

The Influence of Accountability, Website Security, and Social Influence on Donation Intention in Crowdfunding: The Mediating Role of Trust

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Abstract

Purpose: This study aims to examine the influence of accountability, website security, and social influence on donation intentions in “Dompot Dhuafa” crowdfunding, with trust serving as a mediating variable.

Method: This is a quantitative study, utilising data collection through a questionnaire. The sampling technique employed was non-probability sampling, with a total of 130 respondents, all of whom were young Muslim individuals. This group was chosen due to their growing engagement with digital platforms and their increasing role as active donors in online Islamic philanthropy. Focusing on young Muslims also distinguishes this study from previous research, which often overlooks age-specific behavioural dynamics in crowdfunding contexts. The research was analysed using the Partial Least Square-Structural Equation Modelling (PLS-SEM) approach with the aid of the SmartPLS 4 analytical tool.

Finding: The results showed that accountability and website security have a significant direct effect on donation intentions and trust, while social influence does not affect donation intentions but has a significant impact on trust. Based on the indirect effect test, trust was found to mediate the relationship between accountability, website security, social influence, and donation intentions.

Novelty: These findings will create a gap that will be evaluated for consistency in elucidating their impact on an individual's intention to donate online.

Keywords: Accountability, Crowdfunding, Donation Intention, Social Influence, Trust, Website Security

Article History:

Received: June 2025; Revised: July 2025; Accepted: July 2025

Introduction

Indonesia is known as a country with a high population density and the population is likely to continue to increase. Data from the We Are Social 2023 report noted that at the beginning of 2023 there were around 213 million internet users in Indonesia, which initially in 2022 only reached 204.7 million internet users in Indonesia (Annur, 2023). The growth of the digital world and the increasing number of internet technology users have encouraged many industry sectors to digitalise their business brands. The rapid development of technology today makes several sectors in life change (Permana, 2017). The existence of internet access is one of them, namely as a supporting factor in fundraising activities, accelerating the spread of the internet is also used as a means to raise funds to support projects or provide services to parties in need. This fundraising activity is called crowdfunding (Adiansah and Mulyana, 2016).

The phenomenon of online donations in 2020, related to the coronavirus pandemic, totalled Rp 8.7 billion. Based on data from the CAF (Charities Aid Foundation) World Giving Index over the past 10 years, Indonesia is ranked as the 10th most generous country with a score of 50%, 86th with a score of 42% in helping foreigners, 6th with a score of 69% in monetary donations, and 7th with a score of 40% in volunteering. Since its production in 2010, the World Giving Index noted that five of the ten largest countries chose Indonesia as their leader (Low, 2019). Despite the end of the pandemic, Indonesians' passion for helping foreign individuals, contributing through online donations, and volunteering remains high. One of the services from the technology-based financial sector (Fintech), such as crowdfunding, aims to make it easier for people to make donations online. The crowdfunding system, which is based on the principle of gotong royong, reflects cultural values and has become an integral part of life (Herna et al., 2019).

Based on Indonesia Report 2019 data, it shows that 2.7% of people have donated online. Research results published by IDN Research Institute noted that Dompethuafa.com is considered the most favoured donation site, with 47.6% of respondents choosing to donate through the platform. Meanwhile, Ayopeduli.com and Kitabisa.com were the next choices with percentages of 14.3% and 11.9% respectively (Pusparisa, 2019). The results of research conducted by IDN Research Institute in 2022, Dompethuafa has become one of the preferred online donation platforms in Indonesia. The report, which was released at the end of September 2022, shows that Dompethuafa occupies the second position as the favourite online donation platform in Indonesia, after the KitaBisa.com platform which occupies the first position (Dompethuafa, 2022). Seeing the existence of several online donation platforms besides Dompethuafa such as ayopeduli, kitabisa, gandengtangan and aksicepattanggap, it is important to view competitors as an orientation of action so as not to lose market share (Rekarti and Doktorlina, 2017), because this is an effective determinant in making marketing strategy decisions. Online donations are proven to have a positive impact on internet users in an effort to help improve the welfare of the community (Permana, 2017).

The Governing Board of Filantropi Indonesia said that within a year, the donation potential of the Indonesian people, if optimised, could reach IDR 200 trillion. This figure reflects a large population and a culture that emphasises charity. This high potential is also driven by the increasing trend of digital donations, especially among the younger generation, who prefer online platforms for their charitable activities but have not been followed by effective ways of collecting, so this potential has not been optimally developed (Sutianto and Azizah, 2019).

The increase and decrease in the amount of fundraising received by the “Dompethuafa” Foundation cannot be separated from the participation of donors who cause high and low intention in donating online on the crowdfunding platform. Several factors that can influence donation intentions include accountability, website security and social influence. trust is an essential foundation in the business process. Transactions between two or more parties can occur if they have mutual trust. The trust built by business people can be a factor in attracting donors to make online donations through the website they manage (Harris and Goode, 2010).

Through the previous explanation, the purpose of conducting this research is to specifically determine the effect of accountability, website security and social influence on the intention to donate in crowdfunding wallet dhuafa, either directly or through the mediation of trust. Based on the Theory of Planned Behavior (TPB), it is explained that the intention to take an action is influenced by three main factors, namely attitudes towards behaviour, subjective norms, and perceived behavioural control (Sufyan and Mas'ud, 2022). This theory is relevant to this study because the intention to donate can be influenced by variables such as accountability, website security, social influence and trust. These factors form behavioural beliefs which then form attitudes towards an action which involves an individual's view of the results that can be obtained from the action. This research focuses on the people of Yogyakarta, not only because previous studies have been geographically limited, but also due to the

unique socio-cultural characteristics of the Yogyakarta community. Known for its strong religious values, high levels of social solidarity, and active participation in philanthropic activities, Yogyakarta presents a relevant and meaningful context for examining donation behaviors especially in the realm of Islamic crowdfunding platforms. Thus, it is expected that this research can provide new contributions. The focus of research on “Dompét Dhuafa” crowdfunding adds value to the research because “Dompét Dhuafa” is a sharia crowdfunding platform and can provide a deeper insight into the behaviour of online donation in the community.

In addition, there are differences in research findings which state that accountability has no significant effect on donation intention (Kharisma and Jayanto, 2021), website security has no effect on donation intention social influence has no significant effect on donation intention (Aryanti, 2021). These findings will become a gap that will be tested for consistency in explaining its influence on a person's intention to donate online. This research follows systematic steps, starting with a literature review to detail the conceptual framework. Then, hypothesis development is used to formulate hypotheses, followed by methods to outline the research design and data collection. The results of the data analysis are presented in the results, which are discussed in the discussion section to explore the implications of the findings. With this approach, the research presents the findings in a systematic and comprehensive manner.

Literature Review.

Theory of Planned Behavior (TPB)

The theory of planned behaviour (TPB) states that a person's behavioural intention that directly reflects actual behaviour is determined by attitudes, subjective norms, and perceived behavioural control (Li et al., 2022). Therefore, before carrying out an action, a person will reflect on the consequences or goals of his actions before deciding whether to carry out the behaviour or not (Saputra, 2019). The concept of planned behavior theory (TPB) explains that the intention to behave is influenced by psychological emotions arising from consumer evaluations, perceptions of social pressure, expectations related to behaviour, and perceptions of the ease or difficulty of carrying out behaviour (Yusfiarto et al., 2022).

This theory involves three independent variables, the first of which is perceived behavioural control (PBC), which assesses how individuals perceive the ease or difficulty of performing an action. This variable was not included in the analysis because the focus of this study is on Muslim youth, who generally have a high preference for internet platforms and technology use (Sunarsih et al., 2023). The second is attitude, which is an individual's preference in responding to things that are liked or disliked about a service, human behaviour, institution or phenomenon. The third is subjective norm, which is an individual's belief that is influenced by the expectations and expectations of others around him.

Stakeholder Theory

Stakeholder theory was first introduced by the Stanford Research Institute (SRI) in 1963. Stakeholder theory was developed by Freeman in 1984 as part of the development of strategic management science (Sopian and Asqolani, 2022). According to Freeman (1984), stakeholders are defined as organisations, groups, or individuals that can be influenced and affect the goals of an organisation. The concept of stakeholders can be explained based on their classification. In stakeholder theory, the company is not only considered as an entity that operates in its own self-interest and focuses only on profits, but is also expected to provide benefits to its stakeholders, which include shareholders, creditors, consumers, suppliers, government, society, analysts, and other parties (Li et al., 2022).

Stakeholder theory states that every interested party has the right to obtain information about company activities that can affect them (Muthaher, 2014). A key aspect of this theory is recognising the stakeholders within each organisation, as it is often unclear who is an interested party due to the different forms, characteristics and definitions adopted by interest groups (Quezada, 2012).

Human Computer Interaction

Human Computer Interaction (HCI) is a field that focuses on the effectiveness and benefits of software. HCI is used to assess the quality of interaction between humans and technology. This field is often considered a blend of computer science, behavioural science, design, media studies, and various other disciplines (Pratama and Sediyo, 2016). The term was popularised by Stuart K. Card, Thomas P. Moran, and Allen Newell; although it was first introduced by the authors in 1980, its use was first recorded in 1975. The term describes that, in contrast to other tools that have limitations, computers offer a range of affordances to be explored and involve a continuous open dialogue between the user and the computer (Poernomo and Tukunang, 2014).

Human Computer Interaction has five components involved, namely: user, interaction, computer system, activity, and environment. A key element in human-computer interaction is usability, which is used to assess the extent to which a system functions effectively, efficiently, and satisfactorily in use (Franklin and Sridaran, 2012).

Accountability

Accountability as defined by the Law on Public Information Disclosure (UU KIP), refers to the clarity of roles, functions, and responsibilities within an organization, along with the level of transparency necessary to support effective governance. Irawan et al. (2022) emphasize that accountability requires managers to establish an effective accounting system to produce accurate and reliable reports. Porlezza and Splendore (2016) extend this view by noting that accountability is not solely the responsibility of managers but also a mandate to all parties entrusted with organizational resources, including shareholders and funders. In this sense, accountability is not limited to internal management but extends to external disclosure and answerability. From an Islamic viewpoint, as noted by Waluya and Mulaudin (2021), accountability is a moral and social obligation that must be fulfilled by financial managers as a form of trustworthiness toward the broader community.

This perspective is strongly aligned with Stakeholder Theory, which posits that an organization must be accountable not only to its shareholders but also to all stakeholders who are affected by its actions—such as donors, beneficiaries, regulatory bodies, and the public. The theory underscores that organizations operate within a network of relationships, and each stakeholder group holds a legitimate interest in how decisions are made and resources are managed. Therefore, the principle of accountability becomes a cornerstone for maintaining trust and legitimacy across stakeholder groups. When organizations transparently report their activities and show commitment to performance, responsiveness, and ethical conduct as suggested by Faradilah (2022) they fulfill their responsibilities in accordance with Stakeholder Theory, reinforcing their social license to operate and their credibility in the eyes of the public.

Website security

Security is an essential aspect of digital systems, particularly in fintech, where sensitive company and consumer data must be protected from potential threats such as unauthorized access, data breaches, and misuse (Yusfiarto et al., 2024). Website security involves both preventive and corrective mechanisms, ranging from data encryption to firewalls and user authentication protocols, as noted by Prasetya (2023). This continuous process ensures not only the technical stability of a system but also operational integrity, especially when handling online transactions and financial information.

From the perspective of Human-Computer Interaction (HCI), website security is more than just a back-end technical requirement, it is a critical component of the *user experience*. HCI emphasizes usability, efficiency, and user satisfaction, which are directly influenced by how secure users feel during interactions with a system. According to Ha and Pan (2018), perceived security, users' subjective judgment of whether their information is safe significantly affect trust, particularly in contexts where

data exchange and payments occur. When users perceive a system as secure, it reduces cognitive load, anxiety, and hesitation, thereby enhancing the overall interaction. As Mutmainah et al. (2024) and Nisar et al. (2020) explain, visible indicators of security foster user confidence, which is crucial in digital environments that require disclosure of personal information. Thus, in the HCI framework, incorporating robust security features into the user interface and interaction design is vital not only for protection but also for promoting trust, usability, and behavioral engagement.

Social influence

Social influence, often identified as factors from the external environment that affect individual decision-making, is a key focus in behavioral research (Utama, 2021). In this context, social influence refers to an individual's belief in the views and expectations of others such as family members, peers, and the surrounding community particularly in relation to the adoption of new technologies (Arifuddin, 2022). Wang and Chou (2014) define social influence as the extent to which individuals' behavior is shaped by social networks through messages and cues that form perceived values toward a technological system. Social influence also operates through individuals' perceptions of social expectations and through observing the behavior of others.

This aligns with the *Theory of Planned Behavior* (TPB), which posits that *subjective norms* the perceived social pressure to perform or not perform a behaviour are one of the core determinants of behavioral intention. In this theory, social influence is operationalized as subjective norms that can significantly affect a person's willingness to engage in specific actions, such as participating in crowdfunding donations. When individuals perceive that important others support a particular behavior, their intention to engage in that behavior increases, even if they are personally undecided.

According to Alenizi (2023), social influence manifests through three key processes: identification, compliance, and internalization. Internalization becomes particularly relevant when individuals not only outwardly comply with but also genuinely accept the views of others. Fitriana (2021) further emphasizes that social influence involves dynamic interpersonal interactions that can change attitudes, emotions, and behaviour either consciously or subconsciously. In short, social influence functions as a mechanism that shapes behavioral intention through external validation, in line with the conceptual framework of TPB.

Trust

Trust is generally understood as a psychological state in which individuals are willing to accept vulnerability based on positive expectations about the intentions or behavior of others (Hamdani et al., 2024). It reflects a readiness to rely on others, rooted in confidence and a belief in their integrity, responsibility, and reliability (Jayanti, 2015). Several personal attributes such as honesty, competence, generosity, and openness serve as the foundation for building trust (Hariwibowo, 2022). In online environments, where uncertainty and anonymity are prevalent, trust becomes even more critical as individuals must make judgments without direct interpersonal interaction.

Specifically, in the context of online donations, trust refers to the donor's willingness to engage in digital transactions based on the belief that the platform or recipient will act responsibly and in accordance with shared values (Asri et al., 2022). Febriyanto et al. (2025) describe trust as a willingness to take risks, assuming the other party will act in the trustor's best interest. In crowdfunding platforms like Dompot Dhuafa, trust functions as a key mediating variable that connects external influences such as accountability, website security, and social influence with donation intentions. It serves to reduce perceived risk and uncertainty, thereby facilitating decision-making and encouraging behavioral commitment in digital philanthropic activities.

Intention

Intention, according to the *Kamus Besar Bahasa Indonesia (KBBI)*, is defined as a will or desire within the heart to carry out an action (Utama et al., 2023). In behavioral terms, intention reflects the degree of a person's determination and the level of effort they are willing to exert to perform a specific behavior (Saibil et al., 2023). It serves as a psychological indicator that precedes actual behavior and plays a pivotal role in predicting whether an individual will engage in a particular action. In many theoretical frameworks, such as the *Theory of Planned Behavior* (TPB), intention is positioned as the most immediate antecedent of behavior, influenced by attitudes, subjective norms, and perceived behavioral control.

From an Islamic perspective, intention (*niat*) holds a central position, particularly in actions associated with worship. Linguistically, *niat* is derived from *al-qashdu*, meaning desire or purpose, and terminologically, it refers to the sincere desire within the heart to perform a deed (Saefurridjal et al., 2023). According to Malikiyah scholars, intention is not merely a mental note but a spiritual commitment that aligns one's internal state with the act being carried out. Furthermore, intention is intricately related to four key elements: the behavior itself, the object or target of that behavior, the context or situation in which it occurs, and the ultimate purpose of the behavior (Khoirunnisa et al., 2023). In the context of online donations, especially within Islamic philanthropic platforms, intention represents not only a behavioral decision but also a form of spiritual and social responsibility.

Donation

Donation, also known as donation or charity (*Latin: donum*), refers to the act of giving something, usually physical, by either an individual or a legal entity. This giving is voluntary and does not involve any profit in return. Although donations can be in the form of food, clothing, goods, toys, or vehicles, this is not always the rule (Diyanti and Fathihani, 2023). According to definitions from online dictionaries, donation refers to the act of giving money, goods, or time to those in need, either directly or through intermediaries such as through online platforms. Donations are divided into two categories, namely mandatory donations and voluntary donations. One form of voluntary donation is zakat, infaq and sadaqah, which can be addressed to anyone without restrictions on certain groups or groups.

In Islam, donations can be referred to as infaq and shadaqah. Shadaqah comes from the word shadq or shidq which means sincerity or courage, as a manifestation of the truth of one's faith. Meanwhile, according to Daud Ali, infaq is a voluntary act of giving a portion of sustenance every time someone obtains it, in an amount that is determined by yourself (Fachrian et al., 2020). Therefore, infaq has a wide scope because it is not limited by anything (Amalia et al., 2020). According to Afifah and Sadat (2023), their research defines donation as an activity of giving voluntarily without expecting any reward. In general, donation behaviour involves several parties, including individuals who act as donors and charities or individuals who receive donations.

Crowdfunding

Crowdfunding is a web platform that first appeared in the United States in 2008 and now continues to experience development from year to year (Irawan et al., 2022). Crowdfunding is a new way for small and micro businesses to identify alternative sources of finance (Putra and Kusumasondjaja, 2022). Crowdfunding is a relatively new internet-based non-banking funding instrument, designed primarily for early-stage companies that have little financial strength and insufficient or ineligible resources for bank loans or for non-profit institutions. Companies typically use crowdfunding to finance projects involving research ideas or innovative, creative, and artistic products and services, while non-profit organisations seek donations for the larger purpose of prosocial

campaigns. Crowdfunding has four types, which include donation crowdfunding, reward crowdfunding, loan crowdfunding, and equity crowdfunding (Diniyah, 2021).

Development hypothesis

The Influence of Accountability on Donation Intention in Dompot Dhuafa Crowdfunding

Previous research explains that accountability will be crucial as a form of responsibility for all work results given to an organization or entity. Whether the work results that have been completed by someone are good or bad, if the company is able to explain, be responsible and can be blamed, then the work is considered accountable. Companies that provide clear accountability and transparency will create an intention to donate among the community or organization. This is in line with several research results from Irawan et al., (2022) , as well as research from Faradila and Arifah (2022) , which found that accountability influences the intention to donate . So the hypothesis of this research is:

H1: Accountability has a positive and significant influence on the intention to donate to Dompot Dhuafa crowdfunding.

Website Security on Donation Intentions in Dompot Dhuafa Crowdfunding

Based on previous research, *secure website security will have an impact on* individuals to make donations. Individuals who feel confident that a website is safe and secure tend to have a higher level of trust in the site. If someone feels that their personal and financial information is safe when using a donation website, they are more likely to participate in online donation activities. Thus , website security *is* not only a technical aspect involving data protection, but also an important element in building user trust. This trust can in turn shape the individual's intention to make donations through websites that are considered safe and trusted. According to Hariyadi et al. , (2023) and Irawan et al. , (2022) which resulted in findings that *website security* influences donation intentions. So the hypothesis of this study is:

H2: *Website security* has a positive and significant influence on the intention to donate to Dompot Dhuafa crowdfunding.

The Influence of Social Influence on Donation Intention in Dompot Dhuafa Crowdfunding

Social influence refers to an individual's belief in the views and expectations of others, such as family and peers, especially regarding the use of new technology (Arifuddin, 2022). In the context of Human-Computer Interaction (HCI), social influence is part of the broader social and behavioral environment that affects how individuals interact with digital platforms (Pratama & Sediyo, 2016). Prior studies have shown mixed results regarding the effect of social influence on donation intention. While studies by Fitriana et al. (2021), Afrizal and Wallang (2021), and Hariyadi et al. (2023) found that social influence positively affects donation intention, Aryanti (2021) found no significant effect, suggesting that earlier results may not be consistent. Therefore, this study seeks to re-examine the relationship between social influence and donation intention in the context of Dompot Dhuafa's crowdfunding platform, particularly among young Muslim donors, to provide clarity and contextual validation. Based on this, the hypothesis proposed is:

H3: Social influence has a positive and significant influence on the intention to donate to Dompot Dhuafa crowdfunding.

The Influence of Accountability on Trust in Dompot Dhuafa Crowdfunding

Mursyidi (2013), stated that accountability is the responsibility in managing resources and implementing policies given to reporting entities to achieve predetermined goals. Public sector organizations aim to provide services to the community and can be accounted for to the public, so that *stakeholder theory* can be applied in the context of public sector organizations. Therefore, responsibility in the form of accountability is very important to ensure that every task given to an organization or entity can be accounted for. Whether the results of a person's work are good or bad, as long as they are

able to explain, provide accountability, and are willing to accept responsibility, the work is considered accountable work. Companies that provide clear accountability will create trust among entities. This is in line with several research results, namely research from Nurul and Anah (2020); Febriyanti and Devi (2022), and research from Maulidiyah and Darno (2019), resulting in findings that accountability affects donor trust. So the hypothesis of this study is:

H4: Accountability has a positive and significant influence on trust in Dompot Dhuafa crowdfunding.

Website Security on Trust in Dompot Dhuafa Crowdfunding

The importance of security testing on *website-based applications* is increasing along with the rapid development of web applications. The rapid growth of web applications also brings increased security risks due to various increasing threat techniques (Aryanti, 2021). Technically, the perception of security will guarantee integrity, confidentiality, authentication, therefore the security felt by donors can increase trust in transactions. So that *online security* is closely related to the level of trust since it is owned by consumers who feel confident in providing their personal information and carrying out financial transactions *online*, through this belief the company has integrity, has a good reputation, and can be relied on to fulfill commitments. When consumers feel that their transactions are safe, the level of trust given by consumers to producers will increase. Where this is in line with research conducted by Kinasih and Albari (2012) and Wulandari et al., (2021), resulting in transaction security affecting consumer satisfaction and having an impact on increasing trust which ultimately encourages someone to donate *online*. So the hypothesis of this study is:

H5: *Website security* has a positive and significant influence on trust in Dompot Dhuafa crowdfunding.

The Influence of Social Influence on Trust in Dompot Dhuafa Crowdfunding

Social influence refers to the way in which individuals influence each other. and can also influence people's behavior through messages as a shaper of perceived value towards a technological system. Meanwhile, trust according to Aini (2020), is defined as the readiness of a party to take risks from the actions of another party, based on the belief that the other party will take important actions for the benefit of the party who trusts it, and can control the actions of the trusted party. Referring to *human computer interaction*, this theory has an influential impact on describing the concept of individuals with the environment and technology. In this context, individuals use the environment as a container to shape their feelings and behavior. In addition, it can show that the environment and technology influence the formation of trust, creating a dynamic where groups play an important role in shaping and modifying beliefs which can then become the basis for trust itself. Through social influence that can influence an individual's trust, this is supported by research from Aryani (2023) and Wibowo (2016), resulting in social influence influencing trust and having an impact on increasing trust which ultimately encourages a person's interest in making donations. So the hypothesis of this research is

H6: Social influence has a positive and significant influence on trust in Dompot Dhuafa crowdfunding.

The Influence of Trust Mediating Accountability on Donation Intention in Dompot Dhuafa Crowdfunding

Accountability refers to the responsibility of the authorized party to manage the interests of those who grant the authority. This means that an institution must be responsible to all parties who contribute to the continuity of the institution. Because service to the community is the main goal of every institutional activity, accountability is an important need for institutions to obtain supervision from the community or related parties regarding the course of the institution's activities (Athifah et al., 2018). Accountability is very important as a form of responsibility for all work results that have been entrusted to an organization or entity. Whether the work results are good or bad, if someone can explain,

be responsible for, and accept criticism of it, then the work results can be considered accountable. This is in line with several research results, namely research from Sandy and Sumaryanto (2023) and Febriyanti and Devi (2022), which resulted in findings that accountability affects donor trust. This indicates that the relationship between accountability and donor trust has a positive impact, the higher the level of accountability (responsibility), the greater the donor's trust. So the hypothesis of this study is:

H7: Trust can mediate between accountability and intention to donate in *crowdfunding*. “Dompét Dhuafa”.

The Influence of Trust Mediating *Website Security* on Donation Intentions in Dompét Dhuafa *Crowdfunding*

The importance of security testing on *website-based applications* is increasing along with the rapid development of web applications. The rapid growth of web applications also brings increased security risks due to various increasing threat techniques (Aryanti, 2021). Technically, the perception of security will guarantee integrity, confidentiality, authentication, therefore the security felt by donors can increase trust in transactions. *Online security* is closely related to the level of trust since it is owned by consumers who feel confident in providing their personal information and carrying out financial transactions *online*, through this belief the company has integrity, has a good reputation, and can be relied on to fulfill its commitments. When consumers feel that their transactions are safe or that producers can provide positive value, the level of trust given by consumers to producers will increase. This is in line with several research results, namely research from Kumbara et al., (2023); Zhu et al., (2020) and Nurhatinah (2018), resulting in findings that *website security* has a positive and significant effect on donor trust. So the hypothesis of this study is:

H8: Trust can mediate between *website security* and the intention to donate to Dompét Dhuafa *crowdfunding*.

The Effect of Trust Mediating Social Influence on Donation Intention in Dompét Dhuafa *Crowdfunding*

Social influence refers to how much social networks influence people's behavior through messages and signals from others, which contribute to the formation of values that people perceive towards a technological system. In addition, social influence also influences individuals through messages about social expectations and observable behavior from others (Wang and Chou, 2014). Based on the theory of *human computer interaction*, this theory has a significant impact in describing the influence of the environment and technology on an individual's behavior. In this context, individuals use groups as a means to shape their feelings and behavior. Furthermore, this shows that human computer interaction influences the formation of trust, creating a dynamic where groups play an important role in shaping and changing beliefs that can then become the basis for trust itself. This is in line with several research results, namely research from Aryani (2023) and Wibowo (2016), resulting in social influence influencing trust and having an impact on increasing trust which ultimately encourages a person's interest in acting. So the hypothesis of this study is:

H9: Trust is able to mediate between social influence and the intention to donate in Dompét Dhuafa *crowdfunding*.

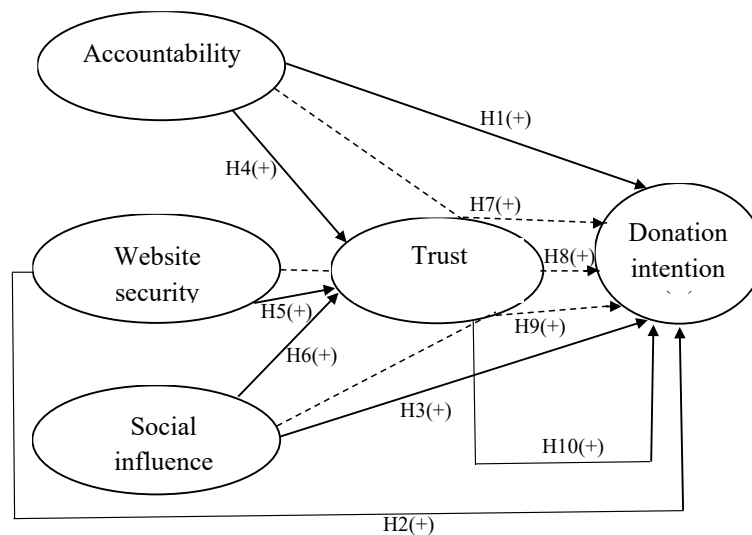
Donation Intentions in Dompét Dhuafa *Crowdfunding*

Trust is the willingness to open oneself to actions taken by individuals who are trusted, which are based on belief and responsibility (Jayanti, 2015). In addition, the intention to donate is an action that indicates the extent to which a person's belief in making a donation can be carried out for a certain behavior. Located in the perspective of trust that has the ability to influence individuals in carrying out certain behaviors that are carried out intentionally because the behavior can be considered and planned

if an individual believes in a company or organization then someone will think and be sure to make a donation. Individuals who have a high level of trust in *the platform* donate, believe that the act of donating will be carried out with integrity and responsibility and may have a strong intention to donate. This is supported by research from Chen et al., (2019) and Zikrinawati (2023), which states that trust influences the intention to donate. So the hypothesis of this study is

H10: Trust has a positive and significant influence on the intention to donate to Dompot Dhuafa's *crowdfunding*.

Figure 1. Research Framework



Information :

H : Hypothesis

X : Independent Variable

Y : Dependent variable

Z : Mediating variable

—————> : The influence of variable X on Y and variable X on Z

- - - - -> : The influence of variable X on Y through variable Z as mediation.

Methodology

Measurement and sampling

In this study, the method used is a quantitative approach in data collection. A quantitative approach is a research approach that uses numbers, generally collected through structured questions, and this process is carried out systematically. Quantitative data collection is carried out by providing well-structured questionnaires to respondents directly, to ensure accuracy (Sekaran and Bougie, 2017).

Population refers to a generalization area involving objects or subjects with certain qualities and characteristics set by researchers to be investigated and then drawn conclusions. The population that is the focus of this study is the Yogyakarta community who have knowledge about Dompot Dhuafa *crowdfunding*. The sample is part of the number and characteristics possessed by the population. To select a sample, a sampling technique is needed. The sampling technique in this study employed a non-probability purposive sampling method, where not all members of the population had an equal chance of being selected (Sekaran & Bougie, 2017). The sample size was determined using the rule of thumb, which suggests a minimum of ten times the number of formative indicators in the variable with the most indicators (Qoyum et al., 2021). In this study, the variable with the highest number of formative indicators was X3 (social influence), which has six indicators, thus requiring a minimum of 60 respondents. However, to enhance the robustness of the analysis, a total of 130 respondents were

collected. The respondents were specifically selected from the category of young Muslims, defined as individuals aged 17 to 30 years, based on classifications commonly used in youth studies. This age group was chosen due to their high engagement with digital platforms and growing participation in online donation activities, making them a relevant segment for examining the effectiveness of Islamic crowdfunding. Additionally, focusing on young Muslims allows this study to explore generational behavioral patterns that may differ from older donors, thereby offering a novel contribution to the literature on digital philanthropy.

Then, this study covers the operational variables in the form of exogenous, endogenous, and mediation variables consisting of several indicators. A variable is anything that can be measured or given different values at different times for the same object or person, or at the same time for different objects or people (Sekaran and Bougie, 2017). Endogenous variables are a term used to describe variables that are determined or influenced by other variables in a model, or also known as variables that are the focus of direction and arrows. In the framework of this study, the endogenous variables applied are the intention to donate. Exogenous variables refer to variables that are also known as independent variables or variables that are suspected of playing a role as the cause of other variables, and are not influenced by direction and arrows. In the framework of this study, the three identified exogenous variables include accountability, *website security* and social influence. Mediating variable is another term to refer to a variable that acts as an intervening or mediator between two interrelated variables. In the framework of this study, the mediating variable applied is trust (Qoyum et al., 2021).

The primary data in this study were collected through an online questionnaire distributed via Google Forms. The instrument used a Likert scale with five response categories—strongly agree (5) to strongly disagree (1) to measure respondents' perceptions regarding beliefs, attitudes, intentions, and behaviors by (Sekaran and Bougie, 2017). To ensure the clarity and validity of the questionnaire items before the main data collection, a pilot test was conducted with some respondents who matched the characteristics of the target population. Feedback from the pilot test was used to revise and refine several statements to improve readability and content validity. Although the questionnaire was distributed entirely online, efforts were made to minimize potential sampling and response bias by targeting digitally active young Muslim individuals, ensuring consistent instructions, and monitoring responses for completeness and clarity throughout the data collection period.

Results and Discussion

Research findings

The data analysis method used in this study uses *Partial Least Square* (PLS). PLS is an approach in *Structural Equation Modeling* (SEM) that allows direct analysis of latent variables, indicator variables, and measurement errors. The advantage of PLS lies in its ability to be applied to various types of data scales, without requiring many assumptions, and can be used with small samples. PLS can also be used to build relationships that do not yet have a theoretical basis or to test new propositions (Hair et al., 2019). In PLS-SEM, there are two stages of evaluation of the measurement model applied, namely the measurement model (outer model) and the structural model (inner model) and hypothesis. These two stages of evaluation aim to assess the validity and reliability of a model. Many researchers are interested in using the PLS-SEM method because of its ability to estimate complex models involving many constructs, indicator variables, and structural paths without having to rely on data distribution assumptions (Hair et al., 2014). One of the advantages of the PLS method is its ability to map all paths in one research model simultaneously by involving a large number of independent variables and analyzing all paths in the structural model (Gefen, 2000).

Research result

Descriptive Analysis

This study collected data through online questionnaires distributed to 130 respondents, specifically targeting young Muslim individuals aged 17 to 30 years, in accordance with youth

classification standards. The decision to focus on young Muslims is based on their growing engagement with digital technology and participation in online philanthropic platforms, making them a relevant demographic for studying behavioral intentions in the context of Islamic crowdfunding. Limiting the sample to this group allows for a more focused analysis of a population segment that is both digitally literate and actively involved in charitable giving. Although respondents may have varied characteristics in terms of gender, occupation, and educational background, the criteria of age and religion were purposefully applied to ensure alignment with the research objectives and to offer a specific contribution to studies on youth behavior in faith-based digital donation platforms. By including variations in respondent characteristics, this study aims to provide a more comprehensive insight into the phenomenon or topic being studied. The collected data are presented in the following table:

Table 1. Respondent Characteristics

Characteristics		Amount	%
Gender	Man	44	34 %
	Woman	86	66 %
Religion	Islam	130	100%
	Non-Islam	0	0%
Age	17 - 25 years	128	98 %
	26 - 45 years	2	2%
	46 - 65 year	0	0 %
Work	Student	95	73 %
	Self-employed	7	5 %
	civil servant	0	0 %
	Other	28	22 %

Outer Model

In Structural Equation Modeling with Partial Least Squares (SEM-PLS), examining the measurement instrument to assess the consistency and reliability of the constructs used in the study involves reliability testing. Common measures used to assess internal reliability in SEM-PLS include evaluating Cronbach's alpha and Composite Reliability. The minimum acceptable values for Cronbach's alpha and Composite Reliability (Table 3) are usually set above 0.7, with higher values indicating good internal consistency (Qoyum et al., 2021) . The table below presents the results of the internal reliability level of the measurement instruments in this study, which shows that the Cronbach's alpha and Composite Reliability values meet the minimum standard above 0.7. The following are the Cronbach's alpha and Composite Reliability values

The next step is to test the validity using Convergent Validity. The loading factor value (Table 2) can be said to be valid if the loading score value is above 0.7 so that it can present well (Qoyum et al., 2021) . The results of this study indicate that the indicators in this study, including accountability (A), website security (KW), social influence (PS), intention to donate (ND) and trust (K), have loading factor values above 0.7 which identify that these indicators meet the criteria and can be accepted. The following are the results of the loading factor values in the convergent validity test:

Table 2. Convergent Validity with Loading Factor

Variables	Item	Results	Criteria	Information
Accountability (X1)	A1	0.929	> 0.7	Valid
	A2	0.913	> 0.7	Valid
	A3	0.930	> 0.7	Valid
	A4	0.932	> 0.7	Valid
	A5	0.913	> 0.7	Valid

Variables	Item	Results	Criteria	Information
Website security (X2)	A6	0.934	> 0.7	Valid
	A7	0.957	> 0.7	Valid
	A8	0.942	> 0.7	Valid
	A9	0.940	> 0.7	Valid
	KW1	0.951	> 0.7	Valid
	KW2	0.955	> 0.7	Valid
	KW3	0.936	> 0.7	Valid
	KW4	0.959	> 0.7	Valid
	KW5	0.947	> 0.7	Valid
	KW6	0.956	> 0.7	Valid
Social influence (X3)	PS1	0.948	> 0.7	Valid
	PS2	0.943	> 0.7	Valid
	PS3	0.944	> 0.7	Valid
	PS4	0.948	> 0.7	Valid
	PS5	0.928	> 0.7	Valid
	PS6	0.917	> 0.7	Valid
	PS7	0.950	> 0.7	Valid
	PS8	0.935	> 0.7	Valid
Donation intention (Y)	ND1	0.966	> 0.7	Valid
	ND2	0.979	> 0.7	Valid
	ND3	0.972	> 0.7	Valid
Trust (Z)	K1	0.957	> 0.7	Valid
	K2	0.955	> 0.7	Valid
	K3	0.942	> 0.7	Valid
	K4	0.941	> 0.7	Valid
	K5	0.955	> 0.7	Valid

Table 3. Reliability Test

Variables	Cronbach's alpha	Composite reliability	Information
Accountability	0.981	0.984	Reliable
Website security	0.979	0.983	Reliable
Social influence	0.981	0.984	Reliable
Donation intention	0.971	0.981	Reliable
Trust	0.973	0.979	Reliable

Next is to test the Average variance extracted (AVE) value, the AVE value must be above 0.50 which indicates that the construct has valid convergent validity (Qoyum et al., 2021). The following are the results of the convergent validity test with Average variance extracted:

Table 2. Convergent Validity with Average Variance Extracted

Variables	Results	Criteria	Information
Accountability	0.869	> 0.5	Valid
Website security	0.904	>0.5	Valid
Social influence	0.882	>0.5	Valid
Donation intention	0.945	>0.5	Valid
Trust	0.902	>0.5	Valid

Based on the table 4, it shows that all the values of the research variables, namely accountability (X1), website security (X2), social influence (X3), trust (Z) and donation intention (Y) have an AVE value above 0.5 so that it can be concluded that all variables and indicators in this study meet the requirements for convergence validity and can be said to be valid.

Next is testing Discriminant validity can be interpreted as a technique for calculating the Heterotrait-Monotrait ratio (HTMT) value with the recommended value which is below (0.9) (Hair et al., 2019) . The table below shows all Heterotrait-Monotrait ratio values below 0.9, so it can be concluded that all constructs have been valid in terms of discriminant validity based on the HTMT calculation. The following are the Heterotrait-Monotrait ratio (HTMT) values:

Table 3 Convergent Validity with Heterotrait-Monotrait Ratio

Variables	Heterotrait-Monotrait Ratio (HTMT)
Website security <-> accountability	0.178
Social influence <-> accountability	0.054
Social influence <-> Website security	0.110
Donation intention <-> accountability	0.472
Donation intention <-> Website security	0.512
Donation intention <-> Social influence	0.314
trust <-> accountability	0.483
Trust <-> Website security	0.499
trust <-> social influence	0.425
trust <-> Intention to donate	0.712

Inner model

Inner model is an alternative term used to conduct a comprehensive, complete, and structural analysis of hypotheses and research models (Qoyum et al., 2021) . The inner model is a structural model used to anticipate causal relationships between latent variables through the bootstrapping process, by obtaining T-statistic test parameters to predict the existence of causal relationships. The inner model is applied to estimate the relationship between latent variables. Inner model testing can be done through structural model testing either without mediation or with mediation, also involving R-Square measurements and goodness of fit assessments (Hair et al., 2019).

R-Square is used to measure the variance explained by each endogenous construct in the model, this is an indicator of the strength of the model (Hair et al., 2019) . The ability of exogenous variables to explain the variation of endogenous variables is reflected in the R-Square value , which is considered substantial (strong) if it reaches 0.75, moderate if 0.50, and moderate if 0.25 (Qoyum et al., 2021) . The test results show that the R-Square value (Table 6) for the endogenous variable of donation intention (Y) is 0.549, which means that accountability, website security and social influence are able to explain or influence donation intention by 54.9%, the remaining 45.1% is influenced by other factors. The R-Square results show that the endogenous variable of donation intention is included in the moderate category, which ranges between 0.50 and 0.75. Meanwhile, the R-Square value for the endogenous variable of trust (Z) is 0.517. This finding shows that accountability, website security and social influence are able to explain or influence trust (Z) by 51.7%, the remaining 48.3% is influenced by other factors. The R-Square results of the trust variable are between 0.50 and 0.75 which indicates that the variable is included in the moderate category.

Q-square coefficient is used to evaluate the predictive validation or relevance of the predictor latent variable block to the criterion latent variable. If the Q-square output value is greater than zero (> 0), this indicates that the exogenous latent variable has predictive relevance to the endogenous latent variable. Conversely, if the Q-square value is less than 0 (zero), this indicates that the model has poor predictive relevance. Therefore, the predictive validity value is considered good if the Q-square coefficient is positive (Qoyum et al., 2021) . The test results show that the Q-square value (Table 7) of the intention to donate is $0.501 > 0$, which means that accountability, website security and social influence have predictive relevance to the intention to donate. While the Q-square value of trust is $0.457 > 0$, which means that accountability, website security and social influence have predictive relevance to trust. Therefore, the results of this test are good because they have met the criteria.

Table 4R-Square Test Results

Variables	R-Square
Donation intention	0.549
Trust	0.517

The test results show that the Q-square value (Table 7) of the intention to donate is $0.501 > 0$, which means that accountability, website security and social influence have predictive relevance to the intention to donate. While the Q-square value of trust is $0.457 > 0$, which means that accountability, website security and social influence have predictive relevance to trust. Therefore, the results of this test are good because they have met the criteria.

Table 5Q-Square Test Results

Variables	Q ² Predict
Donation intention	0.501
Trust	0.457

Then this study also uses a multicollinearity test which can be seen through the variance inflation value factor (VIF). variance inflation factor is a way to see the multicollinearity test, It shows how much influence multicollinearity has on the model. Multicollinearity checks are needed to ensure that there is no significant correlation between the measured variables and other constructs. The variance inflation factor (VIF) must remain below the threshold of 5 when testing the correlation between independent variables. If the VIF value is less than 5 then the model does not experience multicollinearity (Hair et al., 2016) . The test results show that the overall VIF value test results are below 5, so the value is considered to have an acceptable level of multicollinearity. Higher VIF values indicate higher levels of multicollinearity. Values above 5 may indicate multicollinearity problems (Table 8).

Table 6Multicollinearity Test Results

Variables	Donation intention	Trust
Accountability	1,344	1,033
Website security	1,344	1,043
Social influence	1,276	1,013
Donation intention		
Trust	2,072	

Hypothesis testing

The t-statistic and p-value can be used to determine how much influence the independent variable has on the dependent variable. The independent variable significantly influences the dependent variable if the t-statistic value $>$ t-table value or p-value < 0.05 (Hair et al., 2019) . It can be seen from the test results which explain that accountability, website security and trust significantly affect the intention to donate, as evidenced by the p-value below 0.05. On the other hand, social influence does not have a significant effect on intention because the p-value s ($0.361 > 0.05$) and the t-statistic value ($0.913 <$ t-table (1.96). Then in the test it also explains that accountability, website security and social influence significantly affect trust. This explains that H1, H2, H4, H5, H6 and H10 are accepted, while H3 is rejected.

The results of the indirect influence coefficient, which is seen through the p-value and t-statistic, show that accountability has a p-value of 0.033 and a t-statistic of 2.133, website security has a p-value of 0.042 and a t-statistic of 2.034 and social influence p-value 0.042 and t-statistic 2.374 with all positive values. Therefore, it can be concluded that H7, H8 and H9 are accepted. The results of the hypothesis test are presented in the table 9:

Table 7 Results of Direct and Indirect Influence Coefficient Test

Variables	β	<i>T Statistics</i>	<i>P Values</i>	Information
Direct Influence				
Accountability -> Donation intention	0.608	2,051	0.040	H1 Accepted
Website security -> Donation intention	0.239	2,192	0.028	H2 Accepted
Social influence -> Donation intention	0.088	0.913	0.361	H3 Rejected
Accountability -> trust	0.387	4,203	0,000	H4 Accepted
Website security -> trust	0.325	3,982	0,000	H5 Accepted
Social influence -> trust	0.381	4,121	0,000	H6 Accepted
Trust -> Donation intention	0.442	2,795	0.005	H10 Accepted
Indirect Influence				
Accountability -> trust -> Intention to donate	0.171	2,133	0.033	H7 Accepted
Website security -> trust -> Donation intention	0.168	2,034	0.042	H8 Accepted
Social influence -> trust -> Donation intention	0.157	2,374	0.042	H9 Accepted

Discussion

Based on hypothesis testing, it is proven that the accountability variable has a positive influence on the intention to donate. Companies that provide clear accountability and transparency will create an intention to donate among the community or organizations. The existence of transparency and information regarding the distribution of funds carried out by Dompot Dhuafa increases individual confidence and trust in the performance of Dompot Dhuafa. This encourages people to have the intention to donate through Dompot Dhuafa *crowdfunding*. The results of this study are in line with Irawan's findings. et al., (2022) , where accountability is one of the studies. The study found that the accountability variable has a positive and significant influence on the intention to donate in *crowdfunding*. The results of the study are also supported by the findings Faradila and Arifah (2022) in their research, found that the accountability variable influences the intention to donate .

There are similar results on the relationship between *website security* and donation intentions, namely having a positive and significant influence on donation intentions. This finding explains that the behavioral intentions of the Yogyakarta community to donate *online* in this study depends on the security of *the website* provided is guaranteed safe. Security using *crowdfunding* can increase donors' intentions to donate and recommend *crowdfunding* to others. The legality of the Ministry of Religion shows that Dompot Dhuafa is under the supervision of the authorities, thus increasing public confidence in the performance of Dompot Dhuafa. This study is in line with Irawan's findings. et al., (2022) , where security is one of the variables in their research, the study found that the security variable has a positive and significant influence on the intention to donate . The results of this study are also supported by the findings Hariyadi et al., (2023) , where *website security* has a significant influence on the intention to donate among donors.

Meanwhile, the study found that the social influence variable did not significantly affect the intention to donate to Dompot Dhuafa's *crowdfunding* platform. The descriptive responses indicate that many individuals disagreed with statements such as "groups or organizations are my role models in using the Dompot Dhuafa platform" suggesting that respondents tend to make donation decisions independently rather than being influenced by their social environment. This finding implies that subjective norms, as emphasized in the Theory of Planned Behavior (TPB), may have limited relevance in this specific context. One possible interpretation is that among young Muslim donors, especially those who are digitally literate and accustomed to autonomous online behavior, personal attitudes and perceived behavioral control may play a more dominant role than external social pressures. The rejection of H3 suggests that TPB's assumption regarding the influence of subjective norms might not fully apply in cases where individual values and digital engagement are stronger predictors of intention. This also highlights the need for contextualizing behavioral theories like TPB within specific technological and

demographic settings to better capture the nuances of modern donation behavior. This finding is in line with the findings Soyer and Soster (2019) ; Maharani and Widiastuti (2023) and Diniyah (2021) , where social influence does not have a significant effect on the intention to donate .

The results of direct testing on the accountability variable show that accountability has a significant influence on trust. This means that the better the accountability of the Dompot Dhuafa *crowdfunding*, the more people trust the Dompot Dhuafa *crowdfunding*. Companies that provide clear accountability and transparency will create trust in donating among the community or organizations to make donations *online* at the Dompot Dhuafa *crowdfunding*. The results of this study are in line with the findings of Zianah and Anah (2020) and Febriyanti and Devi (2022) , where accountability is one of the variables in their research. The study found that accountability has an effect on donor trust. The results of the study are also supported by the findings Nikmahtul and Darno (2019) , in their research, found that accountability variables influence donor trust.

There are similar results in the relationship between *website security* and trust, namely that the better the *website security* carried out by the Dompot Dhuafa *crowdfunding institution*, the more people trust it. When donors feel that their transactions are safe, the level of trust given by donors to Dompot Dhuafa *crowdfunding* will increase and donors will intend to *donate online* to Dompot Dhuafa *crowdfunding*. The results of this study are in line with the findings of Wulandari et al ., (2021) , where *website security* is one of the variables in their research. The study found that *the website security variable* influences trust in the intention to donate. The results of this study are also supported by the findings of Kinasih and Albari (2012) , where their research found that *the website security variable* has an effect on *online consumer trust* . In this study, it has a different context, but has similarities, namely that *website security* affects trust.

The results of direct testing on the social influence variable show that social influence has a significant influence on trust. Individuals who trust an environment or computer system will influence the attitudes and behavior of the individual. As a result, if an environment encourages individuals to use technology, they will trust the technology and their trust will increase, then they will have the desire or intention to donate online. The results of this study are in line with research conducted by Aryani (2023) and Wibowo (2016) , that social influence has a positive and significant effect on trust. The more information obtained from the interaction process , the more trust will increase, which ultimately encourages people's interest in donating online.

The results of the next test are seen from the side of the relationship through mediation or indirect influence, The accountability variable has a significant effect on the intention to donate through the mediation of trust. This is because before trust is included as a mediation, accountability affects the intention to donate. The people of Yogyakarta believe that the distribution of donation funds managed by *crowdfunding* has been distributed properly and all information, both *crowdfunding activities* and other activities related to *crowdfunding*, can be easily seen through social media. The better the accountability provided by *crowdfunding*, the more their trust in *crowdfunding* will increase and will increase the public's intention to donate. The results of this study are in line with previous studies conducted by Sandy and Sumaryanto (2023) and Febriyanti and Devi (2022) , which state that accountability has a significant effect on trust.

There are similar results on the *website security variable* which has a significant influence on the intention to donate through trust mediation. This is because before trust is included as a mediation, *website security* affects the intention to donate. Although *website security* directly affects the intention to donate, the existence of trust will actually strengthen the intention to donate of the Yogyakarta community to *crowdfunding* dompet dhuafa. The increasing trust of the Yogyakarta community in the quality of security can make them always use dompet dhuafa as a place to donate online that *can* be trusted and the better the security, the more it can increase public trust, a secure system will result in public intention to donate *on line*. The results of this study are in line with research conducted by Kumbara et al.,times (2023) and Nurhatinah (2018) , stating that *website security* has a positive and

significant effect on trust. In addition, findings conducted by Zhu et al., (2020) , also stated that *website security* has a significant effect on trust.

The final test on the concept of indirect influence shows that social influence has a significant effect on the intention to donate through the mediation of trust. Based on previous findings, direct social influence does not have a significant effect on the intention to donate. However, the presence of trust as a mediator provides significant results, thus strengthening the relationship between social influence and the intention to donate, in this case trust is able to fully mediate. These findings are relevant to research that explains that a society with high trust will make people interested in donating. The results of this study are in line with research conducted by Aryani (2023) and Wibowo (2016) , which stated that social influence has a positive and significant effect on trust.

Based on hypothesis testing, it is proven that the trust variable has a positive influence on the intention to donate. This means that the stronger the level of trust, the more people intend to *donate online* to the Dompot Dhuafa crowdfunding, so that it is relevant to *the theory of planned behavior* with subjective norms and control behavior, where if a donor trusts the Dompot Dhuafa *crowdfunding* in managing finances, that is where a person's intention to donate arises. The results of this study are in line with the findings of Chen et al., (2019) and Athirah (2021) , where trust is one of the variables in their research. The study found that the trust variable has a positive and significant influence on the intention to donate. The results of this study are also supported by the findings Zikrinawati (2023) , in her research, found that the trust variable had a positive and significant effect on the decision to donate.

Conclusions

This study demonstrates that accountability, website security, and trust have a positive and significant effect on the intention to donate through the Dompot Dhuafa crowdfunding platform, while social influence does not directly affect donation intention. Trust plays a crucial mediating role, linking accountability, website security, and social influence with donation intention. These findings suggest that when Dompot Dhuafa provides transparent reporting, ensures data security, and builds donor trust, individuals are more likely to engage in planned and intentional donation behavior. On the other hand, the limited influence of social influence indicates that external environmental or technological cues are less impactful, as individuals tend to rely more on personal judgment and internal motivations in making online donation decisions. Overall, this research highlights the importance of building a trustworthy digital environment to foster sustained philanthropic engagement, particularly among young Muslim donors.

Implications

Dompot dhuafa needs to cooperate with community organization groups to distribute zakat, infak and sadaqah funds in dompet dhuafa . That way, the community will become more confident and aware of *online donations* dompet dhuafa . *Crowdfunding* dompet dhuafa must also maintain *website accountability and security* because it is very important and greatly affects the trust of prospective donors to donate online.

Research limitations

One limitation of this study lies in the relatively small sample size of 130 respondents. Although this number meets the minimum requirements for PLS-SEM analysis, a larger and more diverse sample could enhance the robustness and generalizability of the findings. Future research is encouraged to expand the sample size, include respondents from broader demographic groups, and compare multiple Islamic crowdfunding platforms to provide deeper insights into the factors influencing donation intentions across different user contexts.

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