The Success Factors of E-Philanthropy are Determined Based on Perceived Trust, Perceived Usefulness, Subjective Norms, Enjoyment and Religiosity: A Case Study on a Charity Site

Husni Teja Sukmana[1,*], Herlino Nanang[2], Fenty Eka Muzayyana Agustin[3], Zidny Fiqha Aristoi[4], Khansa Azizah[5]

[1,2,3,4]*Department of Informatic, Faculty of Science Technology, State Islamic University Syarif Hidayatullah Jakarta 15412, Indonesia*

[5]*Department of Psychology, Faculty of Psychology, State Islamic University Syarif Hidayatullah Jakarta 15412, Indonesia*

Abstract

The rapid development of information technology and social media has significantly influenced people's behaviors and preferences in various activities, including philanthropy. Traditionally, philanthropic activities necessitated direct interpersonal interactions. However, the advent of e-philanthropy has enabled more practical and accessible ways to engage in charitable activities anytime and anywhere using electronic technology. This study examines the perceived role of e-philanthropy users in Indonesia and their intention to make actual donations through crowdfunding for humanitarian purposes. The research integrates the Technology Acceptance Model (TAM) and the IS success model, supplemented by additional variables like trust, usefulness, subjective norms, and religiosity. Data were collected from 231 respondents across Indonesia using online questionnaires and analyzed using the PLS-SEM method. The findings indicate significant relationships between perceived quality and trust (t-value = 7.156, path coefficient = 0.681), trust and perceived usefulness (t-value = 31.724, path coefficient = 0.886), and religiosity and intention to use (t-value = 3.206, path coefficient = 0.360). However, perceived enjoyment (t-value = 1.100, path coefficient = 0.140), subjective norms (t-value = 1.448, path coefficient = 0.162), and perceived trust (t-value = 1.023, path coefficient = 0.128) did not significantly influence the intention to use e-philanthropy platforms. These insights can inform strategies to enhance user participation and trust in e-philanthropy initiatives in Indonesia.

Keywords: E-Philanthropy, Crowdfunding, Consumer Trust, Information System Success, Technology Acceptance Model

1. Introduction

The rapid development of information technology and social media has significantly transformed various aspects of daily life, including how people engage in philanthropic activities. Traditionally, philanthropy required direct, face-to-face interactions to raise funds and organize charitable events. However, the advent of electronic philanthropy, or e-philanthropy, has revolutionized these activities, making them more practical and accessible. E-philanthropy enables individuals to contribute to charitable causes anytime and anywhere through digital platforms, thus broadening the reach and impact of philanthropic efforts [1].

In recent years, many charitable organizations and communities have leveraged the internet and social media to promote their activities and attract potential donors. These platforms allow charities to engage with a wider audience, making it easier to collect donations and support various humanitarian causes [2]. Despite the benefits, the transition to e-philanthropy also presents challenges, particularly in ensuring trust, transparency, and the effective use of donated funds [3]. These challenges necessitate a deeper understanding of the factors that influence user engagement and trust in e-philanthropy platforms.

This study focuses on the success factors of e-philanthropy, particularly in the context of a charity site in Indonesia. It examines key determinants such as perceived trust, perceived usefulness, subjective norms, enjoyment, and religiosity. Perceived trust is critical in online transactions as it mitigates concerns about information asymmetry and potential misuse of funds [4]. Trust is built through transparent practices, verified information, and consistent communication, which help donors feel secure about their contributions. Perceived usefulness relates to the users' belief in the

effectiveness of the platform in facilitating donations, which can drive their willingness to engage with the platform [5].

Subjective norms involve the influence of social pressures on individuals' donation behaviors. These norms are shaped by the expectations of significant others, societal values, and cultural contexts, which can strongly impact the intention to donate [6]. Enjoyment refers to the positive experience's users derive from interacting with the platform, which can enhance their willingness to participate. A well-designed, user-friendly platform that provides a satisfying experience can significantly boost engagement [7].

Religiosity, an essential factor in the Indonesian context, reflects the moral and ethical motivations driving individuals to support charitable activities. In a country where religious beliefs strongly influence social behavior, religiosity can play a crucial role in motivating donations. Individuals who perceive their charitable contributions as fulfilling a religious or moral duty are more likely to engage in philanthropy [8].

This research aims to provide insights into how these factors influence the intention to use e-philanthropy platforms and the actual donation behaviors of users. By understanding these dynamics, charitable organizations can develop strategies to enhance user engagement and trust, thereby increasing the effectiveness and reach of their e-philanthropy initiatives. The findings of this study have important implications for the design and implementation of digital platforms for charitable activities, particularly in culturally and religiously diverse settings like Indonesia. This research contributes to the broader discourse on digital philanthropy, offering practical recommendations for improving user experience and fostering trust in online donation platforms. It underscores the need for a holistic approach that considers technological, social, and cultural dimensions to drive the success of e-philanthropy efforts.

2. Literature Review

After extracting the research model into variables and identifying the relationships influencing these variables, the study progressed to formulating a comprehensive research model. This model builds upon the TAM framework and the IS success model, incorporating additional variables that elucidate the use of e-philanthropy, particularly focusing on users' intentions to make actual donations. The conceptual framework for this research derives from an extensive literature review activity, as defined by [9]. This framework serves as a theoretical model, positing how a researcher hypothesizes the relationships between critical factors identified as essential problems. These factors have been meticulously gathered from a wide range of sources, including existing literature, previous research studies, direct observations, and interviews [9]. Table 1 show the basic theorical framework used in this research.

Table 1. Basic Theoretical Framework

Basic Theory of Study	References
IS Success Model	[10], [11], [12], [13]
TAM	[14], [15], [16]
Trust Model Theory	[17], [18]
Trust Model	[19]

This research specifically targets the adoption of IT in e-philanthropy by users. The primary theoretical frameworks employed in this study include the TAM theory by [14], and the Unified Theory of Acceptance and Use of Technology (UTAUT) model by [14], [16]. Additionally, the IS success model by DeLone and McLean [12], and concepts of perceived trust and risk [20], [21], [19] are integrated to provide a robust analysis.

The TAM framework, initially developed by Davis [14], is pivotal in understanding how users come to accept and use technology. This model posits that perceived usefulness and perceived ease of use are primary determinants driving user acceptance of technology. Venkatesh and Davis [15], extended this model to include subjective norms, providing a broader understanding of technology adoption behaviors.

The IS success model by DeLone and McLean [16], is extensively used to explain the impact of information system quality on user satisfaction and system usage. This model highlights key dimensions such as system quality, information quality, and service quality as critical determinants of IS success. The revised model by Petter, DeLone, and McLean [22], further elaborates on these dimensions, emphasizing their importance in evaluating the effectiveness of information systems.

Trust models are integral to understanding user behavior in online transactions. Mayer, Davis, and Schoorman [17], define trust as the willingness of one party to be vulnerable to the actions of another party based on the expectation of positive behavior. McKnight and Chervany [18], extend this concept to e-commerce, highlighting the importance of trust in the vendor, the technology, and the transaction process. These models help explain how trust can mitigate perceived risks and encourage user participation in online activities, including e-philanthropy.

Understanding the antecedents of consumer trust and perceived risk is crucial in influencing users' intentions to engage in online transactions. Ajzen [23] demonstrate that building consumer trust and managing perceived risks are essential for fostering user participation in e-commerce. This understanding is directly applicable to e-philanthropy, where trust in the platform and the campaign is paramount for encouraging donations.

In this research, the dependent variable is the intention to transact, considered the central construct for determining consumer acceptance in the context of e-philanthropy. This model incorporates TAM variables (perceived usefulness and perceived ease of use), which are positioned as primary drivers of online acceptance. The integration of these variables provides a comprehensive understanding of how trust, perceived risk, and technology acceptance influence users' intentions to donate through e-philanthropy platforms. By adopting these theoretical models, the research aims to provide a detailed analysis of the factors influencing e-philanthropy adoption, offering insights into user behavior and the determinants of successful online donation campaigns.

3. Method

Methodologically, the researcher uses a quantitative approach, which is a process of finding knowledge that uses numbers to analyze information about what you want to know [24], [25]. In this study, researchers distributed questionnaires to respondents through online services such as Google services. The number of respondents in this study was 231, covering all regions of Indonesia, represented by several regions. Figure 1 illustrates the structural model hypothesis used in this research.
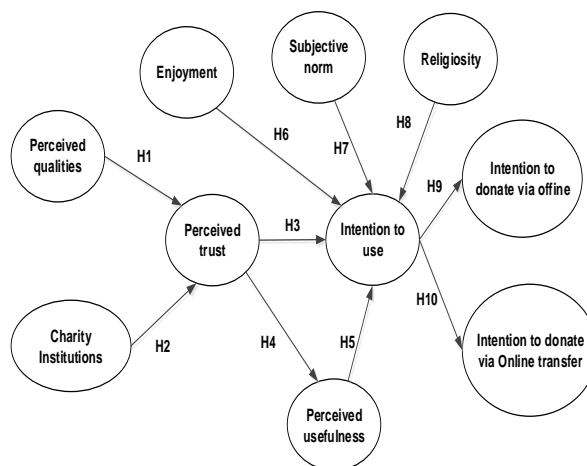

Figure 1. Structural Model Hypothesis

Trust is crucial in online transactions because it absorbs transaction-specific uncertainty by mitigating the adverse effects of perceived information asymmetry and the resulting likelihood of dealing with opportunistic behavior [17]. Trust is a critical element in the emergence and maintenance of social exchange relationships [25]. According to Ranganathan and Henley [24], trust acts as a control mechanism that facilitates exchange relationships characterized by uncertainty, vulnerability, and dependence.

Scholars have different views on the relationship between trust and perceived risk: whether trust is an antecedent of risk, equivalent to risk, or a by-product of risk. Trust and risk are often treated as distinct concepts [18]. Mayer et al. [17] defined trust as an action taken by one person based on their beliefs about the characteristics of another person.

Trust is crucial for users engaging in activities on the Internet, as breaches of trust can impact privacy and security. It is essential in information exchange relationships because it influences social aspects related to company performance, satisfaction, competitive advantage, and the economy [17]. Therefore, the following hypotheses are proposed:

H1: Perceived Quality (PCQ) has a significant relationship with Perceived Trust (PCT).

H2: Charities (CIT) have a significant relationship with PCT.

Perceived behavioral control also influences donation intentions. Ajzen [23] defines perceived behavioral control as people's perceptions of their ability to perform certain behaviors. It is formed from individual beliefs about the skills and opportunities to perform certain behaviors and individual perceptions of potential obstacles [23]. The religiosity variable shows a positive and significant effect, while the organizational culture variable significantly impacts individual behavior. Religiosity acts as a moderator in the relationship between the intention to donate and the behavior of donation. Therefore, the following hypotheses are proposed:

H3: PCT has an insignificant relationship with Intention to Use (INT).

H5: Perceived Usefulness (PCU) has no significant relationship with INT.

H6: Enjoyment (ENJ) has no significant relationship with INT.

H7: Subjective Norm (SBN) has no significant relationship with INT.

H8: Religiosity (RLG) has no significant relationship with INT.

Perceived usefulness can be interpreted as a belief in the decision-making process. If someone believes the information system is useful, they will use it. The goal of TAM is to explain the determinants of general computer acceptance and user behavior across a broad range of end-user computing technologies and user populations [14]. TAM identifies fundamental variables suggested by previous research and specifies the relationships among perceived usefulness, perceived ease of use, attitude toward computer use, and intention to use technology [15]. Therefore, the following hypothesis is proposed:

H4: PCT has a significant relationship with PCU.

Offline donation features allow users to combine direct donations (cash, direct transfers to personal accounts) with online donations without transferring the money to a platform account. Initial fundraising is more frequent and direct between the beneficiary or institution and the donor. Therefore:

H9: INT has a significant relationship with Intention to Donate Offline (ITF).

Donations have evolved from manual processes to include electronic forms such as online donations. As internet technologies and e-commerce practices become more common, online donations have emerged as an alternative to traditional fundraising methods, which have become less productive. The Internet is a vital platform for online donations, facilitating monetary donations, fundraising, charity event promotion, and volunteer recruitment [1]. Non-profit organizations have transitioned from manual to online donations due to the Internet's ability to provide shorter, more efficient, faster, direct, and straightforward money transfers. Therefore, the use of the Internet as a donation platform has increased significantly in recent years. Based on the arguments above, we propose:

H10: INT has a significant relationship with Intention to Donate Online (ITO).

The following table 2 presents the structural model test results for the hypotheses in this study:

Table 2. Structural Model Test Results

Hypothesis	Path	t-value	Path coefficient	Remark
H1	PCQ → PCT	7.156	0.681	Significant
H2	CIT → PCT	1.595	0.196	Significant
H3	PCT → INT	1.023	0.128	Not significant
H4	PCT → PCU	31.724	0.886	Significant
H5	PCU → INT	0.412	0.073	Not significant
H6	ENJ → INT	1.100	0.140	Not significant
H7	SBN → INT	1.448	0.162	Not significant
H8	RLG → INT	3.206	0.360	Significant
H9	INT → ITF	7.871	0.661	Significant
H10	INT → ITO	9.789	0.714	Significant

Table 2 presents the structural model test results, providing insights into the relationships between various constructs in the context of e-philanthropy. The results reveal several key findings. Firstly, PCQ significantly impacts PCT with a strong positive relationship (path coefficient = 0.681, t-value = 7.156), indicating that higher perceived quality of e-philanthropy platforms enhances user trust. Similarly, CIT also have a positive relationship with PCT (path coefficient = 0.196, t-value = 1.595), although the effect is smaller. This implies that the presence and reputation of charities play a role in fostering trust among users.

However, PCT does not significantly influence the INT e-philanthropy platforms (path coefficient = 0.128, t-value = 1.023). This suggests that while trust is important, it alone does not significantly drive users' intentions to use these platforms. On the other hand, PCT has a very strong positive effect on PCU (path coefficient = 0.886, t-value = 31.724), highlighting that trust in the platform enhances its perceived usefulness. The influence of PCU on INT is not significant (path coefficient = 0.073, t-value = 0.412), indicating that usefulness alone does not drive users' intentions. Similarly, ENJ (path coefficient = 0.140, t-value = 1.100) and SBN (path coefficient = 0.162, t-value = 1.448) also do not significantly affect the intention to use e-philanthropy platforms.

RLG, however, significantly impacts the INT (path coefficient = 0.360, t-value = 3.206), suggesting that users with higher religiosity are more inclined to engage with e-philanthropy platforms. Moreover, the INT significantly affects both Intention to ITF (path coefficient = 0.661, t-value = 7.871) and Intention to ITO (path coefficient = 0.714, t-value = 9.789), demonstrating that users who intend to use these platforms are also more likely to participate in both offline and online donation activities. These results underscore the importance of perceived quality, trust, and religiosity in influencing user engagement with e-philanthropy platforms, while perceived usefulness, enjoyment, and social norms have less impact on the intention to use these platforms.

4. Results and Discussion

The sampling technique used in this research is multistage sampling, a method that involves the use of several random sampling techniques simultaneously to enhance effectiveness and efficiency. Instead of sampling all elements within a cluster, certain elements are randomly selected. This technique employs at least two different methods, such as simple random, stratified random, systematic random, and cluster random sampling. During the quantitative data collection stage, a questionnaire created using Google Docs was distributed online to various institutions involved in philanthropy, including amil zakat institutions (LAZ and BAZ), humanitarian organizations, CRS, waqf institutions, academics, universities, and active researchers in related fields. For qualitative data collection, focus group discussions (FGDs) were conducted with zakat institutions across Indonesia.

The subjects of this study were members of related institutions and academics. A total of 300 participants were purposively selected. The data collection instruments included a four-scale Likert questionnaire and a list of discussion questions. The responses to the questionnaire were analyzed using the PLS-SEM method with SmartPLS 2.0 software. Sequentially, several FGD records were thematically analyzed. Ten variables were examined: PCQ, CIT, PCT, ENJ, PCU, INT, SBN, RLG, ITF, and ITO. Additionally, ten hypothetical paths were analyzed based on the respondents' questionnaire data.

4.1. Content Validity

To ensure the content validity of the research instruments, a comprehensive approach was undertaken. First, an extensive literature review was conducted on e-philanthropy, technology acceptance models, trust models, and online donation behavior. This review identified relevant constructs and variables established in previous research, ensuring the study's theoretical framework was grounded in well-supported academic findings. Based on insights from the literature review, a preliminary version of the questionnaire was developed, including items designed to measure ten key variables: PCQ, CIT, PCT, ENJ, PCU, INT, SBN, RLG, ITF, and ITO. The initial questionnaire was reviewed by a panel of experts, and their feedback led to several refinements. A pilot test was conducted with a small sample to identify any ambiguities or issues, and further adjustments were made to enhance clarity and usability.

4.2. Reliability

Cronbach Alpha (CA) and Composite Reliability (CR) are two criteria used to assess the construct's composite measure or internal consistency reliability. Cronbach Alpha measures the degree to which indicators are consistently related to the latent variable, while CR assesses the reliability of a composite score. The threshold for CR is typically above 0.7. The results of the reliability analysis are presented in table 3.

Table 3 Composite Reliability and Cronbach's Alpha

Variables	AVE	Composite Reliability	Cronbach's Alpha
PCQ	0.834	0.953	0.934
PCT	0.818	0.947	0.923
CIT	0.858	0.960	0.945
ENJ	0.725	0.913	0.873
SBN	0.776	0.933	0.904
INT	0.771	0.931	0.900
RLG	0.806	0.943	0.920
PCU	0.879	0.967	0.954
ITF	0.752	0.924	0.890
ITO	0.893	0.971	0.960

Table 3 presents the composite reliability and Cronbach's Alpha values for the constructs used in this study, indicating the internal consistency and reliability of the measurement instruments. The table includes ten variables: PCQ, CIT, PCT, ENJ, PCU, INT, SBN, RLG, ITF, and ITO. The Average Variance Extracted (AVE) values for all constructs are above the threshold of 0.5, demonstrating that a significant portion of variance is captured by the constructs. For instance, PCQ has an AVE of 0.834, indicating strong convergent validity. CR values for all constructs exceed the recommended threshold of 0.7, which confirms the high internal consistency of the constructs. For example, PCQ has a CR value of 0.953, while PCT has a CR value of 0.947, both indicating excellent reliability.

Similarly, Cronbach's Alpha values for all constructs are well above the acceptable threshold of 0.7, further supporting the reliability of the measurement scales. For instance, PCQ has a Cronbach's Alpha of 0.934, and CIT has a Cronbach's Alpha of 0.945, both signifying high reliabilities. The results suggest that the measurement instruments used in this study are reliable and consistent, ensuring that the constructs are accurately measured. This reliability is critical for the

validity of the subsequent structural model analysis and hypothesis testing, as it confirms that the constructs are well-defined and measured consistently across the sample.

The structural model test results for the hypotheses in this study are presented in table 2. A total of ten hypotheses were tested, with five hypotheses serving as independent variables to provide support. Based on path coefficients and other statistical indicators, such as validated redundancy and predictive relevance, four variables showed no significant relationships: ENJ → INT, SBN → INT, PCT → INT, and PCU → INT. Figure 2 illustrates the coefficient of the relationship between constructs and the significance of the relationship between endogenous variables.
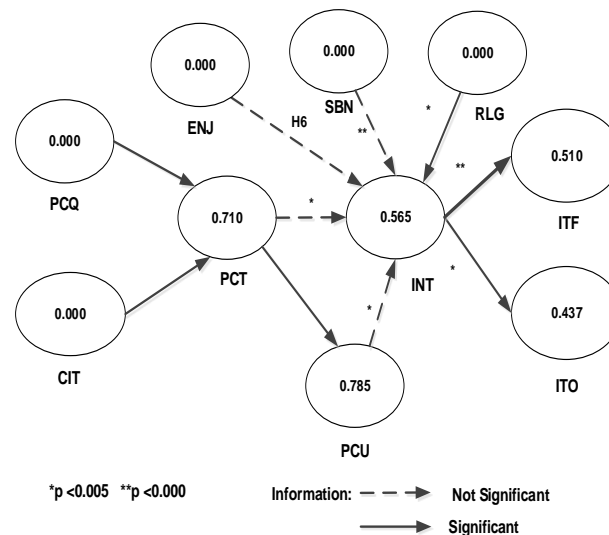

Figure 2. Results of Structural Model Evaluation

As shown in figure 2, four of the ten variables exhibited a negative attitude towards the intention to use. The hypothesis testing indicated that ENJ, SBN, PCT, and PCU did not show significant effects. The measurement model assessment results indicate that while six paths were accepted, four were rejected. Descriptive statistical analysis related to the research questions focused on the perceived role of ease and usefulness in the success of e-philanthropy, specifically within the public fundraising system in Indonesia. General data collected from respondents, primarily academics, entrepreneurs, and institutional representatives knowledgeable about e-philanthropy, were presented. The measurement and structural model assessment results, following the PLS-SEM method, reveal that four of the ten hypotheses were less significant. To further develop e-philanthropy, it is suggested to adopt and explore additional models that may better capture the influencing factors.

5. Conclusion

This study aimed to explore the factors influencing the adoption and use of e-philanthropy platforms in Indonesia by integrating multiple theoretical models, including the TAM, the IS success model, and trust models. The findings reveal that perceived quality (path coefficient = 0.681, t-value = 7.156) and charity institutions (path coefficient = 0.196, t-value = 1.595) significantly enhance perceived trust. Perceived trust, in turn, has a strong positive effect on perceived usefulness (path coefficient = 0.886, t-value = 31.724). However, perceived trust alone does not directly influence the intention to use the platforms (path coefficient = 0.128, t-value = 1.023).

The results also indicate that religiosity significantly impacts the intention to use e-philanthropy platforms (path coefficient = 0.360, t-value = 3.206), suggesting that users with higher levels of religiosity are more likely to engage in online donation activities. Additionally, the intention to use these platforms is a strong predictor of both offline donation intentions (path coefficient = 0.661, t-value = 7.871) and online donation intentions (path coefficient = 0.714, t-value = 9.789). This underscores the importance of building trust and ensuring high-quality user experiences to foster greater participation in e-philanthropy.

The study's comprehensive approach, including extensive literature review, expert feedback, pilot testing, and rigorous validation processes, ensures the reliability and validity of the findings. Future research could further explore other models and factors influencing e-philanthropy to enhance understanding and develop more effective strategies to promote online donations. Overall, the study contributes valuable insights into the determinants of e-philanthropy success, providing a foundation for improving user engagement and trust in digital charitable activities.

6. Declarations

6.1. Author Contributions

Conceptualization: H.T.S., H.N., F.E.M.A., Z.F.A., and K.A.; Methodology: H.N., F.E.M.A., and K.A.; Software: H.T.S.; Validation: H.T.S., H.N., F.E.M.A., Z.F.A., and K.A.; Formal Analysis: H.T.S., H.N., F.E.M.A., Z.F.A., and K.A.; Investigation: H.T.S.; Resources: F.E.M.A.; Data Curation: F.E.M.A.; Writing Original Draft Preparation: H.T.S., H.N., F.E.M.A., Z.F.A., and K.A.; Writing Review and Editing: F.E.M.A., H.T.S., H.N., Z.F.A., and K.A.; Visualization: H.T.S.; All authors have read and agreed to the published version of the manuscript.

6.2. Data Availability Statement

The data presented in this study are available on request from the corresponding author.

6.3. Funding

The authors received no financial support for the research, authorship, and/or publication of this article.

6.4. Institutional Review Board Statement

Not applicable.

6.5. Informed Consent Statement

Not applicable.

6.6. Declaration of Competing Interest

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

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