**THE DETERMINING FACTORS OF STUDENT INTENTION IN TRYING TO DONATE**

**THROUGH THE MEDIUM OF ONLINE SOCIAL CROWDFUNDING MEDIA**

Cynthia Ayu Manggarani

Zulfikar Ali Ahmad

STIE YKPN

**ABSTRACT**

The issue of social crowdfunding has been widely discussed in various countries. In Indonesia, social crowdfunding media platforms are frequently used for social activities such as the donation for the victims of natural disasters, donation for people who suffer from financial deficiency, and so on. However, empirical research on social crowdfunding is finite. Even though the platform has been extensively used by the society, the lack of interest towards study in social crowdfunding is due to the obscureness of government regulations regarding the fundraising media. Considering the enormous contribution of social crowdfunding media for the people in need, the enthusiasm of the society to participate in the donation activities thus need to be elevated. This study aims to determine the degree of one’s motivation in trying to try to donate through social crowdfunding media. The data of this research was collected using survey method with a total of 300 respondents.

**Keywords:** *theory of trying, attitude, intention, social crowdfunding*

**INTRODUCTION**

Youth and university student have been becoming alluring objects for most researchers when conducting their study (Sara et al., 2018). Students courage to try new things, especially in terms of technology, making them appealing for any stake holder who wants to offer their products via online media. Several studies show that students are most likely to engaged in altruistic behavior (e.g., Coulter, 2007; Buragohain and Sonowal, 2016, Guo et al., 2017). However,in relation to student donation behavior, several studies showed that the empirical studies of student behavior to donate money were rare compared to organ or blood donation.

A fundraising activity through social crowdfunding media is becoming a public concern because of its success in funding many social projects (Bernardino et al., 2016). The increase in the number of social crowdfunding enthusiasts is shown by the immense devotion of people in developed countries such as America, to donate through social crowdfunding media (Fintechnews Website, 2017). In contrast to the equity crowdfunding which is intended for the acquisition of personal benefits for its investors, social crowdfunding’s main goal is aimed to help people who need funds. While for the investors, social crowdfunding may provide to fulfill their emotional needs (Aknin et al., 2013). The huge intensity of social crowdfunding media shows the antithetical of traditional financial theory which assumes that all investors are *homo economicus*, who are always rational in making decisions (Hofmann et al., 2008).

The practice of social crowdfunding is a manifestation of social entrepreneurship concept. Social entrepreneurship is an ongoing social development action with entrepreneurial solutions (Binaswadaya Website, 2013). This development effort covers aspects of poverty reduction, job creation, and social integration (Binaswadaya Website, 2013). Although the idea of ​​social entrepreneurship was initially only popular in developed countries (Charles Lead Beater Website, 1997), but now the Indonesian government is beginning to pay attention to the practices that refer to social entrepreneurship.

The social crowdfunding practice is increasingly developed since the idea of investment on the basis of social responsibility generally termed as Socially Responsible Investment (SRI) is acceptable to the community (Glac, 2012). An example of a social crowdfunding media in Indonesia is Kitabisa.com, which has been able to collect IDR 331,596,781,131 donation until 2018 (Kitabisa Website, 2018).

In Indonesia, 90% of the population consider religion as an important aspect of their lives (Pew Research, 2008). The results of the Pew Research survey also indicate the significancy of religion in people’s lives in Indonesia. Therefore, the financial theory assumption which mentions that all men are rational may not be entirely correct. Some experts argue that it is too simple to assume that all investors are rational (Kahneman and Tversky, 1979). The assumption of rationality does not describe the phenomenon that occurs in the financial world accurately (Subrahmanyam, 2016).

Yet, although the practices might have been excessive, the studies of social crowdfunding media are far from adequacy. Albeit there are, research on social crowdfunding mainly focused on the economic aspects and the influence of individual demographic profiles on social crowdfunding rather than the determinants of their intention (Glac, 2012). While in fact, consumer attitude and intention are the most decisive determinants of people behavior (Vermeir & Verbeke, 2006). Irrational behavior that arises in the trying behavior of donating through social crowdfunding media can be determined by understanding the motivation which underlies this behavior. Theory of Trying (Bagozzi and Warshaw, 1990) is used in this study to explain the process of forming one's attitude and intention to try donating through social crowdfunding media.

**LITERATURE REVIEW**

**Social Crowdfunding Media**

Crowdfunding is the practice of funding a project or business entity by raising funds from a large number of people which is generally carried out through the media of internet (Oxford Dictionary, 2016). Therefore, social crowdfunding, which is an extension of the function of crowdfunding, is an open fundraising action aimed at anyone who is willing to donate money in order to help people or groups at a specified time period (Gerber et al., 2012). The concept of social crowdfunding is intended to accommodate people who want to donate in small amount of money (Lambert and Schwienbacher, 2010).

In fact, collecting donations through social crowdfunding media has become a world trend. Data shows that a total of USD 2.85 million US has been donated through this media (Massolution, 2015). Several literatures also stated that individual empathy and the perceived credibility of crowdfunding projects are the factors that influence the intention to donate through social crowdfunding media (Liu et al., 2018). Furthermore, the donating behavior through social crowdfunding media is also driven by performance expectations, expectations of effort, social influence, expectations of experience and the level of trust (Li et al., 2018).

An example of a social crowdfunding platform that helps people in raising funds for various social projects in Indonesia is Kitabisa.com. As a social crowdfunding media, Kitabisa.com has been able to survive in the industry of online social fundraising. Non-profit organizations and individuals can use this platform for social project campaigns. From 2013 to 2018, a total of 12,955 social campaigns have been funded (Kitabisa.com, 2018). While the total donations collected through Kitabisa.com has been reaching IDR 349,538,870,570 from 877,880 people who participated in the donation.

**Theory of Trying**

The theoretical basis underlying this study is Theory of Trying (Bagozzi and Warshaw, 1990). This theory aims to explain the relationship between intention and behavior of people who strive to implement a behavior in order to achieve a very difficult goal (Bagozzi and Kimmel, 1995). That is, when one tries to pursue a goal, he pretends it as a potential burden that only has the possibility of success because they have an interest in the outcome. Thus, they sacrifice anything to carry out the behavior (Dharmmesta, 2000). Specifically, people open the possibility of two consequences, which are (1) have tried and succeeded or (2) failed despite trying (Dharmmesta, 2000).

Theory of Trying (Bagozzi and Warshaw, 1990) treats attitude as a multidimensional concept. Attitude is divided into three components, specifically as attitude towards success, attitude towards failure, and attitude towards the process. Bagozzi and Warshaw (1990) argued that dividing attitude into three different components will further explain the individual's influence on intention. Moreover, attitude only provides a measure of one's involvement effectively with a behavior, so the motivation to act depends on his willingness to carry out that behavior (Dharmmesta, 2002). This explains that applying the attitude in a unidimensional concept will indirectly override the individual's influence on intention (Dharmmesta, 2000).

In Theory of Trying (Bagozzi and Warshaw, 1990), the behavior that was supposed to be the final output in the Theory of Reasoned Action model (Fishbein and Ajzen, 1975) and Theory of Planned Behavior (Ajzen, 1991) is altered as an attempt to achieve goals (Solomon, 2013, p. 287). The need for alteration is caused by the existence of disturbing factors that can influence the relationship between one's intention and behavior (Solomon, 2013, pp. 287). For example, an employee tries to wear a tie because he wants to impress himself as a professional before his boss. In fact, professional indicators according to their superiors are not only measured by the wear of a tie. The example shows that trying behavior is an effort carried out in order to achieve an intermediate in order to obtain the final goal, which is to impress the boss.

**Attitude towards Behavior**

Attitude has been found to be the most significant factor influencing behavioral intention (Al-Rafee and Cronan, 2006). A person's positive attitude towards an object does not necessarily manifest into a positive attitude towards a behavior. That is why, it is necessary to differ attitude towards object and attitude towards behavior. A person may love the brand of Mercedes-Benz car, however, due to some circumstances, such as the inability to pay, the unnecessary features of the car, or the unaffordable price may not translate into a positive attitude towards buying (behavior) a Mercedes-Benz car.

However, although many findings showing that attitude towards behavior has a closer proximity to behavior than attitude towards object (e.g., Dharmmesta (2002); Altaf et al. (2017); Datta et al. (2018); ) yet on the other hand, some studies assume that attitude towards object is a direct antecedent of intention or behavior (e.g., Lee et al. (2009); Hartmann and Apaolaza-Ibáñez (2012); Farías (2018)).

**HYPOTHESES DEVELOPMENT**

Based on the literature explained beforehand, eight hypotheses were generated and proposed in this research.

The variable of attitude towards success was originally initiated from Theory of Self-Regulation (Bandura, 1991). Attitude towards success variable is the implementation of one’s anticipation in overcoming the future success consequences (Carver and Schierer, 1988). Basically, one will take anticipatory steps on the implications of success in trying something (Taylor et al., 2001). When the resources to reach one’s goal are limited and there is no certainty that the intermediate goal will produce success or failure, then the urge to success tend to increase.

Attitude towards success describes the degree of one’s willingness to achieve success in completing goals (Bagozzi and Warshaw, 1990). The volition to success is manifested in the attitude towards success which will then has an influence on attitude towards trying (Bandura, 1991). The higher people’s attitude towards success of donating through the medium of social crowdfunding, the higher their attitude towards trying to donate through the medium of social crowdfunding. The same rule applies for the opposite state.

|  |  |  |
| --- | --- | --- |
| H1 | : | *Attitude towards success has a positive effect on attitude towards trying to donate through social crowdfunding media*. |

In line with the attitude towards success, one will take an anticipation step towards the consequences of failure in trying something (Taylor et al., 2001). However, it should be a concern that someone who really wants to achieve an important goal will accept the consequences of trying either it is succeeding or failing (Dharmmesta, 2000). Thus, one’s effort towards trying is not based on the result of trying itself, but based on his attitude towards success and failure.

One’s attitude towards failure vary depends on the level of one’s self-efficacy (Bandura, 1991). When the level of self-efficacy is high, failure will not become an obstacle for someone to achieve a goal. The consideration of failing which is manifested in the form of attitude towards failure, will then be assumed to have an effect on attitude towards trying. The stronger a person faces failure, the more positive his attitude towards trying to donate through the medium of social crowdfunding. But if the person if weak in the face of failure in completing the final goal, then the attitude towards trying to donate through the medium of social crowdfunding will weaken.

|  |  |  |
| --- | --- | --- |
| H2 | : | Attitude towards failure has a positive effect on attitude towards trying to donate through social crowdfunding media. |

The important factor for someone to conduct a trying behavior is the activity or process of the behavior itself (Bandura, 1991). A person will not devastate his time to undergo a process that is not perceived as useful (Bandura, 1991). Thus, he will reduce his efforts to activities that are deemed worthless. It implies that process becomes a strong aspect in determining attitude towards trying to donate through the medium of social crowdfunding (Bagozzi and Warshaw, 1990).

|  |  |  |
| --- | --- | --- |
| H3 | : | Attitude towards process has a positive effect on attitude towards trying to donate through social crowdfunding media. |

Referring to the Eagly-Chaiken Composite Model (1993) which shows that attitude towards behavior has an impact on intention, then the attitude towards trying is assumed to have the same impact on intention since trying is also considered as behavior. Trying is a collection of behavior that is done in order to achieve the ultimate goal (Bagozzi and Warshaw, 1990). The attitude towards trying is the result of an evaluation of attitude towards success, attitude towards failure, and attitude towards process (Bagozzi and Warshaw, 1990). Several studies reported that attitude towards trying has a positive impact on intention to try (e.g., Chaouali et al (2017).

|  |  |  |
| --- | --- | --- |
| H4 | : | Attitude towards trying has a positive effect on intention to try donating through social crowdfunding media. |

According to Hoon-Ang et al. (2001), social pressure can have an influence on individual’s intention to do certain activity. The influence depends on one’s vulnerability towards the pressure. In social environment, a person may perceive that his surroundings expect him to behave in a way that is accepted by the society (McLallen and Fishbein, 2008). This perception will further influence people intention to try. In this study, one is considered to have a tendency to donate through the medium of social crowdfunding when the community suggest him to do so.

|  |  |  |
| --- | --- | --- |
| H5 | : | Subjective norm has a positive effect on intention to try donating through social crowdfunding media. |

Past behavior is generally defined as the action or reaction towards external and internal symptoms in the past (Sommer, 2011). When one’s attitude toward trying is not certain, past behavior becomes a single predictor of intention to try (Bagozzi and Warshaw, 1990). Even when his attitude towards behavior is certain, past behavior influence the intention to try as one’s personal inferences rather than as one’s reflection of past behavior (Bagozzi and Warshaw, 1990). Past behavior can also be used as a reference to predict the quality of a product provided by the company. Therefore, in this study, past behavior is considered as the determinant of intention to try donating through social crowdfunding media.

|  |  |  |
| --- | --- | --- |
| H6 | : | Past behavior has a positive effect on intention to try donating through social crowdfunding media. |

**RESEARCH METHOD**

The data collection in this research was conducted in two stages. The first stage was conducted through qualitative and the second stage was through quantitative method. In the first stage, an elicitation study on a representative sample of the population was conducted as a standard procedures developed for identifying modal salient attributes or outcomes associated with an attitude objects or behavior (Fishbein and Middlestadt, 1995). A content analysis was thus administered to provide common and accurate best practices in scale development for survey in the next stage.

To obtain people’s salient modal beliefs about trying to donate through the medium of social crowdfunding, interview was conducted among 30 informants. The criteria of the informant in this first stage are as follow, they should be the one who: (1) have been donating for at least once in a year (Bagozzi and Warshaw, 1990) and (2) their minimum age is 18 years old (Bradburn et al 2004). In this study, the respondents were student with minimum age of 18 – 27.

**Table 1. Examples of meaning unit, condensed unit, and code**

|  |  |  |
| --- | --- | --- |
| **Meaning unit** | **Condensed unit** | **Code** |
| The process of the trial should be enjoyable, of course. None of us wants complicated procedures, so with all of this technology advances, donating should be just one click away. | The procedures should be easy | Easy to use |
| In this very busy world, we often don’t have time to visit an orphanage house, or any house with people in need. Thus, we need a platform that can accommodate us. | The need to save time | Time efficiency |
| I guess I will try to help people in need through social crowdfunding media. | Willingness to try | Tendency to donate |

Source: Transcript of the interview.

The first step when using content analysis is selecting the unit of analysis (e.g., a person, an organization, a book). After determining the unit of analysis, which is a person, a meaning unit, that is the constellation of words or statements that relate to the same central meaning, has been referred to as a content unit or coding unit (Baxter, 1991) was gathered. Subsequently, condensation process, as it refers to a process of shortening while still preserving the core was conducted (Graneheim and Lundman, 2004). Table 1 shows the examples of meaning unit, condensed unit, and code based from the transcript obtained in the interview. Attributes or outcomes that are elicited most frequently are included in the modal set and are used as the basis for quantitative measures in the questionnaire (Patiro et al 2016).

To test the research hypotheses, quantitative method was used. A survey through questionnaire, as the second stage of this research, was distributed to measure people intention of trying to donate through the media of social crowdfunding media. Survey method was considered more appropriate to measure consumer attitudes toward behavior or objects (Aaker et al., 2013, pp. 248). Data collection was conducted offline. A sample of 300 respondents who have never tried the donation through social crowdfunding media were drawn. A 5-point semantic differential scale was used in this study.

Furthermore, construct validity test consists of convergence and discriminant validity was conducted. After the result of construct validity test was obtained and was in accordance as expected, Structural Equation Modelling (SEM) method was applied to examine the effect of Theory of Trying variables and the added variable (attitude toward advertising) on consumer’s intention to try the new hair products. SEM analysis was used to evaluate the structural or path model. Additionally, SEM can examine a series of dependence relationships simultaneously (Hair et al 2014, pp. 542). It is particularly useful in testing theories that contain multiple equations involving dependence relationships (Hair et al 2014, pp. 542). To do the analysis, AMOS 4 software was utilized in this study.

To measure the validity of the construct, the convergent and discriminant validity test were examined in this study. While in testing the hypotheses, Structural Equation Modeling (SEM) was applied in this study since we want to know the relationship between the constructs simultaneously. SEM is precisely used because it is a confirmation technique (Tabachnick and Fidell, 2001, pp. 659) which is based on a theory (Cheng, 2001).

1. Sample characteristics

**Table 2. Respondent profile**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Variable** |  |  | **Category** | **Frequency (n)** | **Percentage** |
| Gender |  |  | Male | 138 | 46,00% |
|  |  |  | Female | 162 | 54,00% |
| Monthly expenditure |  |  | 0 - 1.000.000 | 155 | 51,67% |
|  |  |  | 1.000.001 - 2.500.000 | 47 | 15,67% |
|  |  |  | 2.500.001 - 5.000.000 | 80 | 26,67% |
|  |  |  | 5.000.001 - 10.000.000 | 18 | 6,00% |

Source: Data collected.

1. Measurement

In constructing the questionnaire items, we tried to adhere to the language and terms used by previous researchers for variables developed by them. The specific operational definitions are as follow.

*Past Frequency* (F). The past frequency of trying administers a one-year time frame and was assessed by a semantic differential 5-point scale of the form, “*Within the last one year, I have been donating through any media other than online social crowdfunding media”* The answer component would be never/very often.

*Recency* (R). The frequency of trying in the past three months was the measure. We obtained the number of three months from the interview conducted by asking in-depth question to the donators. Using a semantic differential 5-point scale, the statement would be as follow, *“Within the last three months, I have been donating through any media other than online social crowdfunding media”* The answer component would be very *never/very often.*

*Intention to Try* (IT). Intention was measured by using one statement item adopted from Bagozzi and Warshaw (1990) study. While the answer components were gathered from the transcript obtained from the interview which was conducted previously. Using semantic differential five-point scales, the following statement is used to measure intention construct, “*I \_\_\_\_\_\_ to try to donate through the medium of social crowdfunding*” The answer component would be do not tend/tend, do not want/want, do not plan/plan.

*Subjective Norms toward Trying* (SNt). This construct was measured with these following items: (a) “*Most people who are important to me think/do not think that I should try to donate through the medium of social crowdfunding*” (b) “*Most people who are important to me suggest/do not suggest that I should try to donate through the medium of social crowdfunding*” (c) “*Were people who are important to me try to donate through the medium of social crowdfunding, then I would probably follow/would probably not follow*” five-point scales had been used in these statements.

*Attitude toward Trying* (At). Attitude towards trying was measured with this following item: “*All things considered, my trying to donate through the medium of online social crowdfunding would make me feel \_\_\_\_\_\_*” five-point scales of the following answer components are: very benefited/very not benefited, very happy/very unhappy, very wise/very unwise, and very comfortable/very uncomfortable.

*Attitude toward Trying and Succeeding* (As). Respondents indicated how satisfied/disappointed, happy/unhappy, spiritful/flagging, confident/unconfident, wise/unwise, benefited/not benefited, and relieved/distraught. The statement would be “*My trying and succeeding at achieving what I want during the trial donating through the medium of social crowdfunding would make me feel\_\_\_\_\_\_*” The five-point scales had been used in this statement.

*Attitude toward Trying but Failing* (Af). Respondents indicated how satisfied/disappointed, happy/unhappy, spiritful/flagging, confident/unconfident, wise/unwise, benefited/not benefited, and relieved/distraught. The statement would be “*My trying but failing achieving what I want during the trial of donating through the medium of social crowdfunding would make me feel\_\_\_\_\_\_*” The five-point scales had been used in this statement.

*Attitude toward Process* (Ap). By five-point semantic differential scale such as: comfortable/not comfortable, pleasant/unpleasant, enjoyable/not enjoyable, respondents indicated how “*My trying to try donating through the medium of social crowdfunding, ignoring whether or not I actually succeed at achieving what I want, would make me feel \_\_\_\_\_\_*” The answer components are obtained from in-depth questions of the interview conducted in the previous stage.

**RESULTS**

The model evaluation in this study was carried out by evaluating the measurement and structural model (Chin et al., 2008). The evaluation of model measurement is purposed to assess the validity and reliability of the measurement items. While the Structural Equation Modeling (SEM) method was applied to analyze structural model. To confirm the theory, AMOS 22.0 was administered.

**Table 3. Goodness of Fit Index**

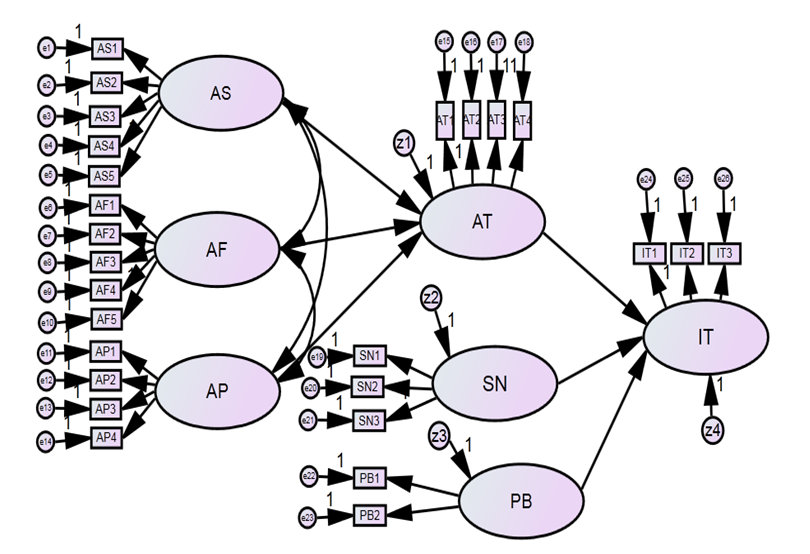
|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Type goodness of fit model** | **Goodness of fit model index** | **Recommended value** | **Result** | **Notes** |
| Absolute fit measures | GFI  RMSEA | ≥0.900  ≤0.080 | 0.916  0.058 | Good  Good |
| Incremental fit measures | CFI | > 0.954 | 0.941 | Moderate |
| Parsimonious fit measures | AGFI | > 0.900 | 0.904 | Good |

Source: Hair et al. (2014, pg. 577-581).

Table 4.1 shows the result of the Goodness of Fit of the model proposed in this study. An examination of the fit indices suggested by Hair et al. (2014) are as follow. Comparative Fit Index (CFI) larger than 0.90 indicates good fit, Goodness of Fit Index (GFI) larger than 0.90 indicates good fit, Adjusted Goodness of Fit Index (AGFI) larger than 0.90 indicates good fit, and Root Mean Square Error of Approximation (RMSEA) between 0.05 and 0.08 indicate good fit. From the Goodness of Fit model testing administered in this study, it was obtained the results as follow: GFI = 0.916; RMSEA = 0.058; CFI = 0.941; AGFI = 0.904.

Path coefficient analysis in SEM is intended to test the hypothesis proposed in this study. Hypothesis is accepted when the level of significance of the relationship between variables on the regression weight in the maximum likelihood estimate has p value <0.05 (Cooper and Schindler, 2014, pg. 432). In addition, hypothesis testing was done by looking at critical ratio (CR) with a value of ± 1.96 at the significance level p = 0.05 and ± 2.58 at the level of significance p<0.01.

The hypothesis is supported if the influence of a construct on other constructs produces estimated parameter values in the form of critical ratio (CR) greater than ± 1.96 at the 0.05 significance level. The hypothesis testing is done by looking at the CR showed in regression weight output. In other words, a construct has a significant influence on other constructs when the CR is greater than ± 1.96. Whereas the value estimation of standardized regression weight output is used to show the direction and the level of significance between the variables.

****

**Figure 1. Structural Equation Modeling.**

Figure 1 displays the structural model aimed to examine the hypotheses proposed in this study. As stated previously, the effect of attitude towards success, attitude towards failure, and attitude towards process on attitude towards trying to donate through social crowdfunding media were tested in this model. Furthermore, the effect of attitude towards trying, subjective norms and past behavior on intention to try donating through social crowdfunding media were also tested in this model. All of those relationship in the model were tested simultaneously.

**Table 4. Hypotheses testing**

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Hypotheses** | **Critical Ratio** | **Decision** |
| H1: | Attitude towards success has a positive effect on attitude towards trying to donate through social crowdfunding media | 2,692 | Supported |
| H2: | Attitude towards failure has a positive effect on attitude towards trying to donate through social crowdfunding media. | 4,064 | Supported |
| H3: | Attitude towards process has a positive effect on attitude towards trying to donate through social crowdfunding media. | 4,687 | Supported |
| H4: | Attitude towards trying has a positive effect on intention to try donating through social crowdfunding media | 4,319 | Supported |
| H5: | Subjective norm has a positive effect on intention to try donating through social crowdfunding media | 4,870 | Supported |
| H6: | Past behavior has a positive effect on intention to try donating through social crowdfunding media. | 2,398 | Supported |

Source: Data analyzed.

Table 4 describes that all of the hypotheses in this study are supported based on the data collected. The hypotheses testing in this study refers to the value generated and estimated using SEM method. Evidence showed that all hypotheses are accepted with significant value greater than 1.96.

**CONCLUSION**

This study aims to determine the extent of student’s courage to try donating through the medium of social crowdfunding. The basic reason to conduct this research is that student’s altruistic behavior is considered high, but there is only little research focusing on donating through the new medium, which is online social crowdfunding. In this research, Theory of Trying (Bagozzi and Warshaw, 1990) was used to explain in detail the determinants of student’s intention to donate, and furthermore, by using the theory, we can also measure the underlying motivation of their intention. The results of this study indicated that all hypotheses were accepted. Thus, it is proven that this under-researched Theory of Trying is powerful to explain the antecedents of people intention to do certain behavior.

However, this study has three limitations. First, the result of this study can only be applied to determine the intention of student’s in donating through the online social crowdfunding media. Therefore, the results can not be generalized to the student’s intention of trying to donate through the offline social crowdfunding media. Second, the respondents of this study are from management and accounting majors in Yayasan Keluarga Pahlawan Negara Business School (STIE YKPN) Yogyakarta. Respondents from different major may provide different results. Third, the donation in this research is only includes donation in the form of money. Donation in other forms other than money, like organ donor for instance, may not conclude the same result.

**BIBLIOGRAPHY**

Aaker, D. A., Kumar, V., Leone, R. P., & Day, G. S. (2013), *Marketing Research*, 11th ed. Singapore: John Wiley & Sons.

Ajzen, I. (1991). The Theory of Planned Behavior. *Organizational Behavior and Human Decision Process*, 50(2), 179-211.

Altaf, S. N., Perumal, S., & Hussin, Z. (2017). Consumption Values and Consumer Attitude towards Automobile Purchase.*Paradigms,*11(1), 1-5.

Al-Rafee, S., & Cronan, T. P. 2006. Digital Piracy: Factors that Influence Attitude toward Behavior*. Journal of Business Ethics*, 63, 237-259.

Apriantono, E. 2013. <http://binaswadaya.org/bs3/kewirausahaan-sosial-kini-jadi-perhatian-pemerintah/>

Bagozzi, R. P. (1981). Evaluating Structural Equation Models with Unobservable Variables and Measurement Error: A Comment. *Journal of Marketing Research*, 375-381.

Bagozzi, R. P., & Kimmel, S. K. (1995). A Comparison of Leading Theories for the Prediction of Goal-directed Behaviors. *British Journal of Social Psychology,* 34, 437–461.

Bagozzi, R. P., & Warshaw, P. R. (1990). Trying to Consume. *Journal of Consumer Research,* 17, 127–140.

Bernardino, S., Santos, J. F., & Ribeiro, J. C. (2016). Social Crowdfunding: A New Model for Financing Regional Development?*Journal of Urban and Regional Analysis,*8(2), 97-115.

Biehal, G., Stephens, D. & Curio, E. (1992). Attitude Toward the Ad and Brand Choice. *Journal of Advertising,* 21(3), 19-36.

Buragohain, P., & Sonowal, M. (2016). Teaching Helping Attitude among Adolescent Students. International Journal of Humanities Social Sciences and Education, 3(11), 17-24.

Cahill, K. C., & Ettarh, R. R. (2008). Student Attitudes to Whole Body Donation are Influenced by Dissection. *Anatomical Sciences Education*, 1(5), 212-216.

Chaouali, W., Souiden, N., & Ladhari, R. (2017). Explaining Adoption of Mobile Banking with the Theory of Trying, General Self-Confidence, and Cynicism. *Journal of Retailing and Consumer Services,* 35, 57-67.

Cheng, E.W.L. (2001). SEM being More Effective than Multiple Regression in Parsimonious Model Testing for Management Development Research. *Journal of Management Development*, 20(7), 650-667.

Chin, W.W. (2008). Structural Equation Modeling in Marketing: Some Practical Reminders. *Journal of Marketing Theory and Practice*, 16(4), 287-298.

Coulter, I. D., Wilkes, M., & Der-Martirosian, C. (2007). Altruism Revisited: A Comparison of Medical, Law and Business Student’s Altruistic Attitudes.*Medical Education,*41(4), 341-345.

Datta, B., Sajnani, M., & Thomas, J. (2018). Travellers Attitude towards Online Purchase of Travel Products: An Empirical Study of Online Travel Portals.*Geo Journal of Tourism and Geosites,*21(1), 133-142.

Dharmmesta, B. S. (2000). Perilaku Mencoba Beli: Sebuah Kajian Analitis Model Bagozzi-Warshaw untuk Panduan Peneliti. *Jurnal Ekonomi dan Bisnis Indonesia,* 15(4), 453-470.

Dharmmesta, B. S. (2002). Trying to Act: An Empirical Study of Investigating Higher Education Consumers. *Gadjah Mada International Journal of Business,* 4(1), 45-66.

Farías, P. (2018). The Effect of Advergames, Banners and User Type on the Attitude to Brand and Intention to Purchase.*Revista Brasileira De Gestão De Negócios,*20(2), 194-209.

Fishbein, M., & Ajzen, I. (1975). *Belief, Attitude, Intention and Behavior: An Introduction to Theory and Research*. Reading, Massachusetts: Addison-Wesle.

Fishbein, M., & Middlestadt, S. (1995). Noncognitive Effects on Attitude Formation and Change: Fact or Artifact? *Journal of Consumer Psychology*. 4(2), 181-202.

Glac, K. (2012). The Impact and Source of Mental Frames in Socially Responsible Investing. *Journal of Behavioral Finance*, 13(3), 184–198.

Gerber, E. M., Hui, J. S., & Kuo, P. Y. (2012, February). Crowdfunding: Why People are Motivated to Post and Fund Projects on Crowdfunding Platforms. In *Proceedings of the International Workshop on Design, Influence, and Social Technologies: Techniques, Impacts and Ethics* (Vol. 2, No. 11, p. 10). Northwestern University Evanston, IL.

Guo, Q., Feng, L., & Wang, M. (2017). Chinese Undergraduate’s Preferences for Altruistic Traits in Mate Selection and Personal Advertisement: Evidence from Q‐sort Technique. *International Journal of Psychology,*52(2), 145-153.

Hair, J. F., Black, W. C., Babin, B. J. & Anderson, R. E.(2014). *Multivariate Data Analysis,* 7th ed. Upper Saddle River, New Jersey: Prentice-Hall Inc.

Hartmann, P., & Apaolaza-Ibáñez, V. (2012). Consumer Attitude and Purchase Intention toward Green Energy Brands: The Roles of Psychological Benefits and Environmental Concern. *Journal of Business Research*, 65(9), 1254-1263.

Hofmann, W., De Houwer, J., Perugini, M., Baeyens, F. & Crombez, G. (2010). Evaluative Conditioning in Humans: A Meta-Analysis. *Psychological Bulletin,* 136(3), 390– 421.

Hoyer, W. D., MacInnis, D. J. & Pieters, R. (2013), *Consumer Behavior*, 6th ed. Mason, Ohio: South Western/Cengage Learning.

Lambert, T., & Schwienbacher, A. (2010). An Empirical Analysis of Crowdfunding. *Social Science Research Network*, pp. 1-23.

Lee, H., Park, T., Moon, H. K., Yang, Y., & Kim, C. (2009). Corporate Philanthropy, Attitude towards Corporations, and Purchase Intentions: A South Korea Study.*Journal of Business Research,* 62(10), 939-946.

Li, Y., He, T., Song, Y., Yang, Z., & Zhou, R. (2018), Factors Impacting Donors’ Intention to Donate to Charitable Crowd-funding Projects in China: A UTAUT-based Model. *Information, Communication & Society*, 21(3), 404–415.

Liu, L., Suh, A., & Wagner, C. (2018). Empathy or Perceived Credibility? An Empirical Study on Individual Donation Behavior in Charitable Crowdfunding. *Internet Research*, 28(3), 623-651.

Kahneman, D., & Tversky, A. (1979). Prospect Theory: An Analysis of Decision Under Risk. *Econometrica*, 47(2), 263-291.

Massolution, (2015). The Crowdfunding Industry Report.

Mitchell, A. A. (1986). The Effect of Verbal and Visual Components of Advertisements on Brand Attitudes and Attitude toward the Advertisement. *Journal of Consumer Research*, 13(1), 12-24.

Patiro, S. P. S. (2016). *Model Perilaku Binaragawan Indonesia yang Menggunakan Anabolic Androgenic Steroid*. Disertasi Program Doktor Fakultas Ekonomika dan Bisnis Universitas Gadjah Mada (dipublikasikan).

Pew Research. (n.d.). Unfavourable Views of Jews and Muslims in the Increase in Europe. Retrieved January 1, 2017, from http://www.pewforum.org/2015/04/02/religious-projection-table/

Reardon, J., & Miller, C. (2008). Smoking Prevention Messages for Adolescents: How Intensity, Valence, and Recipient of Consequences Affect Attitude toward the Ad and Intent to Smoke. *Journal of Marketing Theory and Practice,* 6, 67-77.

Sara, A., Elena, Z., Valentina, S., Marta, E., Dania, C., Giancarlo, C., & Pozzi, M. (2018). Knowledge, Motivations and Barriers Regarding Blood Donation among Students in Different Undergraduate Majors.*American Journal of Applied Sciences,*15(9), 432-442.

Schiffman, L. G. & Kanuk, L.L. (2010). *Consumer Behavior,* 10th ed. Upper Saddle River, New Jersey: Pearson Education/Prentice Hall.

Schiffman, L. G. & Wisenblit, J. (2015). *Consumer Behavior,* 11th ed. Harlow, Essex: Pearson Education Limited.

Solomon, M. R. (2013). *Consumer Behavior: Buying, Having, and Being,* 10th ed. Harlow, Essex: Pearson Education Limited.

Tabachnick, B. G. & Fidell, L. S. (2001). *Using Multivariate Statistics*, 4th ed. MA: Pearson Education Company.

Vermeir, I., & Verbeke, W. (2006). Sustainable Food Consumption: Exploring the Consumer “Attitude–Behavioral Intention” Gap. *Journal of Agricultural and Environmental Ethics*, 19(2), 169-194.

**Websites**

<http://fintechnews.sg/10112/crowdfunding/top-donation-reward-based-crowdfunding-platforms-asia/>

https://charlesleadbeater.net/1997/01/the-rise-of-the-social-entrepreneur/

<https://kitabisa.com/about-us>