

Enjoyment, Habits and Social Influence: Key Drivers of Zakat Crowdfunding Adoption Intentions in Indonesia

Nur Rizqi Febriandika ^{1*}, Handari Rahayuning Pambudi ¹, Maziyyatul Muslimah ², Nurul Latifatul Inayati ¹

¹Universitas Muhammadiyah Surakarta

²Institut Agama Islam Negeri (IAIN) Kediri

Nrf679@ums.ac.id (Corresponding author)

Abstract. This study investigates the behavioral determinants influencing intentions to use *zakat, infaq and sadaqah* (ZIS) based crowdfunding platforms in Indonesia. While prior research has focused on crowdfunding success factors, examining user adoption of Islamic charitable crowdfunding remains limited, especially in the Indonesian context. Employing a questionnaire-based survey methodology, data was gathered from 321 respondents and analyzed using structural equation modelling technique. The findings reveal that perceived enjoyment, habits and social influences positively influence usage intentions of ZIS crowdfunding platforms. However, social image was found to have no significant effect. The results provide useful implications for designing crowdfunding platforms in a way that enhances user engagement and loyalty in the Islamic fintech ecosystem.

Keywords: zakat, infaq, sadaqah, crowdfunding

1. Introduction

Poverty is a severe problem that requires important consideration from many parties to assist the government implementing poverty reform in Indonesia (Mustika, Setyowati, and Alam, 2019). Poverty needs to change to improve the overall welfare of society. Effective poverty alleviation strategies need to be developed and implemented. This perspective also applies to *zakat* organizations because Muslims often believe that *zakat* is an Islamic organization established to alleviate poverty (Supriani et al., 2022). In an article by Ashfahany et al., (2023), it is said that *zakat* is one of the instruments to improve the economy. Research from Islamy and Hannase (2021) also mentioned that both *zakat* and other social funds, such as *infaq* and *sadaqah*, can have an impact on economic growth.

In Indonesia, *zakat*, *infaq* and *sadaqah* have a very important place in the life of Muslim community. These activities are part of the daily life of Muslims in Indonesia, with the world's largest Muslim population. According to Hartono (2022), *zakat*, *infaq*, *sadaqah* and other religious and social funds collected by National Board of Zakat of the Republic of Indonesia (BAZNAS) will be distributed to *mustahiq*. In this case, the recipient of *zakat* (*mustahiq*) has been determined according to the provisions of Islamic sharia law to be eight *asnaf* (Achsien and Purnamasari, 2016).

One of the smooth distributions of *zakat*, *infaq* and *sadaqah* funds is due to the efficiency aspect in raising funds, where this efficient *zakat* collection strategy continues to be carried out by various Zakat Management Institutions to achieve the expected potential (Karmanto, Mahri, and Nurasyiah, 2020). In this digital age, as to ease the fundraising, many social organizations quickly set up websites to get donations to provide humanitarian aid. This phenomenon is able to encourage donors' intentions to donate to crowdfunding platforms (Hariwibowo, Wulandari, and Setyohadi, 2022). In a study, Alshater et al. (2022) stated that in the context of Islamic finance in general proposes that crowdfunding services have a role as a halal solution to the rise of the halal industry. This crowdfunding itself has also been used by many countries such as, the United States, Canada, Australia, India, the Netherlands, France, and Brazil where this crowdfunding service has succeeded in achieving success in raising funds (Masrizal et al., 2023).

Crowdfunding services act as a forum to inform the general public about a project idea with the aim of raising funds online to realize or successfully complete the project. As for one of the working systems in this crowdfunding service, when making payments, *muzakki* or donors can monitor plans, updates and distribution processes so that this can strengthen trust in *muzakki* in distributing funds (Darmansyah et al., 2020).

In Indonesia, there are many crowdfunding social services, one of which is the kitabisa.com platform (Sulaeman and Ninglasari, 2020). Kitabisa.com, established in 2013 (Andiputra and Tanamal, 2020), is a form of technological advancement that acts as a platform to raise funds online (Hutami and Irwansyah, 2019). In a study, Sidiq et al. (2021) mentioned that public participation in digital crowdfunding technology is increasing, as evidenced by 2019, there were more than 2.9 million people who had used kitabisa.com services to donate online. According to previous research, it was explained that in 2021, the kitabisa.com platform was able to generate income of IDR 102,952,222,390 with 100 fundraising programs (Triantoro, Wahyuni, and Purna, 2021). Based on this view, social crowdfunding and Islamic finance are intertwined and strengthen (Achsien and Purnamasari, 2016).

In the digital age, technological advancements have revolutionized fundraising practices, leading to the emergence of online crowdfunding platforms as viable mechanisms for soliciting donations and providing humanitarian aid. In Indonesia, platforms like kitabisa.com have gained traction as popular crowdfunding avenues, facilitating the mobilization of funds for various charitable causes (Sulaeman and Ninglasari, 2020). The increasing adoption of digital crowdfunding technologies underscores a growing trend towards online philanthropy and social activism (Sidiq et al., 2021). Moreover, the intersection of social crowdfunding and Islamic finance reflects the evolving landscape of charitable giving, presenting novel opportunities for leveraging digital platforms to promote social welfare and economic empowerment (Achsien and Purnamasari, 2016).

Given the intricate relationship between social crowdfunding, Islamic finance, and poverty alleviation efforts, understanding the factors influencing individuals' intentions to utilize the Zakat, Infaq, and Sadaqah (ZIS) crowdfunding model is paramount. This study seeks to explore the underlying determinants shaping individuals' intentions to engage with the ZIS crowdfunding platform, including perceived control, objectivity, social influence, habits, perceived enjoyment, and intention to use. By elucidating these factors, the research aims to provide insights into enhancing the efficacy and adoption of ZIS crowdfunding initiatives, thereby contributing to more inclusive and sustainable poverty alleviation strategies in Indonesia.

2. Literature Review and Hypotheses

2.1. Zakat, Infaq, and Sadaqah

Zakat is one of the important instruments in the social and economic framework for Muslims (Roziq, Yulinartati, and Yuliarti, 2022), which has the main goal of channeling wealth from the rich to the poor in order to create socio-economic justice, reduce poverty and inequality (Putri, Widagdo, and Setiawan, 2023). In an article, Saad, Aziz, and Sawandi (2014) stated that *zakat* is a form of blessing, purity and kindness given to those who are entitled to receive according to Islamic law. The groups of people who are entitled to receive *zakat* are *faqir*, *miskin*, *amil*, *muallaf*, *fisabilillah*, *al-gharimin*, *ibn sabil* and also *riqab* (Ishak et al., 2021).

According to the term, *sadaqah* is a gift given by others spontaneously and also voluntarily without any time limit and a certain amount (Hidayatullah and Arief, 2016). As for an article by Hastuti (2017), *Infaq* defined in terms of voluntarily issuing property in accordance with Islamic commandments that can be given to anyone including friends and family or closest relatives.

The three instruments have functions to overcome both economic growth and social inequality (Arwani and Wahdati, 2020). In terms of *zakat*, the total population in Indonesia is directly proportional to the amount of *zakat* potential which reaches Rp.327.6 billion and the amount will be even greater if added with *infaq* and *sadaqah* (Syahbandir et al., 2022).

2.2. Crowdfunding

Crowdfunding platform is a forum used to facilitate fundraisers to get funding from donors (Sarfraz, Ayub, and Ellahi, 2023). In another sense, it is also explained that crowdfunding platforms are intermediaries between fundraisers and funders to realize their projects (Rizwan and Mustafa, 2022). The role of this donation-based crowdfunding service is to support humanitarian projects, in which the fundraiser makes a proposal or humanitarian project on the crowdfunding platform and if it has been approved by the crowdfunding platform (Kamarudin et al., 2023), then donors can donate (Rahmah et al., 2020). In a study from Hariwibowo et al. (2022), it is stated that, in 2018 crowdfunding services in Indonesia have increased online donations by 2.5%, which means that this condition shows that there will be potential for crowdfunding-based online donations in the future.

2.3. External perception control

According to a study by Aprilia, Winarno, and Prasetyo (2022), external perception of control is defined as the extent to which a person's existence of resources and techniques are exists and useful to support the use of the system. According to Ratna et al. (2023), if someone has control or authority over a service, this will affect the level of pleasure in using the service and potentially will continue to use the service. According to research by Maadal (2020), it is found that individuals who have a high level of external control tend to find it easier to learn new habits and maintain habits they have had for a long time. Thus, the following hypothesis is presented.

H1. Perception of external control is positively associated with perceived enjoyment.

H2. External perception control is positively associated with habit

2.4. Objective Usability

According to research from Venkatesh (2000), objective usability is defined as a comparison of technological systems based on real experience, not perceptions that individuals need to facilitate or complete the job. Oh (2013) explained that the existence of a high level of usability of a product or service can increase the pleasure or enjoyment that can be felt by individuals when using it. If a product is easy to use and meets expectations then users of the product will feel happy when using it. Thus, the following hypothesis is presented.

H3. Objective usability is positively related to perceived enjoyment.

2.5. Social Influence

According to research by Mukherjee and Hasan (2023), social influence is defined as the belief that people around him have a significant influence on the behavior or actions performed. Any influence often comes from friends, colleagues, family, or the surrounding community (Kabir et al., 2021). As stated by a study from Dickinger, Arami, and Meyer (2008), social influence can affect the level of pleasure by individuals when using a service. If the individual receives recognition from the surrounding environment, they are likely to continue using the service. Research results from Khuong et al. (2022) explained that social influence has a significant effect on the intention to use digital payment services, which is because individuals are easily affected by the social environment. According to research by Rahmah et al. (2020), social influence can affect individual habits in using a product or service, social influencers also influence the habit of utilizing a service. Research from Salazar, Oerlemans, and Van Stroe-Biezen (2013) mentioned that social influence also affects the image of individuals, if the activities carried out by individuals get recognition or acceptance from others then this will affect the social image in the eyes of others. Thus presented three hypotheses as follows.

H4. Social influence is positively linked to perceived enjoyment

H5. Social influence is positively related to habit.

H6. Social influence is positively related to image.

2.6. Perceived Enjoyment

In a study by Lee, Gan, and Liew (2023), Perceived enjoyment is the extent to which individuals can feel comfortable when carrying out activities with digital services regardless of the consequences. According to Gokmenoglu and Kaakeh (2022), the pleasure felt is also interpreted as a sense of cheerfulness, happiness, joy and comfort. Nuryahya, Mahri, and Nurasyiah (2019) In his research explained that the level of enjoyment felt by individuals when using a service can affect habits. If individuals feel comfortable using the service, they will tend to develop the habit of using the service over a sustained period of time. Furthermore, according to Aisyah and Sesunan (2023) in research, they mentioned that the pleasure felt was significantly related to individual intentions in using a product or service. Thus, the following hypothesis is presented.

H7. Perceived enjoyment is positively connected with habit.

H8. Perceived enjoyment is positively related to Behavior intention.

2.7. Behavior

In a study from Karami, Eyüpoğlu, and Ertugan (2023), it revealed that habit refers to activities or actions that are not conscious so as to cause an automatic reaction by the individual. In addition, in accordance with Al Tarawneh et al. (2023), habits are also defined perceptions by individuals of previous experiences. Therefore, creating a habit requires repetitive activities (Pratama, 2021). According to Santoso (2019) The habit of using a product or service can affect the social image of an individual. If the individual has a habit of using a product or service, it will affect the way they are viewed by others and shape the individual's social image. Ha, Udonava, and Cheng (2021) disclosed

that an individual's habits in using a product or service may influence an individual's intention or decision in using the service. Thus, the following hypothesis is presented.

H9. Habit is positively related to image

H10. Habit is positively related to behavior intention.

2.8. Image

According to research by Muñoz-Leiva, Climent-Climent, and Liébana-Cabanillas (2017), it reveals that social image is defined as the social value created by each individual while interacting with others. In other studies, it was mentioned that image has no effect on the intention of use because they tend to think about other factors (Arianti and Maharani, 2023). Therefore, the following hypothesis is presented. H11. Image is negatively related to behavior intention.

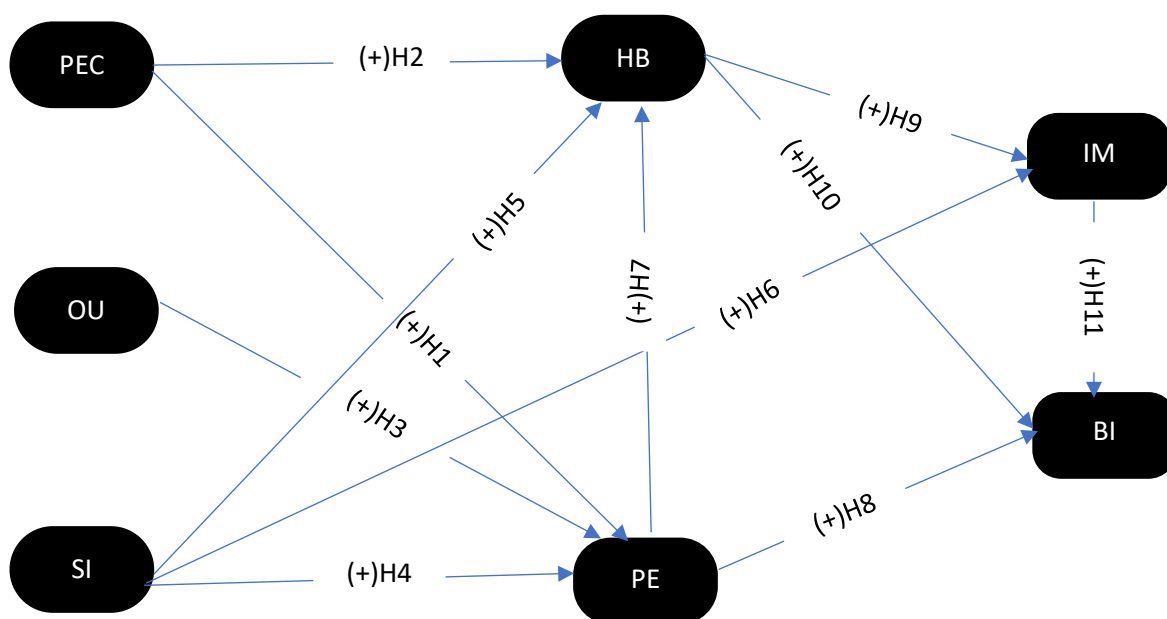


Fig.1. Conceptual model.

3. Method

This research uses a method through the Structural Equation Model (SEM) approach. Data was obtained through questionnaires that have been shared and collected by 321 Respondents. The questionnaire includes measures of variables to be studied including external control perspectives, objective use, social image, perceived enjoyment, habits, social influences, intentions of use. The intended respondents are users who have used *zakat, infaq, sadaqah* crowdfunding services.

In Structural Equation Modeling (SEM), the process of scale development, piloting, and validation is crucial for ensuring the reliability and validity of measurement items. Measurement items are generated based on existing literature, theories, or by conducting qualitative research to identify relevant constructs. These items should cover all aspects of the constructs being measured. The generated items are then reviewed by a panel of experts in the field who evaluate the clarity, relevance, and appropriateness of each item. Experts provide feedback on the wording, formatting, and overall quality of the items.

After expert review, the items are pre-tested on a small sample of individuals similar to the target

population. This helps identify any ambiguities, misunderstandings, or problems with the items. Based on the feedback from the pre-testing phase, the items are refined and revised as necessary. This may involve rewording questions, adding or removing items, or modifying response options to improve clarity and relevance. The refined measurement scale is then piloted on a larger sample to assess its reliability and validity. This involves administering the scale to a diverse group of participants and analyzing the responses to ensure that the items effectively measure the intended constructs. Finally, the scale is validated using statistical techniques within the SEM framework. This involves examining the relationships between the measured constructs, assessing the scale's internal consistency (e.g., Cronbach's alpha), and conducting confirmatory factor analysis to confirm the underlying structure of the scale.

Common method bias and social desirability biases in self-reported data can be minimized through procedural and statistical remedies. Researchers employ several procedural techniques to minimize bias, such as ensuring confidentiality and anonymity of responses providing clear instructions to participants and emphasizing the importance of honest and accurate responses. Statistical techniques can be used to detect and control for biases in self-reported data such as Explanatory Factor Analysis (EFA), Reliability Test, discriminant validity, and Confirmatory Factor Analysis (CFA). By implementing these procedural and statistical remedies, researchers can minimize the impact of common method bias and social desirability biases, thereby enhancing the validity and reliability of the study findings.

Some guidelines for determining sample size for SEM are given as follows: (1) If the parameters used are using the method, the maximum (maximum likelihood estimation) recommended sample size is between 100 to 200, and the minimum sample is 50. (2) A total of 5 to 10 times the number of parameters in the model. (3) Equal to 5 to 10 times the sum of the total latent variables (indicator variables). This study uses 26 indicators; thus, Brasileira et al. (2014) required a minimum sample of 26x10 or 260 respondents. In this study, the number of respondents obtained was 321, which already met the requirements. EFA (Exploratory Factor Analysis) and CFA (Confirmatory Factor Analysis) methods are used to ensure that the data is valid and reliable (Febriandika et al., 2023). There were 321 respondents accepted and used for quantitative analysis. A preliminary analysis is carried out to provide information about the characteristics of respondents. After the explanatory factor analysis (EFA) was performed, there were 6 items that were omitted because the possibility of the variable was invalid or low. From the constructs offered, a questionnaire is prepared as follows:

Tabel 1. Research Construct and Question

Variable	Item	Reference
External Perception Control	<ul style="list-style-type: none"> • I have full control of my ZIS crowdfunding account • I understand ZIS crowdfunding accounts • I have the necessary resources in using ZIS crowdfunding • The existence of resources, opportunities, opportunities and knowledge can facilitate the use of ZIS crowdfunding • I fit into the ZIS crowdfunding system 	(Sulaeman and Ninglasari, 2020)
Objective Use	<ul style="list-style-type: none"> • ZIS Crowdfunding service is faster than other (conventional) transaction methods • ZIS crowdfunding based services are easier than other (conventional) transaction methods • ZIS crowdfunding capabilities to complete transactions quickly • ZIS crowdfunding services are safer • It does not require much energy in using ZIS crowdfunding services 	(Darmansyah et al., 2020)

Social influence	<ul style="list-style-type: none"> • My family and friends appreciate people donating ZIS crowdfunding • People around me recommend ZIS crowdfunding to donate • People around me support me using ZIS crowdfunding to donate • ZIS supports the use of ZIS crowdfunding to donate • People around me invite me to donate using ZIS crowdfunding 	(Bajunaied, Hussin, and Kamarudin, 2023)
Habit	<ul style="list-style-type: none"> • I prefer ZIS crowdfunding to donate • Using ZIS crowdfunding has become second nature to me • I have to use ZIS crowdfunding to donate • Using ZIS crowdfunding to donate makes me addicted • I thought that I should use ZIS crowdfunding 	(Gao, 2023) (Korkmaz et al., 2021)
Perceived pleasure	<ul style="list-style-type: none"> • ZIS crowdfunding services are effective and efficient • ZIS crowdfunding services are clear and easy to understand • ZIS crowdfunding services are very flexible • ZIS crowdfunding service makes it easy to donate • ZIS crowdfunding service is fun to donate 	(Mubuke, 2017) (Chao, 2019)
Social Image	<ul style="list-style-type: none"> • People who donate through ZIS crowdfunding are seen as religiously observant • People who donate through ZIS crowdfunding are seen as socially caring • People who donate using ZIS have a symbol in the community • People who donate using ZIS crowdfunding have a higher social status • People who donate using ZIS crowdfunding are seen as tech savvy 	(Masrizal et al., 2023)
Intent of Use	<ul style="list-style-type: none"> • I intend to use ZIS crowdfunding services in the future • I intend to suggest ZIS crowdfunding services to others • I intend to donate using ZIS crowdfunding services • I intend to use ZIS crowdfunding services for easy access • I intend to volunteer for ZIS crowdfunding services • ZIS crowdfunding service is my choice for charity 	(Bajunaied et al., 2023)

Source: A compilation of data from research is referenced in the table.

*The items marked with a ~~strike through~~ have been removed.

4. Result

The study collected 321 questionnaires that had been filled out. There are 76.9% of women or as many as 274 who have filled and 74 men or 23.1% who have filled. In terms of age, the age of 1-25 years as many as (290 people or 90.3%); aged 25-34 years (28 people or 8.7%); 45-54 years old (3 oarng or 0.9%). Then based on their work, the work of teachers or lecturers as many as (2 people or 0.6%); private employees (30 people or 9.3%); entrepreneurs (9 people or 2.8%); civil servants (8 people or 2.5%); Students (233 people or 72.6%) have filled and the last one is another job (39 people or 12.1%). In terms of recent education, there are high school education (216 people or 67.3%); diplomas as many as (10 people or 3.1%); and undergraduates (95 people or 29.6%). Then in terms of income, <1,500,000 as many as (178 people or 55.5%); 1,500,000-3,500,000 (81 people or 25.2%); 3,501,000-5,500,000 (34 people or 10.6%); 5,501,000-10,000,000 (22 people or 6.9%), and >10,000,000 (6 people or 1.9%).

Table 2. Measurement model Explanatory Factor Analysis

Variables	Component							CR	AVE	Variance Extracted Explained	KMO
	1	2	3	4	5	6	7				
IM3							.789	0.721	0.565	77.844	.500
IM4							.841				
PEC1							.728	0.832	0.652	74.351	.697
PEC2							.755				
PEC3							.737				
PE1		.672						0.877	0.588	66.985	.874
PE2		.683									
PE3		.803									
PE4		.626									
PE5		.513									
OU1					.771			0.805	0.805	71.852	.709
OU3					.672						
OU5					.707						
SI1				.702				0.833		74.563	.703
SI2				.816							
SI3				.740							
HB2			.691					0.878	0.644	72.987	.819
HB3			.740								
HB4			.710								
HB5			.611								
BI1	.685							0.880	0.596	67.272	.869
BI2	.653										
BI3	.709										
BI4	.695										
BI4	.579										
TOTAL										72.856	.941

Source: own calculation.

Based on the results of the variable test in table 2, it shows a good KMO result of 0.94 which is greater than 0.05. These results show that the factor analysis tested is sufficient, and the resulting data can be factored with p-value = 0.00 which results in a value of 72.85%. In table 2 the composite reliability (CR) value varies between 0.7 and 0.8 so the value is acceptable. In addition, seen in table 2 the AVE coefficient on each construct is also in accordance with the standard value of 0.5 or more, so that the construct can be accepted.

Reliability tests are intended to determine the extent to which measurement results are still consistent if measurements are made twice or more using the same instrument (Arif et al. 2021). In reliability testing, the most important measurement is seen from the value of Cronbach's Alpha where if the resulting value is < 0.5 then it is declared invalid and retable, if the resulting value is > 0.7 it is declared good enough, the value of > 0.8 is declared good, and if the resulting value is > 0.9 it is declared very good.

Table 3. Reliability Test

Variables	Cronbach's Alpha	Number of Items
IM	.714	2
PEC	.827	3
PE	.876	5
OU	.802	3
SI	.829	3
HB	.876	4
BI	.873	5
Total	.928	25

Source: own calculation.

Reliability of Each Variables (N=321)

Table 4. Discriminant Validity

Construct	HB	IM	PEC	PE	OU	SI	BI
-----------	----	----	-----	----	----	----	----

HB	0.802						
IM	0.564	0.752					
PEC	0.653	0.501	0.790				
PE	0.669	0.491	0.728	0.767			
OU	0.644	0.483	0.678	0.848	0.761		
SI	0.688	0.553	0.624	0.635	0.592	0.791	
BI	0.837	0.438	0.677	0.777	0.709	0.672	0.772

Source: own Calculation.

Table 5. The SEM results for testing the hypothesis

Hypothesis	Path	β	S.E.	ρ -Val	Decision
H1	PEC→ PE	.227	.057	.001	Accepted
H2	PEC→ HB	.228	.081	.005	Accepted
H3	OU→ PE	.632	.087	***	Accepted
H4	SI→ PE	.127	.043	.039	Accepted
H5	SI→ HB	.386	.062	***	Accepted
H6	SI→ IM	.297	.091	.003	Accepted
H7	PE→ HB	.264	.101	.001	Accepted
H8	PE→ BI	.414	.074	***	Accepted
H9	HB→ IM	.372	.107	***	Accepted
H10	HB→ BI	.636	.076	***	Accepted
H11	IM→BI	-.131	.049	.023	Accepted

*p<0.05, **p<0.01, ***p<0.001

Source: own calculation.

Table 6. Confirmatory Factor Analysis

GOF Index	Acceptable Value	CFA Model	Result
X ² (Chi-square)		515.045	Good Fit
df (Degree of freedom)		254	Good Fit
X ² /df	< 3	2	Good Fit
GFI	> 0,8	.891	Good Fit
CFI	>0,9	.946	Good Fit
TLI	>0,9	.936	Good Fit
RMSEA	<0,08	.057	Good Fit

Source: own calculation.

Table 5 shows the configuration analysis used to evaluate the validity and reliability of the remaining items and their relative constructions. The results of the CFA model show valid and reliable values X² (Chi-square) = 515.045, df (Degree of freedom) = 254, X²/df = 2, GFI = .891, CFI = .946, TLI = .936, RMSEA = .057.

5. Discussion

The results of this study show that the external control perspective has a positive effect on perceived enjoyment in the use of ZIS crowdfunding in the community. This is evidenced by the resulting p-value of >0.001 and the coefficient (β) value of 0.227. The higher the individual's authority or control over the account owned, the individual tends to feel comfortable. Previous research has also shown that individuals who have external control tend to enjoy their experiences more. The perception of external control can provide satisfaction for individuals.

The results of the second study, the external control perspective had a positive effect on habits that resulted in a p-value of 0.005 and a standard coefficient (β) of 0.228. The existence of external control owned by individuals can create habits in activities. The higher the external ownership of control will affect the habits of individuals in using a product or service. As written in the study by Verplanken and

Melkevik (2008) that control can influence habits.

This study shows that objective usability has a positive effect on perceived enjoyment as evidenced by a p-value of >0.001 and a standard coefficient (β) of 0.632. In previous studies, users who experienced high objectivity of usefulness tended to experience high levels of perceived pleasure as well. Youthfulness of use as well as a good system can increase pleasure because it provides a smooth experience. In research by Ningrum (2020) also mentioned that when a service is easy to use, it can increase the pleasure felt in the individual who uses the product or service.

This research shows that social influence has a positive effect on perceived enjoyment. Indicated by a p-value of 0.39 and a standard coefficient (β) of 0.127. In previous research, it was stated that social influences such as friends, family, co-workers, or the surrounding environment can increase individual pleasure in doing an activity. This is because feelings of acceptance and involvement in the social environment can contribute positively to the pleasure felt. Other studies also mention that social influence can affect pleasure (Fajri and Terza Rahman, 2021).

In this study, social influence has a positive effect on habit. Evidenced by a p-value of >0.001 and a standard coefficient (β) of 0.386. Social influence will play an important role in habits. The support or influence of the social environment will be an impetus for individuals to carry out and develop these habits. This is in line with research by Taroreh, Kalangi, and Masi (2013) which says that the influence of the social environment can have an impact on the habits carried out by individuals.

This research shows that *social influence* has a positive effect on image. Evidenced by a p-value of 0.03 and a standard coefficient (β) of 0.297. Previous research states that the existence of social interaction and the influence of a group or social environment can shape the image of individuals. When individuals feel accepted by their social environment, it shapes the individual's self-image, which in turn has a positive impact on their self-perception, as research from Andarwati (2016) states that the social environment can affect the image of individuals in using a service.

In this study, perceived enjoyment has a positive effect on habit. Shown by the result of a p-value of .001 and a standard coefficient value (β) of 0.264. In another study, it was mentioned that individuals who find it easy when using a product or service will tend to form habits because they feel pleasure when using the service. The pleasure felt by this individual will encourage them to repeat the same activity. From research by Rochayati and Hidayat (2015), when individuals feel pleasure in using the product, they will get used to using the product continuously on an ongoing basis.

Perceived enjoyment positively affects behavior intention. This is evidenced by the result of a p-value of >0.001 and a standard coefficient value (β) of 0.414. When an individual uses a product or service and then the individual enjoys using the system, it is likely that the individual will use the product or service sustainably in the future. In line with research from Hunde, Demsash, and Walle (2023) that said, the enjoyment felt while using the system can affect the intention of use.

This research shows that habits affect image, evidenced by the resulting p-value of >0.001 and the value of the standard coefficient (β) of 0.37. Positive habits can improve an individual's social image in the social environment of society. This is because if individuals do positive habits, it will form a good image in the eyes of other individuals or groups. Behavior or habits can form an image of an individual in a social sphere.

Habit has a positive effect on behavior intention, evidenced by the value of the p-value of >0.001 and the value of the standard coefficient (β) of 0.636. When an individual habitually uses a product or service, it may indicate that individual's continued use intention to use the product or service. In previous studies it was also said that habits can have a positive effect on the intention of use (Liébana-Cabanillas et al., 2024).

The results of this study show that image negatively affects behavior intention. This is evidenced by the p-value of 0.23 and the value of the standard coefficient (β) of -0.131. When using a service or product, individuals tend not to care about their image, because they are more concerned about other factors such as the pleasure felt when using a product or service. It is the same with research by Arianti

and Maharani (2023) which reveals that the image has no effect on the intention to use the service.

Crowdfunding platforms should focus on enhancing the enjoyment factor associated with the donation process. This could involve improving the user experience, making the donation process more interactive and engaging, and providing personalized feedback to donors. Platforms could also explore gamification techniques or social networking features to make the donation experience more enjoyable and rewarding for users. Crowdfunding platforms should aim to cultivate habits among users by encouraging regular and recurring donations. This could be achieved through features such as automated monthly donations, reminders, and incentives for consistent donors. Implementing loyalty programs or reward schemes for frequent donors could help reinforce donation habits and encourage sustained engagement with the platform.

Crowdfunding platforms should leverage social influence by facilitating social sharing and peer-to-peer engagement. Providing social proof in the form of testimonials, success stories, and donor testimonials can enhance credibility and trust among potential donors. Encouraging users to share their donation activities on social media platforms and integrating social sharing buttons within the donation process can amplify the social influence effect and attract new donors.

Policymakers can support the growth of zakat crowdfunding platforms by creating a conducive regulatory environment that promotes innovation and investment in the crowdfunding sector. Providing tax incentives or exemptions for donations made through crowdfunding platforms can incentivize individuals and businesses to contribute to charitable causes. Collaborating with religious institutions and community organizations to raise awareness about zakat crowdfunding and its potential impact on social welfare can help increase adoption and participation rates. Investing in digital infrastructure and financial literacy programs to improve access to crowdfunding platforms and empower individuals to make informed donation decisions.

Both crowdfunding platforms and policymakers should prioritize education and awareness campaigns to inform the public about the benefits of zakat crowdfunding and the positive impact it can have on society. Promoting transparency and accountability in zakat crowdfunding initiatives through regular reporting and monitoring mechanisms can build trust and confidence among donors. Investing in financial education programs to enhance donors' understanding of zakat principles, Islamic finance, and the importance of charitable giving can further encourage participation in zakat crowdfunding initiatives. By implementing these practical implications, crowdfunding platforms and policymakers can foster a more conducive environment for zakat crowdfunding adoption in Indonesia, ultimately contributing to the advancement of social welfare and community development.

6. Conclusion

This study aims to analyze the determinants of behavior in using the ZIS crowdfunding model in Indonesia. In this study, The findings reveal that perceived enjoyment, habits and social influences positively influence usage intentions of ZIS crowdfunding platforms. Additionally, perceived enjoyment has a positive effect on intention habits and behaviors. People assess that when a digital service is easy to use, they feel pleasure then people will tend to use this ZIS crowdfunding service sustainably in the future. It was also found that habit variables positively affect image and intention behavior. When individuals are accustomed to using this crowdfunding service, in the future they have the intention to use this service on an ongoing basis.

But on the contrary, this study found that image variables negatively affect behavior intention. This is because individuals are more likely to think about other factors such as habits in using services and enjoyment felt when using ZIS crowdfunding services rather than image factors when using a service used to donate.

References

- Achsien, I. H., and Purnamasari, D. L. (2016). Islamic Crowd-Funding as The Next Financial Innovation in Islamic Finance : Potential and Anticipated Regulation in Indonesia. *European Journal of Islamic Finance* 5,1–11.
- Aisyah, M. and Sesunan, Y. S. (2023). Decision Making on the Use of a Shariah-Based e-Wallet by Indonesian Consumers. *International Journal of Data and Network Science* 7(4),1739–52. doi: 10.5267/j.ijdns.2023.7.017.
- Alshater, Muneer, M., Saba, I., Supriani, I., and Rabbani, M. R. (2022). Fintech in Islamic Finance Literature: A Review. *Heliyon* 8(9), e10385. doi: 10.1016/j.heliyon.2022.e10385.
- Andarwati, L. (2016). Citra Diri Ditinjau Dari Intensitas Penggunaan Media Jejaring Sosial Instagram Pada Siswa Kelas Xi Sma N 9 Yogyakarta. *E-Jurnal Bimbingan Dan Konseling* 1,1–12.
- Andiputra, and Tanamal, R. (2020). Analysis of Usability Using Webuse Method on Website Kitabisa.Com. *Business Management Journal* 16(1),11–15.
- Aprilia, N. U., Winarno,W. A., and Prasetyo, W. (2022). Understanding the Determinants of User Acceptance of the Village Asset Management Systems: A Job-Concurrent Perspective. *Quality - Access to Success* 23(186),175–84. doi: 10.47750/QAS/23.186.23.
- Arianti, F., and Maharani, N. K. (2023). Analisis Faktor-Faktor Yang Mempengaruhi Minat Pemilihan Karir Sebagai Akuntan Publik. *JiIP - Jurnal Ilmiah Ilmu Pendidikan* 6(7), 31–41. doi: 10.54371/jiip.v6i7.1817.
- Arif, A., Tianti, F., Awalia, M. and Pahlevi, M. S. (2021). The Effect of Religiosity and Knowledge on Interest of Student in Shadaqah Paying (A Case Study in Laziswaf Unida Gontor). *Al-Muamalat Journal of Islamic Economic Law* 4(1),73–92.
- Arwani, A., and Wahdati, A. (2020). Effect of Zakat, Infak and Sedekah (Zis), Index Human Development (Hdi) and Unemployment on Indonesian Economic Growth At 2013-2017. *Al-Tijary* 5(2),59–73. doi: 10.21093/at.v5i2.2220.
- Ashfahany, A. E., Hidayah, A. D. N., Hakim, L., and Noh, M. S. B. M. (2023). How Zakat Affects Economic Growth In Three Islamic Countries. *Journal of Islamic Economic Laws* 6(1), 45–61. doi: 10.23917/jisel.v6i1.21242.
- Bajunaied, K., Hussin, N., and Kamarudin, S. (2023). Behavioral Intention to Adopt FinTech Services_ An Extension of Unified Theory of Acceptance and Use of Technology. *Journal of Open Innovation: Technology, Market, and Complexity* 9(1),100010. doi: 10.1016/j.joitmc.2023.100010.
- Brasileira, R., Cient, E., Lam, B. De, Avalia, F., Review, D. B., & Revis, O. J. S. (2014). Amos covariance-based structural equation modeling (cb-sem): guidelines on its application as a marketing research tool. *BJM-Brazilian Journal of Marketing*, 13(2), 12. <https://doi.org/10.5585/remark.v13i2.2718>
- Chao, C. M. (2019). Factors Determining the Behavioral Intention to Use Mobile Learning: An Application and Extension of the UTAUT Model. *Frontiers in Psychology* 10, 1–14. doi: 10.3389/fpsyg.2019.01652.
- Darmansyah, B. A. F., Hendratmi, A., and Aziz, P. F. (2020). Factors Determining Behavioral Intentions to Use Islamic Financial Technology: Three Competing Models. *Journal of Islamic Marketing* 12(4),794–812. doi: 10.1108/JIMA-12-2019-0252.

- Karmanto, D., Gina, A. Mahri, J. W., and Nurasyiah, A. (2020). Society Intention in Distribution of Zakat, Infaq and Shadaqah (ZIS) through the Use of Crowdfunding Platform. *Falah: Jurnal Ekonomi Syariah* 6(1), 30–44. doi: 10.22219/jes.v6i1.15133.
- Dickinger, A., Arami, M., and Meyer, D. (2008). The Role of Perceived Enjoyment and Social Norm in the Adoption of Technology with Network Externalities. *European Journal of Information Systems* 17(1),4–11. doi: 10.1057/palgrave.ejis.3000726.
- Fajri, C., and Rahman, Y. T. (2021). Membangun Kinerja Melalui Lingkungan Kondusif, Pemberian Motivasi Dan Proporsional Beban Kerja. *SCIENTIFIC JOURNAL OF REFLECTION: Economic, Accounting, Management and Business* 4(1), 11–20.
- Febriandika, N. R., Harun, Hakimi, F., & Masrizal. (2023). Determinants of consumer adoption of Islamic mobile banking services in Indonesia. *Banks and Bank Systems*, 18(4), 30–43. [https://doi.org/10.21511/bbs.18\(4\).2023.04](https://doi.org/10.21511/bbs.18(4).2023.04)
- Gao, B. (2023). Understanding Smart Education Continuance Intention in a Delayed Benefit Context: An Integration of Sensory Stimuli, UTAUT, and Flow Theory. *Acta Psychologica* 234(1200):103856. doi: 10.1016/j.actpsy.2023.103856.
- Gokmenoglu, K., and Kaakeh, M. (2022). An Empirical Investigation of the Extended Technology Acceptance Model to Explain Mobile Banking Adoption. *Eastern Journal of European Studies* 13(2),4–25. doi: 10.47743/EJES-2022-0210.
- Ha, S. B., Udonava, I., and Cheng, M. (2021). Consumer Adoption of Offline M-Payment: The Chinese Case. *Global Business and Finance Review* 26(2), 83–109. doi: 10.17549/gbfr.2021.26.2.83.
- Hariwibowo, I. N., Wulandari, C. E., and Setyohadi, D. B. (2022). Agency Relation in Online Charity Crowdfunding: The Role of Transparency to Attract Donation. *IBIMA Business Review* 2022. doi: 10.5171/2022.506046.
- Hartono, H. S. (2022). Indonesia's National Zakat Agency (BAZNAS): Digital Transformation in Managing Zakat, Infaq and Shadaqah (ZIS). *Muslim Business and Economic Review* 1(2),183–204. doi: 10.56529/mber.v1i2.67.
- Hastuti, Q. A.W. (2017). Infaq Tidak Dapat Dikategorikan Sebagai Pungutan Liar. *Jurnal Zakat Dan Wakaf* 3, 49–51.
- Hidayatullah, A. R. and Arief, M. R. (2016). Analisis Dan Perancangan Sistem Informasi Manajemen Zakat Berbasis Client Server Pada Badan Amil Zakat Masjid Agung Baitul Qadim Loloan Timur. *Seminar Nasional Teknologi Informasi Dan Multimedia 2016*, 3–8.
- Hunde, M, K., Demsash, A. W., and Walle, A. D. (2023). Behavioral Intention to Use E-Learning and Its Associated Factors among Health Science Students in Mettu University, Southwest Ethiopia: Using Modified UTAUT Model. *Informatics in Medicine Unlocked* 36(December 2022),101154. doi: 10.1016/j.imu.2022.101154.
- Hutami, N. and Irwansyah. (2019). Pemanfaatan Aplikasi Mobile Kitabisa Dalam Pelaksanaan Crowdfunding Di Indonesia. *Jurnal Komunikasi* 13(2), 83–94. doi: 10.21107/komunikasi.v13i2.5357.
- Islamy, R. A., and Hannase, M. (2021). Optimizing The Role of Zakat and Wakaf in Promoting National Economic Growth: Analytic Network Process (ANP) Method Approach. *Journal of Islamic Economic Laws* 4(1),78–95. doi: 10.23917/jisel.v4i1.13093.
- Kabir, M. R., Islam, M. A., Marniati, and Herawati. (2021). Application of Blockchain for Supply Chain Financing: Explaining the Drivers Using Sem. *Journal of Open Innovation: Technology, Market, and Complexity* 7(3),167. doi: 10.3390/joitmc7030167.

- Kamarudin, M. K., Norzilan, N. I. M., Mustaffa, F. N.A., Khidzir, M., Alma'amun, S., Muhamad, N. H. N., Abu-Hussin, M. F., Zainan, N. I. N., Abdullah, A. H., and Samat-Darawi, A. B. (2023). Why Do Donors Donate? A Study on Donation-Based Crowdfunding in Malaysia. *Sustainability (Switzerland)* 15(5),1–16. doi: 10.3390/su15054301.
- Karami, M., Eyüpoğlu, S. Z., and Ertugan, A. (2023). The Influence of Relational Benefits on Behavioral Intention and the Moderating Role of Habit: A Study in a Personal Service Business. *Behavioral Sciences* 13(7). doi: 10.3390/bs13070565.
- Khuong, N. V., Phuong, N. T. T., Liem, N. T., Thuy, C. T. M. and Son, T. H. (2022). Factors Affecting the Intention to Use Financial Technology among Vietnamese Youth: Research in the Time of COVID-19 and Beyond. *Economies* 10(3). doi: 10.3390/economies10030057.
- Korkmaz, H., Fidanoglu, A., Ozcelik, S., and Okumus, A. (2021). User Acceptance of Autonomous Public Transport Systems: Extended UTAUT2 Model. *Journal of Public Transportation* 23(1),100013. doi: 10.5038/2375-0901.23.1.5.
- Lee, Y. Y., Gan, C. L. and Liew, T. W. (2023). Do E-Wallets Trigger Impulse Purchases? An Analysis of Malaysian Gen-Y and Gen-Z Consumers.” *Journal of Marketing Analytics* 11(2), 244–61. doi: 10.1057/s41270-022-00164-9.
- Liébana-Cabanillas, F., Kalinic, Z., Muñoz-Leiva, F., and Higuera-Castillo, E. (2024). Biometric M-Payment Systems: A Multi-Analytical Approach to Determining Use Intention. *Information & Management* 61(2),103907. doi: 10.1016/j.im.2023.103907.
- Maadal, A. (2020). The Relationship between Locus of Control and Conformity. *Journal of Cognition and Culture* 20(1–2),100–115. doi: 10.1163/15685373-12340076.
- Ishak, M. F., Mahmoud, A. M. A., Salleh, H. M., Jamaludin, M. N. H., & Karim, A. H. A. (2021). Understanding The Concept And Characteristics of Asnaf Zakat Al-Gharimin Through Hadith Nabawi. *Jurnal Al-Sirat*, 2(19), 121-129.
- Masrizal, Sukmana, R., Trianto, B., and Zaimsyah, A. M. (2023). Determinant Factor of Crowdfunders' Behavior in Using Crowdfunding Waqf Model in Indonesia: Two Competing Models. *Journal of Islamic Marketing* 14(7),1793–1816. doi: 10.1108/JIMA-08-2021-0246.
- Mubuke, F. (2017). The Predictability of Perceived Enjoyment and Its Impact on the Intention to Use Mobile Learning Systems. *Asian Journal of Computer Science and Information Technology* (March),1–5.
- Mukherjee, D. and Hasan, K. K. (2023). Learning Continuity during COVID-19: An Analysis of the Higher Education Sector of Bangladesh. *Journal of Education Culture and Society* 14(1), 50–71. doi: 10.15503/jecs2023.1.650.671.
- Muñoz-Leiva, F., S. Climent-Climent, and Liébana-Cabanillas, F. (2017). Determinantes de La Intención de Uso de Las Aplicaciones de Banca Para Móviles: Una Extensión Del Modelo TAM Clásico. *Spanish Journal of Marketing - ESIC* 21(1), 25–38. doi: 10.1016/j.sjme.2016.12.001.
- Mustika, F. N., Setyowati, E., and Alam, A. (2019). Analysis Of Effect Of ZIS (Zakat, Infaq, And Shadaqah), Regional Domestic Products Of Bruto, Regional Minimum Wage And Inflation On Levels Poverty In Indonesia 2012 – 2016. *Journal of Islamic Economic Laws* 2(2),193–211. doi: 10.23917/jisel.v2i2.8679.
- Ningrum, R. (2020). *Pengaruh Manfaat, Kepercayaan Dan Kemudahan Penggunaan Terhadap Minat Nasabah Menggunakan Mobile Banking Di Bank Mega Syariah Cabang Palu*, Doctoral dissertation, IAIN Palu.

- Nuryahya, E., Mahri, A. J. W., and Nurasyiah, A. (2019). Influencing Factors of Muzaki Use and Receive Zakat Payment Platform. *International Conference of Zakat*, 3–15. doi: 10.37706/iconz.2019.176.
- Pratama, Aditya. (2021). Modification of the Technology Acceptance Model in the Use of Google Classroom in the COVID-19 Era: A Case Studies in Junior High Schools. *Cypriot Journal of Educational Sciences* 16(5), 2598–2608. doi: 10.18844/cjes.v16i5.6336.
- Putri, G. A., Widagdo, A. K., and Setiawan, D. (2023). Analysis of Financial Technology Acceptance of Peer to Peer Lending (P2P Lending) Using Extended Technology Acceptance Model (TAM). *Journal of Open Innovation: Technology, Market, and Complexity* 9(1),100027. doi: 10.1016/j.joitmc.2023.100027.
- Rahmah, F., Sultan, U., Muhammad, A., and Samarinda, I. (2020). Factors Affecting the Society's Preference Using Zakat, Infaq and Alms Based Crowdfunding Platform. *Borneo International Journal of Islamic Studies* 3(1).
- Ratna, A., Mohammed, L. A., Kirpalani, A., Hiranandani, K., Tolani, L., and Nandi, S. (2023). Impacts of Gamification Learning Approach on Student's Performance and Perception During Covid 19 Post Pandemic 2021 In Indonesia New Normal Learning Setting. *Journal Research of Social Science, Economics, and Management* 2(7),1392–1406. doi: 10.59141/jrssem.v2i07.384.
- Rizwan, A. and Mustafa, F. (2022). Fintech Attaining Sustainable Development: An Investor Perspective of Crowdfunding Platforms in a Developing Country. *Sustainability (Switzerland)* 14(12). doi: 10.3390/su14127114.
- Rochayati, A. S. and Hidayat, E. (2015). Faktor-Faktor Yang Mempengaruhi Perilaku Merokok Remaja Di Sekolah Menengah Kejuruan Kabupaten Kuningan. *Jurnal Keperawatan Soedirman* 10(1),1–11.
- Roziq, A., Yulinartati, and Yuliarti, N. C. (2022). Model of Productive Islamic Social Fund Management for Poor Empowerment. *International Journal of Professional Business Review* 7(5),1–16. doi: 10.26668/businessreview/2022.v7i5.e597.
- Saad, R. A. J, Aziz, N. M. A. and Sawandi, N. (2014). Islamic Accountability Framework in the Zakat Funds Management. *Procedia - Social and Behavioral Sciences* 164(August), 8–15. doi: 10.1016/j.sbspro.2014.11.139.
- Salazar, H. A., Oerlemans, L., and Stroe-Biezen, S. V. (2013). Social Influence on Sustainable Consumption: Evidence from a Behavioural Experiment. *International Journal of Consumer Studies* 37(2),172–80. doi: 10.1111/j.1470-6431.2012.01110.x.
- Santoso, I. R. (2019). Strategy for Optimizing Zakat Digitalization in Alleviation Poverty in the Era of Industrial Revolution 4.0. *Ikonomika* 4(1),35–52. doi: 10.24042/febi.v4i1.3942.
- Sarfraz, I., Ayub, H., and Ellahi, A. (2023). An Empirical Investigation of the Factors Affecting Perceptions of University Students in Pakistan on the Usage of Islamic Equity Crowdfunding. *ISRA International Journal of Islamic Finance* 15(3), 4–24. doi: 10.55188/ijif.v15i3.608.
- Sidiq, R. S. S., Jalil, A., Willya, R., and Achmad, W. (2021). Virtual World Solidarity: How Social Solidarity Is Built on the Crowdfunding Platform Kitabisa.Com. *Webology* 18(1),192–202. doi: 10.14704/WEB/V18I1/WEB18083.
- Sulaeman, and Ninglasari, S. Y. (2020). Analyzing the Behavioral Intention Factors in Using Zakat-Based Crowdfunding Platform in Indonesia. *International Journal of Zakat* 5(3),1–19. doi: 10.37706/ijaz.v5i3.267.

Supriani, I., Iswati, S., Bella, F. I., and Tumewang, Y. K. (2022). A Bibliometric Analysis of Zakat Literature from 1964 to 2021. *Journal of Islamic Economic Laws* 5(2):263–96. doi: 10.23917/jisel.v5i2.18511.

Syahbandir, M., Alqarni, W., Dahlawi, M. A. Z., Hakim, A., and Muhiddin, B. (2022). State Authority for Management of Zakat, Infaq, and Sadaqah as Locally-Generated Revenue: A Case Study at Baitul Mal in Aceh. *Al-Ihkam: Jurnal Hukum Dan Pranata Sosial* 17(2), 54–77. doi: 10.19105/AL-LHKAM.V17I2.7229.

Tarawneh, M. A. A., Nguyen, T. P. L., Yong, D. G. F., and Dorasamy, M. A. P. (2023). Determinant of M-Banking Usage and Adoption among Millennials. *Sustainability (Switzerland)* 15(10). doi: 10.3390/su15108216.

Taroreh, W., Kalangi, S., and Masi, G. (2013). Hubungan Lingkungan Sosial Dengan Kebiasaan Minum Minuman Keras Pada Remaja Di Desa Atep Satu Kecamatan Langowan Selatan Kabupaten Minahasa. *Jurnal Keperawatan UNSRAT* 1(1),106219.

Triantoro, D. A., Wahyuni, T., and Purna, F. P. (2021). Digital Philanthropy: The Practice of Giving Among Middle To Upper-Class Muslim in Indonesia and Soft Capitalism. *Qudus International Journal of Islamic Studies* 9(2), 15–50. doi: 10.21043/qijis.v9i2.7814.

Venkatesh, V. (2000). Determinants of Perceived Ease of Use: Integrating Control, Intrinsic Motivation, Acceptance Model. *Inorganic Chemistry Communications* 11(3), 19–40.

Verplanken, B. and Melkevik, O. (2008). Predicting Habit: The Case of Physical Exercise. *Psychology of Sport and Exercise* 9(1), 15–26. doi: 10.1016/j.psychsport.2007.01.002.

Oh, Y. S. (2013). Study on the Effect of the Usability and Usefulness of Mobile Application Programs on Buying Intention. *Journal of Distribution Science* 11(11), 41–47. doi: 10.15722/jds.11.11.201311.41.