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## **Crowdfunding during Masamba Natural Disaster**

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### **Abstract**

The ability of crowdfunding owners to increase public participation in disseminating information through social media is one of the success factors of crowdfunding. While dissemination of information through social media is a form of Electronic Word-of-Mouth (e-WOM). This study's primary objective was to determine whether e-WOM about crowdfunding for Masamba can directly affect donation intention or should be mediated by the attitude towards donation. This study used a quantitative approach by distributing questionnaires to 332 respondents who met the criteria. The study found that there was a positive and significant direct effect between e-WOM about crowdfunding for Masamba and donation intention. Meanwhile, the attitude towards donation also mediates the effect of e-WOM about crowdfunding for Masamba on donation intention. This study also provides new insights for communication that combine mass communications and new communication media, especially social media.

**Keywords:** e-WOM; Donation Intention; Attitude towards Donation; Crowdfunding; Social Media

### **INTRODUCTION**

Currently, information exchanged through social media is not limited to products or services, but also social inequality, natural disasters, and so on. The World Bank reports that Indonesia's economic development in the last ten years has only benefited the richest 20% of people in Indonesia (Khalika, 2018). This statement shows that there are still many Indonesian people who are not yet stable in the economic aspect or that there are still social inequalities and social problems.

Indonesia is a country that is famous for its "Gotong Royong" culture. This culture has existed since the time of our ancestors and is still maintained today. Gotong royong itself can be used or play a role in facilitating development for the welfare of the community (Mustaqim, 2013, p. 3). When faced with the times and busy schedules, Indonesian people, especially urban communities, no longer have the time to be directly involved in cooperation or gotong royong activities, so they generally turn to assist in the form of money or donations (Anggorowati & Sarmini, 2015, p. 40). Currently, donation collection has begun to utilize technology to make it easier for donation collectors to reach and connect with donors (Thackeray & Hunter, 2010, p. 582). Crowdfunding is one of the fundraising models that utilize this technology. Crowdfunding is a fundraising model that involves several actors in it, including owners crowdfunding (people who need a certain amount of funds), crowdfunding platforms, and donors (Irfan, 2016, p. 37). This is what makes the system the crowdfunding first choice for people who need large amounts of funds and for people who want to become donors to help others. Thus, it is expected to reduce social inequality and social problems that occur in Indonesia.

Departing from the need for a crowdfunding platform, Kitabisa exists as a platform that brings together people who wish to raise funds in the form of crowdfunding and donors (Kitabisa, 2015). This is mentioned in one of the articles on Kitabisa.com, "Crowdfunding becomes the starting point, where we can collectively fund various initiatives for the nation's youth. This ecosystem must be embraced, not awaited. We are born with the value of mutual cooperation, which now needs to be revitalized through technology. Do not let technology grow exponentially while well-being grows linearly. Both need to be bridged and mutually contribute added value" (Kitabisa, 2015). Based on data from Kitabisa, there have been more than 1 million #GoodPeople (Kitabisa donors) and distributed more than IDR 500 billion for people in need (Kitabisa, 2020). There are several categories on the Kitabisa crowdfunding platform, such as Natural Disasters, Social Activities, Education, Medical & Health Assistance, and so on. Fundraisers can choose a category based on the assistance needed.

Even though Kitabisa is not the only crowdfunding platform, Kitabisa is the first choice for people who want to raise funds or for donors who want to donate funds. This is evident from the number of followers from the Kitabisa Instagram account which has the most compared to other crowdfunding platforms, namely 1 million followers (as of March 2024).

One of the factors of the success of crowdfunding depends on the ability of the owner of crowdfunding to increase community participation in disseminating information through social media (Lacan & Desmet, 2016, p. 316). Dissemination of information crowdfunding through social media is one form of electronic word-of-mouth (e-WOM). According to Kietzmann and Canhoto (2013, p. 147), e-WOM is any statement made by potential consumers, consumers, or former consumers, whether positive, neutral, or negative about products, services, brands, or companies that can be seen by the public. The ease of accessing the internet and social media is one of the

factors in the transition from traditional WOM to electronic word-of-mouth (e-WOM). In addition, the trend of using e-WOM has also increased because e-WOM is considered the most dominant factor that can influence a person's intention (Bataneh, 2015, p. 132). Barger (2012, p. 34) also revealed that social media not only plays a role in increasing sales of a product but can also be used to encourage someone's intention to donate. According to Susanto (2013, p. 53), the intention is an impulse from within a person that can cause interest in an object or activity.

Paulin et al. (2014, p. 348) revealed that good use of e-WOM can also result in a positive attitude towards donating so that it can have an impact on increasing one's intention in donating. According to Allport in Hogg and Vaughan (2011, p. 154), attitude is a neutral and mental readiness that is formed through experience and has an influence on individual responses to certain objects or situations. Similarly to Paulin et al. (2014, p. 348), Benedict & Arestya (2020) found that utilizing social media can influence individuals' attitudes towards donating. Additionally, Bataneh (2015, p. 132) and Lacan & Desmet (2016, p. 316) highlighted that e-WOM stands out as the most influential factor affecting a person's intention. However, Mazaya & Hati (2019) revealed that WOM did not have a significant influence on a person's intention in donating. Based on the Theory of Planned Behavior, it is explained that an individual's interest is influenced by attitude, subjective norms, and perceived behavioral control. Mittleman and Rojas-Mendez (2018, p. 190) state that the Theory of Planned Behavior is widely used and has been successfully applied in the context of donation research to predict an individual's interest to donate.

With various conveniences in disseminating information on crowdfunding through social media, people use e-WOM to reach more potential donors and increase the possibility of getting more donations for crowdfunding. This is evident from the number of donations that can be collected when crowdfunding becomes viral on social media.

Asking many people for small amounts of money is a common practice in charity (Liu, Suh, & Wagner, 2018). An example of a crowdfunding initiative that gained widespread attention (viral) and received numerous donations through electronic Word-of-Mouth (e-WOM) on Instagram occurred in response to the flooding on July 13, 2020, in Masamba and its surroundings. This was initiated by the Cakra Abhipraya Responsive organization by utilizing the crowdfunding platform, Kitabisa. According to Krisdiantoro (2020), one of the activists from Cakra Abhipraya Responsif, after 2 weeks of opening crowdfunding, only IDR 2,000,000 was collected. However, after Akbar Hendar Krisdiantoro's IGTV video discussing the crowdfunding campaign went viral, a remarkable donation of IDR 90,000,000 was received within just 8 hours and so far Akbar Hendar's IGTV video has been shared by more than 1 million Instagram social media users (Krisdiantoro, 2020). Furthermore, the fact that Akbar Hendar's IGTV video has been shared by over 1 million Instagram users underscores the enduring relevance and power of e-WOM in mobilizing support for crucial causes, even in the face of initial challenges."

While successful crowdfunding campaigns like the one for Masamba exist, a significant number of charitable crowdfunding efforts reportedly fall

short of their fundraising targets within the specified time frame (Liu, Suh, & Wagner, 2018). Many studies explore factors influencing crowdfunding success, such as credibility (Liu, Suh, & Wagner, 2017), website quality (Ying & Chung, 2014), and individual empathy (Liu, Suh, & Wagner, 2018). However, scant attention has been given to how information is disseminated. In addressing this gap, our research will investigate the impact of electronic Word-of-Mouth (e-WOM) on donation intention for the Masamba Natural Disaster crowdfunding mediated by the attitude towards the donation.

## **METHODOLOGY**

This study uses a quantitative approach with the type of explanatory research. This research employs a quantitative approach with an explanatory research design since its aim is to investigate whether there is an influence among variables. According to Sugiyono (2013, p. 35), a quantitative approach is a research method used to examine a specific population or sample with the goal of testing predetermined hypotheses based on positivistic philosophy. Additionally, the results of quantitative research are presented in numerical form, allowing them to represent the entire existing population (Kriyantono, 2014, p. 55). Meanwhile, the research design used is explanatory, with the objective of determining whether there is a cause-and-effect relationship among variables in a study (Kriyantono, 2014, p. 68). For data analysis, this study employs Path Analysis with Structural Equation Modeling (SEM) to demonstrate the direct and indirect effects of a set of variables, namely, causative variables on other variables that serve as outcome variables (Sudaryono, 2011). The population in this study are men and women aged 20-44 years who have income and live in DKI Jakarta because urban communities usually no longer have the time to be directly involved in cooperation or Gotong Royong activities so they switch to assisting in the form of money or donations (Anggorowati & Sarmini, 2015). DKI Jakarta itself is one of the big cities in Indonesia and based on a survey conducted by the Unit Pengelola Statistik DKI Jakarta in 2019, Instagram is the social media with the second largest number of users in DKI Jakarta (Unit Pengelola Statistik, 2019). In addition, the male and female population aged 20 - 44 years were chosen because they can donate at Kitabisa (Kitabisa.com, 2018) and can create accounts on Instagram. Additionally, they have encountered or disseminated information regarding crowdfunding initiatives for victims of natural disasters in Masamba through Instagram. This deliberate selection aims to investigate the impact of electronic Word-of-Mouth (e-WOM), as we seek to understand how these interactions influence individuals' intention to donate. This research will utilize a non-probability sampling technique with a purposive sampling type. Kriyantono (2014, p. 156) describes purposive sampling as a type of sampling by selecting people in a population-based on certain criteria that have been set by previous researchers. This will indirectly select people in a population who do not meet the criteria.

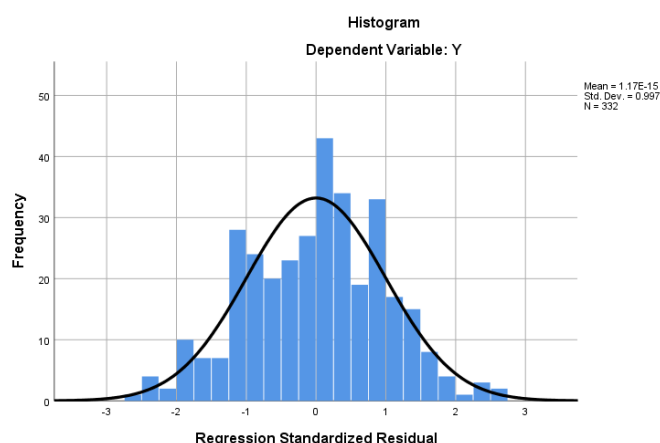
In this study, there are several criteria used in selecting the population to take samples, as follows.

1. Male and female

2. Age 20 - 44 years
3. Have a DKI Jakarta ID card
4. Have an income
5. Have an Instagram account
6. Have seen or shared information about crowdfunding for victims of natural disasters in Masamba via Instagram

The number of samples in this study was taken based on the method of determining the sample proposed by Malhotra and Dash (2016, p. 344). This research will use the type of Test-marketing studies because it wants to know whether e-WOM influences the intention and attitude of donating and whether e-WOM through the attitude of donating will affect the intention in donating. The minimum number of samples required is 200 samples with a range of 300-500 samples.

### Statistical Test



**Picture 1**  
**Histogram Graph**  
Source: (Research Data, 2021)

### One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		332
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	3.58958747
Most Extreme Differences	Absolute	.047
	Positive	.029

Negative	-.047
Test Statistic	.047
Asymp. Sig. (2-tailed)	.070 <sup>c</sup>

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.

**Picture 2**  
**One-Sample Kolmogorov-Smirnov**

Source: (Research Data, 2021)

A normality test is used to determine whether the data collected is normally distributed or there are confounding variables. This test will be carried out by checking through the histogram graph and the One-Sample Kolmogorov-Smirnov test to ensure that all data are normally distributed (Ghozali, 2016, p. 154). This normality test using IBM SPSS software. Figure 1 shows that the histogram graph is normally distributed because the pattern is almost the same as the existing diagonal line. Then, the results of the normality test through the Kolmogorov-Smirnov One-Sample test in Figure 2 also show the sig value. 0.070 which means it is above the significance value (0.05). This indicates that the residual value is normally distributed ( $0.070 > 0.05$ ).

**Hypothesis Formulation**

Given the background and problem statement provided, the hypotheses could be formulated as follows.

H1: There is no effect between e-WOM about crowdfunding for Masamba and attitude towards donation

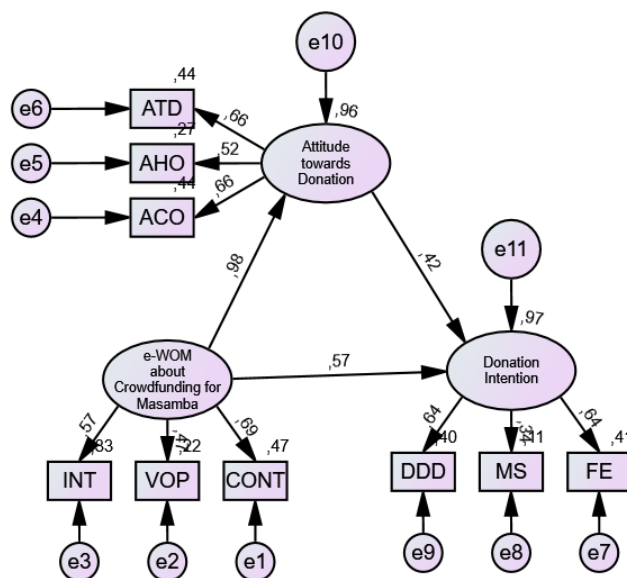
H2: There is an effect between e-WOM about crowdfunding for Masamba and donation intention

H3: There is an influence between the attitude towards a donation to the donation intention

H4: Attitude of donating mediates the effect of e-WOM about crowdfunding for Masamba on donation intention

**RESULT**

The path diagram is made to facilitate the process of estimating the direct and indirect effects of the independent variable on the dependent variable. Here is the path diagram that has been created.



**Picture 3**  
**Path Diagram**

Sumber: (Research Data, 2021)

### Confirmatory Factor Analysis

Constructs	Standardized Factor Loading	t-value	p-value	R <sup>2</sup>
<b>e-WOM about Crowdfunding for Masamba (C.R. = 0.6)</b>				
- Intensity	.570	8.942	***	.325
- Valence of Opinion	.471	7.508	***	.222
- Content	.687	**	***	.471
<b>Donation Intention (C.R. = 0.56)</b>				
- The Factor Inner Urge	.635	9.355	***	.404
- The Factor of Social Motive	.339	5.404	***	.115
- The Emotional Factor	.644	**	***	.415

<b>Attitude towards Donation (C.R. = 0.65)</b>				
- Attitude towards Donation	.441	9.935	***	.441
- Attitude towards Helping Others	.267	8.038	***	.267
- Attitude towards Charitable Organizations	.440	**	***	.440

**Table 1**  
**Confirmatory Factor Analysis**  
 Sumber: (Research Data, 2021)

Based on the Table 1, it is known that the Composite Reliability (CR) of each variable is > 0.5. So, it can be concluded that the dimensions used are the forming factors of the variables. The effect of dimensions on each variable is also significant because the t-value  $\geq 1.96$  and p-value  $\leq 0.05$ .

### Relationship between Variables

	<b>Direct Effect (Estimates)</b>	<b>Indirect Effect</b>	<b>Total Effect</b>	<b>p-value</b>
e-WOM about Crowdfunding for Masamba → Attitude towards Donation	0.980	-	0.980	***
Attitude towards Donation → Donation Intention	0.418	-	0.418	***
e-WOM about Crowdfunding for Masamba → Donation Intention	0.571	-	0.571	***
e-WOM about Crowdfunding for Masamba → Attitude towards Donation → Donation Intention	0.571	0.409	0.981	***

**Table 2**  
**Relationship between Variables**  
 Sumber: (Research Data, 2021)

Based on the Table 2 it is known that there is a positive relationship between variables and there is a significant effect. This is because the estimates are positive and the p-value  $\leq 0.05$ . From the Figure 1 also formed two structural equations, as follows.

- Attitude towards Donation =  $0.980 \cdot e\text{-WOM about Crowdfunding Masamba} + 0.04$



- $\text{Donation Intention} = 0.571 \cdot \text{e-WOM about Crowdfunding Masamba} + 0.418 \cdot \text{Attitude towards Donation} + 0.031$

The values of 0.04 and 0.031 in the above equation are residual values, namely values that explain other factors that can affect attitudes and intention in donating. The residual value of 0.04 explains that there are other factors that influence the attitude towards donation by 4% and the residual value of 0.031 explains that there are other factors that influence the intention in donating by 3.1%.

### **Mediation Model**

In this study, there is an indirect effect through the attitude towards the donation of 0.409 (Table 2). So, there is a mediation model. Collier (2020, p. 170) explains that there are several forms of mediation, namely full mediation, partial mediation, complementary mediation, and competitive mediation. This research is included in partial mediation because all the relationships between variables are significant.

### **Effect Size**

Effect size in this study is 0.94 so it can be concluded that the intervening variable (donation attitude) has a large mediating effect because its value is above 0.26.

### **Discussion**

In this study there is a direct effect (direct effect) and indirect effect (indirect effect) or through intervening variables. The magnitude of the direct influence between the E-WOM Variable on Masamba Crowdfunding (X) on the Intention to Donate Variable (Y) is 0.571, the E-WOM Variable on Masamba Crowdfunding (X) on the Attitude to Donate Variable (Z) is 0.980, and the Attitude to Donate Variable (Z) on the Interest to Donate (Y) is 0.418 (Table 2). Meanwhile, the indirect effect through the Attitude to Donate Variable (Z) is 0.409 so that it has a total effect of 0.981 (Table 2). The indirect effect through the Variable Attitude to Donate (Z) of 0.409 can be caused by the presence of several other factors which can also influence the intention to donate, as in the Theory of Planned Behavior which explains that not only attitudes can influence the intention to donate, but also subjective norms and perceived behavioral control (Mittelman & Rojas-Mendez, 2018, p. 190). The indirect effect (through mediation) also has a greater influence because the E-WOM Variable regarding Masamba Crowdfunding (X) is proven to have a greater influence on the Attitude to Donate Variable (Z) than on the Intention to Donate Variable (Y). However, e-WOM about Masamba crowdfunding can still influence the intention to donate, either with or without intervening variables. These results are in line with the results of Bataineh's research (2015, p. 132) which explains that e-WOM is considered the most dominant factor that can affect a person's interest and research by Paulin et al. (2014, p. 348) which explains that attitude can be an intervening variable between the effect of e-WOM on the intention to donate.

The form of mediation in this study is partial mediation because all the relationships between variables are significant. Then, the mediating effect of the intervening variable (attitude to donate) in this study was 0.94 so it can be concluded that the intervening variable has a large mediating effect (large range) because the effect size value obtained is above 0.26. This is in line with the results of Paulin et al. (2014, p. 348) which explains that attitudes can mediate the effect of e-WOM on one's interests.

Confirmatory Factor Analysis (CFA) is used to test whether the dimensions forming the variables are valid dimensions (Haryono, 2017, p. 215). Based on the path diagram, there is no negative variance in each construct so that it can be continued for testing composite reliability and the influence between dimensions and variables. Fornell and Larcker in Shyu, Li, and Tang (2013, p. 13) explains that a dimension can be concluded as a forming factor for a variable if the composite reliability value is  $> 0.5$ . Meanwhile, the composite reliability (C.R.) value of the variables in this study was above 0.5 so that it can be concluded that the variable dimensions used are the forming factors of the variables (Table 1). All dimensions of the variable also have a significant influence on the variable because it has a t-value  $\geq 1.96$  and probability ( $p$ -value)  $\leq 0.05$ .

The E-WOM variable regarding Crowdfunding Masamba (X) has 3 dimensions, namely intensity, valence of opinion, and content. The dimensions of forming the E-WOM Variable regarding Masamba Crowdfunding (X) in this study are also in accordance with those sparked by Goyette et al. (2010, p. 10). Meanwhile, the most influential dimension as a factor forming the E-WOM Variable regarding Masamba Crowdfunding (X) is content. This means that in forming e-WOM about Masamba crowdfunding, clear information is needed regarding how to donate, the initiator of the crowdfunding, the platforms used, and the donors. Based on the respondents' answers to the statements in the Content Dimensions section, the majority of respondents answered "Agree" or "Strongly Agree" so that it can be concluded that e-WOM about Masamba Crowdfunding has included clear information regarding how to donate, crowdfunding initiators, platforms used, and donors.

Variable Interest in Donating (Y) has 3 dimensions, namely encouragement from within the individual, social motives, and emotional factors. The dimensions forming the Variable Interest in Donating (Y) in this study are also in accordance with those sparked by Crow and Crow in Khairani (2014, p. 139). Meanwhile, the most influential dimension as a factor forming the Intention to Donate Variable (Y) is the emotional factor. This means that in forming an interest in donating, empathy, feelings of sadness, and worry are needed. Based on the respondents' answers to the statements in the Emotional Factor Dimensions section, the majority of respondents answered "Strongly Agree" so that it can be concluded if the respondents have empathy, feelings of sadness, and worry for the victims of the natural disaster in Masamba. In accordance with the opinion of Crow and Crow in Khairani (2014, p. 139) which explains that feelings can increase one's interest.

The Attitude of Donation variable (Z) has 3 dimensions, namely attitude towards donation, attitude towards helping others, and attitude towards

charitable organizations. The dimensions forming the Attitude to Donate Variable (Z) in this study are also in accordance with those sparked by Mittelman & Rojas-Mendez (2018, p. 192). Meanwhile, the most influential dimension as a factor forming the Attitude of Donation Variable (Z) is attitude towards donation. This means that in forming a donation attitude, it is necessary to feel satisfied when you can make a donation, have a noble character, and support the donation. Based on the respondents' answers to the statements in the Attitude towards Donations Dimension section, the majority of respondents answered "Strongly Agree" so that it can be concluded that respondents feel satisfied when they donate, have noble qualities, and support crowdfunding. In accordance with the opinion of Mackenzie and Lutz in Teah, Lwin, and Cheah (2014, p. 742) which explains attitude towards donations as a consistent response to donations that are supported.

There are also residual values for the interest and attitude to donate variables, namely 0.031 and 0.004. The residual value explains if there are other factors that influence the interest in donating by 3.1%. Meanwhile, on the attitude of donating there are other factors that influence by 0.4%. Each relationship between variables in this study has a positive and significant influence because the p-value obtained is smaller than 0.05 and has positive estimates. Based on the explanation above, it can be concluded that this study rejects H0 for the four hypotheses that have been made. Meanwhile, all the explanations above also prove that the theoretical model used in this research can be proven, namely the Theory of Planned Behavior which is widely used in research contexts to predict the intention to donate (Mittelman & Rojas-Mendez, 2018, p. 190). Theory of Planned Behavior explains that there are 3 factors that play a role in determining someone's interest in donating, one of which is attitude. This theory proved to be correct because based on the results of this study it proved that attitude does have a significant influence on a person's interest.

## **CONCLUSION**

Based on the results of the study entitled "The Influence of E-WOM on Masamba Crowdfunding on Interest in Donating Mediated by Attitudes to Donate", several conclusions are obtained.

First, e-WOM about Masamba crowdfunding has a positive and significant influence on the attitude of donating by 0.98 and on the intention to donate by 0.571. This proves that the existence of e-WOM about Masamba crowdfunding can generate an attitude and interest in donating. However, e-WOM about Masamba crowdfunding has a greater influence on donating attitudes.

Second, the attitude of donating mediates the effect of e-WOM on Masamba crowdfunding on the intention to donate. The magnitude of the indirect effect of e-WOM regarding Masamba crowdfunding on the interest in donating through the attitude of donating is 40.9%. This proves that the attitude of giving can indeed act as an intervening variable, so it is also important to pay attention to one's attitude of giving.

The results of this research can also contribute to the development of the field of communication science, especially knowledge that studies e-WOM and its relationship with attitudes and interest in donating. In addition, the results of this study can also be used as additional information for crowdfunding owners who wish to use e-WOM to build a positive attitude towards donations and increase interest in donating. For future research, the exploration of additional factors influencing intention, including Subjective Norm and Perceived Behavioral Control, is anticipated based on the Theory of Planned Behavior. This expanded investigation aims to offer a more comprehensive understanding of the multifaceted dynamics that shape individuals' intentions within the context of crowdfunding initiatives.

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