

THE EFFECT OF TRUST

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1 THE EFFECT OF TRUST, BRAND AWARENESS, AND SOCIAL PIETY IN DONATION DECISIONS THROUGH DIGITAL PLATFORMS

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Abstract

This article identifies the effect of trust, brand awareness, and social piety before doing donation using the Fintech platform. Therefore, this explanatory research examined the influence of four variables. The data were collected through a purposive sampling technique involving 250 societies across Lombok Island as respondents, as well as applying a case study approach. The data analysis technique is implemented through SEM (Structural Equation Modelling). The article shows a positive and significant impact among trust, brand awareness, and social piety in donation decisions through the fintech platform. However, brand awareness and trust do not affect social piety. Hence, this article recommends the fundraising institutions that actively collect funds through fintech platforms to always prioritize the openness principle in managing public funds. A transparent attitude can increase public trust to utilize the platform whenever they want to channel funds spontaneously.

Artikel ini mengidentifikasi pengaruh kepercayaan, kesadaran merek, kesalehan sosial dalam keputusan berdonasi menggunakan platform fintech. Maka, studi eksplanatori ini menguji hubungan antar keempat variabel. Teknik pengambilan sampel menggunakan teknik purposive sampling berjumlah 250 responden masyarakat yang tersebar di Pulau Lombok, menggunakan metode kuantitatif dengan pendekatan studi kasus. Teknik

analisis data yang digunakan adalah SEM (Structural Equation Modelling). Hasil analisis diperoleh bahwa terdapat pengaruh yang positif dan signifikan antara kepercayaan, kesadaran merek, dan kesalehan sosial terhadap keputusan donasi melalui platform fintech. Namun, kesadaran merek dan kepercayaan tidak mempengaruhi kesalehan sosial. Karena itu, studi ini menganjurkan lembaga fundraising yang aktif menghimpun dana melalui platform fintech untuk senantiasa mengedepankan prinsip keterbukaan dalam mengelola dana masyarakat. Sikap transparan dapat meningkatkan kepercayaan publik sehingga secara spontan akan selalu menggunakan platform tersebut setiap kali ingin menyalurkan dana.

Keywords: brand awareness; donation decision; fintech platform; social piety; trust

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Introduction

Islam as a *rahmatan lil âlamîn*, regulates the relationship between humans and their God (*hablun minallah*) and between humans as social beings. Therefore, helping each other is not only a suggestion in Islam, but an obligation stated in the Quran and hadith. Helping others can be in the form of zakat payment as the implementation of the pillars of Islam (known as *rukun Islam*).

As the world's largest Muslim country (Qadariyah 2022, 120), Indonesia has regulated the procedures for managing zakat, infaq, and alms, which were first stated in Law No. 38 of 1999 concerning Zakat Management to support and strengthen human values in Islamic teachings. However, the regulation was then replaced with Law No. 23 of 2011 since the previous one was considered irrelevant to the present time. Subsequently, The Government Regulation No. 14 of 2014 concerning the Implementation of Law No. 23 of 2011 becomes the foundation of the establishment of BAZNAS, LAZ, UPZ, and other units as supporters.

The government and society should cooperate in solving economic problems to reduce poverty (Musnandar 2017, 223). Volunteer movements carried out by communities or groups are realized in various forms of philanthropic activities and community empowerment. According to (Sholikhah et al. 2022, 94), philanthropic activities are not individual

movements but organized, systematic, and complex. The organized nonprofit community conducts social fundraising to be allocated to people in need. The proliferation of fundraising institutions in Indonesia cannot be separated from the character and personality of the Indonesian people, who like to help others.

The people's deep concern for assisting each other has led Indonesia to be ranked 10th as the most generous nation in the world based on the World Giving Index (WGI) annual report (Charities Aid Foundation 2019, 7). In response to the development of information technology and society's shift from physical transactions to digital ones, fundraising institutions are moving to innovate in collecting social funds.

The National Amil Zakat Agency (BAZNAS) recorded an increase of around 26-30 percent in zakat collection through digital channels by the end of 2020 reaching IDR 90 billion (Tempo 2021). Contributing factors that philanthropic institutions consider to adapt to the changes include; speed, cost efficiency, and wider access (Junidar 2020, 192). In addition, employing digital technology for religious donations will further encourage transparency and accountability and validate reporting receipts of public donations from and for the people's benefit.

The issue of fictitious online donation spread on social media platforms causes public apathy to use online fundraising institutions to channel their donations. Donors are worried that the funds do not reach the intended targets, especially if the fundraising institutions misuse them. Therefore, fundraising institutions must strengthen themselves by building donors' trust. Trust factor plays an essential role in various social and economic transactions, such as crowdfunding which involves uncertainty and dependence (Zheng 2016, 1803). Security and privacy in online transactions require trust because a lack of trust is considered the primary barrier that prevents consumers from conducting online transactions (Urban et al. 2009, 179). Trust can be developed by creating an excellent institutional management structure to establish Brand Awareness in the community. In simple terms, brand awareness is a person's memory ability to remember a brand (Shahid et al. 2017, 36). Donors' trust in the brand is essential in determining the choice to which the donation will be channeled (Khairunnisa et al. 2020, 285).

In addition to the trust and brand awareness factors, another crucial aspect of encouraging someone to channel their donations is a person's attitude toward social piety. Social piety is interpreted as the

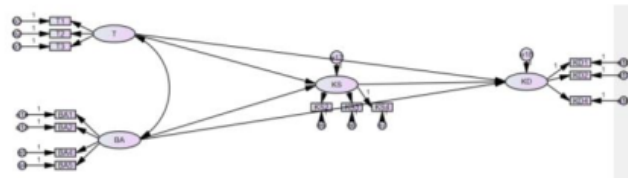
Muslims' attitude toward social values in Islam, such as giving donations in the form of *zakat*, *infaq*, alms, and other donations. However, they tend to ignore personal worship (Jati 2015, 337). The current growth of social piety practice is a form of philanthropy expression in a spiritual frame. The growing demand for philanthropic activities triggers the presence of various kinds of donation institutions. People understand that social practices have become a life necessity that must be fulfilled. The scheme for developing a donation institution that stands outside the mosque is an interesting case to explore since spiritual values have recently become common values. This study attempted to analyze the effect of trust, brand awareness, and social piety in donation decisions and the impact of brand awareness and trust on social piety.

Research Method

This quantitative study gathered data through questionnaires. This research is classified as explanatory research, which aims to clarify phenomena that occur empirically and seeks to obtain answers to causal relationships between variables through hypothesis testing (Sukmawati & Nurfitriani 2019, 57). Respondents choose one or more possible alternative answers available to measure these variables. Variables using a Likert Scale starting with 1 (strongly disagree) to 5 (strongly agree).

The population in this study is people who donate through the fintech platform. The sample used in this study amounted to 250 people spread over four areas: Mataram City, West Lombok Regency, East Lombok Regency, and North Lombok Regency. The technique for testing and analyzing the data in this study used Structural Equation Modelling (SEM) with the help of AMOS software. Figure 1 shows the framework of thinking of this research.

Figure 1
Conceptual Framework



Results

Respondent Demographics

The primary data was obtained from a questionnaire distributed in four areas across Lombok Island. Based on the data, around 250 respondents were declared valid and selected based on gender, age, highest education, occupation, and income (Table 1).

Table 1
Respondent Demographics

Demographic Aspects	Frequency	N (%)
Gender		
Male	157	62.8
Female	93	37.2
Age		
<20	24	9.6
20-30	113	45.2
31-40	69	27.6
41-50	35	14.0
>50	9	3.6
Highest Education		
Senior High School	134	53.6
Diploma/Undergraduate	81	32.4
Post Graduate	35	14.0
Occupation		
Student	80	32.0
Employee	43	25.2
Entrepreneur	107	42.8
Income		
<Rp2.500.000	156	62.4
Rp2.500.000-Rp 4.999.000	71	28.4
Rp5.000.000-Rp 10.000.000	19	7.6
>Rp10.000.000	4	1.6

Based on gender who use fintech platforms to donate, the number of male respondents (62.8%) is more than female respondents (37.2%). The majority of respondents who graduated from high school are 134 people, or 53.6%, while those with a diploma/Bachelor's Degree are 81 people or

32.4%, and 35 respondents or 14% are postgraduate (Master/Doctoral Degree). Based on the work level, respondents who are students are 80 people or 32%, employees are 43 people or 25.2%, and entrepreneurs are 107 people or 42.8%, showing that in terms of work, the majority of Lombok people who donate through the fintech platform were entrepreneurs.

A total of 156 Respondents with an income below IDR 2,500,000, 71 respondents earn between IDR 2,500,000 and 4,999,000, 19 respondents receive IDR 5,000,000 to 10,000,000, and only 4 respondents have an income above IDR 10,000,000.

Validity and Reliability Test

The loading factor value of all instruments on all research variables is more than 0.05. It can be concluded that the instrument used for each indicator owned by the variable is valid. Based on data analysis, the output loading factor is obtained as presented in Table 2.

Table 2
Loading Factor Value for each Variable Indicator

			CR	VE
T3	←	Trust	0,527	1,0064
T2	←	Trust	0,427	
T1	←	Trust	0,518	
KS3	←	Social Piety	0,31	1,53965
KS2	←	Social Piety	0,916	0,819
KS1	←	Social Piety	0,609	
BA4	←	Brand Awareness	0,658	1,58835
BA3	←	Brand_Awarness	0,584	0,604
BA2	←	Brand Awareness	0,466	
BA1	←	Brand Awareness	0,399	
KD3	←	Donation Decision	0,274	1,09527
KD1	←	Donation Decision	0,571	0,56
KD2	←	Donation Decision	0,628	

2 Several statistical tests construct reliability in SEM, including construct reliability and variance extract²d. In this investigation, construct reliability was tested employing the construct reliability approach by

calculating the reliability index of the used instrument from the analyzed SEM model. The construct can be reliable if the CR value is 0.70 and the VE value is 0.50. Based on the calculation results, the CR value for the trust variable is 1.0064 (≥ 0.70), and the VE value is 0.516 (≥ 0.50). It is concluded that the statement of the trust variable is reliable. In the Brand Awareness variable, it is found that the CR value is 1.58835 (≥ 0.70) and the VE value is 0.604 (≥ 0.50), meaning that the statement of the Brand Awareness variable questionnaire is reliable. Likewise, for the statement on the social piety variable, the CR value is 1.53965 (≥ 0.70), and the VE is 0.819 (≥ 0.50). The donation decision variable has a CR value of 1.09527 (≥ 0.70) and a VE value of 0.56 (≥ 0.50). It can be said that the statement of the decision variable to donate is reliable.

Data Normality Test

Data normality was tested using the criteria for the critical ratio skewness value ± 2.58 at a significance of 10%. The data is usually distributed if the critical ratio skewness and kurtosis values are below the absolute value of 2.58 and can be rounded to 3. The values of Cr skewness and Cr kurtosis range from -3 to 3, indicating that the data has met the normality assumption.

Table 3
Normality Test

Variable	min	max	skew	c.r.	kurtosis	c.r.
KD4	2,000	5,000	,306	1,974	,603	1,947
BA5	4,000	5,000	-,209	-1,350	-1,956	-6,314
BA1	4,000	5,000	,676	4,360	-1,544	-4,982
BA2	3,000	5,000	,294	1,900	-1,664	-5,371
KD2	3,000	5,000	,805	5,196	,320	1,033
KD1	2,000	5,000	-,029	-,189	2,198	7,094
KS2	3,000	5,000	,653	4,212	,394	1,273
KS3	3,000	5,000	,517	3,335	-,964	-3,110
KS4	3,000	5,000	,960	6,196	-,694	-2,241
BA4	4,000	5,000	-,128	-,828	-1,984	-6,402
T1	2,000	5,000	,226	1,460	1,056	3,408
T2	2,000	5,000	-,952	-6,146	2,239	7,226
T3	3,000	5,000	,450	2,906	-,460	-1,485

Multivariate	26,080	10,440
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Index Evaluation Criteria Goodness of Fit

The calculation results of the SEM model produce the Goodness of Fit index shown in Table 4.

Table 4
The Goodness of Fit Index Results

The Goodness of Fit Standard	Cut-off Limit	Value	Info
Chi-Square	Smaller	74,39	Fit
Probability	>0,05	0,085	Good
RMSEA	<0,08	0,032	Good
CMIN/DF	<2,0	1,261	Good
GFI	>0,9	0,955	Good
AGFI	>0,9	0,931	Good
TLI	>0,90	0,94	Good
CFI	>0,95	0,955	Good

Based on the normality test results, the RMSEA value is less than critical value 0.08, GFI > 0.9, TLI and CFI are 0.90. It means that the structural equation model in this study is a fit.

Structural Equation Analysis

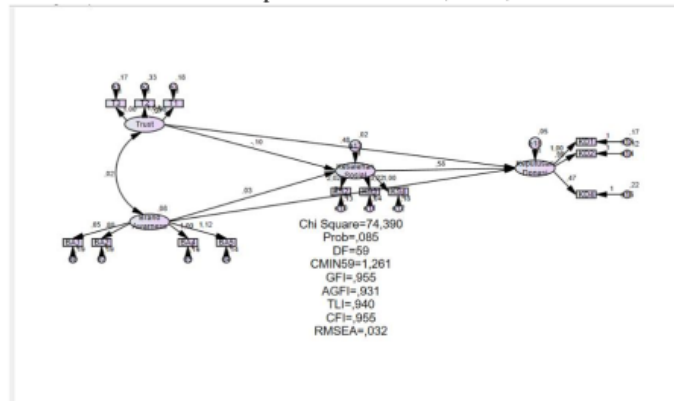
The analytical tool used in this study is the Structural Equation Model (SEM). The advantage of employing SEM is that the author can determine whether a particular model is valid or not rather than using it to find a particularly suitable model (Jonathan 2010, 173). This Analytical tool determined the effect of trust, brand awareness, and social piety in the donation decisions and examined the impact of brand awareness and trust on social piety.

Table 5
The Goodness of Fit Model Result

Constructs	χ^2	RMSEA	GFI	TLI	CFI	Info
Model	74,39	0,032	0,955	0,931	0,955	Good

2 Based on the normality test results, the RMSEA value is less than the critical value 0.08, GFI > 0.90, and TLI and CFI 0.90. It means that the structural equation model is fit. The SEM result is shown in Figure 2.

Figure 2
Structural Equation Model (SEM) result



In the structural model described in Figure 2, the direct or indirect relationship between the variables of trust, brand awareness, social piety, and donation decisions through the fintech platform is analyzed. This structural model is also supported by the output results in the form of a measurement model described in Table 6.

Table 6
Estimation Result of Structural Equation Model (SEM)

Hypothesis	Track	CR.	P	Result
H1	Donation Decision ← Trust	2,57	0,01	Accepted
H2	Donation Decision ← Social Piety	2,302	0,021	Accepted
H3	Donation Decision ← Brand Awareness	2,517	0,012	Accepted
H4	Social Piety ← Brand Awareness	0,694	0,488	Rejected
H5	Social Piety ← Trust	-1,554	0,12	Rejected

The result calculations utilizing AMOS version 22 indicated the probability value between the influence of trust and donation decisions, the

relationship between brand awareness and donation decisions, and the relationship between social piety and donation decisions. Trust's impacts on social piety are less than the Level of Significant (0.05), and the CR value is more than 1.98, meaning that all are correlated. However, the trust variable on social piety and the brand awareness variable on social piety has no effect because the probability value is more than the Level of Significant (0.05) and the CR value is less than 1.96.

Hypothesis Testing

The t-test was used to prove the effect of trust on donation decisions, the relationship between brand awareness and donation decisions, the relationship between social piety and donation decisions, the effect of brand awareness on social piety, and the influence of trust on social piety. Based on the results of calculations using the AMOS 22 computer statistical program, hypothesis testing was carried out as follows:

H1: The trust variable thoroughly affects the donation decision

With a significant level (α) = 5% or 0.05, the Structural Equation Modeling (SEM) calculation obtained a statistical probability value of 0.01 and a CR value of 2.57. Based on the results of the data processing, the probability value of 0.01 is less than the significance level of 0.05, and the CR value of 2.57 is more significant than 1.96. So, the results show that there is a positive and significant influence on trust and donation decisions through the fintech platform. These results can give the conclusion that H1 is accepted.

H2: Brand Awareness variable thoroughly affects the donation decision

With a significant level (α) = 5% or 0.05, the Structural Equation Modeling (SEM) calculation obtained a probability value of 0.012 and a CR value of 2.517. Based on the data processing results, the statistical probability value of 0.012 is less than the 0.05 significance level, and the CR 2.517 is more remarkable than 1.96. Therefore, it is concluded that brand awareness positively and significantly influences brand awareness and donation decisions through the fintech platform. As a result, it can be concluded that H2 is accepted in testing this hypothesis.

H3: social piety has a relationship with donation decisions

With a significant level (α) = 5% or 0.05, the **2** Structural Equation Modeling (SEM) calculation obtained a probability value of 0.021 and a CR value of 2.302. Based on the data processing results, the probability value is 0.021 less than the 0.05 significance level, and the CR 2.302 is more significant than 1.96. Hence, it can be concluded that social piety significantly correlates with the decision to donate through the fintech platform. So, in testing this hypothesis, H3 is accepted.

H4: Brand awareness influences social piety

With a significant level (α) = 5% or **2** 0.05, the calculation of Structural Equation Modeling (SEM) obtained a probability value of 0.488 and a CR value of 0.694. Based on the data processing results, the statistical probability value of 0.488 is more than the significance level of **1** 0.05, and the CR value of 0.694 is less than 1.96. It can be concluded that the brand awareness variable does not have a positive and significant effect on social piety. So, H4 was rejected.

H5: Trust influences social piety

With a significant level (α) = 5% or **2** 0.05, the calculation of Structural Equation Modeling (SEM) obtained a probability value of 0.12 and a CR value of -1.554. Based on data processing results, the probability value of 0.12 is greater than the 0.05 significant **1** level and the CR. Value -1.554 is less than 1.96, and it is concluded that the trust variable has no positive and significant effect on the social piety variable. So, H5 is rejected.

Discussion

Donation through Fintech Platforms

Fintech is an abbreviation of financial technology; it is a form of online application that provide financial services. The rapid growth of fintech platform is driven by several factors, such as sharing economy, favorable regulation, and information technology (Lee and Shin 2018,35). Fintech is also a cross-disciplinary science that combines finance, technology management, and innovation management (Leong 2018, 75). One model to explore the relationship between attitudes and behavioral intentions in fintech is the Technology Acceptance Model (TAM) (Davis 1989, 320). TAM assumes that the primary determinant of a person's behavior in using

technology depends on their beliefs and subjective evaluation of the usefulness (Bruner & Kumar 2005, 553). According to (Venkatesh and Davis 2000, 187), Perceived Ease of Use and Perceived Usefulness are two main reasons for people when choosing the platform for their financial transactions. In addition, perceived risk also has a notable correlation with consumer attitudes toward using fintech platforms.

Nowadays, donation decision can be analogous to a purchase decision because it has the same steps in making a decision (Salsabila & Hasbi 2021, 166). Consumer decisions arise due to an objective assessment or emotional impulses. Consumers at least take steps to ensure which decisions will be chosen i.e., problem recognition, information search, evaluation of alternatives, and purchase decisions (Setiadi 2003, 3). Other issues are related to how and where to channel the donation. Since these days everything is done online, so is donation. Many donation managements (including zakat) institutions provide a new option for those who want to donate via online platforms. These platforms are developed in line with the advancement of financial technology. The donors need only several clicks to give their donation funds without having to leave their comfortable place. This easy access, unfortunately, is used by irresponsible parties who want to get free money in the name of social fundraising. Thus, finding the trusted channel or fintech platform for donation becomes the next issue.

Trust and Donation Decision

According to (Mayer and Davis 1995, 712), trust can be defined as a party's willingness to accept the risk of another party's actions based on skill, kindness, and integrity factors. It is considered a complex construction characterized by two elements: cognitive, based on consumer knowledge about the organization and its capacity, and practical, including individuals' emotional relationship with the organization that develops over time (Francioni et al. 202, 82).

Trust is a belief in self-confidence, hope, reliability, dependability, integrity, and capacity for products or services (Meylinda et al. 2019, 32). Trust markedly impacts the Jabodetabek community's decision to distribute zakat and donations through Tokopedia (Khairunnisa et al. 2020, 292). The people's potential to donate by employing fintech platforms in Indonesia is enormous (Niswah et al. 2019, 625). For this reason, the fintech platform must guarantee customer protection to create and maintain trust in the business industry (Batunanggar 2019, 10).

Brand Awareness and Donation Decision

A brand is defined as a name, sign, symbol, design, or combination to identify the product or service of a person or community in order to differentiate it from competitors. Brand awareness plays a significant role in consumer decision making (Zhang 2020, 549). Brand awareness can also be interpreted as an individual's ability to remember and recognize a brand (Lee & Leh 2011, 2) (Chieng & Goi 2011, 11857). Someone who can remember brands and is in a state of top-of-mind awareness will influence customers to choose a product or service and compare it to other similar brands (Kimpakorn & Tocquer 2010, 379).

Brand awareness is critical since it is the first step in communicating products or services to consumers (Mulyono et al. 2016, 626). Brand awareness has a positive but insignificant effect on trust in distributing zakat and donations (Febiana et al. 2021, 307). Brand awareness firmly impacts the decision to donate through fintech services (Ramadhani & Mulyowahyudi 2020, 669). If the company pays attention to brand awareness, donors will consciously or unconsciously remember it automatically and decide to donate to a certain brand.

Social Piety and Donation Decision

Social piety is sincerity in carrying out religion or can also be interpreted as the goodness of life (Azis 2014, 19). Similarly, Nurcholis (2015, 175) asserted that social piety is a vital responsibility as individual piety. Individuals possess the dimensions of social piety: the spirituality, bound to norms and ethics, social care, tolerant attitude, and future orientation (Azis 2020, 55). Indicators to measure social piety consist of seven dimensions, including social solidarity (*al-takâful al-ijtimâ'i*), tolerance (*al-tasâmuh*), mutuality/cooperation (*al-ta'âwun*), middle ground (*ali'tidâl*), stability (*al-tsabat*), helping, and honesty (Istiqomah 2019, 122).

Research conducted by (Darojatun and Alawiyah 2020, 20) describes that the millennial Muslim generation in Serang City has known and applied ZIS (Zakat, Infaq, and alms) since childhood and has tried to understand and conduct it continuously. Awareness to support others and donate is influenced by their parents, the environment, and the study place. They believe that devout Muslims are those who carry out Allah's commands, stay away from His prohibitions, and help other Muslims affected by disasters. For instance, they participate in raising funds either

directly through a collection of aid or online donations if there is a natural disaster.

Based on the analysis, trust positively and significantly affects the decision to donate through the fintech platform. The analysis results show that the probability-statistical value of 0.01 is less than 0.05. It means that trust has a positive and significant influence on the decision to donate. This shows that the trust factor is one of people's considerations when making donations through a fintech platform. This study supports the theory proposed by (Khairunnisa et al. 2020, 285), which asserts that trust results in donation decisions through fintech platforms. The attempts to increase the trust of social institutions and other types of crowdfunding will also increase public interest in channeling donations. Many nonprofit organizations experience funding problems that generally will affect all organization activities. Recently, misappropriation allegations of donated funds by one of the fundraising institutions have declined the public's trust in philanthropic institutions; whereas the public's trust in philanthropic institutions has derived Indonesia to be nominated as the most generous country in the world.

Accordingly, to maintain their trust, it is necessary to regularly create a monitoring system for state institutions by both the BPK (The Audit Board of The Republic of Indonesia) and PPAATK (Indonesian Financial Transaction Reports and Analysis Center) so that misappropriation of donated funds can be detected quickly. Likewise, internal philanthropic institutions should write regular financial reports published on their websites which are accessible by the public any time. Increased trust in a philanthropic institution will enhance previous donors' loyalty and attract new ones. The problem of collecting funds in organizations becomes a classic phenomenon as well as fatal if it is not speedily resolved. If so, the organization will immediately face anxiety in carrying out its activities, also the worst possibility is that the organization faces bankruptcy (Hanifah et al. 2019, 72).

The dilemmas or obstacles challenged by the non-profit organizations are various, that it becomes their weaknesses and threats. Some of them are: a) the donors refuse the door-to-door fundraising; b) the field fundraisers are not acknowledged by the prospective donors, which result in doubts; and c) the donors do not fully trust the organizations since the offered programs are unfamous and unattractive (Naim 2018, 294). To attract the prospective donors, the funding institutions have to build public

trust. One of steps to build trusted image, an institution should have a solid proof that the funds donated by people are received by those in need. Another way is to create a valid propaganda narration to ensure the donors that the funds are right on the target.

Brand Awareness variable is significantly related to the donation decision through the fintech platform. The previous users are supposed to be familiar with the characteristics of fintech platforms they often use. As a result, they can quickly remember the brand symbol or logo on billboards, social media, television, and others. When the trusted platforms advertise the donation channel, it automatically and undoubtedly will attract them to spare amount of money for donation. In other words, consumers will highly consider the well-known brand before donating through a fintech platform. A study by (Khairunnisa et al. 2020, 286) found that brand recognition factors through brand audio-visual identity and certain products influenced people in Jakarta metropolitan area in distributing zakat and donations through the Tokopedia digital platform. Fundraising institutions extensively form brand awareness to attract the wider community's interest. Furthermore, companies have various ways to build brand awareness by creating unique logo and tagline using social media, inviting influencers, and participating in several events. If the implemented strategy is successful, it will directly form brand awareness in donors' minds so that when they want to channel a donation through a philanthropic institution, their thoughts and words will spontaneously mention a certain institution that is familiar to people's minds.

The data also show that there is a relationship between social piety variables and donation decisions through the fintech platform. The finding is supported by a study of (al-Mubarak & Muslim 2020, 13). They state that people's desire to help others (philanthropy) is driven by their social piety attitude. The higher their social piety level is, the higher their interest in making donations. A person's desire to be a philanthropist appeals to others who yearn for faith and God's pleasure. The desire is limitless and open to anyone except those who are naturally stingy and greedy (Farid 2004, 117). Muslims will become slaves to worldly property if they do not understand the nature of the real ownership. The wealth that should be a tool of protection for humans makes them unable to sleep and relax as their mind is busy searching for ways to keep it. Incorrect property management becomes a boomerang for them. Meanwhile, properly managed wealth will

grant humans a place in heaven. On the contrary, if managed inappropriately, the wealth can drag humans to hell (Hafidhuddin 2007, 9).

The two hypotheses display no effect on someone's decision to donate through the fintech platform. The first one, brand awareness variable does not positively and significantly affect social piety. Brand awareness can be defined as consumers' capability to identify a particular brand under different conditions by recognizing and recalling it (Radder & Huang 2088, 232). This is enhanced by increasing brand familiarity through repeated exposure. The consumers will be familiar with the brand by frequently seeing billboards, mass media advertisements, or other people's recommendation. It shows that brand awareness development is related to external factors, not social piety. Social piety is an innate trait in a person that is formed from the long-term habit of good attitudes. It does not correlate with brand products. Hence, social piety attitude becomes the main element that encourages someone to choose a fundraising institution to make donations.

The second hypotheses, trust variable also has no positive and significant effect on social piety. Trust is a condition where the customer is positive and believes in a certain brand, expecting that it will provide results following the promised criteria that will lead to their loyalty toward the brand. Trust is constructed from a good brand reputation, consistent products, and the company's ability to solve consumer complaints. These three indicators can be recognized if a company is managed properly and correctly. Accordingly, it only affects consumer interest in utilizing the product but cannot influence the social piety level of consumers.

Conclusion

The results of hypothesis testing indicated that trust, brand awareness, and social piety have positively and significantly impacted the donation decisions through the fintech platforms. In contrast, the trust and brand awareness variables do not affect social piety. Therefore, fundraising institutions that actively carry out humanitarian mission by collecting funds from the public through the fintech platform should always prioritize the openness principle in managing public funds. Transparency raises the public's trust to employ the platform whenever they want to channel funds spontaneously. This article suggests that the institutions should improve their image to trigger the brand awareness that can influences people's

donation decisions. That way, the future donors will not need second thought to choose which brand they should channel their funds to.

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