

Intention to Donate on Online Charitable Crowdfunding: Systematic Literature Review and Future Research Agenda

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ABSTRACT

The effectiveness of online charitable crowdfunding is contingent upon the contributions made by donors. Given the significance and relevance of this topic, the primary objective of this research is to identify, examine, and provide a framework for understanding the intentions of donors who contribute to online charitable crowdfunding platforms. The literature search was conducted by PRISMA guidelines. Keyword searches were conducted in the Scopus and Science Direct databases until July 2023. The inclusion and exclusion criteria for the retrieved research yielded 34 papers. The study's findings indicate that UTAUT and SOR exhibit the most prevalent occurrences. The technical and behavioral aspects are of utmost significance. Intrinsic motivation is driven by various factors such as empathy, trust, compassion, attitude, morality, and self-worth. The extrinsic factors include social influence, literacy, and perceived behavioral control. Given the results mentioned earlier, it is appropriate to draw a conclusion and propose avenues for future investigation. The study contributes to the theoretical understanding of online charitable crowdfunding by identifying and analyzing the factors influencing donor intentions. The study highlights the significance of both intrinsic and extrinsic motivations, expanding the theoretical framework to encompass diverse factors such as empathy, trust, morality, and social influence.

ABSTRAK

Efektivitas penggalangan dana amal online bergantung pada kontribusi yang diberikan oleh para donor. Mengingat pentingnya dan relevansi topik ini, tujuan utama penelitian ini adalah untuk mengidentifikasi, mengkaji, dan memberikan kerangka kerja untuk memahami niat para donor yang berkontribusi pada platform crowdfunding amal online. Pencarian literatur dilakukan dengan pedoman PRISMA. Pencarian kata kunci dilakukan pada database Scopus dan Science Direct hingga Juli 2023. Kriteria inklusi dan eksklusi penelitian yang diambil menghasilkan 34 makalah. Temuan penelitian ini menunjukkan bahwa UTAUT dan SOR menunjukkan kejadian yang paling umum. Aspek teknis dan perilaku adalah yang paling penting. Motivasi intrinsik didorong oleh berbagai faktor seperti empati, kepercayaan, kasih sayang, sikap, moralitas, dan harga diri. Faktor ekstrinsik meliputi pengaruh sosial, literasi, dan kontrol perilaku yang dirasakan. Mengingat hasil-hasil yang disebutkan sebelumnya, adalah tepat untuk menarik kesimpulan dan mengusulkan jalan untuk penyelidikan di masa depan. Studi ini berkontribusi pada pemahaman teoretis tentang crowdfunding amal online dengan mengidentifikasi dan menganalisis faktor-faktor yang mempengaruhi niat donor. Studi ini menyoroti pentingnya motivasi intrinsik dan ekstrinsik, memperluas kerangka teoretis untuk mencakup beragam faktor seperti empati, kepercayaan, moralitas, dan pengaruh sosial.

1. INTRODUCTION

Innovations in technology that are presently advancing may also be utilized to solicit charitable contributions. Donating is an activity associated with charity. According to Farooq et al. (2020), charity gives money, products, or time to those in need directly or through intermediaries such as non-profit organizations. The current trend of online platforms facilitating services has resulted in the rise of online donations in high demand. One of them is online charitable crowdfunding.

Many online businesses (startups) use crowdfunding to request public donations. Crowdfunding is

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the process in which many individuals make small monetary contributions or provide support to finance projects that may offer rewards (Chirisa & Mukarwi, 2018). Gedda et al. (2016) discovered that the vast majority of crowdfunding initiatives are carried out through online platforms. According to Aprilia & Wibowo (2017), crowdfunding is not new, even though the general public may not widely know it.

Online crowdfunding, funded by donations from individuals and organizations, is emerging as the second most prevalent form of crowdfunding. Donation crowdfunding enables non-profit organizations to acquire funds from benefactors who may not have been accessible otherwise. This allows these organizations to fulfill their purpose of creating positive societal change (Langley et al., 2020). Numerous philanthropic organizations need more expertise to seek financial contributions effectively. Consequently, they resort to initiating crowdfunding donation campaigns on external platforms to secure the required cash. Although crowdsourcing donations have helped groups achieve their social objectives, recent research indicates that not all crowd-funding initiatives provide successful outcomes (Butticè & Noonan, 2020). However, despite this fact, crowdfunding has facilitated fundraising for organizations. Based on research conducted by Zhu (2022), it has been found that 62.8 percent of crowdfunding donation initiatives fail and do not receive money due to ineffective persuasion of donors. Therefore, examining the factors that impact donors' inclination to contribute to online charitable crowdfunding is crucial. Developing a more thorough understanding of intention is essential since crowdfunding platforms, like IT artefacts, are influenced by human design and communication decisions (Choy & Schlagwein, 2016). Hence, comprehending the correlations between IT capabilities and donor motivations in the realm of charitable crowdfunding not only adds to the current knowledge about this contemporary IT-powered phenomenon but also has the capacity to assist professionals in the charity sector in improving their platform and campaign design strategies.

The adoption of technology by the organization is crucial for the efficient implementation of the technology, and the acceptance of technology by users is a key indicator of successful IT deployment and continued usage. Various models have been developed and are being utilized to identify the factors that influence the adoption and utilization of technology, specifically in the medical domain. The Unified Theory of Acceptance and Use of Technology (UTAUT) was formulated by Venkatesh et al. (2003). Additional models encompass the Stimulus-Organism-Response (SOR) model, devised by (Mehrabian & Russell, 1974). The Technology Acceptance Model (TAM) was formulated by Davis (1989), the self-determination theory was established by Deci & Ryan (1985), and the elaboration likelihood model was introduced by Hamilton et al. (1993). Due to the significance of investigating the factors that impact donation intentions in online charitable crowdfunding, numerous research has been undertaken utilizing specialized models to detect these characteristics. Multiple studies have used online charity crowdfunding intention models with unique behavioral and contextual factors. This is due to various distinct behavioral models and elements in every country, technology, and situation. The results of these investigations are widely dispersed and often duplicated in several publications. This implies that within a replicated setting, multiple models and purpose elements have been validated without the awareness of the actual studies being conducted or occasionally in analogous forms of online philanthropic crowdsourcing. A repetition of the identical sequence must be adhered to. This study demonstrates the overall model and consistent qualities examined in several online charitable crowdfunding campaigns for charitable organizations.

The present inquiry addresses the following three essential research inquiries: 1) what are the research focuses and areas of study on the intention to donate on online charitable crowdfunding platforms in the existing literature? 2) what are the determinants of the intention to donate on online charitable crowdfunding? and 3) what possible areas of investigation could be explored in the future?

2. RESEARCH METHOD

This research is a Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA)-based systematic review that was carried out in accordance with its guidelines.

2.1. Study selection process

A thorough search protocol was developed to locate papers that need to be analyzed, corresponding to previous researchers' Systematic Literature Review (SLR) approach (Garavand et al., 2022; Seth et al., 2020). Table 1 shows the search criteria that will be used to screen the data. This study employs methodical search techniques to discover all of the original published papers connected to donors' intentions to donate on online

charitable crowdfunding and the perspective of accepting online charitable crowdfunding from the beginning to July 2023. The period covered by this study is from the beginning of 2023 (the month of July). A Microsoft Excel (Microsoft Office 2016) spreadsheet was compiled with each article's authors, title, journal, year of publication, and abstract. After searching the Scopus and ScienceDirect databases, this study chose publications exclusively available in English. Table 2 presents the broad categories of search strings employed in the preliminary investigation.

After obtaining the extracted data, duplicate documents are deleted. Then screening was done based on the title and abstract. After passing the screening, full-text screening was carried out by adjusting to the exclusion criteria. Exclusion criteria, namely, the topic is not related to the intention of donating and not about charitable crowdfunding; in general, the only evaluation is the intention to donate on online charitable crowdfunding. All articles' complete texts were studied to determine eligibility, and the qualified publications were preserved in a list. To find relevant articles, a search of the most recent reviews and manual searches of references from papers were carried out. The Joanna Briggs Institute (JBI) tool served as the basis for evaluating the selected articles' overall level of quality. This evaluation aims to ascertain the level to which a study has addressed the possibility of bias in its findings' design, conduct, and analysis. This assessment will also evaluate the quality of the study's methodological approach. This evaluation tool is utilized in the process of evaluating the quality of observational studies that are included in systematic reviews. Articles will be entered into the next process if they get a minimum of five "yes". The results of the evaluations showed that every chosen article met the standards for quality necessary for inclusion in the study.

2.2. Data collection

After identifying other relevant research, the author started collecting data. To extract data, this research used a table in the Microsoft Excel program. The most important aspects of the table are the basic statistics from the research, the model's name, the type of platform, and the elements that have the largest impact on a person's intention to donate to an online charitable crowdfunding campaign.

2.3. Data analysis

Content analysis was used to conduct data analysis, and the results were summed up and reported in tables and figures in accordance with the aims of the study. Figure 1 depicts the systematic review procedure adhering to the PRISMA standards, acquiring 34 publications for further evaluation. Descriptive analysis for research profiles using SPSS version 25. The data analysis findings, in alignment with the research objectives, are presented in processed tables and graphs.

Table 1. Search criteria

Criterion	Inclusion	Exclusion
Language	English	Any other than English
Study type	Empirical or theoretical	-
Year	Not restricted	-
Relevance	Anything that analyzed online charitable crowdfunding or donation-based crowdfunding	Not restricted
Database	Scopus, ScienceDirect	-

Table 2. Search strategy

Limitation	Search string
#1	"charity" OR "donation"
#2	"crowdfunding"
#3	"online"
#4	"acceptance" OR "intention to use" OR "adoption"
#5	"donor" OR "donator"
Search strategy	#1 AND #2 AND #3 AND #4 AND #5

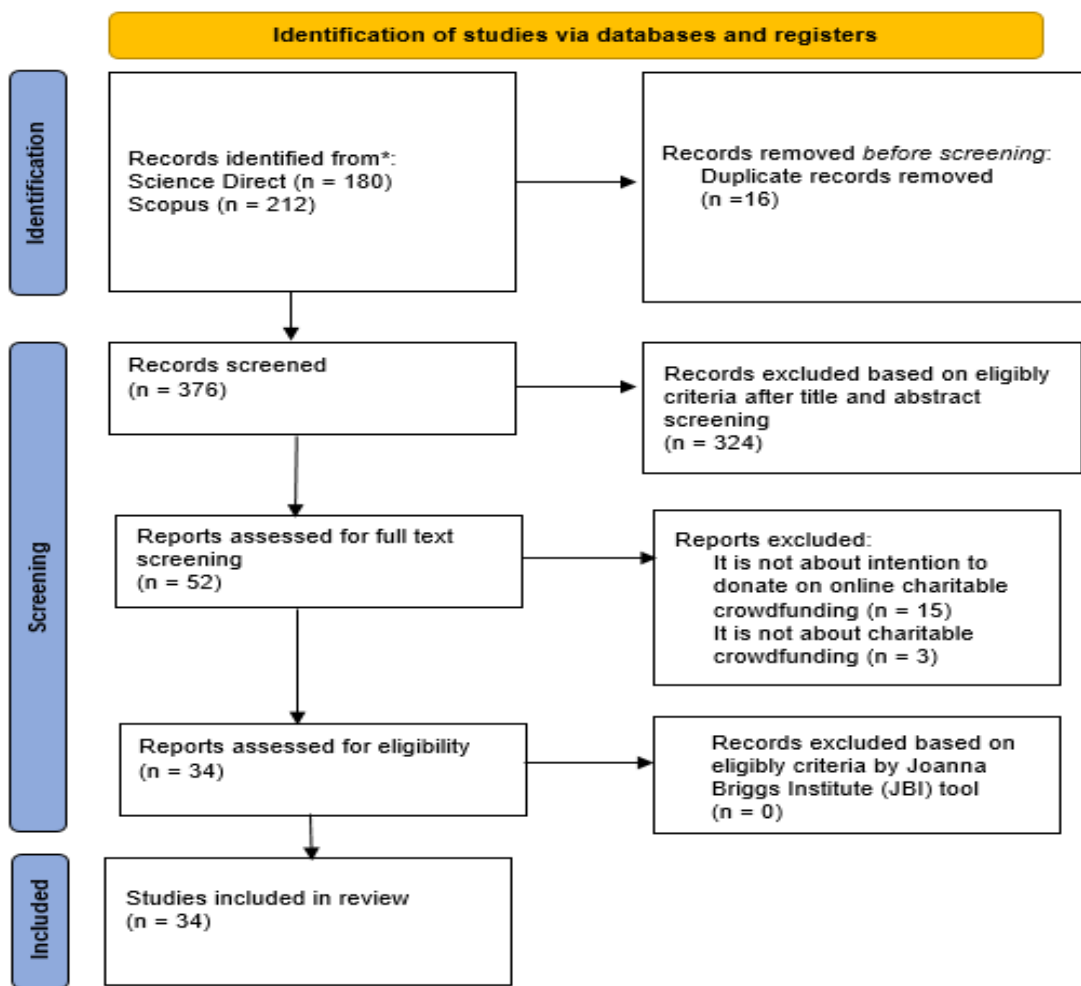


Figure 1. Preferred reporting items for systematic reviews (PRISMA) flow diagram

3. DATA ANALYSIS AND DISCUSSION

3.1. Data Analysis Research Profiling

The study profiles of the selected ones are presented here by the year they were published, the names of the publications utilized, the geographic coverage, and the context examined. A detailed description of the studies that were reviewed can serve as a resource for possible future researchers by providing an idea of the pace of publication and the principal topic of the investigations that have yet to be carried out.

The database search produced a total of 382 documents that were retrieved. Following the removal of 16 identical papers, 376 publications have been brought in for review. The outcomes of the filtration process for the analysis are shown in the flowchart that can be found in Figure 1. The four authors analyzed the titles and abstracts of 376 different published works. At this stage, 324 papers, the vast majority of which were irrelevant to the subject, were deemed unsuitable for review. After that, the full texts of the relevant publications were analyzed by four different co-authors. After that, four of the authors went through and looked at the titles and abstracts of relevant articles. After determining that a title or abstract should be included in a review, the entire document is read through to check that it provides relevant information to the topic at hand. At this moment, 18 articles have been published that are not related in any way to the adoption of online charitable crowdfunding or to online charitable crowdfunding itself.

When there is a disagreement between the authors, they discuss and evaluate their own decisions to conclude that they are acceptable to all. After a thorough search of the currently available literature, 34 publications were discovered that reported original empirical studies on the intention to donate through online charity crowdfunding. Table 3 contains information regarding the particulars of these articles.

According to our findings, the first study on donation intentions via online charitable crowdfunding was not based on any specific theory. This can only be explained through an approach that was studied in

2017 and focused on perceived trustworthiness and empathy. The UTAUT model served as the foundation for subsequent discoveries in 2018, which were conducted in China. As seen in Table 5, over half of the research investigating donation intentions in online charitable crowdfunding uses the UTAUT and SOR models. In addition, numerous other publications use the SDT, TAM, and ELM models. Other important models that have been used after the ELM model include the agency theory model, critical success factor, donor-related factor, donor-brand engagement model, extended theory of planned behavior, motivations theory, Multi-Motive Theory (MISC), Social Cognitive Theory (SCT), social influence theory, social learning theory, system learning, system-related factors, Theory of Planned BEHAVIOR (TPB), Social Presence Theory (SPT), and Norm Activation Theory (NAT), and trust transfer model. Table 3 presents the distribution of countries in terms of their intentions to donate to crowdfunding campaigns conducted online through charity tables. The number of online studies on crowdfunding for charity causes in China is the largest in the country. The next two countries, Indonesia and Malaysia, each have seven studies. Following the previous order, the countries of India, Bangladesh, Iran, South Korea, Oman, Saudi Arabia, Egypt, and Taiwan each had two, one, one, one, one, one, one, and one studies accordingly.

As seen in Table 7, the findings indicate that 12 of these studies were generally conducted to donate to charitable crowdfunding without mentioning the platform context. These studies focused on empathy (4), perceived credibility (4), performance expectancy (2), effort expectancy (3), social influence (2), facilitating conditions (3), trust (2), experience expectation (1), perceived enjoyment (1), satisfaction (1), perceived usefulness (1), social influence (2), altruism (2), and experience expectation (1). The next platform is based on donations, and eight studies have accepted the elements indicated in the table. Perceived ease of use (4), perceived usefulness (4), trust (2), social norm (1), orientations (1), perceived transparency (1), gender (1), and knowledge (1) are the factors that affect intention to donate on donation-based crowdfunding.

The perceived simplicity of use and perceived utility elements are the most critically acknowledged factors in the crowdfunding-waqf platform, another type of charitable crowdfunding platform ranked by four research donation-based crowdfunding, internet charity platforms, online donations, and sadaqah-based crowdfunding are some of the other types of online charitable crowdfunding platforms. Other online charitable crowdfunding platforms include digital zakat payments, Social Network Services (SNSs), m-payment app donations, and donation-based crowdfunding.

The frequency of models and factors acquired in donors' intention to donate in online charitable crowd-funding are typically influenced by factors included in the category of technical (contextual) and behavioral (individual) factors. The frequency of donors is generally influenced by factors included in the technical (contextual) and behavioral (individual) factors category. In this particular scenario, technical criteria include performance expectancy, perceived usefulness, effort expectancy, perceived simplicity of use, perceived credibility, and transparency. In this scenario, behavioral (individual) factors can be broken down into two categories: those that are internal, such as empathy, trust, altruism, attitude, moral norms, and feeling of self-worth, and those that are external, such as social influence, literacy, and perceived behavioral control. It is possible to implicitly represent this model relationship using the form of Figure 2.

Table 3. Publication related to intention to donate on online charitable crowdfunding

Item	Author	Year	Country	Basic Model	Platform	The factors affecting the intention to donate	Other
1	Liu et al.	2017	China	None	Charitable crowd-funding	Empathy and perceived credibility	-
2	Sura et al.	2017	Malaysia and South Korea	None	Donate via SNSs	General attitude	Charity projects, charity organizations, and SNS features were not significant factors in influencing peo-

Item	Author	Year	Country	Basic Model	Platform	The factors affecting the intention to donate	Other
							ple's intention to donate via SNSs
3	Li et al.	2018	China	The unified theory of acceptance and use of technology (UTAUT)	Charitable crowdfunding project	Performance Expectancy (PE), Effort Expectancy (EE), Social Influence (SI), Facilitating Conditions (FC), sense of trust, and experience expectation	-
4	Liu et al.	2018	China	None	Charitable crowdfunding	Individuals' empathy and the perceived credibility	Website quality, transaction convenience, and project content quality influence both empathy and perceived credibility
5	M. A. B. M. T. Thaker	2018	Malaysia	Technology Acceptance Model (TAM)	Crowdfunding-waqf model	Perceived ease of use, perceived usefulness, trust, social norm, orientations	-
6	M. A. M. T. Thaker et al.	2018	Malaysia	Technology Acceptance Model (TAM)	Crowdfunding-waqf model	Perceived ease of use, perceived usefulness	-
7	Chen et al.	2019	China	Theory of planned behavior (TPB), social presence theory (SPT), and norm activation theory (NAT)	Donation-based crowdfunding	Social presence, attitude, perceived behavioral control, trust, personal norm	Subjective norms not significant to intention
8	Q. C. Li & Wu	2019	China	None	Charitable crowdfunding project	Social influence on social media platforms, interaction with fundraisers, and perceived proximity	-
9	Wang	2019	China	Self-determination theory (SDT)	Donation crowdfunding	Self-identity and social identity	-
10	Du et al.	2020	China	The unified theory of acceptance and use of technology (UTAUT)	Internet charity platform	Performance expectancy, effort expectancy, facilitating conditions	-
11	Indriani and Kasri	2020	Indonesia	Stimulus-Organism-Response (S-O-R)	Charitable crowdfunding	Empathy and perceived credibility	-

Item	Author	Year	Country	Basic Model	Platform	The factors affecting the intention to donate	Other
12	Lin et al.	2020	Taiwan	Multi-motive theory (MISC), System Learning	Crowd-funding platform	Perceived enjoyment, satisfaction, perceived usefulness	-
13	Maleki and Hosseini	2020	Iran	Donor related factor, system related factor, and donor-brand engagement model	Donations via M-payment App	Donor-brand engagement, affective commitment, attitude toward helping others, helpers' high, system trust	Religiosity and effort expectancy were found to be insignificant
14	Zhang et al.	2020	China	Critical success factor	Donation-based crowdfunding Sadaqah-Based Crowdfunding	Platform trust, downstream reciprocity, and upstream reciprocity	-
15	Anim Omar and	2021	Malaysia	Stimulus-Organism-Response (S-O-R)	elaboration likelihood model (ELM) and Stimulus-Organism-Response (S-O-R)	Utilitarian features, trust	Hedonic features not significant to intention
16	Chen et al.	2021	China	Stimulus-Organism-Response (S-O-R) and self-determination theory	Online Charities	Rational-based trust and emotional-based empathic concern	-
17	Chen et al.	2021	China	Trust transfer theory, Social Learning theory	charitable crowdfunding	Social influence, altruism, and sense of self-worth	Performance Expectancy is not significant to the intention
18	Hou et al.	2021	China	Motivations and Self-Determination	Online Donation	Trust in online donation, platform, peer influence, enjoyment in helping others	Trust in beneficiary was insignificant
19	Jiao et al.	2021	China	The unified theory of acceptance and use of technology (UTAUT)	Online crowdfunding charities	Reciprocity, sense of belonging, joy of giving, altruism, financial constraints	Reputation and Social influence did not affect the intention to donate
20	Kasri Yuniar and	2021	Indonesia	The unified theory of acceptance and use of technology (UTAUT)	Digital zakat payments	Performance expectancy, effort expectancy, facilitating condition, and zakat literacy	Social influence is found to be insignificant
21	Theerthaana and Manohar	2021	India and Bangladesh	The unified theory of acceptance and use of technology (UTAUT)	Donation crowdfunding	Performance expectancy, effort expectancy, facilitating conditions, and trust significantly enhance the intention to adopt donation crowdfunding.	Social influence was found to be insignificant

Item	Author	Year	Country	Basic Model	Platform	The factors affecting the intention to donate	Other
22	Allah Pitchay et al.	2022	Oman	Self-determination theory	Donation crowdfunding	Sense of self-worth, perceived donor effectiveness, moral obligation, subjective norm, perceived behavioral control	Face concern not significant on intention to donate
23	Berakon et al.	2022	Indonesia	Technology Acceptance Model (TAM)	Cash Waqf-Linked Sukuk	Perceived ease of use, perceived usefulness, perceived transparency, and trust in the Indonesian waqf board and waqf Institutions	Religiosity fails to moderate the relationship between PU and individual intention
24	Chen et al.	2022	China	elaboration likelihood model (ELM) and social influence theory	Online charityTable giving	Social motivation and altruism motivation	-
25	Hapsari et al.	2022	Malaysia	Technology Acceptance Model (TAM)	Crowd-funding-waqf	Perceived usefulness, perceived ease of use, gender, and waqf knowledge	Age group, marital status, income level, internet usage, perceived risk of crowdfunding, and Waqf perception did not affect this likelihood
26	Hariwibowo et al.	2022	Indonesia	agency theory	Online charity crowdfunding	Web quality, transparency, trust	-
27	Ikhsan et al.	2022	Indonesia	The unified theory of acceptance and use of technology (UTAUT)	Crowd-funding platform	Performance expectancy, social influence, effort expectancy, and facilitating conditions	-
28	Kasri and Indriani	2022	Indonesia	Stimulus-Organism-Response (S-O-R)	Online charityTable 3onation-based crowdfunding	Empathy and perceived credibility	-
29	W. Li et al.	2022	China	Extended theory of planned behavior	Online donation	Attitude, perceived behavioral control, moral norm, subjective norm, trust in charity organizations	Trust in technology was found to be insignificant. The results also revealed that past dona-

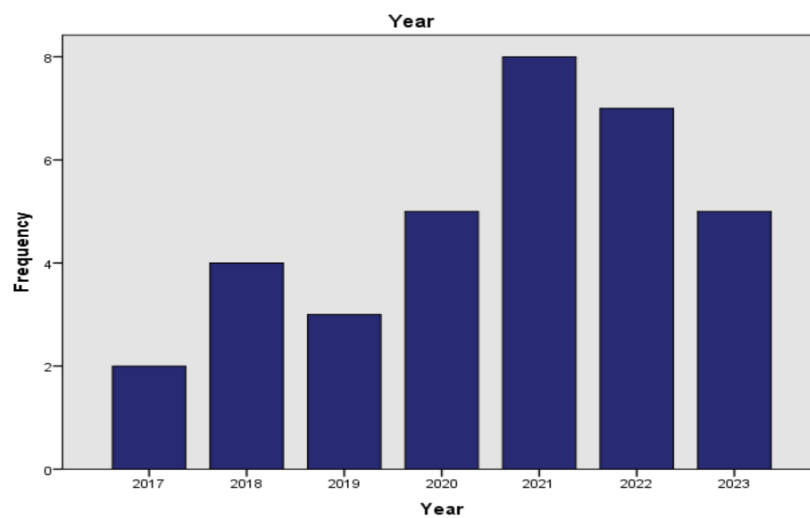
Item	Author	Year	Country	Basic Model	Platform	The factors affecting the intention to donate	Other
							tion behavior moderated the effect of trust in charity organizations on donation intention.
30	Purwandari et al.	2022	Indonesia	Elaboration Likelihood Model (ELM)	Online donations crowdfunding	Campaign credibility	-
31	Al-Edrus et al.	2023	Malaysia	UTAUT2	Crowd-funding platform	Effort expectancy, facilitating conditions, habit, hedonic motivation	-
32	Bin-Nashwan et al.	2023	Saudi Arabia and Egypt	The unified theory of acceptance and use of technology (UTAUT), social cognitive theory (SCT)	ZakaTech (Donation crowdfunding)	Performance expectancy, facilitating conditions, social influence, self-efficacy, social isolation, trust	Effort Expectancy is not significant to the intention
33	Kamarudin et al.	2023	Malaysia	Stimulus-Organism-Response (S-O-R)	Donation-based crowdfunding	Emotional support, service quality, information quality, trust	Informational support and system quality did not affect donation intention
34	Yadav Mathur and	2023	India	None	Donation crowdfunding	Perceived project integrity, fundraiser's credibility, funder's social influence, crowdfunding readiness, funder's self-efficacy, crowdfunding platform reputation, and funder's empathy	-

The following is a list of the ten most significant journals in the field, organized by the number of papers published, which can be found in Table 4. The International Review on Public and Nonprofit Marketing, the International Journal of Islamic and Middle Eastern Finance and Management, and Industrial Management and Data Systems have each published three related articles. The Journal of Islamic Marketing, Sustainability (Switzerland), and Telematics and Informatics have each published two related articles. The publications of articles in Computers in Human Behavior, Cyberpsychology, Electronic Commerce Research and Applications, and Enterprise Information Systems followed this.

According to the results of the analysis of the extracted data, the first research on online charitable crowdfunding was conducted in 2013. However, it did not satisfy the search criteria because it needed to examine the intention to donate to online charitable crowdfunding. In the subsequent years, 2014, 2015, and 2016, the Scopus and ScienceDirect database queries yielded no articles that met the criteria. This resulted in the first research that met the search criteria, beginning in 2017, conducted by Li et al. In 2017, only two

Table 4. Top 10 journals by number of articles

No	Journal	Frequency of Articles
1	International Review on Public and Nonprofit Marketing	3
2	International Journal of Islamic and Middle Eastern Finance and Management	3
3	Industrial Management and Data Systems	3
4	Journal of Islamic Marketing	2
5	Sustainability (Switzerland)	2
6	Telematics and Informatics	2
7	Computers in Human Behaviour	1
8	Cyberpsychology	1
9	Electronic Commerce Research and Applications	1
10	Enterprise Information Systems	1

**Figure. 2** Distribution of publications in 2017–2023

studies were conducted on donation intentions in online charitable crowdfunding. However, publication velocity increased the following year, confirming the growing academic interest in online charitable crowdfunding donation intentions (Figure 2). In 2021, there were eight publications about the intention to donate to online charitable crowdfunding, the highest number ever. This relates to 2021 when the COVID-19 pandemic struck the world, and social distancing was encouraged to restrict direct human contact. This increases the use of online platforms to aid human activities, including online crowdfunding for charitable causes.

According to Table 5, it is demonstrated that the research that was collected utilized the fundamental model of the UTAUT and SOR with the maximum number, which is six studies for each. Venkatesh et al. (2003) were the first to develop the idea for UTAUT. In its most basic version, the UTAUT model employs behavioral intention to predict technology use behavior. The eight components of the examined technology adoption model provided the foundation for the included behavioral intention predictors. The UTAUT formulation is founded on eight different research models, including the technology acceptance model, the theory of reasoned action, the TAM-TPB hybrid model, the motivational model, the theory of planned behavior, the theory of innovation dissemination, and the PC usage model. Social cognitive theory is also a part of the UTAUT formulation. The SOR framework has its roots in the study of environmental psychology. It is based on the presumption that different cues perceived in the environment operate as stimuli (S) and trigger individual cognitive or emotional reactions (O), which in turn cause either positive or negative behavioral responses (R) (Bitner, 1992). Researchers used this paradigm to study the causal links between internal behavioral reactions and external environmental cues (Guo et al., 2016). These studies aimed to give solutions for the optimal allocation of behavioral variables.

Table 5. Frequency of models as a basis for intention to donate on online charitable crowdfunding among donators

No	Basic Model	Frequency
1	Unified Theory of Acceptance and Use of Technology (UTAUT)	6
2	Stimulus-Organism-Response (S-O-R)	6
3	None	5
4	Self-Determination Theory (SDT)	4
5	Technology Acceptance Model (TAM)	4
6	Elaboration Likelihood Model (ELM)	3
7	Agency theory	1
8	Critical success factor	1
9	Donor related factor	1
10	Donor-brand engagement model	1
11	Extended theory of planned behavior	1
12	Motivations theory	1
13	Multimotive theory (MISC)	1
14	Social Cognitive Theory (SCT)	1
15	Social influence theory	1
16	Social Learning theory	1
17	System Learning	1
18	System-related factor	1
19	Theory of Planned Behavior (TPB)	1
20	Social presence theory (SPT)	1
21	Norm activation theory (NAT)	1
22	Trust transfer theory	1
23	Unified Theory of Acceptance and Use of Technology 2 (UTAUT2)	1
	Total	45

Table 6. The distribution of countries concerning intention to donate on online charitable crowdfunding

No	Country	Frequency	Percent
1	China	14	41.2
2	Indonesia	7	20.6
3	Malaysia	6	17.6
4	India	1	2.9
5	India and Bangladesh	1	2.9
6	Iran	1	2.9
7	Malaysia and South Korea	1	2.9
8	Oman	1	2.9
9	Saudi Arabia and Egypt	1	2.9
10	Taiwan	1	2.9
	Total	34	100.0

The geographical coverage shown in Table 6 reveals that 41.2% of relevant studies, or 14 studies, were conducted in China, followed by Indonesia with 20.6%, or 7 studies, and Malaysia with 17.8%, or 6 studies. Asian countries are the primary research focus on donation intentions in online charitable crowdfunding. This suggests that instances of online charitable crowdfunding may be more prevalent in Asia, garnering the interest of researchers.

China has more than a third of the world's population and is continuing to develop, accompanied by a robust digital ascent and a rapidly expanding middle class. According to the Charities Aid Foundation's CAF World Giving Index 2022, Asian countries, such as China, are among the top 10 nations with the most significant aggregate increase in giving activity over the past five years. Indonesia is the most generous nation. This trend in philanthropy and the fact that both nations have deeply ingrained philanthropic traditions in their cultures have resulted in several growth opportunities in the philanthropic sector. Figure 3 depicts the geographical distribution of data based on maps.

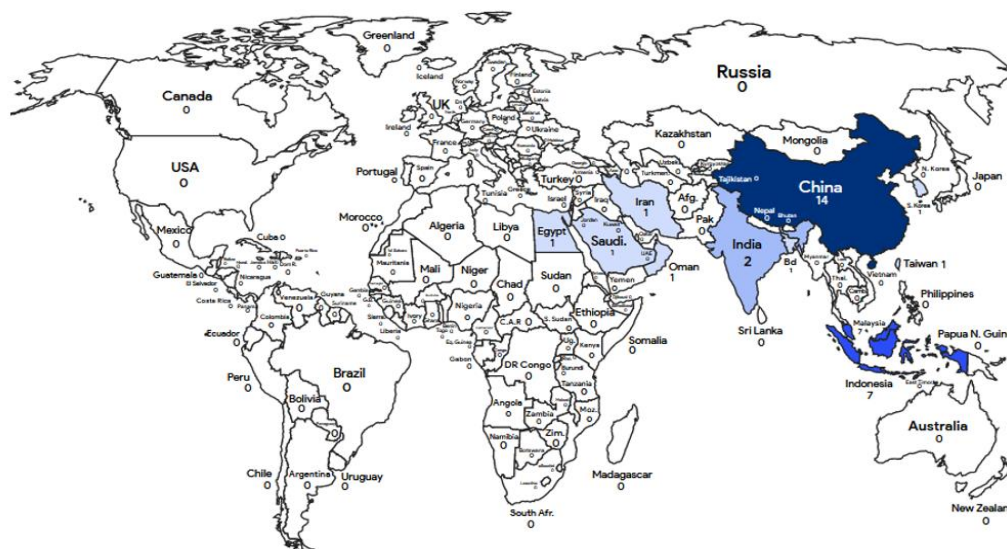


Figure 3. Geographical map of countries concerning intention to donate on online charitable crowdfunding

3.2. The factors that influence the intention to donate to online charitable crowdfunding

Documents gathered using a data extraction procedure with no specific year constraint demonstrate that the study on donation intentions in online charitable crowdfunding began in 2013, while research on those qualified for evaluation based on criteria did not begin until 2017. According to a study on charitable crowdfunding in China conducted by Liu et al. (2017), the intention to donate is influenced by the empathy of donors and perceived credibility. However, this research has yet to employ a specific model base as its foundation. In 2018, Li et al. in China were the first to use the UTAUT model to predict donation intentions in online charitable crowdfunding. This study demonstrates that the constructs that make up the UTAUT model, such as performance expectancy, effort expectancy, facilitating conditions, and social influence, can affect donation intentions. Following an analysis of 34 studies published between 2017 and 2023, several potential factors that could affect a person's intention to donate were discovered. After examining these components, this study has determined that they may be categorized into two distinct categories: behavioral factors (individual) and technical factors (contextual), as seen in Figure 4.

Table 7. Context of online charitable crowdfunding and frequency of factors accepted

Context	Frequency	Factors and frequency
Charitable crowdfunding	12	Empathy (4), perceived credibility (4), performance expectancy (2), effort expectancy (3), social influence (2), facilitating conditions (3), trust (2), experience expectation (1), perceived enjoyment (1), satisfaction (1), perceived usefulness (1), social influence (2), altruism (2), sense of self-worth (1), reciprocity (1), sense of belonging (1), joy of giving (1), financial constraints (1), platform quality (1), transparency (1), habit (1), hedonic motivation (1), interaction with fundraiser (1), and perceived proximity (1)
Crowdfunding-waqf	4	Perceived ease of use (4), perceived usefulness (4), trust (2), social norm (1), orientations (1), perceived transparency (1), gender (1), and knowledge (1)
Digital zakat payments	2	Performance expectancy (2), effort expectancy (1), facilitating condition (2), zakat literacy (1), social influence (1), self-efficacy (1), social isolation (1), trust (1)
Donate via SNSs	1	Attitude (1)

Context	Frequency	Factors and frequency
Donations via M-payment App	1	Donor-brand engagement (1), affective commitment (1), attitude (1), helpers' high (1), trust (1)
Donation-based crowdfunding	8	Social presence (1), self-identity (1), social identity (1), trust (4), reciprocity (1), performance expectancy (1), effort expectancy (1), facilitating conditions (1), sense of self-worth (1), perceived donor effectiveness(1), moral obligation (1), subjective norm (1), personal norm (1), perceived behavioral control (2), attitude (1), emotional support (1), service quality (1), information quality (1), credibility (2), perceived project integrity (1), social influence (1), crowdfunding readiness (1), funder's self-efficacy (1), reputation (1), and empathy (1)
Internet charity platform	2	Performance expectancy (1), effort expectancy (1), facilitating conditions (1), trust (1), empathy (1)
Online donation	3	Social motivation (1), altruism motivation, trust (2), enjoyment in helping others, attitude (1), perceived behavioral control (1), moral norm (1), subjective norm (1)
<i>Sadaqah</i> -Based Crowdfunding	1	Utilitarian features (1), trust (1)
Total	34	

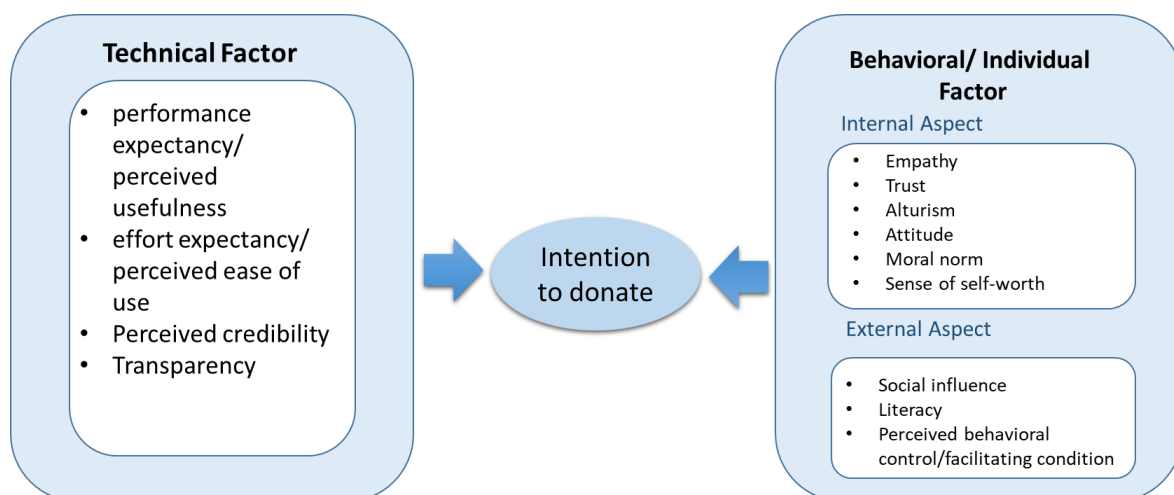


Figure 4. The most important factors affecting the intention to donate on online charitable crowdfunding

Most technical (contextual) factors in online charitable crowdfunding platforms, such as performance expectancy, effort expectancy, platform credibility, and transparency, affect donors' intentions to donate to online charitable crowdfunding. Most personal behavioral factors are unpredictable and vary. Donor empathy and trust are essential in determining the intention to donate in online charitable crowdfunding (Liu et al., 2017; Maleki & Hosseini, 2020). This means that behavioral factors (individuals) are very important in predicting donors' intention to donate to online charitable crowdfunding. This study aims to review research conducted regarding technical and behavioral factors related to the intention to donate to online charitable crowdfunding. The explanation of each of these factors is explained as follows:

Technical Factor

a. Performance Expectancy

The phrase "performance expectancy" relates to the degree to which an individual believes that online charitable crowdfunding would assist donors in getting gains in carrying out their responsibilities. The setting in which the term is used is in the context of crowdfunding for charitable causes that take place online. The

UTAUT includes a performance expectancy construct as one of its primary ones. Analogously, Alalwan et al. (2014) proposed that the term “performance expectancy” be regarded as a utility phrase encountered when utilizing online charitable crowdfunding. According to Chen et al. (2021), performance expectancy is defined as the degree to which project backers predict that contributing on crowdfunding platforms would provide them with a sense of gratification, responsibility, and personal accomplishment due to their participation. This concept is relevant to the field of online charitable crowdfunding. According to Li et al. (2018), an accomplishment is produced when an endeavor is brought to a successful conclusion. In addition, Cox et al. (2018) research found that a sense of completion is an important component of successful online fundraising for philanthropic causes. Several researchers (Bin-Nashwan et al., 2023; Du et al., 2020; Ikhsan et al., 2022; Kasri & Yuniar, 2021; Li et al., 2018; Theerthaana & Manohar, 2021) evidence has provided a significant influence of performance expectations on the behavioral intention of users to participate in online charitable crowdfunding. This concept is comparable to the technology acceptance model’s perceived usefulness factor. The term “perceived usefulness” refers to a system’s potential to fulfill a user’s expectations that it will be beneficial for completing a specific job. (Rahmayanti et al., 2021). According to the findings of several research (Berakon et al., 2022; Hapsari et al., 2022; Thaker, 2018; Thaker et al., 2018), perceived usefulness may enhance the desire to donate to charitable crowdfunding and crowdfunding connected to waqf (Thaker, 2018; Thaker et al., 2018).

b. Effort Expectancy

Users’ expectations of effort and the amount of work involved are related (Rahi et al., 2019). The expectation of one’s effort is a major concept in the UTAUT. Several researchers, like Wong et al. (2020), found that “users are more likely to adopt technology when they perceive that it is simple to use and does not require much effort.” According to the research by Chaouali et al. (2016), more people will use internet banking if they believe it is easy. Researchers have discovered a correlation between users’ expectations of effort and their intentions to donate on online charitable crowdfunding platforms (Al-Edrus et al., 2023; Du et al., 2020; Ikhsan et al., 2022; Kasri & Yuniar, 2021; Li et al., 2018; Theerthaana & Manohar, 2021). This is analogous to the “perceived ease of use” factor in the TAM. To what extent a person thinks a system is simple to use is what Davis (1989) calls its “perceived ease of use.” Donation-based crowdfunding, on the other hand, is easy and has no geographical or temporal limitations. According to research (Davis, 1989), people’s intent to act is affected by how easily something seems to be used (Tan et al., 2020). It has been found in several studies (Berakon et al., 2022; Hapsari et al., 2022; Thaker, 2018; Thaker et al., 2018) that a donor’s perceived ease of use of a crowdfunding platform for good causes can have a positive effect on their desire to contribute.

c. Perceived Credibility

In recent years, much attention has been paid to research perceived credibility in online transactions (Gupta et al., 2019; Gvili & Levy, 2016; Manrai et al., 2021). These studies have been published in a variety of academic journals. The research conducted by Liu et al. (2017) concluded that perceived credibility can be described as the believability of a crowdfunding project in the eyes of potential funders. Even though most of the messages posted on crowdfunding sites are reliable, Castillo et al. (2013) discovered that such platforms can also be used to spread false information and rumors. This was the case even though most messages posted on crowdfunding sites are trustworthy. Accordingly, as part of analyzing a crowdfunding project, potential donors frequently base their decision on whether or not to provide money on evaluating the initiative’s credibility (Greenberg & Gerber, 2014). These findings underscore the critical role that individuals’ perceived credibility of a charitable crowdfunding endeavor plays in determining how likely they are to donate to the crowd-funded cause (Liu et al., 2018). According to the findings of several studies (Indriani & Kasri, 2020; Kasri & Indriani, 2021; Purwandari et al., 2023; Liu et al., 2017), perceived credibility may have a role in increasing the desire to donate to charitable crowdfunding platforms.

d. Transparency

Information availability is linked to transparency. The unavailability of this data points to a lack of openness. Disclosure of information is defined as transparency in agency theory (Zhou & Ye, 2021). The use of public finances and organizational performance are just two topics covered. Nonetheless, information presentation differs from openness. In the end, transparency entails accountability and trust (Ruijter et al., 2017), but it is

more than just sharing facts. Corrêa et al. (2017) define transparency as evidenced by an organization's willingness to provide information, demonstrating its trustworthiness and competence to manage public finances. Previous studies have indicated that trustworthiness is key to raising donation rates (Hariwibowo et al., 2022). Charity foundations must be open about how they spend donors' money. Donors are more likely to support a respectable and open social cause when provided with accurate and engaging information about that cause. Openness and transparency can increase donor confidence (Charles & Kim, 2016). Public confidence in institutions increases participation (Corrêa et al., 2017; Jameel et al., 2019). More people are likely to participate in the work of social organizations if they know what their money will be used for. Several studies found that transparency could increase the intention to donate to charitable crowdfunding (Berakon et al., 2022; Hariwibowo et al., 2022).

Personal Habit Factor

Internal Aspect

a. Empathy

In their study from 1987, Eisenberg and Miller defined empathy as "an affective state that stems from the apprehension of another's emotional state or condition." This definition can be paraphrased to say that empathy is "an affective state that stems from the apprehension of another's emotional state or condition." According to Decety & Jackson (2006), empathy depends on spontaneously initiated state matching, which fosters shared representations and similar emotions in individuals. This kind of state matching is frequently used in any place where human beings strive to cultivate feelings that are more just and caring. According to Chen et al. (2022), the capacity to experience and respond to the emotions of another human is what is meant by the term empathy. When presented with (or even just imagining) another person's emotional state, it is not uncommon for that individual to sense an overflow of compassion in their heart. Because of the individual's awareness of the distinctions between themselves and other people, the individual acts as an object while projecting their emotional state and conduct onto the psychological processes of other people. This causes the individual to experience feelings of inferiority. This knowledge then leads to a cognitive assessment of the overall circumstance, which triggers an emotional response and accompanying behavior (which may be explicit or unconscious). Empathy is a crucial component of both the socialization and communication processes. It is because empathy maintains a close relationship with the psychological experience of day-to-day living, making it an essential part of both processes. According to Kasri & Indriani (2021), empathy is an essential trait that significantly determines donation behavior. This shows that donors with a high cognitive grasp of other perspectives find it relatively easy to obtain an emotional comprehension of the conditions of others and respond appropriately to those circumstances. They are more likely to show compassion and empathy for other people, which in turn displays a greater propensity for them to contribute to charitable causes through financial or in-kind donations. According to researchers' results (Vijaya & Mathur, 2023), empathy is a motivating factor behind acts of charity, such as donating money to crowdfunding campaigns for charitable purposes.

b. Trust

MacMillan et al. (2005) first suggested trust in contributions, arguing that a community's shared ideals, open communication, and lack of opportunistic conduct are the key motivators of loyalty. Trust can be employed as a more straightforward technique to compensate for the deficiency of information and rational thought and lessen the complexity and unpredictability of situations. If a platform wants to attract donors, it must show them that it cares about the same things they do and is not just out to take advantage of them (Li et al., 2018). All charitable and non-profit institutions rest on the unwavering trust of their donors and the community at large. Crowdfunding websites frequently engage in fraudulent activities and disseminate disinformation despite the fact that the vast majority of the content submitted on these sites can be trusted. Donation-based crowdfunding is another type in which a transaction is made between strangers online. Information is compiled, judgments are made, and money is moved through a digital network. It boosts the financing's efficiency but also raises the possibility of fraud due to information asymmetry on the part of all stakeholders. Donors often decide whether or not to back a crowdfunding project based on the credibility of its organizers and the transparency of its operations (Chen et al., 2019). Several studies (Anim & Omar, 2020; Hou et al., 2021; Thaker, 2018) have indicated that a donor's trust in a crowdfunding platform increases the likelihood of contributing to a good cause.

c. Altruism

Two reasons for charity giving have been found in the current body of literature (Chen et al., 2022). One is linked to compassion, selflessness, self-sacrifice, consideration for others, and similar qualities. The other is linked to egotism, self-interest, self-gain, narcissism, reciprocity, social motives, social pressure, and so on. The 'altruism' category exemplifies the atopic paradigm, which asserts that charitable giving is completely unselfish (Belk & Coon, 1993). According to Rodriguez-Ricardo et al. (2019), altruism is a characteristic of the individual that embodies personal social duty and a sense of mission. According to Chen et al. (2021), it is defined as an act of kindness toward others that is not contingent on receiving something in return. Altruistic people are concerned about the health and happiness of others; they exhibit pro-social attitudes and take pleasure in lending a helping hand to others, even though they frequently do not anticipate receiving anything in return. According to Rodriguez-Ricardo et al. (2019), the SDT model incorporates altruism as a component to explain why individuals are prepared to sacrifice their resources to better the lives of others. Concerning actions supported by intrinsic motivations, the results imply that altruism is a major motivator in promoting generous giving behaviors. A large increase in the crowd's involvement could be achieved through the dissemination of information and the education of individuals on the importance of altruism (Jiao et al., 2021).

d. Attitude

Individuals' internal and external environments affect their behavior. The individual's conduct can be altered by changing their attitudes and how they respond to perceived events. The TPB focuses primarily on individuals' perceptions of their attitudes and levels of behavioral control, which are mostly driven by their self-interests and the logical decisions they make concerning the importance of participating in a certain action (Ajzen, 1991). The term "donation attitude" primarily refers to the positive or negative attitude of the public toward contribution behavior in the context of the process experienced by the public while making donations through charitable crowdfunding platforms (Maleki & Hosseini, 2020). Another way to put this is to say that donation attitude relates to the public's subjective feelings regarding donation behavior. The propensity of people to donate money through critical illness crowdfunding platforms increases in direct proportion to the degree to which the general public views the practice of donating money through such platforms favorably. In recent years, a significant number of academics have investigated the degree to which people are willing to donate to online charitable crowdfunding (Li et al., 2022; Maleki & Hosseini, 2020; Sura et al., 2017). The empirical findings also provide direct verification that an individual's views on donation directly impact their intention to donate.

e. Moral Norm

Many well-known theories in social psychology assume that conformity to moral norms is the primary motivator of prosocial conduct. Emotions of personal obligation and moral responsibility are proposed to have a role in the maturation of prosocial conduct in the Norm-Activation Model (Schwartz, 1977) and the Value-Belief Norm (Stern et al., 1999). Oriol et al. (2023) stated that the assumption that moral norms can be utilized to predict prosocial conduct enjoys universal support. According to previous studies, the intention to engage in altruistic actions like donating money or giving one's time is influenced by moral principles (Kim & Han, 2020; Mouloudj & Bouarar, 2023). Donating money and giving one's time are examples of these actions. On the one hand, the moral norm is an important factor in generating altruistic goals and an independent predictor of the original TPB model's ability to account for variation in behavior. Conversely, people with higher self-esteem are more likely to develop altruistic intentions. Research suggests that moral values may raise the desire to donate to charitable crowdfunding (Li et al., 2022; Pitchay et al., 2022).

f. Sense of Self-Worth

Covington (1984) defined self-worth as the extent to which an individual possesses a positive self-awareness or a perspective of their value. Bock et al. (2005) found that when individuals see their contribution through donation behavior more positively, it can lead to an enhanced sense of self-worth. Various research investigations have shown a positive association between an individual's self-perception of their value and behavioral objectives. Willer et al. (2015) discovered that having a positive feeling of self-worth increases the desire

to contribute in a traditional charity-giving setting. This was observed to be true in conventional philanthropic donations. A person's positive self-worth is directly correlated with their level of social engagement and giving. Steigenberger (2017) discovered that in the realm of reward-based crowdfunding, a feeling of self-esteem was observed to impact the monetary contributions made by supporters positively. Wang et al. (2019) conducted a study that defined a sense of worth in the context of donation-based crowdfunding as the degree to which individuals believe that donating through crowdfunding platforms can provide them with inherent satisfaction, a feeling of accomplishment, and personal significance. A sense of worth measures how much individuals believe that donating through crowdfunding sites might offer inherent value. Suppose potential backers believe they will experience an increase in their sense of self-worth due to their participation in the crowdfunding effort. In that case, they are more likely to signal a desire to support the campaign financially. Paul et al. (2016) provided convincing evidence that an internalized sense of self-worth functions as a primary motivator. Because a person's perception of their own value significantly impacts their decision to give, it is imperative that fundraisers work to boost the donors' sense of self-worth. One way this can be accomplished is by emphasizing the relevance of charitable giving. This suggests that it is essential for organizations that generate money for philanthropic causes to educate people about the significance of their contributions (Chen et al., 2021). Researchers found a positive association between a person's sense of self-worth and their intention to make a charitable contribution (Pitchay et al., 2022). This conclusion suggests that an increased impression of one's value benefits an individual's intention to make a charitable contribution.

External Aspect

a. Social influence

The term "social influence" was first coined by Venkatesh et al. (2003), who described it as "a change in behavior that occurred as a result of the influence of social relationships." Peer pressure is a factor that can play a part in encouraging people to contribute, which is a behavior regarded as a citizen's social responsibility, according to research conducted by Li et al. (2018). The extent to which individuals understand their personal responsibility to society will significantly affect their giving behavior. According to Li et al. (2018), an increased sense of social responsibility can catalyze individuals to participate in donation-based crowdfunding activities. People who feel deeply about a cause may find this a motivating factor that encourages them to donate to that cause. People are naturally inclined to link themselves with the communities in which they dwell, and this tendency can be seen as a form of social predisposition. According to the findings of several studies (Bin-Nashwan et al., 2023; Chen et al., 2021; Ikhsan et al., 2022; Li & Wu, 2019; Li et al., 2018; Vijaya & Mathur, 2023), moral norms may play a role in increasing individuals' intentions to donate to charitable crowdfunding campaigns.

b. Literacy

According to Antara et al. (2016), literacy is defined as the knowledge, understanding, and capacity to accomplish something that has the potential to impact a person's behavior and choices. The bulk of studies that have been conducted to investigate literacy's impact on charity crowdfunding donations have focused on zakat and waqf donations (Hapsari et al., 2022; Kasri & Yuniar, 2021). In the context of this discussion, "zakat literacy" refers to an individual's understanding and grasp of zakat, such as the obligation to tithe, the subject and object of zakat, the quantity of zakat, the advantages of zakat, and so on. According to interest theory, a person's level of interest can be affected by elements that are intrinsic to them. Literacy, in this case, refers to a person's level of comprehension and knowledge regarding zakat. Even outside Islamic philanthropy's framework (zakat or waqf), literacy or knowledge can influence the intention to give. According to Majid & Mawaddah (2022), an individual's level of behavioral intention will increase in proportion to the depth of their knowledge of a subject.

c. Perceived Behavioral Control

The construct of perceived behavioral control (PBC) is widely recognized as a contentious aspect within the TPB. This is mostly due to the inconsistent empirical findings about its impact on intention and the ongoing debate surrounding its conceptualization and operationalization (Yap et al., 2013). PBC is defined as an individual's impression of the level of ease or difficulty associated with doing a certain behavior of interest

(Ajzen, 1991). Previous studies (Kraft et al., 2005; Vamvaka et al., 2020) have observed and presented empirical support for the notion that perceived behavioral control, as conceptualized by (Ajzen, 2002), consists of two fundamental components: self-efficacy and perceived controllability. Self-efficacy pertains to internal control variables, including knowledge and abilities, and represents an individual's judgment of the ease or difficulty of engaging in a particular behavior. It also incorporates confidence in one's capability to execute the behavior successfully. In contrast, perceived controllability covers external elements influencing control, such as available resources, opportunities, and potential obstacles. It pertains to an individual's impression that they have complete autonomy in carrying out a specific behavior.

Perceived behavioral control, as posited by Paul et al. (2016), is contingent upon individuals' prior experiences and anticipating potential obstacles. Prior studies have demonstrated a favorable correlation between perceived behavioral control and behavioral intention across diverse contexts. However, the primary objective of this research is to examine the subjective experience of individuals regarding their perceived control over their activities in the realm of online fundraising for charitable purposes. Immediately prior to this, authors had engaged in a brief discussion regarding the concept of perceived behavioral control in contexts beyond that of donation. The importance of perceived behavioral control in crowdfunding has been identified in a study conducted by (Shneor & Munim, 2019). According to the study conducted by Chen et al. (2019), an individual's view of their behavioral control has a significant role in predicting their involvement in international crowdfunding activities. Based on the research conducted by (Pitchay et al., 2022) in the field of donation-based crowdfunding, it was found that perceived behavioral control plays a significant role in shaping individuals' attitudes toward engaging in donation-based crowdfunding activities. The factors of perceived behavioral control and participation in donation crowdfunding exhibit the most robust association. This finding demonstrates that the perceived capacity to manage one's behavior is pivotal in determining whether an individual chooses to contribute to a crowdfunding campaign. Individuals who perceive a higher level of behavioral agency about their crowdfunding platform contributions are more likely to donate. Li et al. (2022) conducted a study on online charity crowdfunding in China, revealing that heightened levels of perceived behavioral control are positively associated with increased donation intentions.

The concept of "perceived behavioral control" plays an important part in the TPB model, and the same is true for the function that "facilitating conditions" play in the UTAUT framework. Venkatesh et al. (2003) previously articulated an enabling condition as the perception of the existence of an organizational and technological infrastructure to allow the use of the system. According to Sukendro et al. (2020) and Venkatesh et al. (2012), "facilitating conditions" refer to the amount to which an individual feels that the necessary institutional and technological processes are available to enable the use of a system. This belief is based on the individual's perception of the availability of those procedures. This framework's primary objective is to improve the user experience. The amount of time users spend utilizing online information systems is directly determined by the availability of conducive conditions, as stated by the UTAUT model developed by Venkatesh et al. (2003). Previous studies in the field of charitable crowdfunding have shown that more individuals are aware of the existence of crowdfunding when exposed to a wide variety of information sources and numerous portrayals of the project in various media outlets. In addition, including these components increases the possibility that supporters will financially contribute to the cause. An individual needs to be proficient in computer skills to participate in contribution crowdfunding (Theerthaana & Manohar, 2021). These abilities include managing websites, installing applications, and e-payment methods such as credit cards, debit cards, and online banking (Theerthaana & Manohar, 2021).

3.3. Future Research Direction

Most studies have used charitable and donation-based crowdfunding without mentioning the type or context. In the analysis process, only documents related to charitable crowdfunding in the online context are selected so that the study is general and not specific to crowdfunding in natural disasters, the environment, or other unique contexts. Each particular type of charitable crowdfunding has its donors and specific factors that can influence the donors. For example, charitable crowdfunding related to waqf (charity given by Muslims) is slightly different from charitable crowdfunding in general, and this difference can change the influencing factors. Subsequent research regarding the intention to donate can be carried out in a different context; previously, it was shown that charitable acts by Muslims had already been researched. In the future, research on online donation intentions can be carried out in other communities, such as Hindus, Christians, or Buddhists. This is because each religion usually has its context for donating, which can broaden our perspective

from other religious communities. For example, in Hinduism, charitable activities are called “*dana punia*”. Given that this study utilized an identical model and components, it is noteworthy that the influencing factors, such as social impact, trust, effort expectancy, and performance expectancy, exhibit considerable discrepancies. Their fundamental models consist of UTAUT and SOR.

The results indicate that the UTAUT and SOR models are widely acknowledged and recognized in several research. These models are fundamental in evaluating contributors’ intentions to contribute to online charitable crowdfunding. Future research can explore underutilized research models, such as agency theory, critical success factors, donor-related factors, donor-brand engagement model, extended theory of planned behavior, motivations theory, multi-motive theory (MISC), and Social Cognitive Theory (SCT). The norm activation model is another theory that can be used as a basis for the research (Schwartz, 1977). Because this model is closely related to predicting prosocial behavior, it fits the topic of donation intentions. Another theory that can be used is the innovation resistance theory (Ram & Sheth, 1989). This theory shows individual resistance when innovations emerge, in which online charitable crowdfunding is a form of innovation from traditional donations.

Based on the study’s results, it was found that all of the research synthesized used a cross-sectional research design and quantitative analysis techniques. The limitation of cross-sectional research is that it can only show the conditions when the research was conducted. Research strategy that is either casual or experimental and longitudinal is another potential future option that can be used to test existing models. Studies that only focus on qualitative aspects are yet another potential path that will be taken in the future to investigate consumer behavior in the context of the given domain.

The model offered in the part that discusses the results is a proposed model based on the confirmed factor frequencies. The research may include novel factors that are not very prevalent but are of great significance. These novel factors could be significant. Each online platform for charitable crowdfunding can have unique aspects that, when paired with the model being offered, can create a more robust system. The degree of a person’s religiosity is one aspect considered in most research projects, although it has yet to be validated. In the context of online charitable crowdfunding, Berakon et al. (2022) and Maleki & Hosseini (2020) found that religiosity does not significantly influence potential donors’ decision-making processes. As a result, the application of this element and the efforts made to strengthen it do not have a substantial influence. The findings of Deb (2021) on the topic of cause-related marketing indicate that a person’s religious beliefs can modify their intention to behave in a certain way. The study of Chetioui et al. (2023) concerning traditional donations showed that Islamic religiosity has a significant moderating effect. For instance, those who consider themselves very religious are likelier to cultivate positive attitudes toward giving. Consequently, they are more willing to donate during the COVID-19 pandemic. The religiosity variable has the potential to act as a moderator in subsequent research on donation intentions, which will allow for a stronger relationship between the various other variables.

Prior research has demonstrated that social influence can impact individuals’ intentions to donate in the context of online charitable crowdfunding (Bin-Nashwan et al., 2023; Chen et al., 2021; Ikhsan et al., 2022; Li & Wu, 2019; Li et al., 2018; Vijaya & Mathur, 2023). The results of a subsequent study by Theerthaana & Manohar (2021) were inconsistent. However, these findings do not challenge the notion that social influence does not impact the adoption of new technology. On the other hand, it highlights that persons who believe that adopters’ value of technology is adequate, trust the platform, have resources for using the technology, and find it easy to use are more likely to embrace contribution crowdfunding technology and have fewer concerns about strong social pressures. This is because individuals in these categories are more likely to trust the platform, have resources for using the technology, and find it easy to use. According to the findings of research conducted by Jiao et al. (2021), Kasri & Yuniar (2021), and other academics, the level of social influence exerted over a donor’s propensity to contribute to an online charitable crowdfunding campaign has a minor impact on that donor’s likelihood of doing so.

The UTAUT framework includes the notion of enabling conditions, which can be considered analogous to the construct of “perceived behavioral control” in the TPB model. Venkatesh et al. (2003) introduced the term “facilitating condition” to describe the extent to which an individual perceives the existence of an organizational and technological structure that allows for the effective use of a certain system. According to the research conducted by Sukendro et al. (2020) and Venkatesh et al. (2012), enabling conditions refer to an individual’s impression of the existence of institutional and technological procedures that facilitate the use of a specific system. This framework aims to optimize the user experience. The UTAUT model, as proposed

by Venkatesh et al. (2003), posits that the presence of favorable circumstances influences the duration of individuals' engagement with online information systems. The model was designed by Venkatesh et al. (2003). Prior studies conducted in philanthropic crowdfunding have suggested that individuals exhibit higher awareness of crowdfunding when exposed to many information sources and various media depictions of the initiative. Furthermore, these features enhance the probability that proponents will contribute to the cause. To engage in contribution crowdfunding, an individual needs to possess a high level of proficiency in computer skills, encompassing competencies such as website management, application installation, and familiarity with various e-payment mechanisms such as credit cards, debit cards, and online banking (Theerthaana & Manohar, 2021).

3.4. Discussion

The profile of the selected studies is presented in this article based on the year of publication, name of the publication used, geographical scope, and context studied. The database search resulted in a total of 382 documents being retrieved. After the removal of 16 identical papers, a total of 376 publications were selected for review. Currently, it can be said that 18 articles have been published that are in no way related to the implementation of online charity crowdfunding or online charity crowdfunding itself. Based on our findings, the first study regarding the intention to donate through online charity crowdfunding does not refer to a specific theory. It can only be explained through the approach studied in 2017, which focuses more on the perpetrator's perceived trust and empathy.

The next two countries, Indonesia and Malaysia, each had seven studies. India has two studies, while Bangladesh, Iran, South Korea, Oman, Saudi Arabia, Egypt, and Taiwan each have one corresponding study. In general, it is possible to conclude from a review of the 12 research findings that the perpetrator intended to donate to a charity crowdfunding site without disregarding the platform's context. Some platforms are based on donations. Eight studies of donation-related platforms have received elements that are research indicators.

Simplicity of use and perceived beneficial elements are the most important factors recognized in crowdfunding waqf platforms. Meanwhile, other types of charity crowdfunding platforms, such as internet charity platforms, online donations, and sadaqah-based crowdfunding, are of interest to donors. In most cases, contextual technical factors and individual behavioral factors impact the frequency of models and factors donors obtain in their intention to donate to online charity crowdfunding. In 2021, when the COVID-19 pandemic hit the world, it impacted increasing awareness of online media use. This also increased the use of online platforms to help human activities, including online crowdfunding for charitable purposes.

Some of this research aims to provide solutions for the optimal allocation of behavioral variables. Research results suggest that examples of online charity fundraising may be more prevalent in Asia, thus attracting the interest of researchers, including in China. Studies on donation intentions in online charity crowdfunding began in 2013, while research on those eligible for evaluation based on new criteria began in 2017. After examining these components, this study found that they could be categorized into two distinct categories: individual behavioral factors and contextual technical factors. Most contextual technical factors in online charity crowdfunding platforms, such as performance expectations, effort expectations, platform credibility, and transparency, influence donors' intentions to donate to online charity crowdfunding. The phrase "performance expectancy" refers to the extent to which a person believes that using online charity crowdfunding will help the actor gain benefits in carrying out their responsibilities.

Perceived benefits can increase the desire to donate to crowdfunding charities and connected crowdfunding. There is a perception that the ease with which donors use crowdfunding platforms for good causes can positively impact their desire to contribute. Perceived credibility may play a role in increasing willingness to donate via charity fundraising platforms. The availability of information related to transparency is important. The unavailability of this data indicates a lack of openness. Empathy is an affective state that comes from understanding another person's emotional state or condition. Empathy drives charitable actions, such as donating money to a crowdfunding campaign for a charitable cause. Donors' trust in a crowdfunding platform increases their likelihood of contributing to a good cause. Regarding actions supported by intrinsic motivation, the results imply that altruism functions as a key motivator in encouraging generous and giving behavior. An individual's internal and external environment influences his behavior. These empirical findings also provide direct verification that a person's views on donating directly impact their intention to donate. Many well-known theories in social psychology assume that conformity to moral norms is a primary

motivator of pro-social behavior.

Our results show that an increased impression of self-worth benefits individuals' intentions to make charitable contributions. Moral norms may play a role in increasing individuals' intentions to donate to charitable fundraising campaigns. A person's level of behavioral intention will increase in proportion to the depth of their knowledge of a subject. The construct of perceived behavioral control (PBC) is widely recognized as a controversial aspect of the Theory of Planned Behavior (TPB). Individuals think they have complete autonomy in carrying out a certain behavior. In China, it was found that increasing levels of perceived behavioral control were positively associated with increasing donation intentions.

The concept of perceived behavioral control plays an important role in the TPB model, and the same is true for the function of "facilitating conditions" in the UTAUT framework. Most studies use charity and donation-based crowdfunding without specifying the type or context. The fundamental model consists of UTAUT and SOR. The results show that the UTAUT and SOR models are widely recognized and have been recognized in several studies. Based on the theoretical review, this research shows individual resistance when innovations emerge, which, in the case of online charity crowdfunding, is a form of innovation compared to traditional donations.

Based on the results of this research, it is known that all the research synthesized used a cross-sectional research design and quantitative analysis techniques. Studies that focus solely on potential pathways need to be conducted in the future to investigate consumer behavior in specific domain contexts. The model offered in the section discussing the results is a proposed model based on confirmed factor frequencies.

The religiosity variable can potentially become a moderator in future research regarding donation intentions, thereby allowing for stronger relationships between the various variables. This is because individuals in this category are more likely to trust the platform, have the resources to use the technology, and find it easy to use. The UTAUT framework includes the notion of enabling conditions that can be considered analogous to the construct of "perceived behavioral control" in the TPB model.

4. CONCLUSION, IMPLICATION, SUGGESTION, AND LIMITATIONS

Based on the discussion of the results of a systematic literature review regarding the intention to donate to online charity crowdfunding and a future research agenda, a conclusion can be drawn up, and can be made on the effectiveness and suggestions based on research limitations.

Online charitable crowdfunding is a field rich in innovation and social benefits; this will bring great opportunities to develop its use to increase the donations collected in the coming years. Online charitable crowdfunding technology is a crucial technology needed to facilitate the relationship between donors and recipients in need, although it is limited by distance and time. Donors play an essential role in the sustainability of non-profit organizations, so offering charitable crowdfunding online services can speed up and make it easier for donors to distribute funds to those in need.

The models and factors validated in each context have been synthesized when reviewing several studies related to donation intentions in online charitable crowdfunding by donors. The UTAUT and SOR models are the most widely used to predict donation intentions in online charitable crowdfunding. The most influential factors are categorized into summarized technical and behavioral factors. Technical factors include performance expectancy, effort expectancy, platform credibility, and transparency. Behavioral factors are divided into two dimensions, namely intrinsic motivation and extrinsic aspect. Intrinsic motivation consists of empathy, trust, altruism, attitude, moral norms, and a sense of self-worth. The extrinsic aspect includes social influence, literacy, and perceived behavioral control/facilitating conditions.

Much research has been carried out to investigate donors' intentions when participating in online charitable crowdfunding campaigns. According to the authors, a full inquiry and thorough analysis of the components is required to carry out this study. In addition to several considerations universally acknowledged across all forms of online charitable crowdfunding, several aspects are fundamental. These findings can assist managers and policymakers in making acceptable decisions to ensure the successful implementation of online charitable crowdfunding, particularly in the beginning phase. Evaluating and further assessing the model described in our research is recommended for more precise results. This model includes the most significant factors that can impact the acceptance of online crowdfunding from the donor's perspective.

In summary, this work highlights the significance of development opportunities, the impact of technology, the involvement of donors, the various models and elements that influence contribution intentions,

and the cruciality of continuous research and evaluation. This can facilitate establishing a conducive environment that promotes successful and enduring online fundraising.

Several recommendations are provided based on the results of this study, including implementing technology and accessibility measures, actively engaging donors, rejuvenating education and awareness efforts, and refining the model to be more specific. Besides, in this context, fostering collaboration with external parties, conducting ongoing monitoring and evaluation, enhancing collaboration with stakeholders, and ensuring transparent and accountable reporting are also encouraged.

The limits identified encompass the restrictions given by geographical distance and temporal constraints in online charitable crowdfunding, as well as the possible difficulties related to the use of predictive models in different scenarios. These constraints underscore the necessity for continuous investigation and contemplation of various elements to augment the efficacy of online philanthropic crowdfunding endeavors.

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