ANALYSIS OF MILLENNIAL MUSLIMS PREFERENCES ON THE CROWDFUNDING PLATFORM

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Abstract

The potential for collecting alms funds in Indonesia is very large, the trend of increasing the collection of Zakat Infaq Alms (ZIS) funds until 2019, as well as the increasing trend of collecting donations through digital crowdfunding platforms. In fact, the potential for collecting ZIS is only 4.91% of the existing potential, besides that there are still many donations from crowdfunding platforms that have not yet reached the target, then millennials as the majority generation and close to technology in the digital era 4.0, are faced with the choice of giving traditional or traditional charity. through a crowdfunding platform. The research analyzes the preferences of millennial Muslims in giving charity on the crowdfunding platform. The population in this research, millennial Muslims in Semarang City. The sampling technique of non-probability sampling is purposive sampling, taking this samples from populations that must have certain requirements. Sampling of data was done by distributing questionnaires to 384 millennial Muslim respondents in the city of Semarang. The research method uses binary logistic regression analysis. The results of the research simultaneously show the influence of millennial Muslim decisions to give alms on the crowdfunding platform. Partially there is a positive and significant influence on the motivational variables of religiosity, effort expectancy, sense of trust, social influence, and lifestyle on the decision of millennial Muslims to give alms on the crowdfunding platform. The income variable has no effect on the decision of millennial Muslims to give alms on the crowdfunding platform.

Keywords: Alms, Millennial Muslims, Digital, Crowdfunding

INTRODUCTION

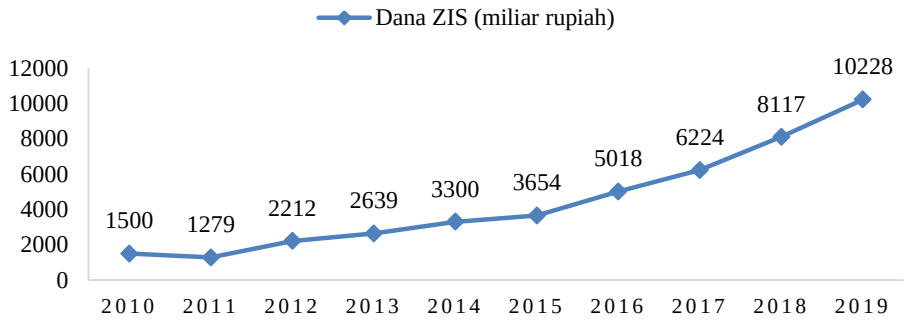
In the industrial era 4.0, technological advances are increasingly being used by many people. These technological advances, can provide convenience for many jobs and daily activities, one of which is online payment transactions. Santoso and Rahmat (2019), technological advances can have a negative impact, such as wasteful financial transactions, while the positive impact is increasing the speed and flexibility of service to customers, and many businesses and service quality are developing due to the availability of online service systems.

This technological advancement is a form of revolutionary step, especially for the growth and dissemination of religious values digitally. Indonesia is a country with the largest muslim majority population in the world (Global Religious Futures, 2020), has great potential and opportunity to become the center of the world's sharia economy. Indonesia is also affected by technological development; it is to introduce a sharia economic system that has a welfare goal.

The most important instrument in sharia economy to improve the welfare of the state is the management and distribution of zakat, infaq, alms, and waqf (ZISWAF). ZISWAF not only based on the value of faith as a Muslim, but also has dimensions that affect the social and economic fields of society. Alleviating poverty and social welfare are a command and recommendation from Allah through the obligation of zakat, giving infaq, alm, waqf, and others (Adilla et al., 2021). Especially for the practice of alms, it is the practice with the greatest potential, because the number is not limited and has the widest scope.

Law number 23 of 2011 about zakat management, alms are material or non-material donated outside of zakat for the purpose of general benefit. Alm is a sunnah practice given by a Muslim without being limited by time and amount (Irfan, 2009). Indonesia's potential to attract people's interest in giving alms is huge. Indonesia occupies the first position as the world's most generous country in 2020 (Charities Aid Foundation, 2021). Indonesia's position as the most generous country is due to the practice of collecting and distributing ZIS funds.

Figure 1
Zakat Infaq Alms ZIS Collection Data for 2010-2019 (billion rupiah)



Source: Pusat Kajian BAZNAS (2021)

The report of PUSKAS BAZNAS (2021), people paying ZIS as shown in Figure 1 continues to experience an upward trend. The highest increase in 2019 was 2.111 billion rupiah. Data from PUSKAS BAZNAS (2021), which focuses on the collection of alms, according to Table 1, alms funds collected from both BAZNAS, Provincial BAZNAS, District/City, LAZ, and Zakat Management Organization OPZ coaching, experienced an increasing trend. District/City BAZNAS become the biggest fundraiser.

Table 1
Collection of Infaq and Alms Based on Zakat Management Organization (OPZ) Levels

OPZ Levels	Infaq/Alms (rupiahs)			
	2016	2017	2018	2019
BAZNAS	13.646.535.969	16.004.328.496	54.569.516	44.795.09750
Provincial BAZNAS	26.640.450.786	34.02693.886	57.744.554	9649.185.294
District/City BAZNAS	430.506.82830	47386.165.525	352.165.213	384.634.412.726
LAZ	530.704.496.420	243.471.009.086	988.725.687	764.637.536.956

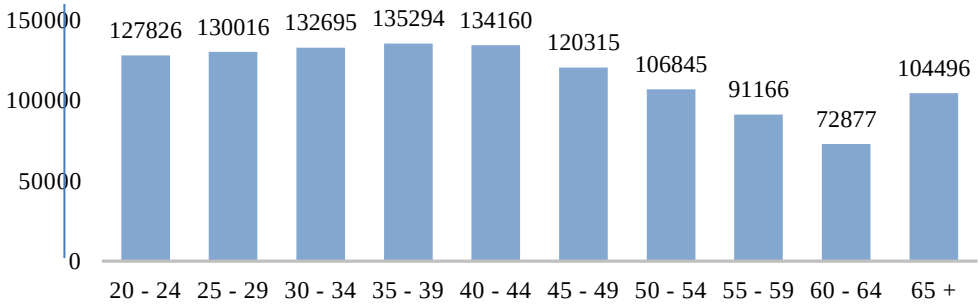
Source: Pusat Kajian BAZNAS (2021)

The potential of the most generous country and the latest trend of collecting ZIS funds in 2019 amounted to Rp10.22 Trillion, in fact it means that only 4.91% of funds were collected from the total potential of zakat in Indonesia, which is Rp270 Trillion. (Huda et al., 2014) or Rp233.8 Trillion (PUSKAS BAZNAS, 2021). Efforts are still needed to minimize the gap between the amount of ZIS collection and the amount of potential zakat.

An approach that can be taken in the industrial era 4.0, with reference to the millennial generation, namely the generation born in 1980-2000 (Budiati et al., 2018). Deal

et al. (2010), Millennials also use technology the most because their age is directly exposed to new technological developments. The city of Semarang applies the Smart City concept, which uses technology-based public services. Data from Badan Pusat Statistik Kota Semarang (2021), the number of millennial age population is as shown in Figure 2, i.e. 20 to 39 years, shows the most majority, which is equal to 525.831 people. Survey from Asosiasi Penyelenggara Jasa Internet Indonesia (APJII) (2020), Internet users in Indonesia have increased. The number of internet users in Indonesia reached 196.7 million in 2019. The majority of internet users are around 15-29 years old or are in the millennials (Haryano, 2019).

Figure 1
Semarang City Population Data by Age in 2020

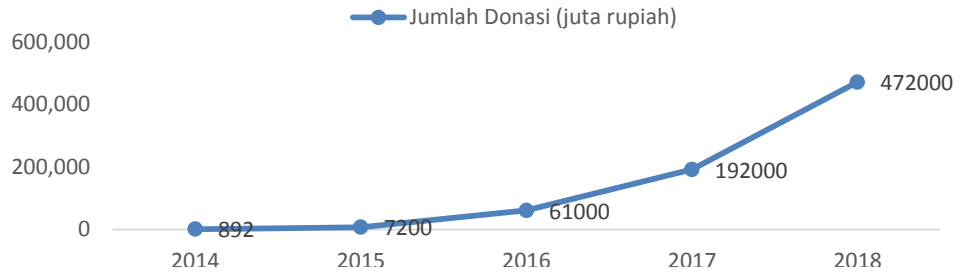


Source: Badan Pusat Statistik Kota Semarang (2021)

People are used to donating or giving alms with mutual cooperation namely gotong-royong (crowdfunding system) (Sitanggang, 2018). Nowadays, crowdfunding is transforming with the help of financial technology (fintech). Fintech is a digital application technology innovation in the financial system (Aaron et al., 2017). Based on Thaker (2018), digital-based crowdfunding platform aims to facilitate the collection of funds from multiple donors for specific projects or social project purposes.

Several digital crowdfunding sites in Indonesia, such as *patungan.com, ayopeduli.com, ACT, Kitabisa.com,* and others. Especially Kitabisa.com has bridged more than 12.000 social fundraisers and the best digital fundraising platform in 2020 in (Kitabisa.com, 2020). Kitabisa.com's donation collection data in Figure 3 shows an upward trend. Despite the increasing popularity of digital crowdfunding based on social project funding, it turns out that a large number of digital crowdfunding campaigns reportedly failed to reach the targeted amount of funds (Zhao et al., 2017).

Figure 2
Donations Development at Kitabisa.com 2014-2018 (million rupiah)



Source: Kitabisa.com (2020)

It is necessary to examine the preferences of millennial Muslims who give alms on the crowdfunding platform so that later the collection of alms funds can be better. Millennials are faced with the choice of giving alms in the traditional way or to fintech crowdfunding services, digital services provide service effectiveness and efficiency. This research aims to analyze the preferences of millennial Muslims who decide to give alms through the Kitabisa.com crowdfunding platform.

A research from Putra dan Susilowati (2020), trust is a factor forming the intention to donate prospective donors. The transaction culture that millennials are interested in is one that provides effort expectancy, such as a cashless society, facilitated top-up balances, and using e-money (Alwafi dan Magnadi, 2016). According to Li et al. (2018), effort expectancy and social influence have a significant positive effect on online donation intentions on the crowdfunding platform. Lifestyle is an aspect that influences personal preference decisions (Jhingan, 2000). The millennial lifestyle is accustomed to being exposed to technology, making them prefer to distribute alms online.

Alms is an activity of issuing wealth and depends on income. Schlegelmilch et al. (1997), factors that influence a person's interest in donating due to socio-economic characteristics, namely income level. A Muslim who gives charity is certainly due to certain motivations. Jamal et al. (2019), explained that the habit of donating or giving alms will be based on the motivation to donate from Islamic religious values.

REVIEW OF LITERATURE

Preference Theory

Consumer preference is an individual's choice or interest in choosing a product, namely in the form of goods or services (Simamora, 2013). According to Kotler dan Armstrong (2012), Preference is the level of consumer preference for products and services. According to Howard dan Sheth (2000), consumers choose an object of goods or services according to Table 2, influenced by five factors, namely cultural, social, personal, economic, and psychological.

Table 1
Preferences Affecting Individual Decisions

Culture	Personal	Economy	Psychology
Value	Age	Income	Motivation
Attitude	Profession	Business Type	Perception
Principle	Lifestyle	Savings	Knowledge
Norms			Satisfaction

Source : Howard dan Sheth (2000)

Islamic Consumption Theory

Muslim behavior in making choices and making decisions in every halal economic unit, using Islamic sharia rules (Karim, 2018). The theory of intertemporal consumption is consumption that is carried out in two times, namely the present and the future, namely in the afterlife (Karim, 2018). The form of consumption on the last day, such as practicing zakat, infaq, alms, and waqf. The formula of Islamic intertemporal consumption according to Karim (2018),

Y = FS + S

Y = Income

FS = Final Spending in the way of Allah, consumption (C) and income expenditure for the practice of Infaq or Alms

S = Savings

Alms are assumed to be a person's consumption, which automatically reduces the income of the individual. Thus, income is used for consumption and afterlife consumption plus savings.

Sense of Trust

Mayer et al. (1995), describes trust as the availability of a person to easily believe in the actions of others, based on the expectation that the other person performs certain actions that are important to the party who believes in him. According to Mayer et al. (1995), the indicator of trust is integrity, which is the consumer's perception that the service received can keep promises, be ethical, honest, and credible, then provide customer satisfaction with the service, as well as serve and secure consumer transactions.

Motivation to Give Charity based on Islamic Religiosity

Muslims usually make donations as kaffara (violation of oaths), waqf (donations for public infrastructure needs), and alms (donations to seek blessings and forgiveness from Allah) (Kashif dan De Run, 2015). The desire to give donations or alms is of course due to a certain motivation. A research from Jamal et al. (2019), explained that the habit of giving charity is based on the motivation of the manifestation of Islamic religious values, namely imitating someone who is used as a role model (Prophet Muhammad), seeking rewards in the hereafter, seeking self-satisfaction, avoiding guilty, and the practice of alms as a practice that is considered to prosper the people (seeking congruency with charity).

Behavior of Acceptance and Use of Technology

Venkatesh et al. (2012), developed the theory of UTAUT 2, the theory measures the acceptance and use of specific technologies on consumer behavior in individual contexts. UTAUT 2 has seven latent variables, namely performance expectancy, effort expectancy, social influence, and facilitating conditions, private value, hedonic motivation, and habit. (Venkatesh et al., 2012).

Effort expectancy variable is defined as the level of ease received when using technology system services. Variable of social influence is defined as the individual's perception that people who are considered important or trusted, make sure to use the new technology system. (Venkatesh et al., 2003).

RESEARCH METHOD

This research method uses a quantitative method by taking a sample from one population using a questionnaire as a data collection tool. The population in this research, namely millennial Muslims who are registered as residents of Semarang City. Sampling

with non-probability sampling is purposive sampling, taking samples from populations that have certain conditions (Sujarweni, 2015). The research sample criteria are millennial Muslims who have given alm or have never given alm in Kitabisa.com, included in the millennial generation age category (20 to 39 years).

This research uses binary logistic regression analysis. Gujarati dan Porter (2009), explained that binary logistic regression is a qualitative response model approach that considers a probability model for binary response variables. The independent variables are the motivation of religiosity (X_1), effort expectancy (X_2), sense of trust (X_3), income (X_4), social influence (X_5), and lifestyle (X_6). The dependent variable in this research is the decision to give alms or not to give charity on the Kitabisa.com crowdfunding platform (Y). The operational definition of the variables in Table 3 is as follows:

Table 2
Definition of Operational Research Variables

VARIABLES	QUESTION ITEMS	CODE
Motivation Religiosity	Personal satisfaction, peace can be achieved by giving alm on the crowdfunding platform	MR1
	Giving alm on the crowdfunding platform is one way to wash away sins	MR2
	Giving alm on the crowdfunding platform increases the reward in the hereafter life	MR3
	Alms is having a higher impact on social welfare	MR4
	Giving alm is a clear proof of following the Prophet Muhammad	MR5
Effort expectancy	The structure and instructions on the crowdfunding platform are easy to understand for giving alm	EE1
	Service innovation on the crowdfunding platform makes it easier for me to give alm	EE2
	Giving alm on the crowdfunding platform is helped by the existence of payment services (e-wallet and m-banking)	EE3
	The crowdfunding platform website is easy to use	EE4
	The crowdfunding platform application on smartphones is easy to use for giving alm	EE5
Sens of Trust	The security of alms funds distributed on crowdfunding platform is guaranteed	ST1
	The personal data of the donors of the crowdfunding platform is not publicly disclosed and is kept secure	ST2
	The crowdfunding platform has reviews from users with good ratings so that the reputation is also getting better	ST3
	Credibility of creators in completing fundraising donations on crowdfunding projects in highly guaranteed and verified	ST4
Income	Being a Muslim, part of the income must be allocated for	IC1

	consumption in the afterlife	
	In my opinion, it is very reasonable if the income received at this time, can be cultivated for alm	IC2
	In my opinion, the higher the income, the higher the tendency to spend for alm	IC3
Social Influence	Alms on crowdfunding platforms are driven by a high sense of social responsibility	SI1
	The participation of alms from other people on the crowdfunding platform makes me motivated to give alm	SI2
	Giving alm on the crowdfunding platform is one way to fulfill social responsibility	SI3
Lifestyle	Giving alms in crowdfunding platform are influenced by habits in using smartphone and accessing websites	LF1
	Giving alm in today's digital era is better through a digital crowdfunding platform	LF2
Decision to Give Alm	Decision to give alm	DA1
	Decision not to give alm	DA2

Resources: Processed by researches (2021)

RESULTS AND DISCUSSION

Descriptive Analysis

Table 3
Description of Research Respondent Statistics

Characteristics	Amount	Percentage (%)	Characteristics	Amount	Percentage (%)
Gender			**Income**		
Male	171	45	≤ Rp3.000.000	175	45
Female	213	55	Rp3.000.001–Rp5.000.000	103	26
Age			Rp5.000.001–Rp8.000.000	77	20
20-24 Years	339	88	Rp8.000.001–Rp10.000.000	26	8
25-29 Years	23	6	> Rp10.000.000	3	1
30-34 Years	13	4	**Expenditure**		
35-39 Years	9	2	≤ Rp3.000.000	217	56
Profession			Rp3.000.001–Rp5.000.000	124	33
Students	133	35	Rp5.000.001–Rp8.000.000	40	10
Private employee	88	21	Rp8.000.001–Rp10.000.000	3	1
Government	41	11	**Amount of Alms**		

employee					
BUMN employee	33	9	Rp4000	19	5
Health workers	31	8	Rp5000	63	16
Entrepreneur	26	7	Rp10000	96	25
Teacher/Lecturer	11	3	Rp15000	68	18
NonGovernment	7	2	Rp20000	37	10
LSM employee	7	2	Rp25000	30	8
Others	7	2	Rp50000	32	9
Giving Alm in Kitabisa.com			Rp100000	16	4
Donated	294	77	Others	23	6
Never Donated	90	23			
Alms Frequency			**Alms Object Preference on Kitabisa.com Crowdfunding Platform**		
≤3 times	189	50	Natural Disaster	269	-
4-5 times	147	38	Mosque	255	-
6-8 times	48	13	Health	204	-
e-Wallet to Pay the alm in Kitabisa.com			Humanity	231	-
GoPay	153	-	Education	190	-
Virtual Account Conventional Bank	127	-	Patient	161	-
Virtual Account Sharia Bank	117	-	Environment	96	
DANA	109	-	Animals Aid	92	
Shopeepay	90	-	Infrastructure	63	
Kitabisa eWallet	75	-			

Resources: Processed by researches (2021)

The results of the research in Table 4 show that the millennial Muslim age is dominated by the age of 20 to 24 years (88%). The majority of these ages are students or university students 133 people (35%), followed by private employees 88 people (21%), then State Civil Apparatus (ASN) 41 people (11%), BUMN employees 33 people (9%) and 31 people (8%) health workers.

The number and proportion of respondents based on the range of income and expenses per month, the majority of Rp. 300.000, then Rp. 5.000.000. Millennial Muslim activities in giving alms, the majority of them give alm (in one alms), spend Rp. 10,000 (96 respondents), then Rp. 15,000 (68 respondents), and Rp. 10,000 (63 respondents). The frequency of millennial Muslims giving alm per month, 189 respondents giving alm less than or equal to 3 times per month and 147 respondents give alm 4-5 times per month.

The object of charity for millennial Muslims is to help the needs of the impact of natural disasters, because it is very large and time is urgent. The second object is assistance for the construction or renovation of mosque. The third object is for social and humanitarian activities, such as the needs of the elderly, food crises, water crises, and helping people with disabilities. Next is alms for medical and health assistance for seriously ill people

Factor Analysis

Validity and Reliability Test

Validity test, measuring the research construct of research variables. In the Confirmatory Factor Analysis (CFA), three test conditions according to Latan dan Hengky (2012), namely: a) Kaiser Meyer Olkin (KMO) > 0,5; b) Measures of Sampling Adequacy (MSA) Question Indicators > 0,5; c) Factor loading discriminant indicator question on rotated matrix > 0,5.

The reliability test shows the consistency, accuracy, and accuracy of the measuring instrument in taking measurements (Jogiyanto, 2007). The results of the reliability test of this research are in the results of Cronbach's Alpha values. A variable is said to be reliable if the value of Cronbach's Alpha if item deleted > R table.

Table 4
The Result of Kaiser Meyer Olkin (KMO) and Bartlett's Test of Sphericity

Kaiser Meyer Olkin (KMO)		0,939
Bartlett's Test of Sphericity	Sig.	0,000

Resources: Processed by researches (2021)

Table 5
The Result of Measures of Sampling Adequacy (MSA), Factor Loading, and Reliability

Question Indicators	Factor Loading	MSA	Notes	R Table	Cronbach's Alpha If Item Deleted	Notes
EE1	0,616	0,943	Valid	0,113	0,931	Reliable
EE2	0,693	0,940	Valid	0,113	0,929	Reliable
EE3	0,758	0,929	Valid	0,113	0,931	Reliable
EE4	0,699	0,941	Valid	0,113	0,930	Reliable
EE5	0,537	0,965	Valid	0,113	0,931	Reliable
ST1	0,538	0,957	Valid	0,113	0,930	Reliable
ST2	0,705	0,933	Valid	0,113	0,930	Reliable

Question Indicators	Factor Loading	MSA	Notes	R Table	Cronbach's Alpha If Item Deleted	Notes
ST3	0,743	0,902	Valid	0,113	0,930	Reliable
ST4	0,724	0,864	Valid	0,113	0,936	Reliable
IC1	0,542	0,958	Valid	0,113	0,930	Reliable
IC2	0,718	0,925	Valid	0,113	0,929	Reliable
IC3	0,733	0,939	Valid	0,113	0,930	Reliable
MR1	0,611	0,955	Valid	0,113	0,929	Reliable
MR2	0,645	0,954	Valid	0,113	0,930	Reliable
MR3	0,757	0,956	Valid	0,113	0,930	Reliable
MR4	0,708	0,932	Valid	0,113	0,931	Reliable
MR5	0,750	0,939	Valid	0,113	0,931	Reliable
LF1	0,659	0,957	Valid	0,113	0,930	Reliable
LF2	0,642	0,955	Valid	0,113	0,930	Reliable
SI1	0,715	0,917	Valid	0,113	0,932	Reliable
SI2	0,582	0,931	Valid	0,113	0,932	Reliable
SI3	0,765	0,911	Valid	0,113	0,934	Reliable

Resources: Processed by researches (2021)

The test results, in Table 5 and Table 6, the Kaiser Meyer Olkin (KMO) value requirement > 0.5, the Measures of Sampling Adequacy (MSA) value for each question > 0.5 and the discriminant factor loading value for each question indicator > 0.5. All indicators of research questions are valid. The results of the reliability test in Table 6, the value of Cronbach's alpha if item delete for all question indicators on all variables > R table. Therefore, all question indicators can be declared reliable.

Indicator Explanation Test

The all formed factor will be able to explain the indicators of the question in this research (Santoso, 2006). The explanation of the question indicators can be seen from the communalities table, then look at the extraction average value > 0.50. The test results in Table 7, the average extraction value for each question indicator is > 0.50. All question indicators can be explained, and factors can be continued.

Table 7
Communalities Result

Question Indicators	Extraction	Notes
EE1	0,616	EE1 explained by 61%
EE2	0,718	EE2 explained by 71%
EE3	0,711	EE3 explained by 71%
EE4	0,700	EE4 explained by 70%

Question Indicators	Extraction	Notes
EE5	0,503	EE5 explained by 50%
ST1	0,646	ST1 explained by 64%
ST2	0,701	ST2 explained by 70%
ST3	0,768	ST3 explained by 77%
ST4	0,714	ST4 explained by 71%
IC1	0,685	IC1 explained by 69%
IC2	0,791	IC2 explained by 79%
IC3	0,741	IC3 explained by 74%
MR1	0,620	MR1 explained by 62%
MR2	0,651	MR2 explained by 65%
MR3	0,717	MR3 explained by 72%
MR4	0,644	MR4 explained by 64%
MR5	0,712	MR5 explained by 71%
LF1	0,699	LF1 explained by 70%
LF2	0,724	LF2 explained by 72%
SI1	0,697	SI1 explained by 70%
SI2	0,604	SI2 explained by 60%
SI3	0,707	SI3 explained by 71%

Resources: Processed by researches (2021)

Components of Formed Factors

Six factor component has been determined by the researcher, then the researcher determines each of the question indicators, after using varimax rotation, all question indicators will group with each other and go to the target factor. (Santoso, 2006). Then, the score values formed are in accordance with Table 8, the scoring is then carried out, and can be used for further analysis (Santoso, 2006).

Table 8
Score Formed After Factor Analysis

Respondent	Religiosity Motivation	Effort expectancy	Trust	Income	Social	Lifestyle
1.	0,291	0,167	0,638	0,101	0,846	0,471
2.	-0,174	-0,772	-1,015	-0,585	0,220	2,442
3.	0,673	1,262	-1,405	-2,160	0,106	-1,289
4.	-0,688	-0,643	-1,004	0,565	-1,280	0,194
. . .	. . .	. . .	. . .	. . .	. . .	. . .
383.	-1,989	-1,554	-0,290	-0,131	-2,443	-0,139
384.	1,499	-4,668	1,263	-1,479	-2,373	-1,158

Resources: Processed by researches (2021)

Binary Logistics Regression Analysis

Logistics Model Test Interpretation (Hosmer and Lemeshow Test)

Hosmer and Lemeshow Test, measures the fit of the empirical data with the model. If the calculated Chi-Square value < Chi-Square table value with a significance value > (0.05), the empirical data fits with the research model (Meyers et al., 2013). The test results in Table 9, the Chi-Square value of 3.193 < the Chi-Square value of the table 14.067. The significance value is 0.922 > 0.05. This means that the empirical data fits with the model.

Table 9
Test Result (Hosmer and Lemeshow Test)

Step	Chi-Square	df	Sig.
1	3,193	8	0,922

Resources: Processed by researches (2021)

Overall Fit Model

Overall fit model, assesses the overall model against the data (Ghozali, 2018). The Likelihood L function is a statistic used to assess the fit model (Ghozali, 2018). The overall fit assessment of the model compares the value of -2 Log Likelihood at the beginning of the block number = 0 and the value -2 Log Likelihood at the end of the block number = 1. Each decrease in likelihood (-2LogL) explains that the regression model is formed the better (Ghozali, 2018).

Hypothesis, H0: the model fits the data, then H1: the model does not fit the data. Assumed probability (0.05). If the value of -2 Log Likelihood > chi square table, then H0 is rejected, and the model before entering the X independent variable does not qualified the test requirements. The results of The Iteration History Block Number = 0, according to Table 10, the chi square value is 418,183, the table chi square value is 394,626. Value 418,183 > 394,626, so H0 is rejected, the model before being included in the X independent variable does not qualified the test requirements.

Table 60
The Result of Iteration History Block 0

	Iteration	**-2 Log Likelihood**	**Coefficients Iteration**
Step 0	1	419,218	1,063
	2	418,184	1,180
	3	418,183	1,184
	4	418,183	1,184

Resources: Processed by researches (2021)

Table 71
The Result of Iteration History Block 1

Iteration		-2 Log likelihood	Constant	X1	X2	X3	X4	X5	X6
Step	1.	211,525	1,063	0,353	1,028	0,254	0,106	0,216	0,541
	2.	147,874	1,741	0,631	1,770	0,407	0,154	0,335	0,915
	3.	124,305	2,399	0,981	2,518	0,512	0,146	0,444	1,314
	4.	116,245	3,025	1,346	3,229	0,569	0,091	0,550	1,716
	5.	114,573	3,466	1,601	3,721	0,596	0,046	0,629	2,002
	6.	114,473	3,609	1,681	3,878	0,604	0,033	0,657	2,095
	7.	114,473	3,620	1,687	3,890	0,605	0,032	0,659	2,102
	8.	114,473	3,620	1,687	3,890	0,605	0,032	0,659	2,102

Resources: Processed by researches (2021)

Iteration History Block Number = 1, Hypothesis, H0: the model fits the data, then H1: the model does not fit the data. Assumed probability (0.05), If the value of -2 Log Likelihood < chi square table, then H0 is accepted, the model after entering the variable X qualified the test requirements. The test results in Iteration History Block 1, according to Table 11 after the X variable is entered into the model, the calculated chi square value is 114.473, the table chi square value is 394.626. The value is 114.473 < 394.626, then H0 is accepted, the model after entering the X variable qualified the test requirements.

Determination Test Interpretation (Pseudo R-Square)

Pseudo R-Square, explains the model's ability to explain the variation of the dependent variable. The value of Cox and Snell and the value of Nagelkerke, if the value close to 1 the ability of the independent variable in explaining the variation of the dependent variable is greater (Meyers et al., 2013). Cox and Snell value 0.547 and Nagelkerke R-Square value 0.824. The model is able to explain the variation of the dependent variable by 82.4% and 17.6% is explained by other factor variables that are not taken by the researcher.

Table 82
Determination Test Result (Pseudo R-Square)

Step	-2 Log likelihood	Cox and Snell R Square	Nagelkerke R Square
1	114,473[a]	0,547	0,824

Resources: Processed by researches (2021)

Simultaneous Significance Test Interpretation (Omnibus Test)

Omnibus test, measures the effect of the significance of the independent variable on the dependent variable simultaneously (Meyers et al., 2013). The Result, Chi-Square value

303.710 > Chi-Square table (12,592); significance value (0.000) < 0.05. So the independent variable has a simultaneous effect on the dependent variable.

Table 93
Simultaneous Significance Test Result (Omnibus Test)

	Chi-square	Df	Sig.
Step	303,710	7	0,000
Block	303,710	7	0,000
Model	303,710	7	0,000

Resources: Processed by researches (2021)

Partial Significance Test (Wald Test and Odds Ratio)

Meyers et al. (2013), the partial logistic statistical test shows how much influence one independent variable individually in explaining the variation of the dependent variable. The measurement of the logistic partial test refers to the calculated p value. If the probability value (sig.) < = 5% then the alternative hypothesis (H1) is accepted. If the probability value (sig.) > = 5% then the alternative hypothesis (H1) is rejected.

Table 104
Partial Significance Test (Wald Test and Odds Ratio)

Variable	B	S.E.	Wald	Sig.	Exp(B)	95% C.I. for EXP(B)		Notes
						Lower	Upper	
Religious motivation	1,687	0,363	21,567	0,000	5,403	2,651	11,013	Significantly positive effect
Effort expectancy	3,890	0,584	44,396	0,000	48,891	15,572	153,508	Significantly positive effect
Sense of Trust	0,605	0,261	5,353	0,021	1,831	1,097	3,055	Significantly positive effect
Income	0,032	0,262	0,015	0,902	1,033	0,618	1,726	No effect
Social Influence	0,659	0,292	5,088	0,024	1,934	1,090	3,430	Significantly positive effect
Lifestyle	2,102	0,396	28,176	0,000	8,182	3,765	17,779	Significantly positive effect
Constant	3,620	0,533	46,195	0,000	37,336			

Logistic regression model as follows:

$$\text{PL} = \text{Ln}\left(\frac{PL}{1-PL}\right) = b0 + b1X1 + b2X2 + b3X3 + b4X4 + b5X5 + b6X6$$

$$\text{or PL} = \left(\frac{1}{1+e^{-(b0+b1X1+b2X2+b3X3+b4X4+b5X5+b6X6)}}\right)$$

Then, the logistic regression model in this research as follows:

$$\text{DA} = 3{,}620 + 1{,}687MR + 3{,}890EE + 0{,}605ST + 0{,}032IC + 0{,}659SI + 2{,}102LF$$

or DA$= \left(\frac{1}{1+e^{-(3{,}620+1{,}687MR+\ 3{,}890EE+\ 0{,}605ST+0{,}032IC+0{,}659SI+2{,}102LF)}}\right)$

Religious Motivation Effect (X_1) on Giving Alm Decisions (Y)

The P value show significant effect and the coefficient (B) or log of odds is positive, meaning that there is a positive correlation between millennial Muslims in giving alms of 687 on the X_1 variable, if other variables are considered constant. The correlation between odds ratio (Exp(B)) with variable X_1, the odds value of the decision to give alms will increase by a factor of 5.403 (e^{687}) for every increase in variable X_1, if other variables are held constant. So, the variable of religious motivation makes millennial Muslims decide to give alm 5.40 times or the probability is 5.40/(1+5.40) = 0.84.

The habit of donating is based on the motivation to give alm which comes from follow role model, seeking rewards in the hereafter, seeking self-satisfaction, avoiding guilty, and conformity with the practice of alms, Islamic religiosity plays a key role in motivating Muslim behavior in giving alms (Jamal et al., 2019). The research results are also in line with research from Kasri (2013), religiosity plays an important role in a person's greatest motivation to give alm. Adilla et al. (2021) there is a significant influence on factors of religiosity on paying ZIS through the intervening variable awareness of the obligation to pay ZIS. Aziz et al. (2019), religiosity is a variable that has a significant positive effect on donation decisions on the online crowdfunding platform.

The majority of respondents consider giving alms a top priority because it helps others in need, alms makes respondents feel seeking self-satisfaction and peace because they have been able to express their empathy by helping others.

Effort Expectancy Effect (X_2) on Giving Alm Decisions (Y)

The P value show significant effect and the coefficient value (B) or log of odds is positive, meaning that there is a positive correlation between millennial Muslims giving charity 3,890 on the X_2 variable, if other variables are considered constant. The correlation between the odds ratio (Exp(B)) with the X2 variable, the odds value of the decision to give alms will increase by a factor of 48.891 ($e^{3.890}$) for each increase in the X_2 variable if other variables are held constant. So, the effort expectancy variable makes millennial Muslims decide to give alm 48,89 times or the probability is 48,89/(1+48,89) = 0.98.

Effort expectancy has significant positive effect on the intention to distribute ZIS on the crowdfunding platform (Destrianti dan Dwi, 2021). Asmy et al. (2019), the effort

expectancy having a significant positive impact on ZIS payments with the crowdfunding system. Li et al. (2018), the effort expectancy variable has a significant positive effect on the intention to donate on the crowdfunding platform.

Respondents feel free to choose the category they want to give alms to, there are many digital payment options for pay the alms on Kitabisa.com, Kitabisa.com's display is attractive, innovative, clear, and easy to use.

Sense of Trust Effect (X_3) on Giving Alm Decisions (Y)

The P value show significant effect and the coefficient (B) or log of odds is positive, meaning that there is a positive correlation between millennial Muslims in giving alms of 0.605 to the X_3 variable, if other variables are considered constant. The correlation between the odds ratio (Exp(B)) with the X_3 variable, the odds value of the decision to give alms will increase by a factor of 831 ($e^{0.605}$) for each increase in the X_3 variable, if other variables are held constant. So, the trust variable makes millennial Muslims decide to give charity 83 times or the probability is 83/(1 + 83) = 0.65.

Sens of trust has significant positive effect on the intention to donate on the crowdfunding platform (Li et al. 2018). Trust has a significant positive effect on ZISWAF's digital payment intentions (Syafira et al., 2020). Respondents want to give alms at Kitabisa.com, because the Kitabisa.com platform is very popular among millennials. This is an aspect that can further increase sense of trust.

Trust due to failure to maintain consumer trust can have negative consequences on social fundraising, such as a decrease in donations, damage to reputation, and the collapse of social institutions. The role of social institutions, volunteers, organizations, and the government is important to encourage trusted social fundraising (de Jager, 2017).

Income Effect (X_4) on Giving Alm Decisions (Y)

The P have no effect on the decision to give alms to millennial Muslims, because the significance value is 0.902 > 0.05.

The results are in line with the research presented by Lwin dan Phau (2010), that people with little or low income tend to donate to people in need, because they have more empathy for people in need, not because of income problems. A research from Nuari dan Hendratmi (2019), shows that large and small incomes have no effect on interest in donating to the Amil Zakat Institute.

The majority of respondents giving alm, because they prioritize the spirit of empathy to help others. Allah has explained in the Qur'an Surah Al-Imran verse 134, that humans are commanded to donate and give charity in both open and narrow times.

Social Influence Effect (X_5) on Giving Alm Decisions (Y)

The P value show significant influence and the coefficient value (B) or log of odds is positive, meaning that there is a positive correlation between millennial Muslims in giving alms of 0.659 to the X_5 variable, if other variables are considered constant. The correlation between the odds ratio (Exp(B)) with the X_5 variable, the odds value of the decision to give alms will increase by a factor of 934 ($e^{0.659}$) for each increase in the X_5 variable, if other variables are held constant. The social influence variable makes millennial Muslims decide to give alm 93 times or the probability is 93/(1 + 93) = 0.66.

The social influence variable has a significant positive effect on the intention of Gen Y Muslims to pay ZIS through digital payment (Rachmat et al., 2020). Li et al. (2018), social influence variable has a significant positive effect on the intention to donate on the crowdfunding platform.

Celebrity endorser or influencer is the use of a public figure who is known to the public and is believed to be the icon of an advertisement so that it can support the product it promotes. this is also included in the promotion to donate (Subiyanto, 2018). The priority of millennial Muslims is to give alms at Kitabisa.com, due to the millennial influencers that influence giving charity on Kitabisa.com. Millennial influencers who have many followers on social media, it will be easier to invite their followers to participate in charity campaign. The celebrity endorser or influencer variable has a significant and positive influence on the motivation to pay ZIS (Subiyanto, 2018).

Lifestyle Effect (X_6) on Giving Alm Decisions (Y)

The P value is 0.000, the coefficient value (B) is 2.102, the odds ratio (Exp(B)) is 8.182. The P value show significant effect and the coefficient value (B) or log of odds is positive, meaning that there is a positive correlation between millennial Muslims in giving charity 2.102 on the X_6 variable, if other variables are considered constant. The correlation between the odds ratio (Exp(B)) with the X_6 variable, the odds value of the decision to give alms will increase by a factor of 8.182 ($e^{2,102}$) for every increase in the X_6 variable, if other

variables are held constant. Lifestyle make millennial Muslims decide to give charity 8.18 times, or the probability is 8.18/(1+8.18) = 0.89.

The lifestyle that exists in each individual person has a significant positive effect on the attitude of donors to distribute ZIS (Hardinawati dan Ulfa, 2017). ZIS collection is also recommended with the help of fintech to reach donors or muzakki more broadly (Aulia dan Nur, 2018).

CONCLUSION

The results of the research simultaneously show the influence of millennial Muslim decisions in the city of Semarang to give alms on the Kitabisa.com crowdfunding platform. Partially there is a positive and significant influence on the motivational variables of religiosity, effort expectancy, sense of trust, social influence, and lifestyle on the decision of millennial Muslims to give alms on the Kitabisa.com crowdfunding platform. The effort expectancy variable has the greatest influence among other variables. The income variable has no effect on the decision of millennial Muslims to give alms on the Kitabisa.com crowdfunding platform.

The role of crowdfunding platforms such as Kitabisa.com as the organizer of fundraising for the benefit of the people, is expected to continue to provide innovation in alms services, especially for millennial Muslims, by improving services that make it easier, such as being free to choose payment media, being free to choose alms categories, service effectiveness and efficiency. Collaborating with the Zakat Management Organization (OPZ), fintech business players, and millennial Muslim leaders to socialize the values of alms and the effort expectancy of fintech to give alm. The reputation of the Kitabisa.com crowdfunding platform must continue to be maintained and improved as the best fundraising platform, so that it continues to gain the trust of users, especially millennial Muslims.

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