

Factors Affecting the Society's Preference Using Zakat, Infaq and Alms Based Crowdfunding Platform

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Abstract:

Poverty is an economic problem that has not yet been resolved. Various concepts are offered to overcome the problem of poverty, one of which is offered by Islam by utilizing the instruments of Zakat, Infaq and alms as a means of distributing wealth from the rich to those in need. In order to optimize the collection of ZIS funds, several breakthroughs were made, one of which was through the Social Crowdfunding platform, such as kitabisa.com. Therefore, this study aims to determine Factors Affecting the Society's Preference Using Zakat, Infaq and Alms Based Crowdfunding Platform. This research is included in field research with quantitative methods. The data used is sourced from primary data collected directly from respondents using google form, while secondary data is sourced from articles, books, internet. The data that has been collected is analyzed using SEM-PLS with the help of the SmartPLS analysis tool. The results showed that the accountability variable had a positive and significant effect on the decision to distribute ZIS on the social crowdfunding platform kitabisa.com.

Keywords: Social Crowdfunding, Sharia Fintech, ZIS.

A. Introduction

Poverty is an economic problem that has not yet been solved. With the increasing poverty rate, it also has an impact on the level of economic inequality between the poor and the rich that is widening. Indicated by the gini ratio which describes the level of disparity in expenditure between community groups which shows a value of 0.382 as of March 2019.¹

Various concepts are offered to address the problem of poverty. One of them is a government-designed program delivered at the Indonesia Developing Forum in 2018, including the development of growth centers between Kawasat Barat Indonesia and eastern Indonesia, reducing gap in disadvantaged areas and borders, improving basic services, strengthening connectivity, innovation in governance, and optimizing development funding sources.²

Islamic economics as a science and system also provides solutions to the problem of poverty and economic inequality, namely by utilizing zakat, infaq and alms instruments as a means of distributing wealth from the rich to those in need. So that the treasures not only accumulate on the rich but are distributed to others in need.

Indonesia is one of the countries with a majority Muslim population of 207,176,162 people from the total population of Indonesia as many as 237,641,326 people or 87.18% of the total population. This shows great potential in the collection of Zakat, Infak and Alms (ZIS) funds. Although both are instruments of distribution of wealth, zakat has a different pattern than infak and alms, where zakat law is mandatory for those who have qualified, while 2 other intsrumen are not

¹ The Central Bureau of Statistics, "Gini Ratio March 2019," accessed September 7, 2019, <https://www.bps.go.id/pressrelease/2019/07/15/1630/gini-ratio-maret-2019-tercatat-sebesar-0-382.html>.

² The Central Statistics Agency, "Indonesia Development Forum 2018, Solutions to Overcome Disparities," was accessed September 7, 2019, <https://www.bappenas.go.id/id/berita-dan-siaran-pers/menteri-bambang-indonesia-development-forum-2018-solusi-untuk-atasi-disparitas/>.

required. While infaq and alms do not have certain provisions, anyone can issue infaq and alms even in a state of deficiency.³

But the reality is, zakat that can be collected in 2017 only amounted to 2.79 trillion rupiah from the total potential of 176.65 trillion rupiah or only 1% of zakat funds that were successfully collected from the total potential of zakat.

In addition to the problem of collecting zakat funds that are still low compared to their potential, another problem is the number of problems in communities affected by disasters in various regions that have limited resources both money and other resources that are helpless and need the help of others. Sometimes because they are caught up in the problem, not a few people who choose to take shortcuts by borrowing funds to loan sharks who will eventually further strangle their situation. This is due to limited access to banking due to the requirements issued by Bank Indonesia to the banking sector through decision no. 31/47/KEP/DIR on The Quality of Productive Assets limiting the bank's flexibility in distributing its funds to the public, which is a factor of business feasibility and availability of collateral becomes an important factor in the creditworthiness assessment that will be provided by the bank to the community.⁴

By looking at the large Muslim population, the problem can be overcome by empowering zakat funds, but because of the limited recipients of zakat funds, namely the fakir, poor, amil, muallaf, hamba sahaya, gharimin, fi sabilillah, and ibn sabil, infaq and alms funds that are relatively more flexible in allocating can be utilized. But in the collection and distribution of alms and infaq has not been systematic, where each channeling infaq and alms in accordance with the wishes and limited only in the people around.⁵

One of the efforts to optimize the collection of Zakat, Infak and alms is by utilizing technology, one of which is rife, namely crowdfunding.⁶ Research related to *crowdfunding-based* donations has been widely conducted in various countries, including those that have been done in Nigeria, China, Hong Kong, and Indonesia. However, this study will focus on society's preference of zakat, infak and alms using the crowdfunding⁷⁸⁹¹⁰¹¹. Based on these backgrounds, researchers are

³ "Citizenship, Ethnicity, Religion and Colloquision of The Indonesian Population Results of the 2010 Population Census," 2010 Population Census (Jakarta: Central Statistics Agency, 2012), <https://www.bps.go.id>.

⁴ Widita Kurniasari, "Prudent Banking Principle in Distributing Credit to Micro, Small, Medium and Cooperative Enterprises (MSMEs-K) from the Side of Banking Regulations in Indonesia," *Media Trend* 6, no. 1 (September 22, 2016): 1–10, <https://doi.org/10.21107/mediatrend.v6i1.1751>.

⁵ Yusuf Qardhawi, *Fikih Zakat* (Jakarta: Litera antarnusa, 2004).

⁶ Mohamed Asmy Bin Mohd Thas Thaker dkk., "A proposed integrated Zakat-Crowdfunding Model (IZCM) for effective collection and distribution of Zakat fund in Malaysia," *Journal website: journal. zakatkedah.com. my* 1, no. 2 (2019).

⁷ SaheedAfolabi ASHAFa, "Poverty Alleviation In Nigeria Through Waqf: Adopting A Crowdfunding-Sadaqah Model (CSM).," *Journal of Islamic Banking & Finance* 38, no. 1 (2021).

⁸ Yuangao Chen et al., "Donate time or money? The determinants of donation intention in online crowdfunding," *Sustainability* 11, no. 16 (2019): 4269.

⁹ Tao Wang et al., "Exploring individuals' behavioral intentions toward donation crowdfunding: evidence from China," *Industrial Management & Data Systems*, 2019.

¹⁰ Lili Liu, Ayoung Suh, and Christian Wagner, "Empathy or perceived credibility? An empirical study on individual donation behavior in charitable crowdfunding," *Internet Research*, 2018.

¹¹ Windi Astuti and Budi Prijanto, "Factors That Affect Muzaki's Interest in Paying Zakat Through Kitabisa. com: Approach to Technology Acceptance Model and Theory of Planned Behavior," *AL-MUZARA'AH* 9, no. 1 (2021): 21–44; Muamar Nur Kholid, "Muzaki's acceptance of zakat crowdfunding in Indonesia: preliminary research," in *Proceeding of Conference on Islamic Management, Accounting, and Economics*, vol. 1, 2018, 52–58; Nurul Hutami and Irwansyah Irwansyah, "Utilization of Kitabisa Mobile Application in The Implementation of Crowdfunding In Indonesia," *Journal of Communication* 13, no. 2 (2019): 183–94; Ajeng Sosial Manara, Arif Rachman Eka Permata, and R. Gatot Heru Pranjoto, "Strategy model for increasing the potential of zakat through the crowdfunding-zakat system to overcome poverty in

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B. Literature Review

1. Financial Technology

Financial Technology or commonly referred to as fintech is the utilization of information technology developments in the financial industry in order to improve services. Fintech in Indonesian referred to as financial technology. By utilizing technology, the financial industry can shorten the service stage, so that it can provide more effective and efficient services.¹²

Table I
Fintech Development Period

YEAR	1866-1967	1967-2008	2008- now	
ERA	Fintech 1.0	Fintech 2.0	Fintech 3.0	Fintech 3.5
Geographic	Global/ developed	Global/ developed	developed	Emerging/developing
Key elements	infrastructure	traditional	Mobile/startup	
Shift	Linkages	Digitization	Financial crisis	<i>Last Mover advantage</i>

Source: OJK, 2017

Fintech has undergone evolution for 3 periods, namely fintech 1.0, fintech 2.0, fintech 3.0 and 3.5 as outlined in table I. After experiencing evolution in several periods, the development of fintech today is increasingly rapid. Based on OJK data in July 2019, a total of OJK-registered fintech companies were 127 companies, of which 119 companies operated conventionally and 8 others operated using sharia systems. In addition, 150 new fintech companies are in the process of registration. So that the total potential of fintech companies in Indonesia as many as 277 companies.^{13,14}

As it develops, Fintech has various formats such as *peer to peer lending*, *Crowdfunding*, *blockchain*, *supply chain finance*.¹⁵With these formats, fintech provides convenience for consumers to access financial services.

2. Crowdfunding

Indonesia," *International Journal of Zakat* 3, no. 4 (2018): 17–31; March Hot Asi Sitanggung and S. Rouli Manalu, "Understanding the mechanisms of Crowdfunding and Motivation of Participating in our platform can. com," *Online Interaction* 6, no. 3 (2018): 24–34; Gina Destrianti Karmanto and Bimmo Dwi Baskoro, "The use of crowdfunding platforms in distributing zakat, infaq, and shadaqah (zis): the study of community intentions," *Journal of Economics and Management* 2, no. 2 (2020): 1–15; Rd Siti Sofro Sidiq and Ashaluddin Jalil, "Virtual World Solidarity: How Social Solidarity is Built on the Crowdfunding Platform Kitabisa. com," *Webology* 18, no. 1 (2021); Fajar Nugraha et al., "Artificial Intelligence Usage in Zakat Optimization," in *International Conference of Zakat, 2019*, 14–24.

¹² "Consumer Protection in Fintech" (Financial Services Authority, 2017).

¹³ "Consumer Protection in Fintech." (Financial Services Authority, 2017).

¹⁴ "Fintech Statistics" (Jakarta: Financial Services Authority, July 2019), <https://www.ojk.go.id/id/kanal/iknb/data-dan-statistik/fintech/default.aspx>.

¹⁵ "Consumer Protection in Fintech."

One form of fintech that began to be known by the public is *Crowdfunding*. *Crowdfunding* is one form of fintech to raise some funds for a project or social activity. In its implementation, ¹⁶*crowdfunding* companies will propose proposals for an event or social activity through the company's website or application. Fintech companies will then invite investors to fund the project, in this case invited investors are not only certain professionals, but open to the general public. Then the investor will transfer a certain amount of funds if he approves the event or activity.

Crowdfunding systems began to emerge and develop among the internet community in the late 90s. Especially among the music, film, video, indie writers, journalists, publishers, theater, and others. But it still sounded foreign outside of these circles until about 2006.¹⁷

According to Hemer (2011), *Crowdfunding* can be classified into several types, namely donations, sponsorships, pre-orders, pre-selling, the cost of becoming a member of a group, investments. These different types of donations have different levels of process complexity as described in figure 1.¹⁸

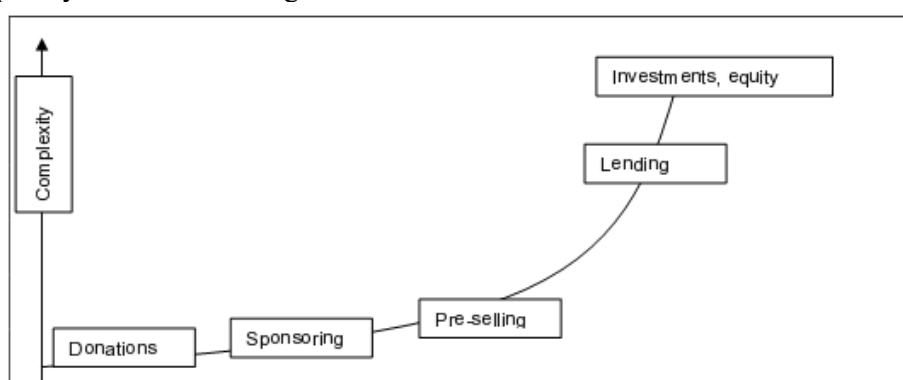


Figure 1. Crowdfunding complexity level¹⁹

3. Zakat, Infaq and Alms

Islam as a religion that *rahmatan lil' alamin* provides guidance to live life from all aspects. One of them is, the solution to poverty and inequality that becomes an economic problem that has not found a solution. The solution that Islam offers to distribute excess property to those in need is the instrument of zakat, infaq and alms which is an important part of the life of a Muslim.

C. Research Methods

This research is qualitative research and field research (*fieldresearch*) with the muslim community population of users of the application / website kitabisa.com to pay zakat, infak and alms, so that the number of the population can not be known. To improve the efficiency of the study, it is necessary to take Sampel research obtained using *accidental sampling* techniques with sample calculations that refer to the Slovin formula as many as 99 respondents. Data collection using questionnaires is then analyzed with structural equation models / *Structural Equation Models* (SEM).

D. Results and Discussions

1. Results

¹⁶ "Consumer Protection in Fintech."

¹⁷ Joachim Hemer, "A snapshot on crowdfunding," Working Papers Firms and Region (Karlsruhe: Fraunhofer ISI, 2011).

¹⁸ Hemer.

¹⁹ Hemer.

Factors Affecting the Society's Preference Using ZIS Based Crowdfunding Platform

Based on the results of the evaluation of the measurement model (*outermodel*) shows that the Indicator has met valid criteria (appendix 1), except for two indicators PTS 1 and MFT 4, so excluded from the research model (Appendix 2), so that the entire research model have qualified test *vconverging alidity*. Then continued with the discriminant validity test (appendix 3), and the reliability test (appendix 4) the results showed that the model had met the prerequisites of validity. Then an evaluation of the Structural Model (Inner Model), with results that show that the spirit isas independent as the variables, namely ease, trust, accountability, security, reputation and benefits affect the decision to fulfill ZIS online through the social crowdfunding platform kitabisa.com se besar 75%, while the remaining 25% is affected byother faktor outside of the study (appendix 5). Furthermore, significantfification and hypothesis tests on SEM-PLS analysis using SmartPLS are done by *bootstrapping* menu (Appendix 6).

Table II

Path Coefficient

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
BENEFITS -> DECISIONS	-0,024	-0,094	0,224	0,106	0,91
TRUST -> DECISION	0,194	0,266	0,243	0,797	0,43
ACCOUNTABILITY -> DECISION	0,401	0,430	0,205	1,960	0,05
EASE -> DECISION	-0,160	-0,134	0,196	0,816	0,41
SECURITY -> DECISION	0,332	0,327	0,213	1,556	0,12
REPUTATION -> DECISION	0,151	0,114	0,321	0,471	0,64

Source: Processed primary data, 2021

Based on the results of *the analysis of the path coefficient* of table II, the model of the research equation can be arranged as follows

$$Y = -0.160 \text{ Ease} + 0.194 \text{ Trust} - 0.024 \text{ Benefits} + 0.401 \text{ Accountability} + 0.332 \text{ Security} + 0.151 \text{ Reputation} + e$$

Based on the output *path coefficient* in table II, it can be seen that only accountability variables (X4) have a significant relationship to decisions (Y), while the variables of ease (X1), trust (X2), benefits (X3), security (X5) and company reputation (X6). It has a coefficient value of more than 0.05, so it can be concluded that the variable ease (X1) trust (X2), benefit (X3), Security (X5) has an insignificant relationship to Decision (Y).

2. Discussion

a. The Effect of Ease on The Decision to Channel ZIS through Social Crowdfunding kitabisa.com

Based on the results of research that shows that ease (X1) has an insignificant and negative relationship to decision (Y). This shows that the ease factor is not an important factor that causes people to channel ZIS funds through social crowdfunding kitabisa.com, given the development of technology, so that many alternative methods of disbursing zakat, infak and alms funds. The results of this study are in line with the research conducted

by Niswah, Agustiniingsih et al, and Sulaeman, but not in line with the research conducted by Rohmah, Purwanto, Ichwan and Sulaeman.²⁰²¹²²²³²⁴²⁵²⁶

b. Influence of Trust on People's Decisions to Channel ZIS through Social Crowdfunding kitabisa.com

The results showed that trust had an insignificant and positive relationship to people's decision to channel ZIS through *social crowdfunding* kitabisa.com. This shows that the aspect of trust in Social Crowdfunding kitabisa.com is not the main consideration of the community to the decision of the community in channeling ZIS. The results of this study are not in line with the results of research conducted by Aziza et al, Salsabila and Hasbi, Siahaan and Sayagiri.²⁷²⁸²⁹³⁰

c. The Effect of Benefits on The Decision to Channel ZIS through Social Crowdfunding kitabisa.com

The results showed that Benefits had an insignificant and negative relationship to people's decision to channel ZIS through *social crowdfunding* kitabisa.com. It has not been the main consideration in channeling ZIS funds through Social Crowdfunding kitabisa.com. The results of this study are in line with the results of research conducted by Niswah et al, but not

²⁰ Farokhah Muzayinatun Niswah, Lu'liyatul Mutmainah, and Diah Ayu Legowati, "MUSLIM MILLENNIAL'S INTENTION OF DONATING FOR CHARITY USING FINTECH PLATFORM," *Journal of Islamic Monetary Economics and Finance* 5, no. 3 (November 1, 2019): 623–44, <https://doi.org/10.21098/jimf.v5i3.1080>.

²¹ Maulida Dwi Agustiniingsih, Ravika Mutiara Savitrah, and Putri Catur Ayu Lestari, "Indonesian Young Consumers' Intention to Donate Using Sharia Fintech," *Asian Journal of Islamic Management* 3, no. 1 (June 25, 2021): 34–44, <https://doi.org/10.20885/ajim.vol3.iss1.art4>.

²² Sulaeman Sulaeman, "Factors Determining Behavioral Intentions to Use Islamic Crowdfunding Platform in Times of Covid-19 in Indonesia: Evidence from TAM Approach," *Journal of Islamic Economics and Finance* 7, no. 1 (January 11, 2021): 31–44, <https://doi.org/10.20885/jeki.vol7.iss1.art3>.

²³ Isnaini Lailatul Rohmah, Ibdalsyah Ibdalsyah, and Ahmad Mulyadi Kosim, "THE INFLUENCE OF PERCEPTION OF EASE OF DONATION, AND EFFECTIVE DISTRIBUTION USING FINTECH CROWDFUNDING AGAINST THE INTEREST IN PAYING ZAKAT, INFAQ, SHADAQOH," *Kasaba: Journal of Islamic Economics* 13, no. 1 (August 27, 2020): 42–51, <https://doi.org/10.32832/kasaba.v13i1.3397>.

²⁴ Purwanto Purwanto, Muhammad Sulthon, and Milna Wafirah, "Behavior Intention to Use Online Zakat: Application of Technology Acceptance Model with Development," *ZISWAF: JURNAL ZAKAT AND WAQF* 8, no. 1 (June 15, 2021): 44–60, <https://doi.org/10.21043/ziswaf.v8i1.10457>.

²⁵ Afiful Ichwan, "The Influence of Technology Acceptance Model on Muzakki's Decision to Pay Zakat Through Fintech Gopay," *Scientific Journal of Islamic Economics* 6, no. 2 (June 27, 2020): 129–35, <https://doi.org/10.29040/jiei.v6i2.1011>.

²⁶ Sulaeman, "Factors Determining Behavioral Intentions to Use Islamic Crowdfunding Platform in Times of Covid-19 in Indonesia."

²⁷ Aziza Hanifa Khairunnisa et al., "The Influence of Brand Awareness and Trust in the Decision to Distribute Zakat and Donation Through Tokopedia," *Scientific Journal of Islamic Economics* 6, no. 2 (July 3, 2020): 284–93, <https://doi.org/10.29040/jiei.v6i2.761>.

²⁸ Nadia Salsabila and Imanuddin Hasbi, "INFLUENCE OF BRAND IMAGE AND TRUST ON THE DECISION TO DONATE ONLINE ON CROWDFUNDING PLATFORM KITABISA.COM," *AD Scientific Journal (Management, Economics, & Accounting)* 5, no. 2 (May 7, 2021): 162–76, <https://doi.org/10.31955/mea.vol5.iss2.pp162-176>.

²⁹ Muhammad Donni Lesmana Siahaan, "Measuring the Level of Trust of The Online Zakat System Using The Technology Acceptance Model (TAM) Among the Campus Community," *Journal of Engineering and Informatics* 6, no. 1 (May 13, 2019): 18–24.

³⁰ Gofarna Sayagiri, "Analysis of Factors Affecting Crowdfunding Success Through Kitabisa.com" (OSF Preprints, January 21, 2021), <https://doi.org/10.31219/osf.io/85frg>.

in line with the results of research Astuti and Prijanto, Siahaan, Ichwan and Ghofur, Purwanto, and Agustiningih, et al.³¹³²³³³⁴³⁵³⁶

d. The Effect of Accountability on Zis's Decision to Channel through Social Crowdfunding kitabisa.com

The results showed that Accountability has a significant and positive relationship to people's decisions to channel ZIS through *social crowdfunding* kitabisa.com. This shows that, the accountability of an Institution, especially in this discussion is a social crowdfunding institution such as kitabisa.com, it will reflect good corporate governance, which in the end the higher the level of accountability and transparency as social fund management institutions, eating will increase public trust. In this case, on the platform kitabisa.com has included transparency in the management of funds, by including details of the withdrawal of funds, use and proof of use on its platform, so that anyone can access the information. The results of this study are in line with the results of research conducted by Ridho and Viola.

e. Security Influence on Zis Channeling Decisions through Social Crowdfunding kitabisa.com

The results showed that Security had an insignificant and positive relationship to people's decision to channel ZIS through *social crowdfunding* kitabisa.com. The results of this study are not in line with the results of research conducted by Ole Khotimah and Larasati, Rachmat, et al, and Diniyah.³⁷³⁸³⁹

f. Reputational Influence on Zis Channeling Decisions through Social Crowdfunding kitabisa.com

The results showed that Reputation had an insignificant and positive relationship to people's decision to channel ZIS through *social crowdfunding* kitabisa.com. The results of this study are not in line with the results of research conducted by Ningrum, Ramadhani et al, and

³¹ Niswah, Mutmainah, and Legowati, "MUSLIM MILLENNIAL'S INTENTION OF DONATING FOR CHARITY USING FINTECH PLATFORM."

³² Astuti and Prijanto, "Factors That Affect Muzaki's Interest in Paying Zakat Through Kitabisa. com."

³³ Siahaan, "Measuring the Level of Trust of The Online Zakat System Using The Technology Acceptance Model (TAM) Among the Campus Community."

³⁴ Ichwan, "The Influence of Technology Acceptance Model on Muzakki's Decision to Pay Zakat Through Fintech Gopay."

³⁵ Purwanto, Sulthon, and Wafirah, "Behavior Intention to Use Online Zakat."

³⁶ Agustiningih, Savitrah, dan Lestari, "Indonesian Young Consumers' Intention to Donate Using Sharia Fintech."

³⁷ Wininda Qusnul Khotimah dan Meita Larasati, "Hubungan Keamanan Persepsian Terhadap Intensi Muzaki Membayar Zakat Menggunakan Aplikasi Digital," *Al-Urban: Jurnal Ekonomi Syariah Dan Filantropi Islam* 3, no. 1 (2 Oktober 2019): 68–80, https://doi.org/10.22236/alurban_vol3/is2pp1-11.

³⁸ Rachmat, Lukman M. Baga, dan Ninuk Purnaningsih, "Penghimpunan Dana Zakat Infak Sedekah Berdasarkan Intensi Perilaku Muslim Gen Y Dalam Penggunaan Teknologi Digital Payment," *AL-MUZARA'AH* 8, no. 2 (24 Desember 2020): 95–108, <https://doi.org/10.29244/jam.8.2.95-108>.

³⁹ Fellasufah Diniyah, "Faktor Yang Mempengaruhi Niat Perilaku Muslim Menggunakan Platform Crowdfunding Waqf: Teori UTAUT Model," *Jurnal Ilmiah Ekonomi Islam* 7, no. 2 (28 Juni 2021): 544–52, <https://doi.org/10.29040/jiei.v7i2.1841>.

E. Concluding Remarks

Based on the results of the analysis of data related to factors that affect the decision of the community to distribute Zakat, Infak and Alms through social crowdfunding kitabisa.com can be concluded that ease, benefits have an insignificant and negative influence on the decision of the community to channel ZIS through social *crowdfunding* kitabisa.com, while Trust, security and reputation have insignificant and positive relationships to people's decisions to channel ZIS through social *crowdfunding* kitabisa.com, and only accountability has a significant and positive relationship people's decision to channel ZIS through social *crowdfunding* kitabisa.com. Based on the conclusion there are several suggestions, namely increasing socialization related to zakat services, both zakat fitrah, zakat mall, zakat profession and so on, because based on the results of research shows the majority of respondents channel more infak and alms than zakat and d We expect researchers to add other variables, such as social media influencers and also reach a wider range of respondents.

⁴⁰ Khairunnisa dkk., "Pengaruh Brand Awareness dan Kepercayaan Terhadap Keputusan Menyalurkan Zakat dan Donasi Melalui Tokopedia."

⁴¹ Maulidina Ramadhani and Alugoro Mulyowahyudi, "Analysis of Brand Awareness, Quality Service Program, and Social Media Advertising towards Customer Campaign Use Decision at the Crowdfunding of BawaBerkah. org," t.t.

⁴² Edy Prihantoro, Widiastiana Vista Wijaya, and Susilowati K, "Online Donation Behavior in Indonesia Through the Crowdfunding Site: A Study on the Instagram Account @kitabisacom" (ICA 2019, Bali, Indonesia, 2021), <https://doi.org/10.4108/eai.16-10-2019.2304341>.

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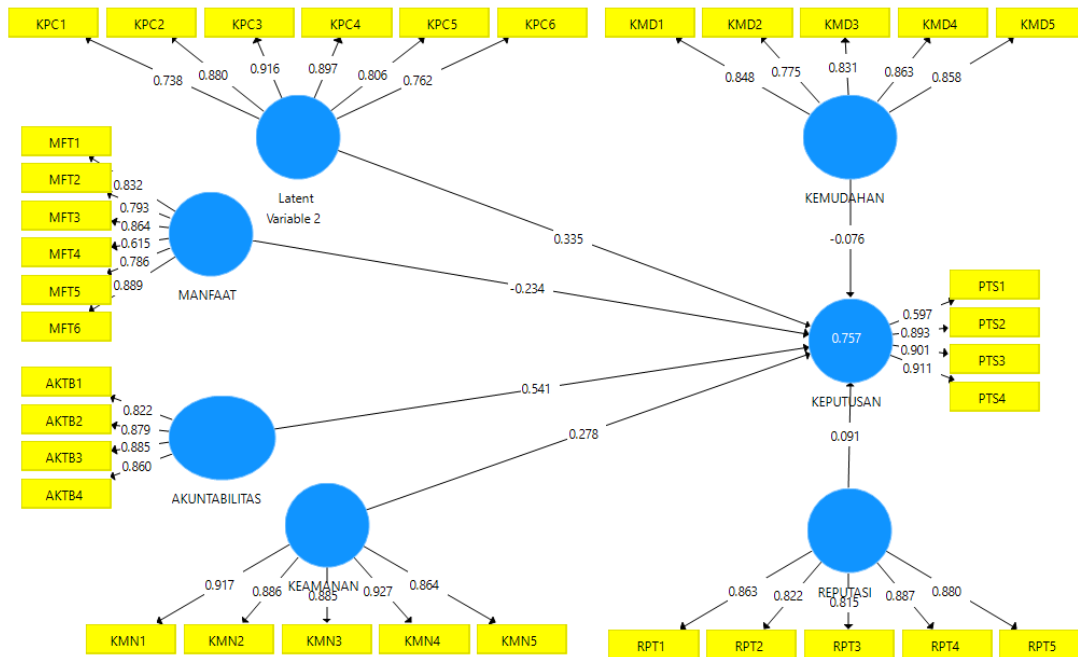
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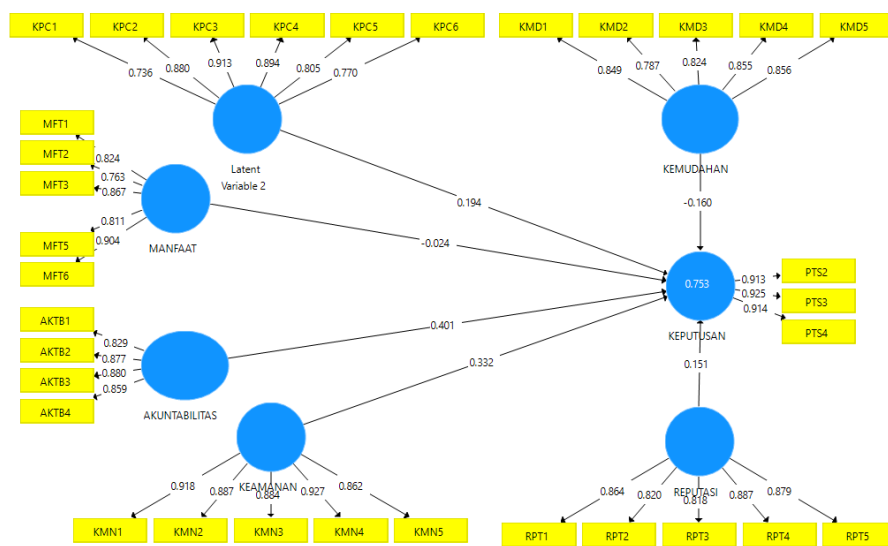
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Appendix 1 Loading Factor Value



Source: SmartPLS Management, 2021

Appendix 2 Loading Factor Values (Adjustments)



Factors Affecting the Society's Preference Using ZIS Based Crowdfunding Platform

Appendix 3 table VII. Cross Loading (Discriminant Validity)

	ACCOUNTABILITY	SECURITY	EASE	BELIEF	DECISION	BENEFIT	REPUTATION
AKTB1	0,829	0,703	0,417	0,465	0,716	0,729	0,727
AKTB2	0,877	0,716	0,518	0,504	0,638	0,738	0,726
AKTB3	0,880	0,679	0,414	0,544	0,686	0,738	0,767
AKTB4	0,859	0,832	0,445	0,513	0,788	0,664	0,735
KMD1	0,537	0,617	0,849	0,777	0,399	0,668	0,688
KMD2	0,493	0,527	0,787	0,720	0,479	0,664	0,566
KMD3	0,335	0,428	0,824	0,687	0,398	0,514	0,505
KMD4	0,360	0,462	0,855	0,678	0,373	0,505	0,560
KMD5	0,419	0,440	0,856	0,697	0,406	0,586	0,491
KMN1	0,839	0,918	0,494	0,560	0,779	0,747	0,827
KMN2	0,786	0,887	0,581	0,647	0,721	0,768	0,776
KMN3	0,723	0,884	0,571	0,624	0,771	0,734	0,882
KMN4	0,754	0,927	0,542	0,602	0,766	0,729	0,818
KMN5	0,729	0,862	0,483	0,621	0,677	0,685	0,803
KPC1	0,205	0,280	0,651	0,736	0,277	0,496	0,365
KPC2	0,512	0,646	0,736	0,880	0,540	0,723	0,751
KPC3	0,523	0,648	0,831	0,913	0,569	0,634	0,691
KPC4	0,475	0,598	0,711	0,894	0,499	0,637	0,685
KPC5	0,662	0,634	0,721	0,805	0,480	0,795	0,678
KPC6	0,467	0,496	0,637	0,770	0,608	0,617	0,589
MFT1	0,731	0,725	0,686	0,703	0,582	0,824	0,700
MFT2	0,523	0,562	0,847	0,826	0,433	0,763	0,684
MFT3	0,654	0,730	0,567	0,717	0,679	0,867	0,756
MFT5	0,705	0,683	0,485	0,494	0,661	0,811	0,636
MFT6	0,816	0,697	0,504	0,625	0,707	0,904	0,759
PTS2	0,730	0,780	0,359	0,503	0,913	0,604	0,734
PTS3	0,768	0,755	0,487	0,584	0,925	0,715	0,787
PTS4	0,775	0,751	0,522	0,609	0,914	0,737	0,738
RPT1	0,719	0,790	0,519	0,576	0,668	0,640	0,864

Fitria Rahmah

RPT2	0,623	0,793	0,560	0,622	0,652	0,581	0,820
RPT3	0,676	0,748	0,577	0,700	0,702	0,756	0,818
RPT4	0,846	0,809	0,633	0,635	0,707	0,797	0,887
RPT5	0,789	0,779	0,589	0,744	0,767	0,812	0,879

Source: Processed primary data, 2021

Appendix 4 Reliability Test Output

Variable	Composite Reliability	Cronbach's Alpha
ACCOUNTABILITY	0,920	0,884
SECURITY	0,953	0,938
EASE	0,920	0,891
BELIEF	0,932	0,913
DECISION	0,941	0,906
BENEFIT	0,920	0,892
REPUTATION	0,931	0,907

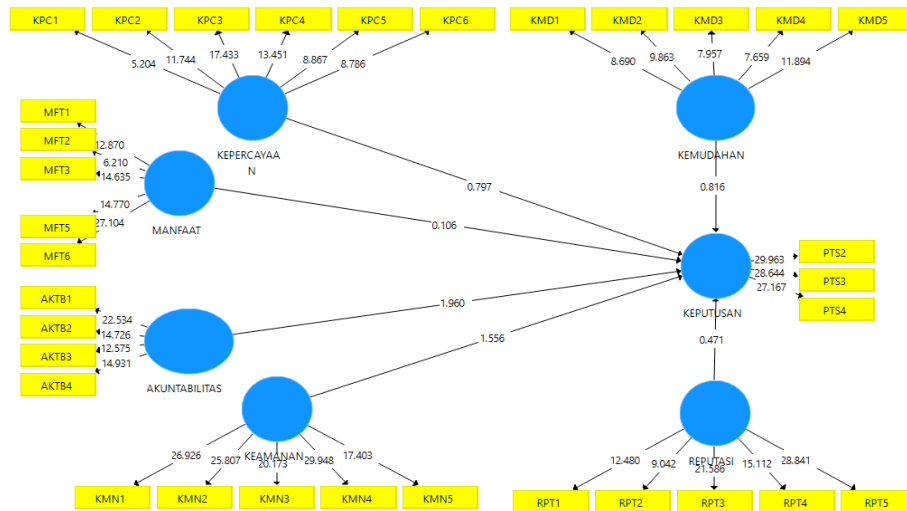
Source: Processed primary data, 2021

Appendix 5 Coefficient of Determination

	R Square
DECISION	0,753

Source: Processed primary data, 2021

Appendix 6. PLS *Boostrapping* results



Source: SmartPLS Management, 2021

Fitria Rahmah