay ziswaf through the crowdfunding platform amalsholeh.com	Intervals
	compatibility(Compatibility) (Hidayat et al., 2020; Venkatesh, 2003)	KF3	the compatibility of cellphones, computers, and the internet encourages respondents to pay ziswaf through the crowdfunding platform amalsholeh.com	Intervals
	Availability of help (Nuryahya et al., 2022; Venkatesh, 2003)	KF4	the platform assistance service encourages respondents to pay ziswaf through the crowdfunding platform	

			amalsholeh.com	
Brand Imagecrowdfunding platforms. Is the perception of a brand that is formed based on the information and experience of the BrandBrand, is an identity and symbol of a product (Izzuddin & Divineyyah, 2022),(Hu et al., 2019),(Pharisees, 2018)	Brand strength (Izzuddin & Divineyyah, 2022; Miati, 2020)	BI1	brand strength encourages respondents to pay ziswaf through the amalsholeh.com crowdfunding platform	Intervals
	Brand Advantage (Brand Favorability) (Izzuddin & Divineyyah, 2022; Miati, 2020)	BI2	brands provide benefits that encourage respondents to pay ziswaf through the crowdfunding platform amalsholeh.com	intervals
	Brand uniqueness (Izzuddin & Divineyyah, 2022; Miati, 2020)	BI3	brand uniqueness that encourages respondents to pay ziswaf through the crowdfunding platform amalsholeh.com	Intervals
Altruism (Itsar) crowdfunding platform users It is kindness or benefit for others, an attitude of helping without any reward (Firdaus et al., 2020),(Afandi et al., 2022),(Young et al., 2009)	Gratitude (Young et al., 2009)	ALT1	Gratitude encouraged respondents to pay ziswaf through the crowdfunding platform amalsholeh.com	Intervals
	Help (Young et al., 2009)	ALT2	The attitude of being happy to help encourage respondents to pay ziswaf through the crowdfunding platform amalsholeh.com	Intervals
	Empathy (Afandi et al., 2022)	ALT3	Empathy encourages respondents to pay ziswaf through the crowdfunding platform amalsholeh.com	intervals
	Generous	ALT4	Generosity	Intervals

	(Afandi et al., 2022)		encourages respondents to pay ziswaf through the crowdfunding platform amalsholeh.com	
Decision on Use (Use behavior) of crowdfunding platforms Is the intensity or frequency of users using information technology(Venkatesh, 2003)	User-friendly, effective and efficient (Hidayat et al., 2020; Venkatesh, 2003)	KP1	using the amalsholeh.com platform to pay ziswaf because it is considered effective and efficient	Intervals
	The behavior observed after the use (Hidayat et al., 2020; Venkatesh, 2003)	KP2	the use of the amasholeh.com platform to pay ziswaf is expressed by not paying ziswaf offline	intervals

Results and Discussion

Charateristics of Respondents

Respondents who have paid ziswaf using the amalsholeh.com platform with the female gender have a higher percentage than the male gender, namely 135 people or 60.8% and 87 people or 39.2% male. The description of the respondents from this study can be classified in Table 1 below:

Table 2. Description of Respondents

Variables	Description	Total	Percentage (%)
Gender	Male	87	39,2
	Girl	135	60,8
Age	20-30	87	39,2
	31-40	108	48,6
	41-50	27	12,2
Origin	Jawa/Bali	153	68,9
	Borneo	8	3,6
	Papua	1	0,4
	Sulawesi	13	5,9
	Sumatra	35	15,8
	Other	12	5,4
Education Level	Doctor	2	0,9
	Masters	13	65,9
	S1/D4	96	11,3
	D1/D2/D3	25	43,2
	Equivalent High School	81	46,5
	Middle School Equivalent	5	2,2
Work	ASN/TNI	19	8,6
	POLRI	8	3,6
	BUMN Employee	66	29,7

	Private Employee	6	2,7
	Professional	24	10,8
	Businessman	19	8,6
	Teacher/Lecturer	38	17,1
	IRT	42	18,9
Income	≤ IDR 5.000.000	153	65,3
	> IDR 5.000.000	8	25,7
	IDR 5.000.000 - IDR 10.000.000	1	4,5
	IDR 10.000.000 – IDR 15.000.000	13	2,2
	IDR 15.000.000 – IDR 20.000.000	35	2,2

Outer Model Validity Test

Convergent Validity

To measure this convergent validity, it can be seen in the results of the factor loading test. The indicator is valid if the loading factor value is more significant than 0.70. However, Hair (2017)suggested that a loading value of 0.5-0.6 for early-stage research was considered good enough.

Table 3. Convergent Validity

Variable	LF	FLC	AVE	Description
Social Factors		0,870		
My level of influence by (family/friends) to pay ziswaf through the amalsholeh.com platform	0,825			Valid
My level of influence by the workplace environment to pay ziswaf through the amalsholeh.com platform	0,874			Valid
The socialization carried out by a philanthropic institution encouraged me to pay ziswaf through the amalsholeh.com platform	0,907			Valid
Facility Conditions		0,840	0,706	
My level of understanding regarding the laws and procedures of ziswaf prompted me to pay ziswaf through the amalsholeh.com platform	0,773			Valid
My comfort level is using various features on the amalsholeh.com platform to pay ziswaf	0,874			Valid
Internet facilities support me when paying ziswaf through the amalsholeh.com platform	0,826			Valid
The comfort level of the assistance service that I feel when paying ziswaf using the amalsholeh.com platform	0,883			Valid
Brand Image		0,896	0,803	
Amalsholeh.com's level of brand reputation, in my eyes, prompted me to pay Ziswaf	0,900			Valid
The quality that I feel when paying	0,903			Valid

Ziswaf using the Amalsholeh platform				
The level of attractiveness of the amalsholeh.com platform design prompted me to pay Ziswaf	0,885			Valid
Altruism		0,887	0,787	
My level of acknowledging the favors of Allah prompted me to pay ziswaf through the amalsholeh.com platform	0,885			Valid
The level of attention and care prompted me to pay ziswaf through the amalsholeh.com platform	0,931			Valid
The level of empathy encourages me to pay ziswaf through the amalsholeh.com platform	0,913			Valid
The level of generosity prompted me to pay ziswaf through the amalsholeh.com platform	0,816			Valid
Usage Decision		0,910	0,828	
The level of effectiveness of the amalsholeh.com platform prompted me to pay Ziswaf	0,920			Valid
At my level, I chose to do ziswaf through the amalsholeh.com platform compared to the others	0,900			Valid

Table 2 shows that the indicators in this study have adequate convergent validity because all indicators have a loading factor value of more than 0.5, so the indicators in this study are valid. So a set of indicators in this study represent latent variables that underlie latent variables in research.

Composite Reliability, Cronbach's Alpha, and Average Variance Extracted (AVE)

Composite Reliability and Cronbach's alpha test is conducted to measure internal consistency or the measurement model's reliability, and the value must be above 0.70. Composite reliability is another alternative test of Cronbach's alpha. Compared to the test results, composite reliability is more accurate than Cronbach's alpha.

Average Variance Extratedis a test conducted to measure the amount of variance that can be captured by the construct, compared to the variance caused by errors in measurement. According to(Djoyohadikusumo, 2017), the AVE value must be > 0.5 (for confirmatory and explanatory research). These values reveal that at least a latent factor can explain each indicator by half of the variance value.

Table 4. Composite Reliability, Cronbach’s Alpha, and Average Variance Extracted

	Composite Reliabilty	**Croncbach Alpha**	**Average Variance Extracted**
Altruism	0,909	0,908	0,787
Brand Image	0,877	0,878	0,803
Social Factors	0,838	0,841	0,756
Usage Decision	0,793	0,799	0,828
Facility Conditions	0,860	0,861	0,706

Based on Table 3 of the SmartPLS processing results for each latent variable in this study, the test results indicate that all variables have Cronbach's alpha values and composite reliability of more than 0.6. Therefore, it can be concluded that all latent variables in this study are reliable, and the model

built has good reliability. Besides that, all variables in this study have an AVE value of more than 0.5. So, it can be concluded that the constructs in this study have a high correlation and are valid and can be said to represent indicators well.

***Hypothesis Testing (Resampling Bootstrapping*)**

In this section, the hypothesis test in SEM-PLS can be seen from the p-value. If the p-value is less than 0.05, the hypothesis is accepted and vice versa(Hair et al., 2013)(Hair, Hult, Ringle, & Sarstedt, 2017).

Table 5. Output Path Coefficient

	Original Sample (O)	**T Statistics (|O/STDEV|)**	**P Values**
Brand Image Usage Decision	0,384	3,710	0,000
Social Factors Use Decision	0,104	2,458	0,014
Facility Condition Usage Decision	0,334	3,640	0,000
Brand Images Altruism Decision Use	0,047	1,719	0,086
Social Factors Altruism Decision Use	0,003	0,443	0,658
Facility Condition Altruism Use Decision	0,046	1,533	0,126

Discussion and Hypothesis

The relationship between social factor variables on usage decisions has a t statistic of 2.456≥ 1.96. From this value, it can be stated that this hypothesis is Ha, accepted, and H0 is rejected, which means that social factors influence the decision to use the Amalsholeh platform to pay ziswaf. As for the probability value orP−Valuesin this study, that is equal to 0.014 <0.05 or significant, with an original sample value of 0.104 which means that the direction of this test is by the hypothesis proposed, namely a positive effect.This supports the question of the research conducted by(Sri & Ninglasari, 2020),(Hasif Yahaya & Ahmad, 2019),(Li et al., 2018),(Musahidah & Sobari, 2021)And(Nuryahya et al., 2022).

The relationship between the variable condition of the facility and the decision to use it has a t statistic of 4.116≥ 1.96. From this value, it can be stated that this hypothesis is Ha, accepted, and H0 is rejected, which means that the condition of the facility influences the decision to use the Amalsholeh platform to pay ziswaf. As for the probability value orP−Valuesin this study, that is equal to 0.000 <0.05 or significant, with an original sample value, of0.353which means that the direction of this test is by the hypothesis proposed, namely a positive effect.This supports the question of research conducted from(Diniyah, 2021),(Kasri & Yuniar, 2021),(P & Lysander Manohar, 2021)And(Rahim et al., 2022).

The relationship between brand image variables on usage decisions has a t statistic of 4.350≥ 1.96. From this value, it can be stated that this hypothesis is Ha, accepted, and H0 is rejected, which means that brand image influences the decision to use the amalsholeh platform to pay ziswaf. As for the probability value orP−Valuesin this study, that is equal to 0.000 <0.05 or significant, with an original sample value,

of0.388which means that the direction of this test is by the hypothesis proposed, namely a positive effect.This supports the question of research conducted from(Hu et al., 2019),(Rahi et al., 2020),(Izzuddin & Divineyyah, 2022),(Naufal & Pradana, 2021)And(Andini & Lestari, 2021).

The mediating effect caused by the altruism variable on social factors and usage decisions has a t-statistic value of 0.443 < 1.96. From this value, it can be stated that the accepted hypothesis is H0, and Ha is rejected, which means that altruism does not mediate social factors and usage decisions. As for the probability value or P-Values in this study is equal to 0.658□0.05 or not significant. The mediation caused by the altruism variable on the condition of the facility and the decision to use it has a t-statistic value of1,533< 1.96. From this value, it can be stated that the accepted hypothesis is H0 and Ha is rejected. Altruism does not mediate the condition of the facility on the decision to use. As for the probability value or P-Values in this study is equal to 0.126□0.05 or not significant. Furthermore, the mediating effect caused by the altruism variable on brand image and usage decisions has a t-statistic value of1,719< 1.96. From this value, it can be stated that the accepted hypothesis is H0, and Ha is rejected, which means that altruism does not moderate brand image on the decision to use for the probability value or P-Values in this study. It is equal to 0.086□0.05 or not significant. The results of this study are the same as research from(Podsakoff et al., 2000)and (Grant, 2008)

Conclusion

The findings in the field show that social factors significantly positively influence millennials' decisions to pay ziswaf using the amalsholeh.com platform. This is because the millennial generation's preferences are influenced by family, friends, religious leaders, influencers, work environment, religious environment, and intensive socialization carried out by philanthropic and advertising agencies. The condition of the facility has a significant favorable influence on millennial decisions to pay ziswaf using the amalsholeh.com platform. This is because millennials know the procedure for paying ziswaf and are influenced by facilitating conditions such as the convenience of features, clarity of instructions, and smartphone and internet compatibility. Brand image has a significant favorable influence on millennial decisions to pay ziswaf using the amalsholeh.com platform. This is due to millennial preferences, which are influenced by brand strength, brand excellence, and platform brand uniqueness. Altruism does not mediate the influence of social factors. This occurs because the influence of the social environment does not make respondents want to help, so they decide to pay ziswaf using a platform. Furthermore, altruism also does not mediate the influence of the condition of the facility. This occurs because the condition of the platform facilities does not make the respondent want to help,, so they decide to pay ziswaf. Then altruism does not mediate the effect of brand image, and this is because the influence of platform brand image does not make respondents want to help, so they decide to pay ziswaf.

Impications and Recommendations

The implications of the results of this research, when viewed from a theoretical point of view, is that research on crowdfunding platforms still needs to be completed and easier to find. With this research, it is hoped that it can increase knowledge and reference contributions in the development of Islamic economics, especially the digitization of ziswaf.

The practical implications of the results of this research for the Amalsholeh.com platform are expected to be able to identify and take advantage of the high millennial decision to pay ziswaf using the platform. Amalsholeh platforms must continue to improve service and quality of features to make it easier for donors and to improve the platform's brand image compared to other donation platforms. For philanthropic institutions and NGOs, it is hoped that they can carry out much socialization through influencers and religious leaders regarding the digitization of ziswaf and provide good, solutive, and fast assistance services to donors.

In this study, there are several limitations faced by the author, including:

1. The variables in this study are still limited, meaning that the four variables used have yet to fully become variables that influence millennial decisions to pay ziswaf using the amalsholeh.com platform. So for, future researchers, it is expected to use all the variables from the linked theory and add other variables outside the linked theory.
2. The sample of respondents based on domicile in this study was not proportional because the island of Java/Bali dominated it. So future researchers it is expected to obtain respondents in a proportionate way so that they represent Indonesia in various islands, and it can be clearly illustrated what factors influence millennial decisions to pay ziswaf using the amalsholeh platform.
3. The subjects and objects of research still need to be improved, namely, the millennial generation who have used the amalsholeh.com platform to pay ziswaf. Therefore, future research can develop research subjects and objects by researching other generations and with research objects researching on the amalsholeh platform and other crowdfunding platforms such as kitabisa.com, gandengtangan, etc.

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