

INTENTION TO DONATE TO MUSLIM NGOS USING
CROWDFUNDING PLATFORMS:
THE IMPACT OF DIGITAL ADVERTISING CONTENT

BY

SALEM ABDUHU

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ABSTRACT

As crowdfunding became more popular, more similar campaigns were created which made it harder for many NGOs to collect enough funds for their campaigns. Despite the popularity of crowdfunding, it was found that many crowdfunding campaigns have failed to collect enough funds. The use of marketing has helped fund seekers to reach and attract a wider audience to inform them about their crowdfunding campaign. Digital advertising made it easier and simpler to advertise products and services. It has become an essential part of how *many companies operate in the digital world*. *This study provides a thorough analysis of the literature with a particular emphasis on digital advertising, the factors that affect donors' intention to donate to crowdfunding platforms, and the crowdfunding of Muslim NGOs.* This study has adopted SOR and PBT theories and relied on quantitative study where data has been collected by means of questionnaire. A total of 428 responses were collected for this study, however only 343 were usable due to missing responses. Collected data was tested on reliability and validity, and then SEM analysis was performed on the data. Out of seven hypotheses, six were accepted while one was rejected. Findings suggest that digital advertising positively impacts the attitudes, subjective norms and perceived behavioural control. Furthermore, it was also found that attitudes, subjective norms and perceived behavioural control positively impact intention to donate into Muslim NGO through crowdfunding platforms. However, there was no direct impact of digital advertising content on intention to donate. For future studies it is recommended to test the mediating effect of the variables as well as other variables that define digital advertising content.

الملخص

مع تزايد شعبية التمويل الجماعي، ظهرت العديد من الحملات المتشابهة، مما صعب على كثير من المنظمات غير الحكومية تأمين التمويل اللازم لمبادراتها. وعلى الرغم من الانتشار الواسع للتمويل الجماعي، فإن نسبة كبيرة من هذه المبادرات أخفقت في تحقيق أهدافها المالية. وقد ساهم اعتماد أساليب التسويق في تمكين الجهات الباحثة عن التمويل من الوصول إلى جمهور أوسع وإطلاعهم على مبادرات هذه الجهات عبر منصات التمويل الجماعي. كما أسهمت الإعلانات الرقمية في ترويج المنتجات والخدمات، وأصبحت عنصرًا محوريًا في استراتيجية العديد من الشركات ضمن البيئة الرقمية المعاصرة. تركّز هذه الدراسة على تحليل شامل للأدبيات، مع اهتمام خاص بالإعلانات الرقمية والعوامل المؤثرة في نية المتبرعين بالتبرع من خلال منصات التمويل الجماعي، خاصة للمنظمات غير الحكومية الإسلامية. اعتمدت الدراسة على نظريتي SOR و PBT، واستندت إلى منهجية كمية تمثلت في جمع البيانات عبر استبيانات، بلغ عددها ٤٢٨ استجابة، استُخدمت منها ٣٤٣ استجابة فقط نتيجة نقص البيانات في البعض الآخر. أجريت اختبارات للموثوقية والصلاحية، ثم تم تطبيق تحليل النمذجة الهيكلية (SEM) على البيانات. ومن بين سبع فرضيات تم اختبارها، قُبلت ست فرضيات بينما رُفضت واحدة منها. وقد بيّنت النتائج أن الإعلانات الرقمية تؤثر إيجابيًا على المواقف والمعايير الذاتية المدركة والتحكم السلوكي المدرك، كما أظهرت أن هذه المتغيرات الثلاثة تُسهم بشكل إيجابي في تشكيل نية التبرع للمنظمات الإسلامية عبر منصات التمويل الجماعي. ومع ذلك، لم يُلاحظ تأثير مباشر لمحتوى الإعلان الرقمي على نية التبرع. وتوصي الدراسة بإجراء بحوث مستقبلية لتقصّي الدور الوسيط لهذه المتغيرات، بالإضافة إلى استكشاف عوامل أخرى تُسهم في تحديد محتوى الإعلان الرقمي بشكل أكثر دقة وفعالية.

APPROVAL PAGE

The dissertation of Salem Abduhu has been approved by the following:

Muhammad Tahir Jan
Supervisor

Suharni Bt. Maulan
Co-supervisor

Dr. Rafikul Islam
Internal Examiner

Kashif Hussain
External Examiner

Mohd. Said Bin Nurumal
Chairman

DECLARATION

I hereby declare that this dissertation is the result of my own investigations, except where otherwise stated. I also declare that it has not been previously or concurrently submitted as a whole for any other degrees at IIUM or other institutions.

Salem Abduhu

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This thesis is dedicated to

This thesis is dedicated to my parents, my dear Father A N M Shamsul Islam and Mother Umme Salma. My mother has been my guiding source and my motivation during the hardship and struggle. It was my father's dream and aspiration that pushed me through this journey.

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CHAPTER ONE

INTRODUCTION

1.1 BACKGROUND OF THE STUDY

1.1.1 Overview of Crowdfunding

Entrepreneurial activity is an indication of the economy's health. Entrepreneurship leads to creation of more job, innovations, and economic growth (Estrin, Khavul, Kritikos & Löher, 2024). However, the last two decades has been characterized by the increased demand for capital and weakening financial markets. This leveraged digital technologies that aimed at closing the gap between capital demand and traditional financial institutions (Linzalone, Ammirato & Felicetti, 2023). Development of the digital technologies led to the creation of many electronic or digital platforms such as crowdfunding which has emerged as an alternative to traditional financial institutions (Hoque, 2024).

The financial instabilities of the early years have affected the financial world. Demand for funding has increased while financial institutions were not capable or willing to provide the funds necessary (Linzalone et al., 2023). Meanwhile, digital innovations in the early 2000s led to the development of new technologies, especially those technologies that are related to finance (Mazzocchini & Lucarelli, 2023). Digital innovations like crowdfunding, blockchain, cryptocurrencies, mobile payment systems and other similar technological innovations have been categorized into Financial Technologies (FinTech) (Linzalone et al., 2023). In the early 2000s, peer-to-peer (P2P) have pioneered as an alternative to the traditional financial institutions. Crowdfunding has been developed as a reward- based model that pioneered in 2008 as a USA based Kickstarted. Soon other models of crowdfunding have emerged (Lambert, 2024).

The new phenomenon known as crowdfunding has become a viable alternative for small companies which are searching for financial capital as crowdfunding does not require them to follow strict regulations and processed demanded by established financial institutions (Szewczyk, 2022). Crowdfunding has become a solid alternative

to the traditional means of financing and has been increasing in the popularity (Lambert, 2024). Many smaller emerging companies often found it challenging to secure external financing in the forms of loans and capital investments (Suthar, 2024). Banks and other financial institutions require many procedures that not all start-ups or smaller companies can fulfill (Szewczyk, 2022). Crowdfunding allows those smaller companies and even individuals to directly interact with the potential investors in the form of the public which is known as crowd (Suthar, 2024).

In crowdfunding, a creator of the project creates a certain project, business idea or the product or service. By using a crowdfunding platform, the project creator creates a special page for the project and makes a call to the public for their contributions (Hoque, 2024). Depending on the information available and the creator communication, investors access the project and choose whether they want to be involved with that project or not. In most cases the reward is promised to the investors, or they are even made as shareholders of the company (Linzone et al., 2023). Investors in crowdfunding platforms operate just like normal investors as they do not differ much in their motives (Suthar, 2024).

Companies or individuals started adopting crowdfunding to raise money for a specific purpose, project or event (Szewczyk, 2022). It was reported by Szewczyk (2022) that just for one platform (fundly.com) the global amount collected was USD 34 Billion and it is expected to almost triple by year 2025. According to Lambert (2024), crowdfunding has amassed USD 594 billion in total transactions between 2018 to 2020 all over the world.

1.1.2 Crowdfunding in USA

Crowdfunding in USA has become an important topic for studies. There have been numerous studies in regard to crowdfunding in USA and platforms located there. There are several reasons why crowdfunding in USA has been a popular topic for the studies (Cumming & Sewaid, 2025). Firstly, USA pioneered in the acceptance of the crowdfunding technologies in year 2009 with Kickstarter crowdfunding platform was launched in USA. As of right now, Kickstarter has become one of the largest and influential crowdfunding platforms. From there, crowdfunding has developed and

spread all over the USA and the world (Lambert, 2024). Because of being the origins of crowdfunding, crowdfunding has become very popular there which helped it to crowdfunding technologies. This made USA an easy place to conduct a research (Cumming & Sewaid, 2025).

It was also explained by Estrin et al. (2024), USA leads when it comes to reward, donation- based and debt- based crowdfunding, despite lacking when it comes to equity crowdfunding. North America, especially the USA still leads the crowdfunding game due to the most popular and one of the earliest crowdfunding platform called Kickstarter.com located in USA (Lambert, 2024). Furthermore, USA has been leading when it comes to certain types of crowdfunding such as equity crowdfunding (Cumming, Johan & Reardon, 2025). Due to early development of the crowdfunding in the country and adoption by the users, USA is leading when it comes to certain areas of the crowdfunding as well as number of crowdfunding platforms located in the country (Cumming & Sewaid, 2025).

According to Estrin at al. (2024), crowdfunding in USA saw very positive changes due to President Obama signing JOBS Act (Jumpstart Our Business Startups) in 2012 and its official implementation in 2016. This Act includes a section that is dedicated to the crowdfunding and allowed companies to raise funds for their businesses using easier methods of investing. Companies started to utilize this method more for the purpose of collecting investment for their operations. According to Lambert (2024), this policy had two main goals. The first goal concerned entrepreneurs as crowdfunding is aimed at empowering entrepreneurs to obtain funds for their business operations at a more reasonable cost. The second goal was to allow smaller retail investors to participate in the investment process that was only available to accredited investors (Cumming & Sewaid, 2025).

USA is a place where crowdfunding has been originated. Besides that, it has all the legislations and government support due to JOBS Act (Estrin at al., 2024). There has been many research, especially in the English language when it comes to USA. Crowdfunding has originated in USA and there are a vast number of crowdfunding platforms located there. This makes it easy to gather data for analysis and study different platforms (Cumming & Sewaid, 2025). Furthermore, English is an official language of the country which makes it easy for researchers all over the world to conduct their

studies there (Cumming et al., 2025). Lastly, residents of the country have the most familiarity with the crowdfunding as it has spread into every sector of economy and become a well-known tool for fund seeking (Estrin et al., 2024). Those all make USA an easy place to conduct research when it comes to studying crowdfunding, its development and intention to donate into crowdfunding (Cumming & Sewaid, 2025).

1.1.3 Adoption of Crowdfunding by Muslim Non-profit Organizations (NGOs)

Non-governmental organizations (NGOs) are crucial for societal well-being, providing essential services and supporting important causes (Al-Nowairah & Saji, 2024). NGOs are often viewed as inefficient and lacking resources. Consumers often consider the campaigns by NGOs to be less effective due to the nature and methods many NGOs operate (Banerjee, 2023). According to Al-Nowairah & Saji (2024), NGOs rely on fundraising as their ability to secure funding is vital for their operational effectiveness and sustainability. Muslim youth are living in the digital age and they are more open to using new technologies such as crowdfunding. NGOs have gone through modernization to adhere to the needs of the current societies (Anoraga, 2023).

Fundraising is an important process for NGOs that involves strategically mobilizing financial resources. It utilizes a variety of approaches, from traditional methods like direct mail and events to modern avenues such as online fundraising, corporate partnerships, and major gifts (Al-Nowairah & Saji, 2024). A study by Sirisawat, Chatjuthamard, Kiattisin & Treepongkaruna (2022) suggests that 64% of the NGOs accepted some form of online payments for raising funds. Without successful fundraising, NGOs cannot fulfil their missions, leading to a precarious situation for the communities they serve. While essential, fundraising does present its own set of challenges for NGOs (Al-Nowairah & Saji, 2024).

According to Anoraga (2023), online donation platforms are much different from the traditional offline donation platforms as they involve many different variables than traditional donation platforms. Consumer traits and experiences in the use of technology are important factors for a person to get involved with crowdfunding platforms (Sirisawat et al., 2022). Furthermore, it was also found that prior experience with traditional offline donation platforms is very important for the people who are

involved with crowdfunding (Banerjee, 2023). Social presence and social involvements were found to affect the perception of the people towards online donation platforms such as crowdfunding platforms. A 2019 Global NGO Technology Report found that 90% of NGOs use social media to engage supporters and donors. The most popular platforms were Facebook, Twitter, LinkedIn, WhatsApp, and YouTube (Sirisawat et al., 2022).

There are many Muslim NGOs especially in the USA. Directory of Charities and Nonprofit Organisations that is published by GuideStar lists a total of 1271 Muslim charity organisations and NGOs located in the United States of America. The list includes many big-name NGOs as well as lesser known and small ones operating in the territory of the USA. Meanwhile, Nonprofit Directory published by American Muslim Community Foundation contains a total of 639 Muslim charitable organisations and NGOs located in the US. Al-Nowairah & Saji (2024) report that crowdfunding industry has grown into a large industry in the USA and attracted many Muslim users. LaunchGood is a good example of Islamic crowdfunding platform that is located in the US. This platform has raised over \$265 million through more than 35,200 campaigns and has become a popular platform for many Muslim NGOs. Furthermore, Islamic Relief USA has utilized crowdfunding for the purpose of collecting funds for their projects.

1.1.4 Importance of Digital Advertising Content for NGOs

Advertising has always played an important role for the companies that used it to deliver different messages by using traditional mediums of communication (Terho, Mero, Siutla & Jaakkola, 2022). As technology developed further, some new means and tools were introduced for the marketers to use in their advertising process. This led to the development of digital advertising (Ghorbani, Kargaran, Saberi, Haghighinasab, Jamali & Ale Ebrahim, 2022). Digital advertising can be described as a process of advertising that involves digital methods and digital media to reach the company's consumers for the purpose of advertising (Masrianto, Hartoyo, Hubeis & Hasanah, 2022). Digital advertising is a new term that have become increasingly important as technology developed (Ghorbani et al., 2022). Digital advertising is a new method for the

companies to advertise their products and services to the people through different digital and online methods (Masrianto et al., 2022).

In today's digital world, digital advertising and marketing are becoming increasingly important for the companies (Anoraga, 2023). With the use of digital advertising, companies can better focus to their target market and reach people regardless of their location. Digital advertising content is much cheaper in a long run and much more efficient (Ghorbani et al., 2022). Digital media has become increasingly important in today's world as many of us are using different digital devices. By focusing on those digital media, marketers are able to better reach their potential customers (Masrianto et al., 2022). Digital advertising content is richer in terms of content and structure, thus having a higher effect on the consumer preferences and perception (Ren, 2024).

NGOs are of great importance all over the world. Despite being self-sustained, NGOs often seek different means of financing from both public and individual donors (Um, 2024). Zhao & Tian (2024) argued that NGOs are operating just like normal businesses. They all have their own missions and visions as well as organisational structures. Unlike businesses, NGOs are public service companies which rely on the donations from different parties (Kenang & Gosal, 2021). Crowdfunding campaigns are in need of advertising in order to make sure that people can identify and donate to that campaign (Um, 2024). This is because there are many different campaigns that are happening at the same time in each crowdfunding platform (Suthar, 2024). Despite their importance, only some of the donation-based crowdfunding campaigns have succeeded in reaching their funding goals (Mazzocchini & Lucarelli, 2023). Furthermore, Cumming et al. (2025) reported about the decline in donations into charity-based crowdfunding in countries such as Canada, the United States and the United Kingdom.

In order to affect the willingness to donate, non-profit organisations started to use different methods of advertising in order to reach their potential donors (Zhao & Tian, 2024). Advertising content aims to affect the people's perception towards some organisation or company and their products and services (Ghorbani et al., 2022). Digital means of advertising and marketing have helped many companies, especially NGOs, with means to advertise their efforts and activities. Digital advertising content provides a means for NGOs to connect directly with their potential donors and provides both

analytics and feedback on their advertising efforts (Ren, 2024). Digital advertising content allows marketers to reach much wider number of people as compared to the traditional advertisements (Masrianto et al., 2022). Digital advertising content has bigger impact on consumer preferences and perception as it provides rich and more meaningful information (Lopes & Casais, 2022). These will help NGOs to reach a bigger crowd of potential donors and have bigger impact on their intention to donate (Ivwithren, Ogwezi & Igben, 2023).

Digital advertising content through means of social media marketing is also crucial for the organisations (Um, 2024). NGOs often try to create some sort of brand engagement with the community in order to show their performance and encourage the public to donate to their cause (Zhao & Tian, 2024). NGOs can use social media in order to show their performance and the impact that the campaign have on the community (Mazzocchini & Lucarelli, 2023). Digital advertising content can help NGOs to better communicate with their potential donors and provide more comprehensive information through use of social media (Um, 2024). According to Mazzocchini & Lucarelli (2023), NGOs started to utilize the social media sites such as Facebook to publicize their activities and causes. NGOs have to communicate with the potential donors as this is crucial for their operations (Ivwithren et al., 2023).

1.1.5 Intention to Donate to Muslim NGOs Using Crowdfunding

For NGOs, it is important to have a good public image from the public in order to be able to receive donations for their campaign. Unless people know and trust that specific company, they will find it harder to donate to those companies (Anoraga, 2024). For traditional donations that are made face to face, it is easier for people to trust that organisation (Kenworthy & Igra, 2022). However, people tend to be more cautious when dealing with through online methods of donating. Donors find it harder to donate their money for a specific cause in an online environment. It was found that different factors such as lack of trust on organisation or lack of proper knowledge on how to use the platform often affect the willingness of the people on donating their funds to a certain organisation (Um, 2024).

Consumer perception is not just important for the companies as non-profit organisations also focus on the importance of consumer perception (Hassna, Burtch & Zhao, 2024). Crowdfunding platforms also show the importance of consumer perception as it can influence donors' intention to whether to donate or ignore a given crowdfunding campaign (Al-Nowairah & Saji, 2024). For crowdfunding campaigns, it is important to positively influence the willingness of the people to donate, as it is their main source of funds. This is even more important for non-profit organisations, which operate solely on donations received from donors. Positively influencing those donors is important for their operations (Hassna et al., 2024).

Trust in an online crowdfunding platform plays an important role in overcoming the negative perception towards the platform. This happens because there are many risks associated with online transactions (Mazzocchini & Lucarelli, 2023). In order to influence the consumers to donate, crowdfunding platforms often create interactive and visually impressive webpages (Zhao & Tian, 2024). They also make their webpages easy to use and navigate to make the experience as pleasing as possible for the consumer (Hassna et al., 2024). Kenang & Gosal (2021) found that investors in crowdfunding are mostly motivated by normative or altruistic motives. They often focus on the entrepreneur's core values rather than on business or campaign that they run.

1.2 PROBLEM STATEMENT

NGOs are just normal businesses as they operate in a similar manner, have their own mission and vision as well as their own organisational structure (Anoraga, 2023). Islamic non-profit organisations are very similar to conventional NGOs with more emphasis on the campaigns that follow Islamic teachings (Al-Nowairah & Saji, 2024). As technology developed further, online means of donating have gained popularity among the NGOs (Hoque, 2024). Companies found that the use of online donation platforms has provided them with many new opportunities and benefits (Zhao & Tian, 2024). Crowdfunding provided charitable organisations with new channels to receive donations. Crowdfunding quickly became a popular tool for individuals and charitable organisations as a means of gaining funds for specific purposes (Cumming et al., 2025).

According to Szewczyk (2022), top countries that lead in the crowdfunding usage and adoption are USA, UK, Canada Germany, France, Australia and Italy. Kickstarter is one of the most popular and largest crowdfunding platforms based in USA. It was established in 2009 as one of the very first crowdfunding platforms in the world (Mazzocchini & Lucarelli, 2023).

Islamic non-profit organisations also saw a huge opportunity in those crowdfunding platforms as it provided those organisations with new tools (Anoraga, 2024). Due to the importance of crowdfunding, Islamic crowdfunding platforms started to appear in order to facilitate the crowdfunding activities for the Muslim communities (Faudzi, Bakar & Ahmad, 2021). Quickly developing crowdfunding industry in the USA has attracted many Muslim users with some Islamic crowdfunding platforms, such as LaunchGood, launching to cater to their needs. There are various individual and charitable organisations that utilize Launchgood services throughout the world and in the USA (Anoraga, 2024).

Crowdfunding has become a very popular method of accessing funds and because of that, many started to use it. Many have created campaigns in the platforms and there are many similar campaigns that are happening at the same time. Due to this, many campaigns are not receiving the required attention from the crowd (Um, 2024). Furthermore, Liu, Wang, Zhou, Wu, & Li (2022) found that for donation-based crowdfunding campaigns, only a very small percentage of the campaigns were able to raise the sufficient amount of money. Zhao & Tian (2024) have also found that many campaigns fail to reach their funding goals. Authors also added that many crowdfunding platforms require a certain funding goal that must be achieved in order to withdraw the funds from the platform. Similarly, Kenang & Gosal (2021) also concluded that despite the growing popularity of the donation-based crowdfunding, many charity-based projects have failed to reach the funding goals. Lastly, Cumming et al. (2025) added that charitable giving and donations in Canada, the United States and the United Kingdom have been declining in the recent years. Decrease in the charitable giving means that campaigns will receive even less funds from the crowd.

In order to make sure that crowdfunding campaign is successful, it is important to affect the intention of the crowd to donate to donation-based crowdfunding campaigns (Liu et al., 2022). Digital advertising content was found to positively impact the behaviour of the customers and their intention to purchase product and services of the company (Zhao & Tian, 2024). Crowdfunding platforms do not promote or advertise campaigns as they are just platforms for facilitating crowdfunding process (Um, 2024). It is important to advertise the crowdfunding campaign to motivate the crowd to donate to that specific crowdfunding campaign. Use of digital advertising content can impact intention to perform a specific behaviour (Kenang & Gosal, 2021).

To investigate intention to donate to crowdfunding campaigns created by Muslim NGOs, there is a need to affect the attitudes, subjective norms and perceived behavioural control (Kenang & Gosal, 2021). Liu et al. (2022) argued that the attitude is the most important variable affecting the intention to donate. Attitude represents how a person feels over a specific behaviour (Zhao & Tian, 2024) Subjective norms are closely related to the social pressure and the impact of those who are close to the person performing the behaviour (Liu et al., 2022). Faudzi et al. (2021) found that perceived behavioural control has an impact on the intention to donate to crowdfunding in the case of donation-based crowdfunding campaigns. Furthermore, Zhao & Tian (2024) concluded that attitude, subjective norms and perceived behavioural control are important variables that affect the online donation behaviour.

Digital advertising content has better appeal, which is important in affecting the intention of the people (Ivwithren et al., 2023). In order to attract the behaviour of the people, appeal must be attractive in the eyes of the public (Zhao & Tian, 2024). People are more inclined to perform a behaviour when they see something more visually appealing for them (Kenang & Gosal, 2021). Digital advertising content is more effective and has better appeal than traditional advertising content, thus leading to positive beliefs and attitudes towards the NGOs (Anoraga, 2024). Digital advertising content was also found to impact the negative perception that crowds have developed based on their beliefs and expectations (Faudzi et al., 2021). By affecting beliefs, expectations and perceptions, it is possible to affect the attitudes of the potential donors (Liu et al., 2022). Thus digital advertising content can affect the attitudes towards donating into crowdfunding campaigns by Muslim NGOs.

Subjective norms can also be affected by the digital advertising content. In some cases, potential donors are interested in knowing the benefits or impact of a specific crowdfunding campaign on the community (Kenang & Gosal, 2021). Digital advertising content can provide potential donors with the information on previous campaigns performed by that NGO. This helps potential donors to analyze and decide on their intention to donate (Liu et al., 2022). Furthermore, rich information that digital advertising content provides helps to make better decisions as more information is received by the potential donors (Um, 2024). Furthermore, credibility of the information and trust can also impact the subjective norms and motivate the potential donors into donating into crowdfunding campaigns (Kenang & Gosal, 2021).

Perceived behavioural control stands for the perception of easiness or difficulty that the donors have when donating into crowdfunding campaigns (Liu et al., 2022). Digital advertising content contributes to the information credibility which ensures that people have more trust and believe into a specific crowdfunding campaign (Um, 2024). Interactivity through use of different digital content such as social media posts provide sense of control of their behaviour as they can consult and make better decisions (Kenang & Gosal, 2021). Thus it is possible for the digital advertising content to have impact on the perceived behavioural control which will lead to positive intention to donate to crowdfunding campaigns (Liu et al., 2022).

Different research has focused on different variables that affect the donation intention towards charitable organisations (Kenang & Gosal, 2021). Impact of digital advertising content on attitudes, subjective norms and perceived behavioural control on the intention to purchase has been explored (Um, 2024). Meanwhile, impact of attitude, subjective norms and perceived behavioural control on intention to donate has also been explored (Liu et al., 2022). Despite much research covering the impact of digital advertising content on the normal companies, impact of digital advertising content on the online donation platforms by NGOs has been rarely explored in the recent studies (Kenang & Gosal, 2021). Furthermore, there has been very little research performed on the Islamic crowdfunding platforms and the intention to donate to Muslim NGOs by the potential Muslim donors (Liu et al., 2022).

Numerous NGOs and charitable organisations have adopted crowdfunding as one of the main sources of funds for their activities and projects. Muslim NGOs have also shifted into utilising crowdfunding and many Islamic crowdfunding platforms have emerged that aimed at helping the Muslim communities. Despite its popularity, the number of donations to crowdfunding has decreased in recent years. Digital advertising content was found to provide rich information with credibility, instil trust and motivate people to perform a specific behaviour. Meanwhile, it was found that attitudes, subjective norms and behavioural control all affect the intention to donate. Both digital advertising content and intention to donate to Muslim NGOs have been studied separately. However, there has been very few research that studied the importance of digital advertising content on the intention to donate to Muslim NGOs using crowdfunding campaigns. This study aims to explore the relationship and impact of digital advertising content on the variables that affect the intention to donate to crowdfunding campaigns by Muslim NGOs.

1.3 RESEARCH OBJECTIVE

The main research objectives for this research are:

RO1: To analyse the impact of digital advertising content on attitude, subjective norms and perceived behavioural control on donors' intention to donate to Muslim NGOs using crowdfunding platforms in the USA.

RO2: To study the influence of attitude, subjective norms and perceived behavioural control on donor's intention to donate to Muslim NGOs using crowdfunding platforms in the USA.

RO3: To analyse the impact of the digital advertising content on donor's intention to donate to Muslim NGOs using crowdfunding platforms in the USA.

1.4 RESEARCH QUESTIONS

The research questions for this research are as follows:

RQ1: What is the impact of digital advertising content on attitude, subjective norms and perceived behavioural control on donors' intention to donate to Muslim NGOs using crowdfunding platforms in the USA?

RQ2: What is the influence of attitude, subjective norms, and behavioural control on donors' intention to donate to Muslim NGOs using crowdfunding platforms in the USA?

RQ3: Does the digital advertising content impact donor's intention to donate to Muslim NGO's using crowdfunding platforms in the USA?

1.5 SIGNIFICANCE OF THE RESEARCH

This study is significant as it studies a relatively new and rarely explored topic. To begin with, there has been a very little research done on the impact of digital advertising content on the intention to donate to crowdfunding campaigns. This study will help to identify the impact of digital advertising content and its benefits to the Muslim NGOs. Furthermore, Islamic non-profit organizations will be able to learn more information regarding their potential donors and the means of efficiently reaching them. With that information they will be able to create better campaigns and will be able to use their marketing methods more efficiently. This way, all those small and new Muslim NGOs will be able to reach a bigger Muslim population that was available for them in their own communities.

Secondly, this study aims to add some new knowledge in the field of customer behaviour. This will help researchers and marketers to learn more in regard to digital advertising content and how it can be used by Muslim NGOs. This knowledge could help other researchers discover some meaningful tools and methods of helping Muslim NGOs or help those who have created crowdfunding campaigns. Furthermore, researchers can use that knowledge for their future research and further confirm or reject the findings of this study.

Lastly, the findings of this research will be beneficial for the policymakers and regulatory bodies. By learning more regarding the crowdfunding platforms and Muslim NGOs, more meaningful policies could be created that would improve the process of

donation using crowdfunding platforms. This would lead to creation of better rules and regulations that will make it easier for the companies to collect donations. At the same time, those regulations could better protect donors from scammers and fake NGOs that often prey on the donors. This way donors will be more reassured in the quality of the crowdfunding campaigns and that their donations will reach those whom they are intended to. Overall, this will help both crowdfunding campaigns and donors as they will be better protected and managed by the new rules and regulations that are developed by the policymakers and different government bodies.

1.6 DEFINITION OF TERMS

1.6.1 Consumer Perception

Consumer perception is an important term regarding the consumer behaviour. Depending on the experience or knowledge regarding a company and its products, consumers often develop some sort of perception which affects their behaviour (Liu et al., 2022). Consumer perception can be described as one sort of mindset that the consumers have regarding certain things or situations and consumers perceive through that mindset (Kenang & Gosal, 2021). Consumer preferences are developed using that consumer perception (Um, 2024). Consumer behaviour is often affected by their preferences as they would prefer certain things over others and their perception will affect their preferences (Liu et al., 2022). Consumers can choose whether to buy the product or not depending on what kind of perception they have regarding that product. Consumer perception is one of the motivational factors that affect consumer behaviour and intention (Um, 2024).

1.6.2 Digital Advertising

Traditional advertising can be described as “a process of translating a brand, expressed as a benefit, a promise to the consumer, a value proposition, or a positioning in the consumer’s mind into a message that is delivered to the consumer through some medium” (Duarte, Till & Hafeez, 2024, p. 3). Meanwhile, digital advertising can be described as a process of advertising that involves digital methods to reach the company’s consumers (Ivwithren et al., 2023). Due to the extensive use of digital media by the consumers companies shift their focus on advertising through the use of digital media (Ren, 2024).

1.6.3 Crowdsourcing

Faudzi et al. (2021) describe the concept of crowdsourcing which they relate to crowdfunding. Crowdsourcing is a technology where an open online call is made to a large number of the people to facilitate problem-solving, idea creation and evaluation or any related business activities that require input from other people. This definition is also supported by Hoque (2024), who describe the crowdsourcing as a method to derive innovative solutions by using combined efforts of different individuals. By using this method, individuals, companies or organisations often can access resources from the crowd, and the crowd provides their knowledge or resources in return. This undertaking can be in a voluntary format or in a way it benefits both parties in the process (Hanafi, Saufi, Haji, Wahab & Muhammad, 2024).

1.6.4 Crowdfunding

Crowdfunding is an emerging method for collecting funds for a specific project which has seen huge growth in the recent years (Cumming et al., 2025). Crowdfunding is a relatively new mechanism. It is described as a systematic tool for raising capital for a certain business or cause (Hoque, 2024). Crowdfunding was met with huge success, and this is clear from the success of many crowdfunding platforms (Hanafi et al., 2024).

In crowdfunding, a creator of the project creates a certain project, business idea or the product or service. By using a crowdfunding platform, the project creator creates a special page for the project and makes a call for the public for their contributions (Cumming et al., 2025). Depending on the information available and the creator communication, investors access the project and choose whether they want to be involved with that project or not. In most cases the reward is promised or the investors or they are even made as shareholders of the company (Junge, Laursen & Nielsen, 2022).

1.6.5 Consumer perception

Consumer perception topic has been discussed intensively in recent studies. Consumer perception is a very important topic concerning consumer behaviour (Um, 2024). Perception creates references for the customers that affect their behaviour towards some products or services (Liu et al., 2022). Each consumer has a specific experience or knowledge regarding a specific company or its products. Based on those experience or knowledge, consumers develop certain images towards that company and products which might influence their purchasing behaviour (Um, 2024). Consumer perception can also be described as a mindset that the consumers have regarding certain things or situations and consumers perceive through that mindset (Liu et al., 2022). Consumer perception was found to affect consumer preferences as those preferences are created based on how consumers perceive something (Um, 2024). Consumer preferences affect consumer behaviour as consumers will be choosing certain products or services based on their preferences (Liu et al., 2022). Furthermore, consumers can also choose not to buy a specific product or service based on their perception regarding that product. Thus, consumer perception is one of the motivational factors that affect the consumer behaviour (Um, 2024).

1.7 CHAPTER SUMMARY

Crowdfunding platforms have become increasingly important for the individuals and NGOs as an alternative method of gaining funds for their campaigns or projects. This tool has been adopted by many Muslim NGOs who saw better opportunity for them in

those platforms. Muslim NGOs use advertising in order to reach their potential donors and to influence those donors to donate to their cause. Digital advertising content is used in order to affect consumer perception and intention the potential donors into donating into crowdfunding campaigns. Due to the lack of similar studies and relatively new topics that will be covered in this study, this research aims at exploring how the use of digital advertising content can affect the intention into donating into Islamic crowdfunding campaigns. This chapter discussed the need for this study, research objectives and research questions that will be used for this research. This chapter also discussed the significance of this study and the scope of this study. Lastly, this chapter covered the outline of this research and the content of each chapter that will be featured in this study.



CHAPTER TWO

LITERATURE REVIEW

2.0 INTRODUCTION

This chapter reviews different articles pertaining the impact of digital advertising content on the intention to donate to Muslim NGOs using crowdfunding platforms located in the USA. To be specific, this chapter mainly focuses on the three variables which are crowdfunding, digital advertising content and intention to donate. In order to discuss different variables and theories used in this study, this chapter has been essentially split into two parts. The first section of this chapter focuses on clarifications of each study variable and explains the relationship between those variables. The following part includes the theoretical underpinning which give directions about the link among respective variables for this study and the hypotheses that are obtained in line with empirical evidence concerning the respective variable. Thus, first section begins by explaining crowdfunding process, crowdfunding models and Islamic view on crowdfunding. Then independent variables are elaborated which is digital advertising content. Lastly, intention to donate is explained which is the dependent variable of this study with its sub variables which are attitude, subjective norms, and behavioural control. Then a research gap is presented that further emphasizes on the need for this study. Second section of this chapter focuses on the theories adopted in this study with the relation to the study variables. Using those theories, a conceptual research model is proposed. Second section also develops the research hypotheses that will be used to test the model.

2.1 OVERVIEW OF THE CROWDFUNDING

2.1.1 Crowdfunding Process

Crowdfunding is a new development in the finance industry. It is a method of collecting funds from the public for the purpose of a specific business campaign or program (Hanafi et al., 2024). Hoque (2024) have described crowdfunding as an alternative method of financing that allows funds to be collected in small amounts from many

different people or institutions in order to finance a specific business or activity. Crowdfunding provides huge opportunities for the individuals, companies, and non-profit organisations to gain wider sources of funds (Junge et al., 2022). Crowdfunding have completely changed the finance ecosystem which previously relied on traditional financing techniques (Szewczyk, 2022). Cumming et al. (2025) reported that crowdfunding has grown exponentially since 2009 and has been extremely popular in the USA, UK, and China markets. This success of crowdfunding has also attracted many Muslim users (Anoraga, 2024).

According to Estrin et al. (2024), crowdfunding has changed the relationship between the company and its consumers where consumers do not just use the company products but can also provide funding to those companies. It was argued by Hanafi et al. (2024) that crowdfunding is one of the modern financial tools or financial technology. Financial technologies are mainly classified into three types, which are online payment, lending, and crowdfunding (Anoraga, 2024). Crowdfunding has arisen as one of the unconventional sources to raise funds for different purposes such as some entrepreneurial projects. Crowdfunding is also one of the most interesting financial tools on the internet (Hoque, 2024). Cumming & Sewaid (2025) stated that many smaller companies or individuals are lacking financing at their early stages of operations and at the same time they are unable to gain easy financing as they are unable to provide collateral to financing institutions. For those types of situations, referring to the crowd for the funds might be the only form of financing available to them (Estrin et al., 2024).

Before the use of the internet, crowdfunding has been done through personal approach by asking publicly from the people and this method was often used in the creative industry. Different channels were used by the fund seekers in order to reach as many people as possible in order to ask for possible donations or contributions (Anoraga, 2023). As technology developed and the internet has been widely adopted, many new tools and methods of doing things online started to emerge and this is very true for the financial industry Cumming & Sewaid (2025) Internet made it easy for the people to convey their message for a large audience from various parts of the world thus allowing the creation of donation platforms (Azganin, Kassim & Saad, 2021). Furthermore, with the development of online means of transferring and collecting funds, many people found it easy to collect funds from the large number of people through use

of internet (Hoque, 2024). Crowdfunding has been developed in order to connect the fund seekers with potential investors or donors and facilitate the fund transfer among the parties Cumming & Sewaid (2025)

According to Estrin et al. (2024), online donation platforms are much different from the traditional donation platforms. There are other variables in the digital world that greatly affects the intention of a person to donate for a certain cause. According to Hoque (2024), consumer traits and experiences in the use of technology are important factors for a person to get involved with crowdfunding platforms. Furthermore, it was also found that prior experience with traditional offline donation platforms is very important for the people who are involved with crowdfunding (Hanafi et al., 2024). Social presence and involvements were found to affect the perception of the people towards online donation platforms such as crowdfunding platforms (Junge et al., 2022).

Crowdfunding websites saw a huge popularity in the current fast-changing environment, which is heavily based on the computer technologies (Mazzocchini & Lucarelli, 2023). Crowdfunding is a complex product which requires understanding of computer technologies (Suthar, 2024). The relationship in crowdfunding is between a person and electronic devices. Potential donors must utilize electronic devices in order to utilize crowdfunding (Szewczyk, 2022). Having sufficient computer knowledge can positively affect the consumer perception towards crowdfunding platforms and their willingness to donate (Mazzocchini & Lucarelli, 2023). Their prior experience with the technology helps the consumers to have some level of trust on the platform (Suthar, 2024).

Szewczyk (2022) added that one of the main benefits of crowdfunding is the availability of online communities and social media that act as new socialization platforms that provide information sharing, playing games, sharing the experiences and so on. Furthermore, Suthar (2024) stated that crowdfunding platform also helps fund seekers to signal to their potential donors by giving the required information that might positively affect the crowd to donate to that specific crowdfunding. Potential investors or donors now has access to the information that was not available before (Hanafi et al., 2024). This helps to create more transparent and open campaign where fund seekers must provide as much information as possible and potential donors can access that

information together with the feedback from other donors (Mazzocchini & Lucarelli, 2023).

2.1.2 Stakeholders of crowdfunding process

Sirisawat et al. (2022) stated that from operational perspective, crowdfunding process involves three main stakeholders or parties which are, crowdfunding platform, fund seeker and backers or crowd.

2.1.2.1 Crowdfunding platform

In order to facilitate the crowdfunding process, there is a need for a centralised system which is called crowdfunding platform. These platforms are used to present the crowdfunding campaigns and attract potential investors or donors (Hoque, 2024). Sirisawat et al. (2022) considered online donation platforms as a crucial element in the crowdfunding process. For the purpose of connecting fund seekers and donors, crowdfunding platforms always require a certain internet-based platform and can also utilize both computers and mobile devices in order to facilitate the fund collection process (Azganin et al., 2021).

Hoque (2024) stated that online crowdfunding platforms work as a two-sided market between those who need financing and those who are willing to donate for a specific campaign. Crowdfunding platforms act as an intermediary that provides communication among the fund seekers and backers. The crowdfunding platforms allow those two parties to connect with each other by utilizing the platform and tools provided by that platform (Azganin et al., 2021). Crowdfunding platforms contain various tools that fund seekers and donors can use. This makes the process more streamlined and easier to perform (Mazzocchini & Lucarelli, 2023).

2.1.2.2 Fund seekers

Fund seekers are those who are in need of financing and are looking for potential funds for their project or activity (Sirisawat et al., 2022). Any individual, company or

organisation can use crowdfunding in order to look for financing for a variety of different purposes or activities (Mazzocchini & Lucarelli, 2023). Many smaller companies that lack financing opportunities can utilize crowdfunding as a replacement for traditional sources of funds such as bank loans (Hanafi et al., 2024). Sometimes, financing is sought in the form of donation for humanitarian purposes or personal uses. Fund seekers use crowdfunding platforms in order to create specific campaigns based on the idea or business plan that have in their mind (Suthar, 2024). With that crowdfunding campaign, fund seekers can describe their entrepreneurial projects, choose the appropriate funding instrument and fix a funding objective and the financial contribution of each funder, as well as the reward of each one of them (Sirisawat et al., 2022).

2.1.2.3 Backers or Crowd

Backers or the crowd in crowdfunding can be described as a large group of individuals who are willing to contribute small fraction of the required funds for a specific campaign, project or business created by the fund seekers (Hoque, 2024). Crowd usually contains a large number of individuals who are willing to provide financing for a specific project and connected with each other through use of social media or the internet (Sirisawat et al., 2022). These individuals become investors or fund providers for that specific campaign. Depending on the type of the crowdfunding model used, they might receive a certain type of reward or compensation (Azganin et al., 2021). One of the benefits of crowdfunding is that any willing individual can become a fund provider and there are no financial intermediaries between the parties. This allows anyone to become an investor or business owner by backing a specific business campaign (Faudzi et al., 2021).

2.1.3 How Crowdfunding Operates?

According to (Sirisawat et al. (2022) there are three main stakeholders in the crowdfunding process. Despite this elementary structure of crowdfunding, those stakeholders are linked with each other, creating the whole process of crowdfunding (Faudzi et al., 2021). Crowdfunding process has been illustrated and explained by

Hoque (2024) where figure 2.1 below illustrates the full crowdfunding process. This figure includes all the stakeholders that are involved with this process together with how those stakeholders interact with each other in the crowdfunding process.

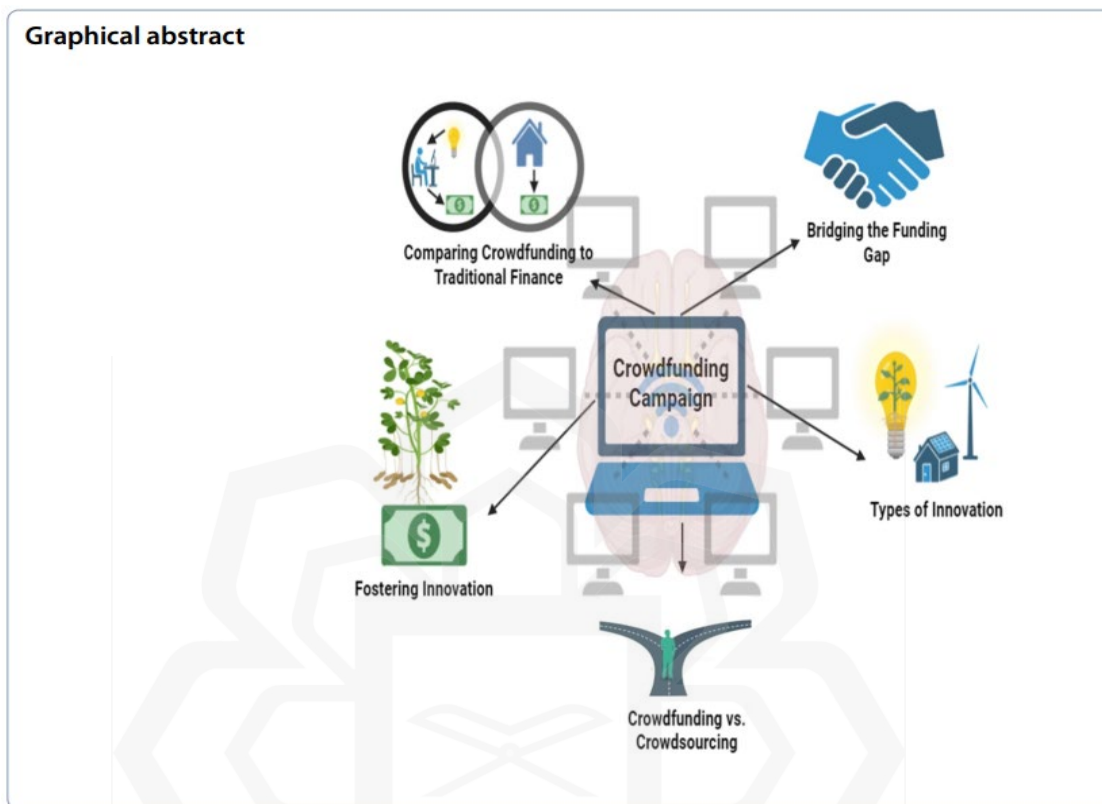


Figure 2.1: Crowdfunding process (Source: Hoque, 2024).

By looking into this diagram, we can clearly see the links and connections among the fund seekers, crowdfunding platforms and backers. The process starts with an entrepreneur or business start-up possessing an idea or business plan that requires funding. In order to attain those funds, fund seekers create a crowdfunding campaign by using crowdfunding platform (Hoque, 2024). Crowdfunding platform plays a central role by providing a platform where fund seekers and backers can link and communicate with each other (Azganin et al., 2021). Crowdfunding platform usually contains all the tools necessary for the fund seeker to create a campaign, post that campaign, share it using social media, upload necessary pictures and have interaction with the backers (Hanafi et al., 2024). Depending on the type of the crowdfunding used any individual

can create a campaign for their specific purpose, which might even include donations for specific activities or programs (Mazzocchini & Lucarelli, 2023).

Backers analyze the campaigns posted by different entities based on their preferences. When they find campaigns that are suitable for them they can invest or donate to that campaign (Hanafi et al., 2024). One of the benefits of the crowdfunding is that backers can give advice and ideas to the campaign as well as interact with each other. Businesses often can get new ideas or change their original campaign based on the demands of the backers (Hoque, 2024). Backers often compensated with some sort of reward depending on the type of the crowdfunding model used, but some of the donation based models do not provide any reward or compensation (Mazzocchini & Lucarelli, 2023).

2.1.4 Crowdfunding Models

As the crowdfunding technology evolved, several different models or categories of the crowdfunding have emerged. According to Faudzi et al., (2021), there are a total of seven types or models of crowdfunding which are rewards-based crowdfunding, donation-based crowdfunding, peer-to-peer lending, equity crowdfunding, profit-sharing/revenue-sharing, debt-securities crowdfunding, and hybrid models. Meanwhile, some authors like Azganin et al. (2021) argued that there are around six types of crowdfunding platforms. Based on to Faudzi et al. (2021), Azganin et al. (2021), Yacoub, Mitra, Ratinho & Fatalot (2022) and Hoque (2024) there are four most widely used crowdfunding models discussed as follows.

2.1.4.1 Donation-based crowdfunding model

First type of crowdfunding is called donation-based model or donation crowdfunding. In this model, the collected funds are donated for the purpose of artistic, social and philanthropic activities (Faudzi et al., 2021). In this model, fund providers give their money without getting any kind of return for their donations (Yacoub et al., 2022). Donations usually come in financial form and can be used for a variety of purposes and activities (Hoque, 2024). Since donors are not getting any type of reward, this model is

suitable only for those who want to contribute to a specific cause in a charity basis. Many projects or campaigns involved with this model are labelled as charity, health and social work (Azganin et al., 2021). The reward for such a donation is often a feeling of satisfaction or feeling good from donations (Faudzi et al., 2021). Several types of crowdfunding platforms support this model, including Kickstarter, Indiegogo and several others (Yacoub et al., 2022).

2.1.4.2 Reward- based crowdfunding model

Second model is called reward-based or reward crowdfunding. In this model, investors or donors receive some sort of compensation or tangible reward as token of appreciation from the crowdfunding campaign creators (Yacoub et al., 2022). The reward can be in the form of a product or service that the campaign is looking for funds or some sort of discount vouchers and so other relevant types of rewards (Hoque, 2024). Some companies use this method to provide pre-purchase of their products and services that those companies are aiming at getting financing for. Reward for this model never happens in the monetary form as it goes against the model rules. There are many crowdfunding platforms that provide this type of model such as Kickstarter and Rockethub (Yacoub et al., 2022).

2.1.4.3 Lending- based crowdfunding model

Third type of crowdfunding is a loan-based model or peer to peer (P2P) financing crowdfunding. This model acts just like a financial intermediary by matching those with funds with those who are in need of funding (Azganin et al., 2021). Private individuals and companies can participate in this type of crowdfunding. The interest rates are charged on the funds and those rates are decided by the platform itself (Hoque, 2024). Some of the platforms just arrange the loans between parties while other platforms collect money from fund providers and then lend them to those parties in need of financing. Fees are charged based on the platform and the method they operate (Yacoub et al., 2022). According to Faudzi et al. (2021), Kiva (www.kiva.org) is one of the very first and most successful lending platforms, raising over \$1.57 billion since it started operating.

2.1.4.4 Equity-based crowdfunding model

Fourth model is equity-based crowdfunding. This model allows funders to become an actual investor into a project or business (Hoque, 2024). By using this model, funders receive a stake in the business in the form of stocks and profits based on their contributions. Unlike other types of crowdfunding models, equity model gives funders a power to control and manage the project or business just like actual shareholders operate (Yacoub et al., 2022). Faudzi et al. (2021) compare this model to how the venture capital operates with the exception is that the investments are open for any individual and any person can be involved in this model. Crowdcube and Seedrs are two equity-based crowdfunding platforms that are operating in the UK (Yacoub et al., 2022).

2.1.4.5 Other crowdfunding models

Besides above mentioned four crowdfunding models, there are also some other models that are less popular and not used as frequently by the crowdfunding platforms. Royalty-based crowdfunding model is when a donor will be rewarded with the future revenues that the project aims to generate in the form of royalties (Yacoub et al., 2022). In a profit/revenue sharing model, for the financial backing, businesses guarantee that their future revenues or earnings will be shared with those backers. Debt-securities crowdfunding involves debt securities such as bonds which are issued through crowdfunding platforms and backers invest into those debt securities (Azganin et al., 2021). The last model is a hybrid model which is often a combination of several crowdfunding models. In some platforms some individuals can invest into a campaign while others can just donate instead of investing (Faudzi et al., 2021).

2.2 CROWDFUNDING FROM ISLAMIC PERSPECTIVE

2.2.1 Shariah Perspective on Crowdfunding

According to Faudzi et al. (2021), crowdfunding is compatible with the Islamic finance as it promotes *masalih mursalah* (unregulated public interest). Islamic banking and finance promote sustainability and competency that the crowdfunding technology provides to the users (Azganin et al., 2021). Peer-to-peer activities are highly encouraged from an Islamic perspective. Crowdfunding allows P2P financing which leads for better communication, transparency, trust and disclosure among the parties involved. It also introduces the *asabiyyah* or social solidarity among the Muslim communities (Abdeldayem & Aldulaimi, 2023). Arzam, Fauzi, Efendi, & Sulastri (2023) argued that Islamic crowdfunding is very similar to the conventional crowdfunding with the only difference being the “asset-backed” transaction system and profit and loss margin.

Despite that crowdfunding is very much in line with the Shariah rulings, there are certain differences between the Islamic and conventional crowdfunding (Azganin et al., 2021). Under Islamic economics, there are certain Shariah requirements that must be fulfilled when it comes to the legalisation of new economic products such as crowdfunding (Arzam et al., 2023). Faudzi et al. (2021) stated that Shariah rulings must be adhered in order to avoid the use of prohibited elements such as *riba*, *maysir* and *gharar*. Conventional crowdfunding, especially ones based on debt and financing often possess either one of those elements and thus, certain adjustments must be done in order to make sure that crowdfunding fulfils the Shariah requirements (Azganin et al., 2021).

According to Arzam et al. (2023), the main difference between Islamic and conventional crowdfunding is the use of a Shariah committee to oversee their activities in order to make sure that they follow Shariah rulings. This led to the development of the Islamic crowdfunding concept which can be defined as: “the use of small amount of money obtained from a large number of individuals or organisations, to fund a project, a business or personal loan, and other needs through an online web-based platform in accordance with the Shariah principles” (Azganin et al., 2021, p. 67). Figure 2.2 summarizes P2P crowdfunding platform which is proposed by Azganin et al. (2021). It

is based on the financing crowdfunding and from that figure, it is clear that there is a Shariah committee that screens and oversees the platform operations.

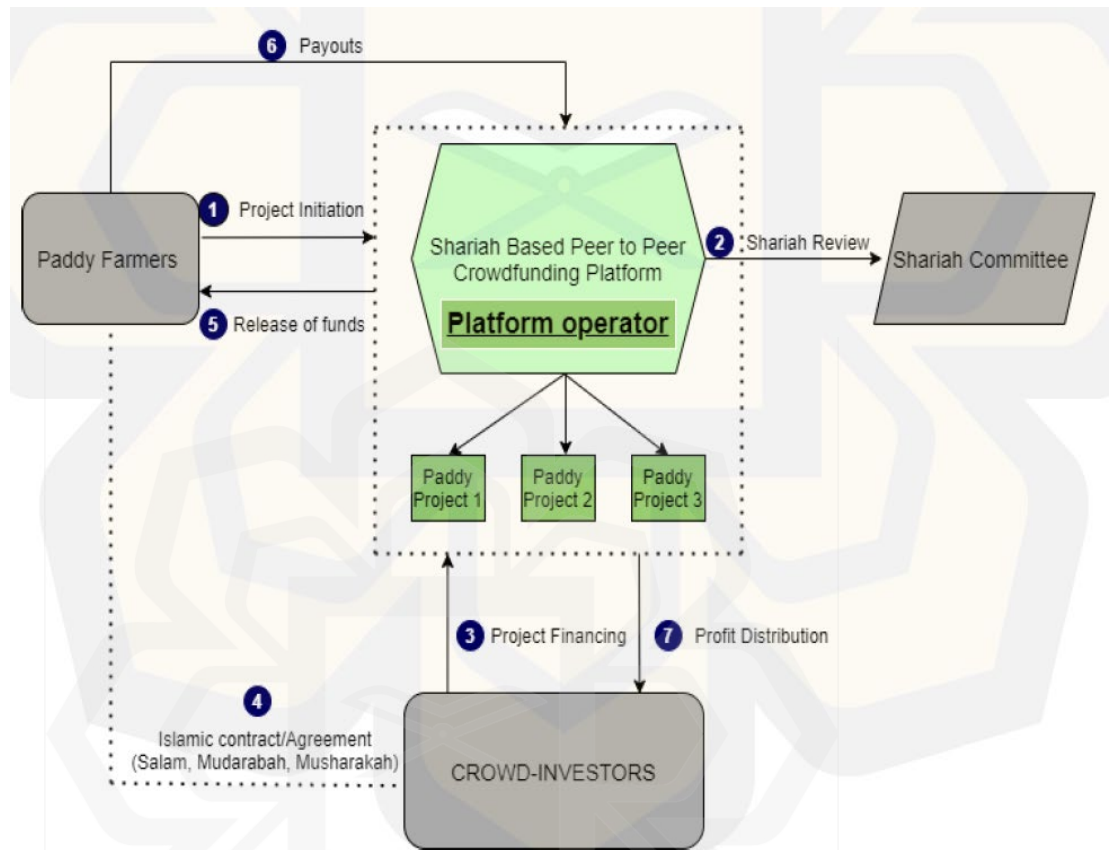


Figure 2.2: Crowdfunding process (Source: Azganin et al., 2021).

Faudzi et al. (2021), Azganin et al. (2021) and Arzam et al. (2023) further discuss the differences between the conventional and Islamic crowdfunding. Findings for those studies have been summarised in table 2.1 below. This table compares different types of crowdfunding from conventional and Islamic perspectives

Table 2.1 Difference between Islamic Crowdfunding and Conventional Crowdfunding (Source: Azganin et al. (2021) and Arzam et al. (2023)).

Type	Conventional Crowdfunding	Islamic Crowdfunding
Reward-based crowdfunding	Based on materialism	Use of buy and sell contracts such as Bay as-Salam. Provide rewards or gifts to the investors.
Donation-based crowdfunding	Philanthropist	Use of Islamic charity contracts such as Hibah, Waqf, Zakat, Sadaqah and Qard Hassan.
Equity crowdfunding	Angel investors and venture capitalist	Very similar to the conventional. Use of Islamic contracts such as Mudarabah and Musharakah.
Debt crowdfunding	Interest based lending activities	Use of contracts based on sale such as Murabahah, Tawaruq and Ijarah

Islamic crowdfunding platforms are still in their early stage of development as compared to conventional crowdfunding. Despite that, several Islamic crowdfunding platforms have been developed such as Kapital Boost and Ethis.co are two Singapore based Islamic crowdfunding platforms that operate in several countries such as Malaysia, Singapore, Dubai, and Indonesia (Faudzi et al., 2021). Meanwhile in Indonesia, the first crowdfunding platform was wujudkan.com which was established in 2012. Soon it was followed by kitabisa.com which is a donation-based platform founded by university students. Soon there were at least nine platforms from which only five were active (Arzam et al., 2023). In the same year of 2012, two Shariah compliant crowdfunding platforms were established in Egypt which are Shekra and Yomken (Abdeldayem & Aldulaimi, 2023). In the year 2016, an Islamic Fintech Alliance was formed by eight Islamic crowdfunding platforms which are Funding lab, Ethiscrowd,

Kapital Boost, Easi up, Launchgood, Blossom Finance, Narwi and Skola (Arzam et al., 2023).

2.2.2 Islamic Crowdfunding Models

2.2.2.1 Waqf crowdfunding model

Waqf is not a new term in Islamic economics and it has been used for many generations in the Muslim communities (Arzam et al., 2023). Azganin et al. (2021) defines waqf as continuous charitable act that was developed during the early period of Islam. Waqf is an endowment where an asset is dedicated for a specific or general purpose use (Azganin et al., 2021). It is a tool that is used to strengthen the sense of unity among the Muslims. Waqf is considered as a *sadaqah jariyah* which is a type of donation that still generates a reward for the person even when that person passes away (Ab Shatar, Hanaysha & Tahir, 2021). This tool was used for the purpose of supporting and funding Muslim societies for centuries (Azganin et al., 2021).

Waqf has been usually associated with physical asset that is donated for the purpose of endowment. However, cash waqf has become alternative that allowed people who are unable to contribute the asset as waqf (Ab Shatar et al., 2021). Abdeldayem & Aldulaimi (2023) discussed that waqf land poses several issues such as lower rental rates, overdue collections and lack of manpower to manage waqf properties. According to the authors, cash waqf provides a better alternative to waqf land. Cash in the cash waqf is used for the purpose of investment or in order to constrict something that will benefit others (Azganin et al., 2021). Arzam et al. (2023) argued that crowdfunding will grow further and that it provides opportunities for developing and improving the Muslim communities.

According to Hassan, Irsyan & Muneeza (2023), Waqf based crowdfunding model has been proposed by Thaker & Pitchay in year 2018, which was further improved and updated by Azganin et al. (2021). This model allowed integration of waqf instrument with the donation-based crowdfunding model to be adopted by the Muslim users. Waqf crowdfunding is always managed by the waqf institution or a bank which uses crowdfunding platform to collect cash waqf and then invests that money into a waqf asset or project (Arzam et al., 2023).

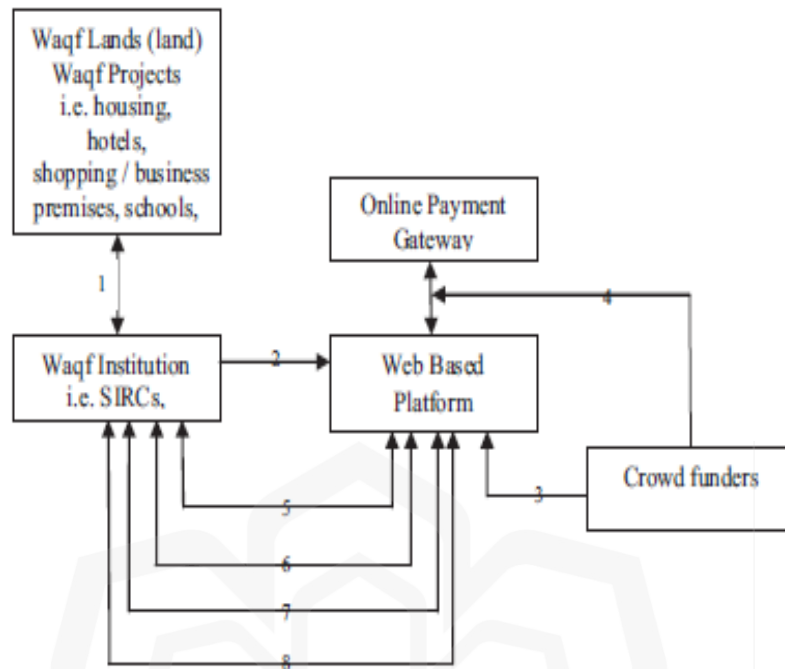


Figure 2.3: Waqf crowdfunding model (Source: Hassan et al., 2023).

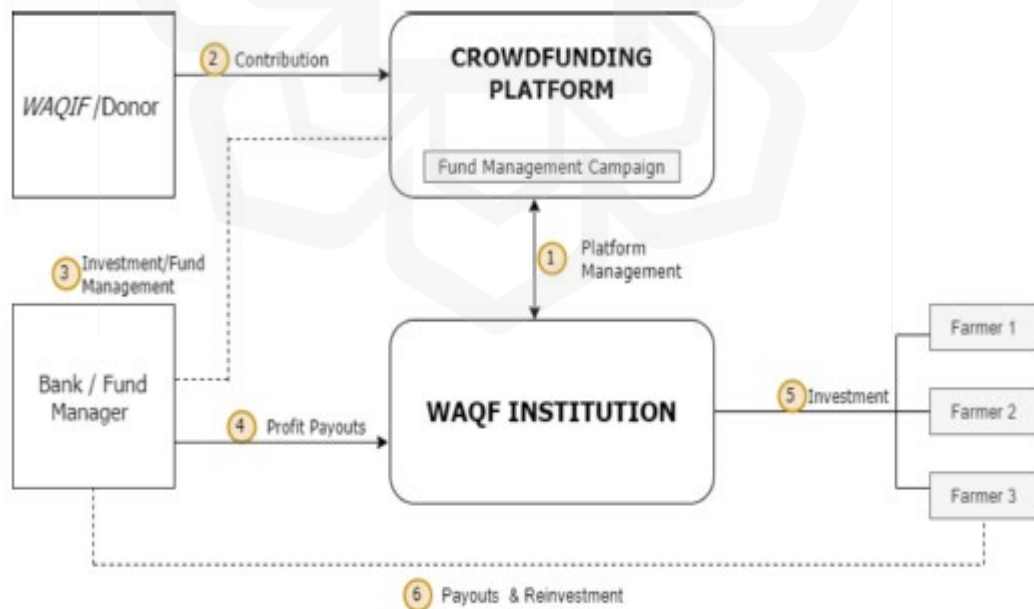


Figure 2.4: Cash waqf crowdfunding model (Source: Azganin et al., 2021).

2.3 IMPORTANCE OF CROWDFUNDING FOR NGOS

Non-profit organisations (NGOs) function just like any other organisation and require certain income to operate (Banerjee, 2023). Many NGOs are self-sustaining which means that they can sustain themselves through various programs and activities. However, they still rely on donations and charities in order to cover all their operational expenses (Al-Nowairah & Saji, 2024). Also, some NGOs do not generate income like normal companies and instead rely predominantly on donations and contributions made by the community (Anoraga, 2023). In order to function properly, NGOs often require a certain amount of financial resources and funds that are derived through various programs and events (Hassna et al., 2024). Unlike profit-based companies, NGOs does not provide any financial incentives to their contributors in return for their contributions (Al-Nowairah & Saji, 2024). People who contribute and donate to specific causes and campaigns are looking for the sense of self-fulfillment and just generally want to contribute to the community (Hassna et al., 2024).

NGOs can rely on a various tools and channels in order to collect donations from the contributors (Anoraga, 2023). Crowdfunding has become one of the tools that is used by the NGOs for the purpose of collecting funds through use of internet and online transaction methods (Hassna et al., 2024). Crowdfunding saw a huge rise in the recent years due to its ability to provide different organisations with tools for collecting funds (Al-Nowairah & Saji, 2024). Unlike traditional methods, crowdfunding is considered to be far-reaching and yield greater intention than traditional methods of fundraising (Hassna et al., 2024). Evolving technology have changed how the charitable organisations collect donations through use of technology and have made traditional donation channels obsolete (Banerjee, 2023).

Crowdfunding is a community-enabled financing that helps to reach wider audience and tries to influence them to contribute (Anoraga, 2023). Crowdfunding platforms help the NGOs to reach contributors throughout the world and provide them with tools to market their campaigns (Kenworthy & Igra, 2022). Crowdfunding platforms provide an advantage to the non-profit organisations by providing a platform for them to use in order to collect donations (Banerjee, 2023). Furthermore, those platforms can help non-profit organisations to reach places and people that were not possible when using traditional channels (Al-Nowairah & Saji, 2024). According to

Hassna et al. (2024) crowdfunding is open for anyone and because of that many charitable organisations try to create a crowdfunding site to host donation-based charitable campaigns. Crowdfunding sites open new channels for charity and donations for charitable organisations.

Crowdfunding has the ability to exploit social media and online communities which allows better socialization and communication among the parties involved with the crowdfunding (Banerjee, 2023). Social presence and consumer involvement play an important role in affecting consumer brand engagement which impacts the willingness to donate to NGOs (Al-Nowairah & Saji, 2024). It is argued that crowdfunding allows investors and fund seekers to connect and interact with each other. This social information and interaction allowed potential backers to see the level of support from other investors when making decisions whether to contribute into that crowdfunding project (Kenworthy & Igra, 2022). NGOs benefit from the transparency and information that is provided from using crowdfunding platforms (Hassna et al., 2024).

2.4 VARIABLES OF THE STUDY

2.4.1 Independent variable- digital advertising content

2.4.1.1 Digital advertising

Advertising has always been an integral part of any company's operations. Traditionally, advertising can be described as a process where a message is delivered to the consumers by utilizing certain media (Masrianto et al., 2022). The message often involves translating a brand, expressing the benefit, expressing a promise to the consumer, brand positioning or value proposition (Lopes & Casais, 2022). Advertising aims to affect the people's perception towards some organisation or company and their products and services. Effectiveness of the marketing process plays an important role for the company to reach their customers and affecting their perception (Ghorbani et al., 2022).

The development of technology has led to the digital transformation. Digital transformation has altered the way people behave and their expectations (Verhoef, Broekhuizen, Bart, Bhattacharya, Dong, Fabian & Haenlein, 2021). Even competition

among the companies is affected by the technology and communication that the companies possess (Ivwithren et al, 2023). Use of internet has increased exponentially as information technology further developed and grew (Ghorbani et al., 2022). In the current world, the internet has become a crucial tool for the marketers (Erlangga, 2021). With the help of the internet, consumers have access to various channels of information and they are able to communicate with other consumers effortlessly through use of digital channels (Verhoef et al., 2021). Internet and digital means of advertising have become increasingly important for the companies and the way they operate in the current digital world (Erlangga, 2021). More emphasis has been placed to the digital advertising and marketing as the need for such tools has greatly increased among the companies (Lopes & Casais, 2022).

With the advancements of the technology and internet, new means of marketing and advertising have become available for the marketers (Verhoef et al., 2021). Technology provides some digital methods and tools for the marketers to use as new means of advertising in the current digital world and this led to a the development of digital advertising (Masrianto et al., 2022). It was found that advertising that uses internet and social media can greatly expand the sales while being relatively inexpensive (Erlangga, 2021). Digital advertising is a new method for the companies to advertise their products and services to the people through different digital and online methods (Ivwithren et al, 2023). In today's digital world, digital advertising is becoming increasingly important for the companies (Lopes & Casais, 2022). With the use of digital advertising, companies can better focus to their target market and reach people regardless of their location. Digital advertising is also much cheaper in the long run and much more efficient (Ghorbani et al., 2022).

Digital advertising can be described as a process of advertising that involves digital methods and digital media to reach the company's consumers for the purpose of advertising (Ivwithren et al, 2023). Digital media has become increasingly important in today's world as many of us are using different digital devices. By focusing on those digital media, marketers are able to better reach their potential customers (Lopes & Casais, 2022). Digital advertising is richer in terms of content and structure, thus having a higher effect on the consumer preferences and perception (Ghorbani et al., 2022). Digital advertising is a part of digital marketing process which uses technology and

internet to perform the marketing activities that previously were performed using the traditional means of marketing (Masrianto et al., 2022).

There have been many digital advertising tools developed in the recent years (Ivwithren et al, 2023). Social media marketing (SMM) allows customers to share their experiences with the product and create rating system for the products and companies. Customers and donors can easily give their feedback and recommendations to the organisation regarding their products and services (Masrianto et al., 2022). Social media makes it easier for everyone to see if the organisation is satisfying its customers and deliver what the customers want from the organisation. This forces organisations to work harder to deliver what they promise and try to satisfy their customers (Lopes & Casais, 2022). Mobile marketing has also become an important marketing channel for the organisations with the development of more sophisticated smartphones. They allow easy access to the customers making sure that the advertisements are at their fingertips (Ivwithren et al, 2023). Electronic word of mouth (eWOM) marketing utilizes comments, responses and any other form of feedback that consumers provide after purchasing or using a specific product or service. It mostly reflects consumer's feelings and expectations in the form of feedback through internet. eWOM can provide both positive and negative feedback where positive feedback acts as free advertisement for the company. On the other hand, negative feedback can negatively impact the company's image in the public (Ghorbani et al., 2022).

2.4.1.2 Digital advertising content

Digital advertising content can be defined as a relevant and valuable brand-related content to current or prospective customers or other target groups that utilizes digital platforms (Terho et al., 2022). Digital advertising content is a type of marketing which involves creating and publishing online content for the purpose of acquiring new customers. It is used to spread information about a brand and help build its reputation (Lopes & Casais, 2022). More companies started to develop online presence by utilizing digital content in various forms such as online advertisements. Online advertisements are growing exponentially as more companies started to utilize internet and online means of advertisements (Ivwithren et al, 2023).

The type of digital advertising content can vary in form and includes blog posts, white papers, case studies, videos, photos or articles. However, advertising content is not limited to a text or commentary that the company makes for consumers to see (Ivwithren et al, 2023). According to Lopes & Casais (2022), digital advertising content must be interesting and interactive, and developed content must provide customers with the ability to interact and offer feedback to that content. Digital advertisements are also used in order to inform the consumer regarding the products and services provided by the company as well as inform them regarding the company itself. They are also used in order to remind the customers that the organisation and its products are still available in the market (Ghorbani et al., 2022). It is also true that digital advertising content is more persuasive in nature as compared to traditional advertisements. The message for the digital advertisement contains richer and more impactful information (Masrianto et al., 2022).

2.4.2 Measuring Digital Advertising Content

There have been many different means of measuring the effectiveness of digital advertising and digital content. Ghorbani et al. (2022) found that brand awareness, brand attitudes, trust, interactivity, transparency and privacy to be important variables in studying digital advertising efficiency. Meanwhile, Terho et al. (2022) considered the content appeal, interactivity, control, attitude toward advertising in general, customization, and intrusiveness as main variables in studying the effect of digital marketing. Sirisawat et al. (2022) focused on different characteristics of donation-based crowdfunding that were important for donators. They identified platform attractiveness, easy of use, trustworthiness, payment options, social media support and communication tools as some of the most important characteristics when it comes to platform and fund seekers. Kenang & Gosal (2021) stressed the importance of website quality, transaction convenience and perceived credibility in the crowdfunding platforms. Lastly, Rehman & Zeb (2023) stressed the characteristics of online advertisements which are informative, entertainment, credibility, ease of use, privacy and content of the advertisement.

2.4.2.1 Content appeal

Digital advertising content appeal is important in affecting the intention of the people (Sirisawat et al., 2022). Attractive content has positive impact on the behaviour of the people and tend to persuade them better (Ghorbani et al., 2022). Organisations often use good quality webpages that provide sufficient information regarding their operations. Website design quality can make the companies look interesting and attractive (Terho et al., 2022). People are more inclined to perform a behaviour when they see something more visually appealing to them (Rehman & Zeb, 2023). Furthermore, digital advertising content can easily provide all the information that people are looking for while being appealing. By doing so, digital advertising content can motivate people to perform the behaviour (Ivwithren et al, 2023).

2.4.2.2 Trust

Risk and trust play an important role in the consumer perception as they can easily affect consumer perception in a negative way. Different risks have a negative effect on people's perception towards the product and services or the company (Um, 2024). Trust is something that makes it easier for donors to select a specific organisation (Kenang & Gosal, 2021). In order to influence their potential donors to have a positive perception, NGOs often try to influence the trust of their donors by providing various incentives (Um, 2024). Organisations often get involved with corporate social responsibility campaigns to show that their organisation is providing some value to the society as well as to show a good image for the organisation and programs and activities organized by that NGO (Rehman & Zeb, 2023).

2.4.2.3 Information Quality/ Credibility

Digital advertising is richer in terms of content and structure, thus having a higher effect on the consumer preferences and perception (Sirisawat et al., 2022). New digital methods of marketing and advertising provide more functions as they try to build the relationship with the customers and provide them with information. Media richness often helps the customers in product selection process (Um, 2024). Advertisements are

able to provide the customers with the information that they are looking for and can even become a source of information when customers are looking to buy something (Kenang & Gosal, 2021). When the source is credible enough it has a positive effect on the customer preferences and their willingness to buy specific product or service (Rehman & Zeb, 2023).

2.4.2.4 Interactivity

Interactivity plays an important role when it comes to digital advertising content (Ghorbani et al., 2022). Digital advertising allows users to interact with the content in the internet and creates two-way interaction between users and the marketers. This allows greater influence among the parties and leads to development and evolution (Terho et al., 2022). Use of social media advertising helps with the interaction process among the parties as it allows two-way communication and social interaction (Ivwithren et al, 2023). Research indicates that interactivity allows people to feel more control over their online decision-making and more communication with organisation and other people which leads to a positive attitude towards that company (Ghorbani et al., 2022).

2.4.3 Advertisement from an Islamic Perspective

Advertising strategies play an important role in the success of many companies. This led to considerable investment on the advertisement by many organisations (Rehman & Zeb, 2023). Advertisement has also become crucial for Muslim companies and organisations (Sharma, Dwivedi, Mariani & Islam, 2022). According to Faza (2022), advertising efforts of the companies continues to grow and it has a positive impact on the economy of the country. Due to the importance of advertising for the companies, ethical aspects of advertising starting to become more important (Sharma et al., 2022). Rehman & Zeb (2023) argued that advertising for many Muslim companies is not based on Islamic advertising but on conventional advertising. In practice, some Muslim companies still fail to follow Islamic ethics and principles when it comes to advertisements (Faza, 2022). It is important for the Muslim companies to focus on the

Islamic advertising practices as opposed to conventional practices (Aravik, Amri & Febrianti, 2022).

In Arabic, the term of advertising (*i'lân*) can be defined in several ways such as display (*al-idhâru*) and declaration (*al-jahru*). The process of advertising something means to display or show something and to declare something (Susanto, 2020). Advertising involves the process of conveying a message regarding the product or service (Fadhillah, 2022). Based on Shariah, certain principles of Islamic advertising have been developed which contain four pillars of advertising. Those four pillars are advertised (*al-mu'lin*), advertised object (*al mu'lan*), media (*wasîlah al-i'lân*) and the recipient of advertising (*al-mu'lin lahu*) (Faza, 2022).

Under Islam, any Muslim organisation and its activities should adhere to certain Islamic regulations (Aravik et al., 2022). This is also true for Islamic advertisement which should reflect the Islamic principles of business, behaviour and economy that are based on the Quran and Sunnah (Rehman & Zeb, 2023). Islamic law contains rulings on *halal* and *haram* which make up Shariah. This makes up legal principles that govern every aspect of Muslim life (Sharma et al., 2022). Quran contains different concepts such as *Khair* (goodness), *birr* (doing good), *'adl* (justice), *haqq* (belief & truth), *da taqwa*, that are crucial in defining how Muslims live their lives (Faza, 2022). When it comes to any business activities, Shariah ruling enforces that under Islam three prohibited elements should be avoided which are *riba*, *maysir* and *gharar* (Faudzi et al., 2021). Furthermore, Shariah Laws have further emphasised on the importance of many other principles in regards to core business activities, such as advertising from Islamic perspective (Aravik et al., 2022).

For a Muslim company, advertising is not just about looking for profit. Certain ethical values and Islamic values must be adhered by those Muslim companies in regards to advertising their products and services (Faza, 2022). Furthermore, advertising should not be oriented just on what is interesting for the audience, but should be based on what is good on bad from the Islamic ethics perspective (Fadhillah, 2022). Islamic business ethics form the basis for all business practices and company operations and all type of operations must be based on the Islamic principles of doing business (Aravik et al., 2022). For companies, Islamic ethics have become an important elements of their business activities as it plays a crucial role in realizing *maslahah*. Islamic ethics

also contain specific guidelines that are derived from concepts of monotheism, justice, and guardianship (Faza, 2022). Based on Quran, Islamic ethics contains the meaning of goodness, honesty, equality, balance, justice, truth, rights, approved and piety (Fadhillah, 2022). Islamic ethics have also become important in regards to advertisements (Aravik et al., 2022). Concept of business ethics in Islam has originated from Quran and Sunnah which regulate what a Muslim can or cannot do. In Islam, ethics are also associated with morality (Faza, 2022).

According to Rehman & Zeb (2023), Islamic rulings on advertisement condemn erotic appeal, sentimental appeal, terror appeal, fake testimony and pseudo-science appeal. Aravik et al. (2022) emphasize that deception should be avoided by any cost as well as nudity. They further stress on the importance of fairness and ethical ways of advertising. Meanwhile, according to Sharma et al. (2022), an Islamic advertising should pay attention to three main aspects which are the advertising must consider the spiritual nature of Muslim consumers; understand the nature of Islamic advertising and contain educative content for the public. Rehman & Zeb (2023) also added that advertising should not abuse and undermine the Islamic culture by focusing more on western cultural values. Lastly, Faza (2022) added that deceiving, errors, exploits and violations of ethical and statutory provisions are the main issues when regards to advertising from Islamic advertising practices.

2.4.4 Dependent variable- intention to donate

Intention stands for a specific aim or plan of performing a specific action in the future. That aim or plan leads to the person actually performing that action or behaviour such as purchasing a product or service from a company (Allah Pitchay, Aboue Eliz, Ganesan, Mydin, Ratnasari & Mohd Thas Thaker, 2022). According to Zhao & Tian (2024), intention is somewhat very similar to the decision-making process where a person displays by the willingness, likelihood or plan of performing certain action. Intention is important to identify the willingness of the individuals into donating. Intention helps to explore the variables that explain the psychological components that leads to a specific human behaviour (Liu et al., 2022). Intention heavily depends on person's attitude and environmental factors, and it is also important to predict consumer

behaviour (Allah Pitchay et al., 2022). Um (2024) considered behavioural intention as an indication of the extent an individual can come close to actually performing the behaviour.

Intention is very important for the purpose of advancing the computerized promotions and advertisements (Allah Pitchay et al., 2022). Donations made using crowdfunding acts similar to online shopping process. Online donation behaviour becomes similar to online shopping behaviour; thus intention to donate become important (Liu et al., 2022). Kenang & Gosal (2021) believe that intentions are the best predictors of actual behaviour happening. In order to study the possibility of the crowd donating to crowdfunding, it is important to look into their intention to donate. Intention is aimed at capturing the motivational factors that influence the human behaviour (Zhao & Tian, 2024). Intention to donate becomes even more crucial for donation based crowdfunding as backers often donate out of kindness and knowing that there will be rewards or compensation (Allah Pitchay et al., 2022).

According to Liu et al. (2022) attitude, subjective norms and perceived behavioural control have an impact on the intention to donate to a crowdfunding in the case of donation-based medical crowdfunding campaigns. Kenang & Gosal (2021) also found that these three variables have an impact on the intention to donate to donation-based crowdfunding campaigns. Same was done by Zhao & Tian (2024) in their study. Lastly, Allah Pitchay et al. (2022) added that many researchers have adopted attitude, subjective norms and perceived behavioural control in their research on online donation behaviour. Those are the three main variables in Theory of Planned Behaviour (TPB).

2.4.4.1 Attitude

Liu et al. (2022) stated that attitude is one of the most important factors of behavioural intention in TPB. The attitude here can be described as a degree to which a person possesses a certain favourable or unfavourable assessment of a specific behaviour (Kenang & Gosal, 2021). Zhao & Tian (2024) defined attitude as “relatively enduring evaluations of objects, issues or persons”. Intentions are positively affected by attitude of people towards that specific behaviour which leads to that behaviour being performed (Allah Pitchay et al., 2022). Attitude is often adopted as one of the main variables when

studying intention to perform a behaviour or the variable that affects the behaviour actually happening (Liu et al., 2022).

Attitude can be predicted by using two variables which are belief about the outcome of the behaviour and evaluation of those outcomes (Zhao & Tian, 2024). It is possible for an individual to have more than one attitude towards specific behaviour. It is also possible that in some cases those attitudes might be conflicting with each other (Liu et al., 2022). Together all those beliefs generate a specific attitude towards the specific behaviour and attitude can be either favorable or unfavorable (Zhao & Tian, 2024). The more favourable the attitude towards donating leads the higher the possibility of the actual donation happening (Kenang & Gosal, 2021). Zhao & Tian (2024) considered attitudes as the most crucial factor that influences the intention to donate.

2.4.4.2 Subjective Norms

Liu et al. (2022) argued that subjective norms also play an important role in affecting the donation behaviour. It is also a part of the TPB model and just like attitude it is also a factor that helps to determine the behavioural intention (Kenang & Gosal, 2021). Subjective norms show the perceived social reaction when a person either engages or not engages in a specific behaviour (Zhao & Tian, 2024). It also can be described as social pressure on the intention to perform the behaviour (Liu et al., 2022). It is based on the influence that others have on our intention to perform the behaviour. Most importantly others here refer to those who are close to us and have significant impact on ourselves (Um, 2024).

Subjective norms contain two factors which are motivation to comply and normative beliefs (Zhao & Tian, 2024). Normative beliefs show the belief that an individual has regarding the opinion that other important individuals will have on the performance of that behaviour. If an individual feels that others will support that kind of behaviour it is more likely that behaviour will be performed (Um, 2024). Motivation to comply stands for the willingness to follow the preferences of other individuals that we deem important to us. People who are motivated to comply with the subjective

norms are more likely to follow them when they are faced with choices to perform a specific behaviour (Sharma et al., 2022).

Positive subjective norms towards a specific behaviour will result in the likelihood of the behaviour being revisited in the future (Liu et al., 2022). Others around us have certain preferences and individuals within that group often try to comply to those preferences (Rehman & Zeb, 2023). People often are influenced by people who are close to us such as our family members, friends, relatives and colleagues as they are deemed to be significant to us (Sharma et al., 2022).

Rehman & Zeb (2023) considered subjective norms to be the weakest among the three variables in terms of impact on the intention to donate. Liu et al. (2022), on the other hand, considered subjective norms as important as attitudes when it comes to intention to donate. Subjective norms are important in determining the intention of the individual to perform a specific behaviour based on many studies (Sharma et al., 2022).

2.4.4.3 Perceived behavioural control

Among the three factors in TPB, perceived behavioural control (PBC) is the most important when the user's behaviour is partially under the control of the will (Sharma et al., 2022). Perceived behavioural control can be defined as person's perception of how easy or difficult it is to perform a specific behaviour of interest (Rehman & Zeb, 2023). It shows the level of easiness or difficulty that an individual possess when performing a specific behaviour (Liu et al., 2022). Past experiences and expected obstacles to performing the behaviour play an important role in the PBC (Sharma et al., 2022).

Perceived behavioural control can be influenced by two main factors which are internal and external. Internal control factors reside within a person and related to skills, information and abilities. Meanwhile, the external factors are located outside of an individual and might include the dependence on others, barriers and even resources (Rehman & Zeb, 2023). When potential donors perceive that their behaviour is beneficial, this indicates that they are more likely to adopt that behaviour (Sharma et al., 2022).

Sharma et al. (2022) concluded that PBC has a significant positive impact on the intention to donate to crowdfunding. Liu et al. (2022) also deemed PBC as a crucial variable in explaining the intention to donate to crowdfunding. PBC makes individuals consider certain behaviour as easy or difficult and they perform the behaviour based on that consideration of easiness or difficulty (Rehman & Zeb, 2023). It is more likely that individuals will donate when the process is easy or when donation is beneficial to others such as blood donors donating their blood to help others (Sharma et al., 2022).

2.5 EFFECT OF DIGITAL ADVERTISING CONTENT ON CONSUMER INTENTION TO DONATE TO NGOs

When it comes to NGOs, one of the main factors contributing to the willingness of the people to donate to a specific cause is determined by their perception regarding that campaign and organisation (Masrianto et al., 2022). People's perception is based on the consumer behaviour and can be influenced by the marketing and advertising process. Marketing and advertising aim to affect the human behaviour towards the organisation in order to motivate them to buy a product or service and same can be said about the digital advertising (Lopes & Casais, 2022). To motivate someone to perform some behaviour, advertisements can be used (Ren, 2024). Furthermore, digital advertising also aims to influence the people's perception by providing marketers with various digital advertising tools (Ghorbani et al., 2022).

Digital marketing and advertising have modified the way companies promote and advertise their products as compared to the traditional methods of marketing and advertisement (Ghorbani et al., 2022). Digital advertising has led to the changes in the consumer behaviour and their preferences (Ivwithren et al., 2023). Use of different digital advertising channels such as social media and mobile marketing has become a new practice among the organisations from different industries (Lopes & Casais, 2022). Using those new channels, companies now can provide more personalized types of digital advertising content to their customers that will have better effect on their behaviour (Ren, 2024).

Behaviour can be affected by different factors and companies can encourage the people to buy a specific product or services by affecting the consumer behaviour

(Ivwithren et al., 2023). Digital advertising content performs in a manner that affects the behaviour by providing people with information and creating a value regarding the product or service (Lopes & Casais, 2022). Meanwhile, perception can be influenced by the digital advertisement and marketing. When a person's perception is changed, it is more likely they will try the product or service. Digital advertising content can also help to reduce the negative perception regarding the organisation and the products it sells (Ren, 2024). Digital channels such as social media can be used in order to reach the people and have a better connection with them that results in a positive perception in the eyes of the people (Lopes & Casais, 2022).

NGOs expect that their donors will have positive perception towards them and projects in order to motivate them into donating. The negative perception can have negative effects on the organisation in the long run (Ivwithren et al., 2023). Digital advertising content allows NGOs to deliver a better marketing message to their contributors. Furthermore, digital advertising content helps organisations to reach to their contributors and have a connection which might result into a positive perception towards them (Lopes & Casais, 2022). Organisations can also learn regarding the consumer perception by using social media as it allows two-way communication between the donor and the organisation (Ghorbani et al., 2022). Digital advertising content can affect the people's perception and behaviour on different ways. When it comes to NGOs and crowdfunding platforms, there are several factors that affect the consumer perception towards those organisations (Masrianto et al., 2022).

Furthermore, the prior experiment with similar technology becomes an important factor when dealing with new technology such as crowdfunding (Ivwithren et al., 2023). Same can be said about the NGOs as many donors contribute to a campaign based on their previous experiences with NGOs (Lopes & Casais, 2022). When their previous experience is not satisfactory, contributors often refuse to donate even to a different organisation or campaign. This is because they develop a bad perception towards that organisation (Terho et al., 2022). Prior experience has been always argued to be one of the most important factors when dealing with the technology-based products and services. Prior experience is vital in exploring the consumer behaviour online (Masrianto et al., 2022).

When it comes to the NGOs, donors are often looking for the campaigns that have an important impact on the community. They are looking for the maximum benefit that they can provide to the community by donating to that NGO (Lopes & Casais, 2022). When the campaign is small or aims to help only a small number of people and when the impact from such campaign is too small, donors often consider not to donate (Masrianto et al., 2022). Sustainable projects are also more preferred, especially in the crowdfunding environment (Terho et al., 2022). Furthermore, customers prefer the companies to be ethical in order to have that relationship with the organisations. Organisations often try to operate within the ethical rules and values of that specific community or country to have a better relationship with their customers. This helps organisations to motivate their customers to have a positive perception towards their organisation (Ghorbani et al., 2022).

2.6 RESEARCH GAP

Intention has become an important topic in the field of consumer behaviour. Intention leads to the consumer performing the intended behaviour. Purchase intention has been studied thoroughly in the recent years (Zhao & Tian, 2024). Companies started to value the purchase intention of their customers as it leads to them purchasing their products and services (Rehman & Zeb, 2023). Intention to donate also has become more prominent in the recent years. With the development of crowdfunding and online donation platforms, organisations started to focus more on the intention and willingness to donate to a specific program or campaign (Allah Pitchay et al., 2022). With the development of crowdfunding, many researchers started to study this new phenomenon. For crowdfunding, most of the focus has been given to profit based crowdfunding campaigns (Liu et al., 2022) as it is the most popular and many companies use it to generate funds for some business project or activity (Um, 2024). The need to explore the profit-based crowdfunding have shifted focus of the researchers from other crowdfunding models. The donation-based crowdfunding model has been rarely explored, and only a few studies have focused on the donation (Sharma at al., 2022).

It was also discussed that many donations or charity-based crowdfunding campaigns have failed to generate enough funds for their campaign creator. As there

were more campaigns created on daily basis, most of them were not given enough attention from the crowd (Al-Nowairah & Saji, 2024). The situation is worsened as people also started to reduce their charity activities online as fewer donations were made in recent years (Banerjee, 2023). Getting attention of the potential donors is important for the crowdfunding campaign as it helps to promote the campaign and motivate crowd to donate to their project. (Kenworthy & Igra, 2022). Despite several studies were performed on this topic, none of them focused on the impact that digital advertising content can make to promote the crowdfunding campaign and motivate the crowd to donate to those campaigns.

The literature review clearly shows that there is a research gap. Digital advertising content has become a crucial tool for the companies to utilize. Crowdfunding campaigns started to utilize digital advertising content in order to reach their potential donors. Majority of the studies have examined intention to donate crowdfunding campaign and the success of crowdfunding campaigns. Studies on intention to donate as well as the impact of digital advertising content on purchase intention have been explored to a limited content. However, there was not many studies performed on the impact of digital advertising content on the intention to donate into Muslim NGOs using crowdfunding platforms. That is why there is a need for a study that would cover those variables and their relationship with each other.

2.7 THEORETICAL FRAMEWORK

There have been a variety of different theories that are related to human behaviour and intention to perform a specific action which is in this case intention to donate. This study adopts two main theories which are Stimulus-Organism-Response (S-O-R) Model and Theory of Planned Behaviour (TPB).

2.7.1 Stimulus-Organism-Response (S-O-R) Model

According to Sharma et al. (2022) Stimulus, Organism and Response (S-O-R) theory has been initially proposed by the American psychologist Robert Sessions Woodworth in year 1929. This theory has been developed in order to explain the situation where

organism has been motivated by certain stimulus. According to Wang, Zhang & Chu (2024) Mehrabian and Russell have further evolved this model in order to identify the impact of the environmental factors on individuals and change of their behaviour caused by those factors. Sharma et al. (2022) reported that S-O-R theory can be used in order to explain the association of stimulus and response of organism to that stimulus. Authors further add that this theory can be utilized in the consumer behaviour field where a stimuli can affect the consumer's behaviour. The S-O-R theory represents certain features in the environment that affects the cognitive and emotional state of an individual, which in return leads to certain type of behavioural response (Zhang, Jiang, Turner & Pahlevan-Sharif, 2022). This response is translated into a human behaviour that is performed as a response to that stimulus (Pereira, de La Martinière Petroll, Soares, Matos & Hernani-Merino, 2023).

S-O-R theory model is displayed in figure 2.5. This model contains three main elements which consist of stimulus, organism and response. Stimulus is defined as the influence that affects and arouses an individual. Organism can be elaborated as the individual that is being affected by the stimulus. Lastly, response is considered to be the response of an individual to the stimulus or result that is derived after stimulus have affected the individual (Sugiarto, Lee, Huruta, Dewi & Chen, 2022). According to Pereira et al. (2022), the response for the stimulus can either be positive or not positive.

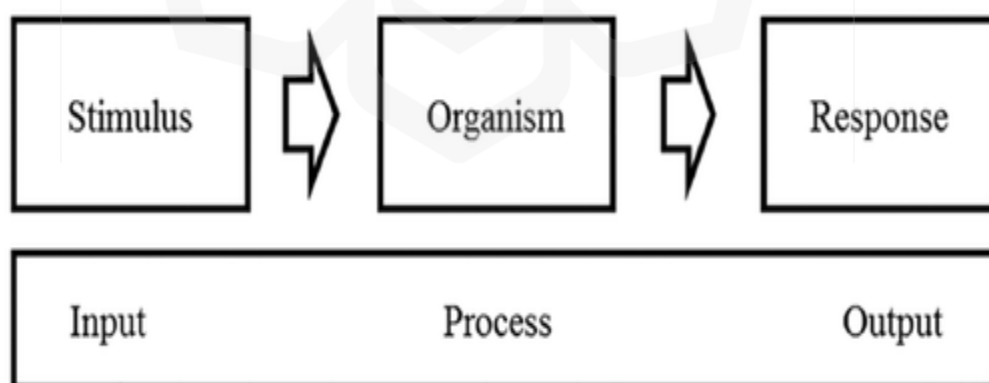


Figure 2.5: S-O-R theory framework (Source: Kim et al., 2020).

S-O-R theory has been widely accepted among the marketers and consumer behaviourists in their studies of consumer response into certain stimulus (Wang et al., 2024). S-O-R theory has been also adopted for the purpose of studying online fields where certain elements affect the consumer and the response is being studied by the researchers (Zhang et al., 2022). In certain unique situations in which the impact of certain variables and their response is being studied, S-O-R theory can be adopted (Sugianto et al., 2022). Pereira et al. (2022) have adopted S-O-R theory in studying e-commerce platforms, thus confirming that this theory is usable in the digital marketing field.

This study adopts S-O-R theory in order to explain the effect of the digital advertising content on the intention to donate to Muslim NGOs using crowdfunding platforms. Figure 2.6 shows the modified model of SOR theory that this study will adopt. Based on this model, digital advertising content is the stimuli or the affecting variable. Backers or crowd are those who are being affected by the digital advertising content. Lastly, the intention to donate is the response of the organism to the impact of stimuli.



Figure 2.6: Conceptual framework of S-O-R theory.

2.7.2 Theory of Planned Behaviour (TPB)

Theory of Planned Behaviour (TPB) is a theory that was proposed by Ajzen in 1991 and it is based on Theory of Reasoned Action (TRA) (Liu et al., 2022). TRA is a very popular model developed by Fishben & Ajzen in 1975 and has been one of the most popular theories regarding the consumer behaviour in traditional environment (Rehman & Zeb, 2023). TPB is also often used to analyze the consumer behaviour and different factors that affect the consumer behaviour (Kenang & Gosal, 2021). TPB is one of the

traditional theories of human behaviour that contains several variables that help to explain the human behaviour (Sharma et al., 2022).

Both TRA and TPB study on how different factors motivate people to perform certain behaviour (Rehman & Zeb, 2023). Furthermore, TPB is an important tool in understanding as well as predicting the human behaviour. TPB and TRA have been constructed based on the research that has been conducted for many years regarding the human behaviour (Liu et al., 2022). According to Sharma et al. (2022), TPB is used to identify the intention of the individual to perform a specific behaviour. Intention is the closest indicator of the actual behaviour happening as those who have positive intention to perform will often end up performing the action (Liu et al., 2022). Figure 2.7 summarizes all the factors that are related to the TRA and TPB.

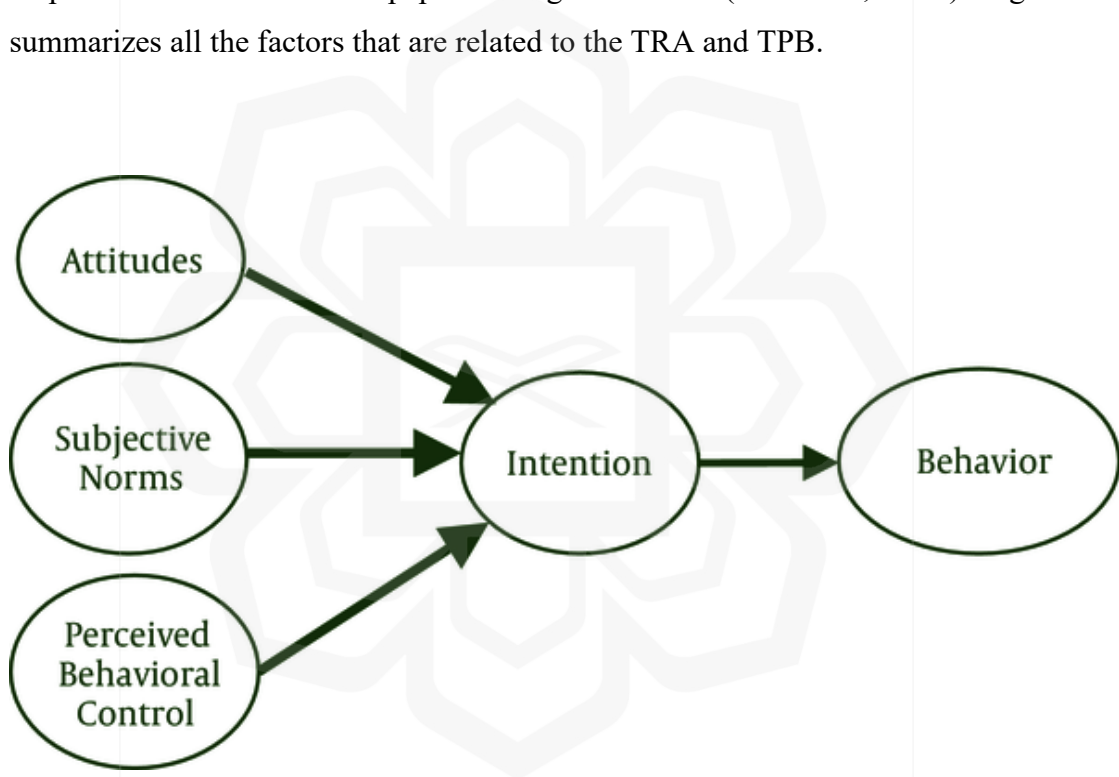


Figure 2.7: Theory of Planned Behaviour (Source: Liu et al., 2022).

Based on figure 2.7, TPB have three internal factors that affect the consumer behaviour which are attitude, subjective norms and perceived control (Liu et al., 2022). Each of these factors is affected by two other factors. There are also external variables that affect the internal variables. All those variables affect a person’s willingness to perform a certain behaviour which leads to the performance of that behaviour (Rehman & Zeb, 2023). It is believed that affecting those variables can lead to a person

performing the behaviour. Scholars use TPB to study different factors that affect the internal and external factors and try to discover if that effect on variables will lead the consumers to perform the action or buying the product and service (Sharma et al., 2022).

This study adopts TPB for the purpose of explaining the intention to donate and how subjective norms, attitudes and perceived control affect the intention to donate to crowdfunding. Advertising content is one of the factors that can affect the variables in TPB model and consumer's willingness to perform a specific action such as purchasing a specific product or service offered by the company (Kenang & Gosal, 2021). Digital advertising content performs in a similar manner affecting the person's behaviour by providing them information and creating a value regarding the product or service (Rehman & Zeb, 2023). Human perception can be influenced by the digital advertisement and marketing (Sharma et al., 2022). When a person's perception is changed, it is more likely they will try the product or service. Digital marketing can also help to reduce the negative perception regarding the company and the products it sells (Liu et al., 2022). Digital channels such as social media can be used in order to reach the consumers and have a better connection with them which results in a positive perception in the eyes of the consumers (Sharma et al., 2022).

2.8 RESEARCH HYPOTHESES DEVELOPMENT

Based on the discussion on variables and theories adopted by this study, research hypotheses for this study have been developed. These hypotheses are closely related to the similar study performed by Liu et al. (2022), Kenang & Gosal (2021), Sharma et al. (2022) and Rehman & Zeb (2023). The following section discusses the relationship between the study variables and the hypotheses that were developed based on discussions.

2.8.1 Relationship between Digital Advertising Content and Attitude

Attitude of the consumers is an important factor in consumer behaviour studies and TRA model (Rehman & Zeb, 2023). This factor displays how consumers feel towards a specific behaviour (Liu et al., 2022). Beliefs and expected outcomes are two important

elements of attitude. Most of the time, the attitude of the customers is based on their experiences and their knowledge regarding different issues and problems (Kenang & Gosal, 2021). Attitudes are based on what a person feels inside and what they believe to be suitable or will have a good outcome (Sharma et al., 2022).

Digital advertising content can impact this factor by providing rich information regarding the benefits and outcomes of their actions when contributing to NGOs (Masrianto et al., 2022). Digital advertising content can educate the people to have a positive belief and attitudes towards the NGOs (Lopes & Casais, 2022). Digital advertisements can also combat negative perception that the contributors have from their beliefs and expectations (Ivwithren et al., 2023). Rich nature of digital advertising content can help to educate people regarding NGOs and the outcome that they will have on the community (Um, 2024).

H1: Digital advertising content has a positive effect on attitude of donors.

2.8.2 Relationship between Digital Advertising Content and Subjective Norms

Subjective norms factor explores the perceptions that the relevant groups such as family members or close friends have which may in one way or another impact someone's behaviour (Liu et al., 2022). Subjective norms are based on what others feel regarding specific behaviour that will impact on the performance of that behaviour or its rejection (Rehman & Zeb, 2023). Person can often behave on what others expect of him, especially those who are close to him and have certain influence over him (Sharma et al., 2022).

Digital advertising content can impact the subjective norms of the consumers in order to influence their perception towards the NGOs. When it comes to NGOs, many people perceive them to be inefficient and have low impact on the community (Ghorbani et al., 2022). Such a perception can be dealt by the digital media by providing different digital content regarding the experience and work that the NGO have performed previously and the impact that work had on the community and the world (Ivwithren et al., 2023).

H2: Digital advertising content has a positive effect on subjective norms.

2.8.3 Relationship between Digital Advertising Content and Perceived Control

Control is related to the power that the consumers have towards some situations. This affects their behaviour as when they do not have control over the situation, they will have a negative perception towards the organisations (Rehman & Zeb, 2023). For NGOs it is important that they provide their donors with enough control over what they are doing. This factor is also related to the trust that the donors have towards the NGO (Sharma et al., 2022). Digital advertising content can affect the trust factor of the contributors by making them believe that they have control over their actions (Um, 2024).

By using different digital advertising tools such as webpages and social media sites, organisations can connect directly to their consumers (Ghorbani et al., 2022). NGOs can provide feedback to their contributors and other contributors can easily share their experiences with the organisation. Social media can also show the work done previously by NGOs to prove that the organisation is trustworthy (Duarte et al., 2024). Those advertising content can help to cultivate trust with the organisation and to show that the contributors have control over their actions (Lopes & Casais, 2022).

H3: Digital advertising content has a positive effect on perceived control.

2.8.4 Relationship between Attitude and Intention to Donate

Attitude refers to the individual's likes and dislikes or intention to agree or disagree to a specific thing or action (Liu et al., 2022). Attitude of the donors is a crucial element of the TRA/ TPB model and thus has an impact on the intention to donate to crowdfunding platform (Sharma et al., 2022). Positive attitude towards a behaviour has a better possibility of that behaviour happening. While negative attitude will result in a person not performing the behaviour (Rehman & Zeb, 2023).

According to Um (2022), attitude of the donors plays an important role in the intention to donate to a certain NGO. According to Duarte et al. (2024), intention to

donate was positively impacted by the attitude of the donors regarding the crowdfunding platforms. Liu et al. (2022) further stressed that attitude towards a particular behaviour affects intention to perform that specific behaviour positively and significantly. Positive attitude towards donating can lead to the donor's intention into donating into crowdfunding project. Attitudes towards donating into a crowdfunding is affected by to the altruistic and philanthropic beliefs of the person. Those beliefs will result a person having a positive attitude towards donating into NGOs using crowdfunding campaigns (Ghorbani et al., 2022).

H4: Attitude has a positive impact on intention to donate.

2.8.5 Relationship between Subjective Norms and intention to Donate

Subjective norms are a second element of the TRA/ TPB model and it is defined as the perception that is developed based on the influence of the others regarding the intention to perform a behaviour (Sharma et al., 2022). Those parties that influence the individuals to perform a specific action are often classified as those who are close to us, such as our family members, friends, and other relevant parties (Um, 2022). This element considers the opinion of those who are closely related to the individual when they are making their decisions and this opinion can positively or negatively affect their intention to perform a specific behaviour (Rehman & Zeb, 2023).

Subjective norms is very important element that affects the intention to donate positively (Ghorbani et al., 2022). Liu et al. (2022) stated that a donation done by the friends can affect others to donate to crowdfunding projects. They agreed that subjective norms play an important role in motivating people into donating into crowdfunding. When people close to us donate into a specific NGO using crowdfunding, person finds it normal to engage in such a behaviour. People who see an example from people who are close to them such as family and relatives are more likely to try to imitate them by performing that specific behaviour (Rehman & Zeb, 2023).

H5: Subjective norms have a positive impact on intention to donate.

2.8.6 Relationship between perceived control and intention to donate

Last element of TRA/ TPB model is perceived control and it is important in the willingness to perform a specific behaviour (Sharma et al., 2022). This element can be described as easiness or difficulty of performing the behaviour. This ease or difficulty is based on the past experiences or difficulties that are expected by performing the behaviour (Liu et al., 2022). When it is easy to perform the behaviour, individuals are more likely to perform that action as compared to the one that is viewed as difficult to perform (Rehman & Zeb, 2023). Furthermore, donors are more likely to donate to crowdfunding when the project looks more obtainable and easier to achieve as compared to those bigger projects that are harder to perform (Liu et al., 2022). Individuals perceived behavioural control was found to have a positive impact on the intention to perform the certain behaviour, especially their intention to donate to crowdfunding platforms (Ghorbani et al., 2022).

H6: Perceived control has a positive impact on intention to donate.

2.8.7 Relationship between digital advertising content and intention to donate

Donor intention to donate is closely connected with the person's behaviour (Allah Pitchay et al., 2022). In order to motivate the users to donate to a specific project NGOs have to influence them in a certain manner (Ghorbani et al., 2022). Digital advertising content was found to affect the purchase intention as it can affect the people positively on the brand value (Sharma et al., 2022). Anoraga (2023) have found that information dissemination is crucial for the fundraising. Use of digital advertising content can help provide that information that is sought by the potential donors online. This will positively affect the contributors to donate to that fundraising program (Ivwithren et al., 2023).

Digital advertisement act as a tool that provide the information to the potential donors (Rehman & Zeb, 2023). At the same time, it can be used in order to create a relationship with the potential donors (Ghorbani et al., 2022). It is also true that digital advertising content is more persuasive in nature as compared to traditional methods of advertisement. The message for the digital advertisement contains richer and more impactful information (Duarte et al., 2024). Digital advertising content provides rich content and clear information which is more effective on the potential donors (Rehman

& Zeb, 2023). Many research works have further stressed on the importance of the information that the digital advertising content provides (Allah Pitchay et al., 2022).

H7: Digital advertising content has a positive impact on intention to donate.

2.9 RESEARCH MODEL

2.9.1 Proposed Research Model

The research model for this study has been developed based on the TPB and S-O-R theories that were discussed previously. The model has been developed based on the research done by Liu et al. (2022), Kenang & Gosal (2021), Sharma et al. (2022) and Rehman & Zeb (2023) with some slight modifications to their models. The proposed research model for this study is shown in figure 2.8 below.

The model for this study has been developed using two distinct theories and models. This study aims to explore how digital advertising content can affect the intention to donate to Islamic non-profit organisations. The independent variable chosen for this research is digital advertising content. From literature review, it was found that there are several variables that can define the digital advertising content which are content appeal, trust, interactivity, information quality and Shariah compliance. Using the S-O-R theory, digital advertising content was connected to TPB model. Digital advertising content affects the three internal factors of TPB model which are attitude, subjective norms and perceived behavioral control. Those three variables directly impact people's willingness to donate to Muslim NGOs using crowdfunding platforms. Furthermore, digital advertising content directly impacts the intention to donate into Muslim NGOs.

This study did not include any mediation effect in the model. Liu et al. (2022) and Kenang & Gosal (2021), both have used similar model but did not test for the mediation effect. Meanwhile Sharma et al. (2022) and Rehman & Zeb (2023) have tested for mediation effect and found that there was no mediation among the variables. Thus this study omits the mediation effect from the model and hypotheses.

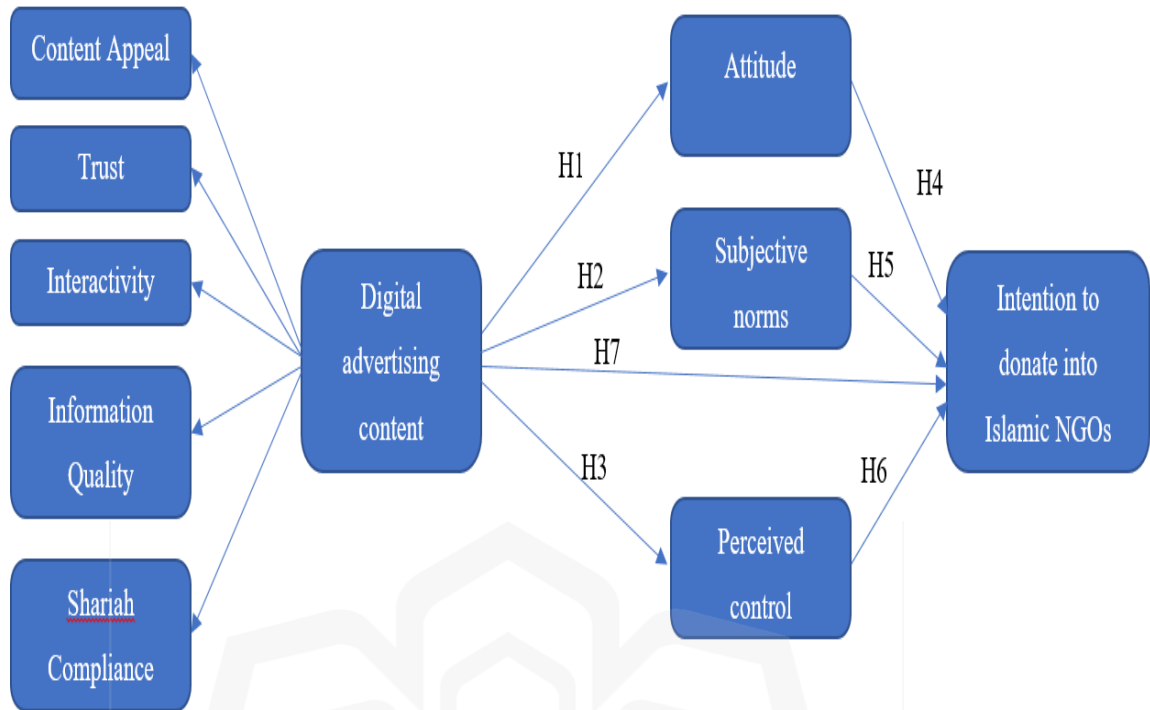


Figure 2.8: Proposed Research Model.

2.9.2 Contributions to the research framework

This study is based on previous studies and model has been created based on several known theories such as the theory of planned behaviour (TPB) and Stimuli organism response (SOR) theory. Those theories are often used in social sciences and the model for this study do not have any originality as it is based on existing theories and variables. This study is based on those established theories and borrows study variables from those theories. However, this study has also identified several other variables that define digital advertising content such as information quality, trust, Shariah compliance, content appeal and interactivity. By using those theories, this study combines those variables into one to create more coherent model that can better explain the impact of digital advertising content on donor's intention to donate.

Despite being based on previous studies and those well-known theories of social sciences, there is some originality in this research model. To begin with, this study combines several similar studies that only analyzed a portion of this model. Most of studies have only covered a certain aspect of this model and findings are attained on

that specific portion. Furthermore, this model contains 5 new variables that have not been covered by any study in regards to digital advertising content and its impact on intention to donate. Those variables are the most unique part of this study as they have been rarely covered in regards to crowdfunding.

This model aims to provide certain theoretical and practical implications in the field of marketing for crowdfunding campaigns. Theoretically, this model helps to explain more on the theories and impact each variable has on other variables in those theories. It can also provide explanation on the relationship and impact that those variables have on each other. When it comes to the practicality, this model will help crowdfunding campaign creators to identify the important variables that they should focus on when advertising their campaign as well as can help them to find better suited means of advertising their campaigns to motivate the crowd to donate to those campaigns.

2.10 CHAPTER SUMMARY

The main purpose of this chapter is to present literature review of the existing literature on the topics of digital advertising content, intention to donate and the impact of digital advertising on the intention to donate to crowdfunding. Furthermore, some literature on crowdfunding and Islamic crowdfunding has been also presented in this chapter. This literature reviews this study focuses mainly on attitudes, subjective norms and perceived behavioural control and their impact on the intention to donate. Suitable study theories have been presented and based on research theories and the relationship of the variables; research hypotheses have been developed. This study contains 7 research hypotheses that aim at explaining the relationship among dependent and independent variables. Lastly, based on all the discussions and research theories a conceptual model has been developed and presented in this chapter.

CHAPTER THREE

RESEARCH METHODOLOGY

3.0 INTRODUCTION

The third chapter of this research covers the research methodology. This chapter explains and illustrates the research methodology that was adopted by this study and the whole process of how this research was conducted. This chapter described research approach and philosophy that was used in this study, followed by research design that was adopted for this research. Furthermore, this chapter explained the data collection method, the type of data that was utilized, and the type of instrument that was used in the process of collecting that data. This chapter also described the population and sample of this study together with sampling technique used and sample size. Research questionnaire design and data collection process were also covered in this chapter. Furthermore, this chapter elaborated on the data analysis techniques and methods that were utilized to analyse the research data. Lastly, a chapter summarised all the important steps in the research methodology that was performed in this research.

3.1 RESEARCH APPROACH

Research approach contains the plan and processes that will be used in the research. It is a broad assumption of how the research will look like. Depending on the nature and purpose of the research, research approach is divided into inductive or deductive (Mulisa, 2022). In a research, deductive research approach is often associated with the quantitative research meanwhile inductive approach is associated with qualitative approach (Taherdoost, 2022). Both approaches are used in different situations based on the researchers' needs or the field that is being studied in the research (Shakla, 2023).

Deductive research approach claims that it is possible to derive generalizations from a series of events that have already happened and from those events it is possible to predict the future (Mantula, Mpofu, Mpofu & Shava, 2024). This approach studies cause and effect relationship between the concepts by creating research hypothesis and testing the results. Deduction allows the study to start from something general and go to very specific area of that study (Taherdoost, 2022). Deductive studies often start with

a general theory from which hypotheses and variables are derived, then those hypotheses are tested and theories are revised based on the findings (Mantula et al., 2024; Shakla, 2023). Deductive approach is one of the leading approaches in the research field as it is simple to execute in a variety of different fields (Mulisa, 2022). This approach allows researchers to refer to previous studies and make use of their works. However, it is limited to testing on the existence of the hypothesised relationship and the extent of that relationship (Shakla, 2023).

Inductive approach is opposite to that of deductive approach and it has been increasing in popularity in the recent years. Many new research has been shifting towards inductive approach and use of qualitative method (Mantula et al., 2024). This approach aims to explore a certain phenomenon and explain the meaning of it. This method starts with an observation and goes into more abstract generalization. It allows observation of a phenomenon that is being studied which leads to the development of concepts and theories based on those observations (Shakla, 2023). Inductive approach makes it possible to answer the questions of “how” and “why” in research and allows new theoretical explanations that are not possible by the deductive approach (Taherdoost, 2022). This approach also aims to describe something based on the observations. It is often used when exploring or discovering something new as compared to testing something that has been studied before (Mantula et al., 2024). This approach is limited only to observation of a specific phenomenon and development of the theories based on the observation (Mulisa, 2022).

This research was based on the existing theories from which research model and variables are derived. In order to identify key theories and variables used in this study, literature review of the similar studies has been performed. The literature review provided empirical proof of key research variables and the relationship of those variables. This research also adopted a quantitative research method where the research model was tested to define the causal relationship between the digital advertising content and intention to donate to Muslim NGOs that use crowdfunding platforms. For that purpose, hypotheses have been developed based on the model and variables and quantitative analysis has been adopted to test those hypotheses. Due to the reliance on the existing theories and the need to test the relationship between the study variable a deductive approach was adopted in this study.

3.2 RESEARCH PARADIGM

Philosophy consists of beliefs and assumptions on the development of knowledge. Philosophy is used to develop knowledge in a specific field. Research philosophy explains the way the research data should be collected, analyzed and used in the research (Muzari, Shava & Shonhiwa, 2022). According to Gannon, Taheri & Azer (2022), research philosophies mainly consist of ontology, epistemology and axiology. Ontology stands for the nature of reality and existence, epistemology is related to what is accepted as a knowledge and axiology studies the role of values and ethics in the research process (Pervin & Mokhtar, 2022). Research paradigms are methods from which research philosophies are derived. They consist of different belief and assumptions among the researchers. There are mainly five different research paradigms which are positivism, critical realism, interpretivism, postmodernism and pragmatism (Muzari et al., 2022).

Positivism is often associated with the social sciences and aims to explore the social facts. This paradigm focuses on facts, looks for causality and the fundamental values (Shakla, 2023). This paradigm helps to simplify the phenomenon that is being studied to make it easier to understand. This allows it to formula and test different hypotheses (Gannon et al., 2022). Positivism is associated with the confirmation of evidence (Muzari et al., 2022). It is true that positivism is based on the ideas that researchers can identify the traditional theories that deal with evidence and test hypotheses in order to validate or to deny the relationship between the variables that are being studied (Pervin & Mokhtar, 2022).

Positivism approach was utilized in this research. This study tested the relationship between digital advertising content and intention to donate to Muslim NGOs using crowdfunding platforms. In order to test that relationship, existing studies on the topic were reviewed to help develop a research model and research hypothesis based on that model. For the purpose of this study, it was assumed that the relationship between the variables can be investigated and quantitatively measured. Scientific approach was be used in order to test that relationship in the form of SPSS software.

3.3 RESEARCH DESIGN

Research design consists of different processes and strategies used in order to investigate and to answer the research questions of the study. It can be considered as a plan or blueprint of the research. It explains how the research will be conducted and the steps that will be taken in the research (Pervin & Mokhtar, 2022). Research design explains all the strategies and techniques that will be utilized during a research process. It also streamlines how the data collection and analysis technique will be used for the purpose of a study (Shakla, 2023). In general, there are three different types of research techniques used in quantitative design, namely descriptive research, exploratory research and causal research. Each type of research techniques has its unique purpose for its application (Hazari, 2024).

Descriptive research is often used for the purpose of describing about the phenomenon, situation or the population that is being studied. Exploratory research is used for the purpose of studying something that has not been clearly explained or something new that has not been studied before (Mishra & Alok, 2022). Furthermore, causal research which focuses on studying cause and effect relationship among the variables (Kumar & Praveenakumar, 2025). Descriptive research is more suited to study a phenomenon that has been explored before. Descriptive research is also used for the purpose of quantitative research (Verma, Verma & Abhishek, 2024). Descriptive research relies on descriptive data that will be collected in order to explain the issue. This method relies on quantitative data which is often collected from the respondents through use of different data collection methods (Mishra & Alok, 2022).

Due to the nature of this study, descriptive research has been adopted by this study that is based on the positivist research paradigm. Quantitative method has been adopted in order to collect and analyze the data needed for this study. Quantitative data has been collected using survey method with the help of self-administered questionnaires. Collected data then was be analyzed using SPSS and AMOS software using Exploratory Factor Analysis (EFA) and the Confirmatory Factor Analysis (CFA) techniques together with Structural Equation Modelling (SEM).

3.4 DATA COLLECTION METHODS

3.4.1 Survey Method

According to Kumar & Praveenakumar (2025), survey method is one of the most popular methods of collecting data for research. It is also related to the deductive approach in research. Based on Verma et al. (2024) survey is actually one of the easiest and most effective data collection method. For a quantitative research, survey method provides quick and easy solution to collect a large amount of data in a short period of time. It is also cost-effective as costs associated with survey are usually very low (Mishra & Alok, 2022). Verma et al. (2024) have further emphasized that survey helps researchers to collect data from a large population which is not possible by other forms of data collection tools.

Survey method allows a researcher to reach every single respondent and ask them similar questions which allows direct input from the respondents and guarantees that data is better in terms of quality (Hair & Alamer, 2022). Survey comes mainly in interview and questionnaire. Interviews are good for small number of respondents with more personal approach. Questionnaires are better for a large sample with focus on fast and easy data collection (Kumar & Praveenakumar, 2025).

This research has adopted survey method due to the nature of this study being quantitative research and there is a need to collect a large amount of data in a short period of time. Questionnaire was used in this research to collect the data from the respondents. This method was chosen due to it being suited for this study as it provides convenience to reach the respondents, saves time, and does not require a researcher to be in the same location with the respondents. Questionnaire formation and distribution process will be explained in a more detailed manner in the following sections.

3.4.2 Type of Data Used

Data is essential for most of the research in social science. Quantitative research relies on data that is often collected and analyzed in order to answer the research questions. Researchers should select the right type of data that will be used in their research (Kumar & Praveenakumar, 2025). Primary data is a fresh data that has been collected for a specific study or research. Here the data is collected freshly and the latest data is used for the studies (Sarstedt, Hair, Pick, Liengard, Radomir & Ringle, 2022).

Secondary data is a data that has been collected and analysed by other researchers and which is widely available for other researchers to use. This type of data was then taken and analysed by other studies (Hair & Alamer, 2022). Primary data provides better quality of the data, but takes time and effort to collect. Secondary data is often easily accessible for study, but it might be outdated by the time when it is being used (Sarstedt et al., 2022).

This research aimed at collecting data to perform the quantitative analysis. For that purpose, this study has selected using the primary data as there was a need to collect fresh data for the purpose of this study. This was done because there were no suitable studies with secondary data that could have been used in this study. Collecting raw primary data would result in a better assessment of the issue that is being studied. This study collected the latest data from the respondents that should result on a more accurate representation of the actual current situation.

3.5 SAMPLING PROCEDURE

This section explains the sampling process. This section covers on how the sample will be selected from the population, the technique used for the purpose of sampling and the size of the sample.

3.5.1 Target Population

Population contains a large amount of people who belong to a same community or people who have the same characteristics. Any person who fits into requirements set by the research can be considered as a member of the population (Hair & Alamer, 2022). According to Sarstedt et al. (2022), population can be general, target and accessible population. Siddiqui and Wasif (2021) in their study of Muslim population of the USA found that most of their respondents came from the south part of the USA followed by Northeast. Their study was done in collaboration with Islamic Relief USA and survey done using SSRS. Althawadi, Fraedrich and Farha (2021) performed their study on Muslim consumers in the USA and Saudi Arabia. Their study showed that most of the Muslim respondents were located in the larger cities. Based on Siddiqui and Wasif (2021) and Althawadi et al. (2021), majority of the Muslim population were residing in

large cities located in Southeast and Northeast part of the USA which are New York, Philadelphia, Florida, North Carolina and Georgia. Thus the population of this study were the Muslims living or originated from New York, Philadelphia, Florida, North Carolina and Georgia.

3.5.2 Sampling Technique

Population is often too large to cover for the purpose of a single study and in some cases, population can be in millions. Due to the large nature of the population a sample is selected from that population to represent the whole population (Mishra & Alok, 2022). According to Hair & Alamer (2022) a sample consists of a small number of individuals who represent the whole population in survey. Sample is often selected from the population in order to make it easier for the researchers to collect and analyse the data. It is also easier to use a sample for the financial reasons (Verma et al., 2024)

According to Sharma et al. (2022), sampling techniques are divided into two main categories which are probability and non-probability sampling. Probability sampling allows any member of the population to be able to become a sample (Sarstedt et al., 2022). Non-probability sampling techniques are usually based on judgement and calculations (Sharma et al., 2022), This research utilizes simple random sampling technique where any member of the population has equal chances of becoming a sample (Hair & Alamer, 2022). This method has been adopted as it is the most suitable method that can be used in order to isolate the respondents with the knowledge of crowdfunding, who are also Muslims and are residing in New York, Philadelphia, Florida, North Carolina and Georgia.

A list of USA-based NGOs that use crowdfunding campaigns has been drafted from the cities mentioned earlier. Those NGOs were contacted and informed of this research. With their assistance contact information of their donors have been obtained. Using the collected information, those donors has been reached through use of social media details or their emails. Research questionnaire has been sent to them and anyone willing from the list could easily respond to that questionnaire. The process was repeated until a suitable number of responses have been collected.

3.5.3 Sample size

Determining the right sample size is important for both convenience and cost reasons for the study (Eid, Geiser & Koch, 2024). It was also argued by Sarstedt et al., (2022) that the type of analysis is also important when selecting the sample size. Some types of analysis such as SEM already have certain guidelines on the minimum and maximum number of respondents to be used. Meanwhile, other analysis techniques still lack any official guidelines on the sample size for that specific analysis (Hair & Alamer, 2022).

Sarstedt et al. (2022) argue that a minimum sample size should be in 100 to 150 range for the best statistical results. According to Hair & Alamer (2022) for the research that utilises SEM it is generally recommended that the sample size should not exceed 400 respondents. This is because the SEM results will yield poor goodness-of-fit results when the sample size exceeds 400 mark. Sarstedt et al. (2022) recommend a sample size that ranges from 200 to 400 to be used in SEM analysis. SEM is a primary analysis technique that is utilized in this research. Due to the limitations of the analysis technique and the general guidelines from the researchers, this study has selected a sample of 400 respondents from the population.

3.6 RESEARCH INSTRUMENT

3.6.1 Questionnaire Design

Questionnaire is one of the easiest data collection tools used in a survey. Questionnaire often contain a specific number of questions that the respondents must respond (Sarstedt et al., 2022). Questionnaire can be self-administered where a respondent answers the questions by themselves. Some questionnaires require an interviewer to help the respondents with the questionnaire (Van Zyl & Ten Klooster, 2022). Self-administered questionnaires can be in online, postal and drop off form depending on how the responses are collected (Zyphur, Bonner & Tay, 2023).

Self-administered questionnaire has been developed for the purpose of this study. Similar studies have been identified that use similar variables studied in this research. The questions for the questionnaire were taken from those studies with some modification to fit the needs of this study. The questionnaire has been divided into two

parts with first part covering nine demographic questions. Those questions refer to gender, ethnicity, religion, age, education level, marital status, place of residence, occupation and income level. Meanwhile, the second part of questionnaire consisted of 57 questions that are aimed at studying the research variables of this study. Responses for the second part utilised Likert scale that ranges from strongly disagree to strongly agree from 1 to 5. The number of questions associated with each variable can be observed in table 3.1 below.

Table 3.1 Each variable and number of questions associated with that variable.

Variable	Number of Items
Content Appeal	5
Trust	7
Interactivity	5
Information Quality	6
Shariah Compliance	5
Digital Advertising Content	6
Attitude	6
Subjective Norm	5
Perceived Behavioural Control	6
Intention to Donate	6
Total	57

3.6.2 Pre-testing and Pilot Test

Before the questionnaire was distributed, pre-testing and a pilot study were performed on it. Pre-testing and pilot study both refer to the process of testing the questionnaires on members of the target population in order to evaluate usability, the reliability and validity of the survey instruments prior to their final distribution.

3.6.2.1 Pre-testing and Validation

Pre-testing was performed together with several professors to discuss the validity of the questions used in the questionnaire. Based on their feedback, the questionnaire as corrected. For that purpose, questionnaire was brought to two marketing lecturers and discussed with them. They were selected based on their knowledge regarding marketing research and their experience of doing research. After performing pre-testing, the respondents have given their feedback on how to improve the questionnaire and research method.

The questionnaire was corrected based on their responses. Some questions were eliminated while others were added. At first some variables only had 4 questions, but more questions were added to make sure each variable is represented with at least 5 questions. This was necessary to improve the data quality. At the same time some questions were simplified and rewritten to make them easier for the respondents to understand. Furthermore, some changes were made to better clarify research questions, research objectives and hypothesis of this study to reflect the study needs.

Table 3.2 Profile of Lecturers participated in pre-testing.

Professor	
Academic Qualification	<ul style="list-style-type: none"> Marketing - Doctor of Philosophy, Universiti Putra Malaysia (UPM) Marketing - Masters Degree, Rajshashi University Marketing - Bachelor Degree, Rajshashi University
Area of Specialization	<ul style="list-style-type: none"> Economics, Business And Management ~ International Business ~ Other International Business n.e.c. Economics, Business And Management ~ Marketing ~ Consumer Behaviour
Assistant Professor	
Academic Qualification	<ul style="list-style-type: none"> PhD in Finance and Banking from the University of Malaya

Area of Specialization	<ul style="list-style-type: none"> • Banking, regulation, competition, crisis/pandemic, stability/risk-taking, bank-switching, micro-finance, and carbon finance. • Finance and Banking Social Semantic Web
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3.6.2.2 Pilot study implementation

The corrected questionnaire was used for a pilot study that was performed later. A pilot study is a small analysis that was performed using the questionnaire prepared for the purpose of research to test if the questionnaire was suitable for that specific analysis. This tool required a small sample that was used to test the quality of the questionnaire and if it was valid and reliable for their research purposes. This helped researchers to identify shortcomings of their study and correct their mistakes before they conducted full-scale research (Hair & Alamer, 2022). Albeit it is not compulsory, but it checks if the questionnaire is capable to answer research questions. This way researchers can correct the questionnaire and perform the research instead of conducting the survey several times. Pilot study is often used to identify the feasibility of the survey questionnaire and data analysis techniques used in the research (Zyphur et al., 2023).

To this study, a pilot study was conducted using a sample of 34 respondents. The data was tested in order to test the validity and reliability of the questionnaire. Pilot study results are shown in table 3.3 below. Based on the results, it is clear that respondents were able to understand the questionnaire as there were no issues with the validity and reliability of the questionnaire. Furthermore, the results show that questions were feasible with each other and further studies could be performed with this questionnaire.

Table 3.3 Reliability Statistics for Each Construct for Pilot Study.

Variable	Cronbach's Alpha	Number of Items
Content Appeal	0.789	5
Trust	0.835	7
Interactivity	0.769	5
Information Quality	0.857	6
Shariah Compliance	0.828	5
Digital Advertising Content	0.915	6
Attitude	0.900	6
Subjective Norm	0.836	5
Perceived Behavioural Control	0.826	6
Intention to Donate	0.912	6

3.6.3 Distribution and Collection

Once the questionnaire had been verified, it was transferred to Google Forms and distributed through social media and messaging applications. Using Google Forms was the simplest and easiest method as it did not require the interviewer to be at the same location as the respondents. Furthermore, it also allowed several people to answer at the same time, which saved time for the researchers.

An online questionnaire was used to contact the Muslim NGOs that operate in the USA. The ready questionnaire was emailed to those NGOs, and they were asked to use their databases to send that questionnaire to their donors' emails. Furthermore, the online questionnaire was used to reach the respondents through the social media accounts of the selected Muslim NGOs that operate in the USA. Once responses were ready and target responses had been achieved, responses were easily collected and analyzed using SPSS software.

3.7 DATA ANALYSIS

For the purpose of data analysis, this research will employ quantitative analysis with the help of both the descriptive as well as inferential statistics using SPSS 23 and Amos 23 software programmes. Data analysis techniques adopted in this research are descriptive statistics, exploratory factor analysis (EFA), confirmatory factor analysis (CFA) and lastly structural equations modelling (SEM).

3.7.1 Validity and Reliability of the Data

Before data is analysed using any analysis techniques it must be verified for validity and reliability. For that purpose, Cronbach's Alpha method will be used in order to test the reliability of the data. This test aims at testing the quality of the data. Quality of the data is important as it shows how suitable the data is and how good it is at explaining the research questions (Hair & Alamer, 2022). Cronbach's Alpha test results show a value that varies between 0.00 to 1.00 and any value higher than 0.70 is considered to be consistent and valid enough for this research (Sarstedt et al., 2022). Only the data that has passed Cronbach's Alpha test can be further analysed (Legate, Hair Jr, Chretien & Risher, 2023). Data that has been sorted, filtered and tested for its reliability and validity can be further analyzed using different data analysis techniques.

3.7.2 Descriptive Statistics

The first analysis that will be performed on the data is called descriptive statistics. This analysis involves a simple analysis of the data that shows the number of responses for each question. The main purpose of this analysis is to explain the demographic background of the respondents. This section usually contains simple analysis such as mean, standard deviation, frequencies and percentages.

3.7.3 Exploratory Factor Analysis

Exploratory factor analysis (EFA) is one of the statistical tools that is a widely used tool in research for the purpose of reducing the dimensions of research model. This analysis will result in test factors that can be derived in order to improve the research model of this study (Legate et al., 2023). EFA is a tool that is more suitable for exploratory research design instead of testing a hypotheses or theory (Eid et al., 2024). EFA analysis has become a widely used analysis tool in social science studies to test the research model. SPSS software is used in order to perform EFA analysis (Hair & Alamer, 2022). EFA is not something that is associated with SEM analysis. However, some scholars started to adopt EFA analyses before they performed CFA as it helps to achieve factors and items from the research data (Zyphur et al., 2023). This study will conduct EFA analysis before conducting the CFA analysis.

3.7.4 Confirmatory Factor Analysis

Confirmatory factor analysis (CFA) is an integral part of SEM analysis. SEM analysis will not be possible to perform if CFA analysis is not performed on the research data (Van Zyl & Ten Klooster, 2022). According to Sarstedt et al. (2022), CFA is used in order to obtain hidden or latent variable from the research data. Data that must be analysed using SEM method must first go through CFA analysis. CFA can be used in order to minimize the errors that exist in the individual parameters. This makes the results of SEM analysis more accurate and reduces the influence of any measurement errors (Hair & Alamer, 2022).

Van Zyl & Ten Klooster (2022) considers that CFA analysis concentrates on the relationship between the variables that are being analysed and can be used in order to measure the research model. Sarstedt et al. (2022) advised to report only three or four indices from CFA analysis to avoid redundancy and clutter. According to the authors, it is necessary to report chi-square value and degree of freedom (df) that is associated chi-square, also at least one from incremental index and absolute index (Hair & Alamer, 2022). This research will adopt comparative fit index (CFI) and the root mean square error of approximation (RMSEA) for its analysis along with chi-square. Furthermore, a

normed chi-square will be used to avoid vulnerabilities reported by some of the scholars in their studies (Legate et al., 2023).

3.7.5 Structural Equation Modelling

Final analysis technique adopted by this study is Structural Equation Modelling (SEM). This analysis allows testing a model that contains models with many independent and dependent variables (Hair & Alamer, 2022). SEM method is often adopted when there is a need to test simultaneously an impact of several dependent and independent variables. It has strong capabilities of testing a hypothesis when there several research variables present (Legate et al., 2023). SEM is a preferred analysis technique for a complex research models where a large number of variables are involved and the impact of each variable is difficult to measure using other analysis techniques (Eid et al., 2024). According to Hair & Alamer (2022), SEM analysis consist of six stages that must be performed in order to conduct the SEM analysis.

Stage 1: Defining individual constructs

In this step, researchers must create and define the individual constructs that will be used in this study. Constructs here represent the similar set of variables that possess similar characteristics such as use of Likert scale or any other measurement scale. Researchers often employ the scales from previous studies that study similar variables with modifications to fit their research requirements (Legate et al., 2023).

Step 2: Development and specification of the overall measurement model

In this step, a model that is being measured is displayed in diagram form. In this step researcher refer to the EFA analysis in order to develop and interpret the measurement model. Overall fitness often model is tested based on the number of suitable variables as tested using EFA analysis. Model validity and reliability must be checked to avoid any complications further in SEM analysis (Eid et al., 2024).

Stage 3: Designing a study to produce empirical results

Once the research model is specified, research design and research estimation are analysed to design a suitable research design for this study. In this step, researchers should pay attention on the collected data covariance and correlation. Furthermore, issues with missing data must be considered to avoid any complications. Lastly, impact the sample size might have on the analysis is taken into consideration. This step is influenced by the validity of the entire research model (Van Zyl & Ten Klooster, 2022).

Stage 4: Assessing the measurement model

When model is assessed, it is important to concentrate on Goodness-of-Fit (GOF) of the model and construct validity. The GOF is used to measure the similarities concerning the observed and estimated covariance matrix (Hair & Alamer, 2022). It is still argued by the researchers regarding on which one of the indices to report when it comes to this step. However, it is agreed that model fit, chi-square and df, RMSEA and CFI indexes are adopted by the researchers in their studies (Eid et al., 2024).

Stage 5: Specifying the structural model

This stage involves the transferring of the construct based on the theoretical model. In this step, variables will be allocated based on the theoretical support given by researchers. Single headed arrows will be used in order to demonstrate research hypotheses. That arrow will connect the required variables in the model to show the relationship between those variables based on the research hypotheses. All the constructs in the study are considered to be exogenous and correlated (Van Zyl & Ten Klooster, 2022).

Stage 6: Assessing structural model validity

This final stage tests the validity of the model and proposed relationship among the variables. Validity and reliability of the model is checked in this stage. This stage is performed once the model has achieved an acceptable goodness of fit and validated. If

the indices do not meet the requirements, model is modified and adjusted. When the results show that there is no statistically significant variation between the measuring model and the structural model, it is considered that model is effective (Legate et al., 2023). SEM analysis for this study was conducted using SPSS AMOS 23 software, which is one of the simplest methods of analysing SEM. This study has adopted structural equation modelling (SEM) recommended by Hair & Alamer (2022),

3.8 CHAPTER SUMMARY

This chapter explained on the steps and procedures that were performed to collect and analyse the data for this research. First of all, research philosophy, approach and paradigms were discussed. Then research design has been selected. This research is based on descriptive research and utilizes quantitative approach. Primary data was collected using survey method. A questionnaire was developed for this purpose and then distributed using social media and messaging application. Collected data has been transferred to SPSS software where data validity, reliability and descriptive statistics were performed on the data. This study has adopted SEM analysis which was performed using SPSS AMOS software.

CHAPTER FOUR

DATA ANALYSIS (RESULTS AND DISCUSSION)

4.1 INTRODUCTION

This section of this study contains data analysis and discussion of results derived from the analysis. Numerous analysis has been conducted on the collected data. Collected data has been transferred to SPSS software. First of all, data has been prepared and screening has been conducted. In this stage missing data or outliers are removed from the data set. Normality test was also conducted on the data. Next, content validity and reliability has been also tested in order to check the quality of the collected data. For this purpose, Cronbach's Alpha was adopted as a tool for testing data validity and reliability. After, exploratory factor analysis (EFA) is performed for the purpose of data reduction and finding the study determinants. After that, confirmatory factor analysis (CFA) is employed to confirm the factors that emerged from EFA. Multivariate analysis is performed by using structural equation modeling (SEM) by using SPSS AMOS software. This is used in order to measure the model fitness. Lastly, study hypotheses have been tested and discussed.

4.2 DATA PREPARATION AND SCREENING

This study aims to employ structural equation modelling (SEM), but before such of statistical tests can be performed on the collected data, it must be prepared and screened to make sure that collected data is suitable for data analysis. First of all, collected data was transferred to SPSS software. Data was checked for the missing data and outliers that will result poor accuracy of the analysis results (Hair & Alamer, 2022). Furthermore, normality and multicollinearity of the data was checked. This section discusses missing data, outliers and normality of the collected data.

4.2.1 Missing Data

It is often possible for the collected data to have some missing values. In some cases, people just forget or ignore a certain question. It is also possible for someone to get distracted from the questionnaire. When analysing the data, missing values often impact the quality of the analysis and can lead to wrong findings. This is especially true when it comes to advanced statistical analysis techniques such as SEM that will be utilised in this analysis. Missing values will result in wrong relationship between the variables and result in biased findings (Hair & Alamer, 2022).

There are a variety of reasons for missing data. Van Zyl & Ten Klooster (2022) explain that missed data could be caused by an error from the researcher's side. In some instances, researchers might fail to properly collect or enter the data causing some responses having missing values. Meanwhile, Sarstedt et al. (2022) argue that it is the respondent's side that cause missing data. Respondents might sometimes forget to respond for a certain question or ignore it for some reasons. Respondents can also misunderstand the questionnaire or questions being too confusing can cause some respondents ignoring those questions. Language can also become a barrier as when translating to other languages questions can change the meaning or become difficult to understand.

Eid et al. (2024) state that when more than 25 percent of question are not attended, it is recommended to leave out the whole questionnaire responded by that person. When it is less than that amount, missing values must be handled accordingly. Clarifying the questions with other before actually conducting the survey can reduce number of missing values. According to Hair & Alamer (2022), there are several means of handling the missing data which are value replacements and casewise deletion. First method requires calculation of the mean and that mean is used for missing value. Casewise deletion means deletion of the responses by that respondent.

This study has followed recommendations from the scholars discussed above to avoid inclusion of missing values in data analysis. This study utilised questionnaire that was tested for clarity by validating and discussing other scholars. Furthermore, small pilot analysis has been performed before full survey was conducted in a small group of respondents to test the questionnaire. Collected data was coded and transferred inside

SPSS application. During this process, it was found that several responses missed responses and ones with 25 percent or more missing responses were excluded from this analysis.

4.2.2 Outliers

According to Hair & Alamer (2022., p. 71), outliers are: “an extreme response to a particular question or extreme responses to all questions”. Outliers are extreme values that marginally differ from other responses. Outliers can be an extreme value on a single variable or a strange combination of values on two or more variables. They are illogical responses that hugely impact any given variable in a certain way (Sarstedt et al., 2022). Sources of outliers can be the result of an erroneous observation, incorrect data entry or complex guidelines relating to the measuring instrument (Van Zyl & Ten Klooster, 2022).

Hair & Alamer (2022) recommend that outliers are like any other abnormalities in the research must be identified. After those outliers are identified, researchers must decide whether they are deleting or keeping those variables. Outliers can be categorised as univariate and multivariate. In case of univariate outliers, Sarstedt et al. (2022) has advised to utilise skewness and kurtosis in order to identify the outliers. It is generally accepted that values for skewness lie within -1 to 1 range while for kurtosis values should be between -3 to 3 range. When values exceed that threshold, it is considered to be an outlier and action must be taken on that value. Meanwhile, Eid et al. (2024) recommends using Mahalanobis (D^2) in the case of multivariate outliers. This method is adopted when there are more than two dimensions or variables that are being considered in study. When value of D^2 is high it shows that there is an outlier in the data. Scholars recommend using statistical significance test ($p < 0.001$) when measuring outliers using this method (Zyphur et al., 2023).

Collected data for this research has been tested for outliers. SPSS software version 23 was used to test univariate outliers. Skewness and kurtosis values were analysed and results are summarised in Appendix of this research. Based on the output, none of the values for skewness and kurtosis were above 3 and 10 for each variable. When testing for multivariate outliers, Mahalanobis D^2 method was calculated with the

use of AMOS program. Results showed the existence of few multivariate outliers with higher D2 distance values and p value less than 0.001. Scholars argue that removal of such outliers might impact the generalizability of the research (Hair & Alamer, 2022). Thus those values were retained in this study.

4.2.3 Normality

To characterize the fundamental characteristics of the data in the study, descriptive statistics play a crucial role in research. They offer concise synopses of the measurements and the sample. A bell-shaped curve with the mean and standard deviation as its parameters represents a normal distribution (Mishra & Alok, 2022). The goal is to ascertain whether multivariate normality is present in the data, since non-normality can result in inaccurate data interpretation. Incorrect scaling decisions, such as employing an interval scale rather than a Likert scale, or a small sample size might result in non-normality (Sarstedt et al., 2022).

According to Zyphur et al. (2023), normality is the form of the data distribution for a single metric variable and how well it matches the normal distribution, which acts as a standard for statistical techniques. The examination of skewness and kurtosis is a popular method for determining normality. Legate et al. (2023) state that skewness evaluates the distribution's symmetry. When an observation has positive skewness, it means that most of the observations are above the mean, and when it has negative skewness, most of the observations are below the mean. An increased sample size is advised to address skewness.

Kurtosis measures the peakedness of a distribution. High kurtosis (positive kurtosis or leptokurtic) indicates a distribution with a sharp peak and heavy tails, while low kurtosis (negative kurtosis or platykurtic) indicates a flat distribution with thin tails. Issues with kurtosis can further complicate SEM analysis and must be resolved before conducting fill analysis (Sarstedt et al., 2022).

The present study employed threshold values for skewness and kurtosis, which were established at larger than 1 and 3, respectively, to evaluate normalcy (Eid et al., 2024). The outcomes demonstrated that none of the variables' skewness or kurtosis values defied the normalcy assumptions. There are several causes for this, as mentioned

by Legate et al. (2023). Initially, the probability of non-normality was decreased in the data due to the presence of maximum likelihood (ML) estimation. Second, the impacts of skewness and kurtosis were lessened by the high sample size ($n=388$) utilized in this investigation. The rule of thumb suggests that sample sizes of 200 or more help reduce these issues (Hair & Alamer, 2022; Sarstedt et al., 2022). Detailed output of skewness and kurtosis, along with means and standard deviations, is provided later in the descriptive analysis.

4.2.4 Multicollinearity

High correlation between variables can lead to collinearity or multicollinearity, which can seriously affect how accurate data analysis is (Van Zyl & Ten Klooster, 2022). A correlation score of 0.90 or higher is generally considered to indicate high correlation (Legate et al., 2023). Multicollinearity is the use of more than two indicators, whereas collinearity is the high correlation between two indicators (Hair & Alamer, 2022). Addressing multicollinearity is essential because this research involves several indicators.

Bivariate multicollinearity and multivariate collinearity are the two levels at which multicollinearity can be studied (Hair & Alamer, 2022). A correlation matrix is used to measure bivariate multicollinearity; any two variables with a correlation of 0.90 or above are bivariate (Van Zyl & Ten Klooster, 2022). Retaining one of the strongly linked variables would address bivariate multicollinearity. Using SPSS, correlations were computed for this investigation. All correlation values were found to be below the 0.90 threshold, indicating that there were no problems with bivariate multicollinearity. This is an easy-to-use and efficient tool for preliminary checks.

Sarstedt et al. (2022) does, however, issue a warning that in increasingly complex connections, bivariate assessment might not be sufficient. Under such circumstances, tolerance values and the variance inflation factor (VIF) are used to evaluate multivariate collinearity. These metrics are inversely correlated: multicollinearity is indicated by a VIF value of 10 or higher and a tolerance value less than 0.10. These measurements were used in this study, and the results showed that the

tolerance and VIF values were within acceptable ranges, indicating that there were no issues with multicollinearity in the data.

Multicollinearity needs to be addressed for a few reasons. Regression coefficient estimates that are unstable due to high multicollinearity might make the model unreliable since slight changes in the data can have a significant impact on the estimations. Additionally, it becomes challenging to interpret the individual effect of each predictor variable on the dependent variable because the predictors are highly correlated with each other. Furthermore, multicollinearity can inflate the standard errors of the coefficients, leading to a lack of statistical significance for predictors that should be significant.

There are various approaches to multicollinearity management. Variable selection is one strategy, in which strongly associated variables are eliminated. But care must be taken to ensure that no important information is lost. Using methods like principal component analysis (PCA) to combine collinear variables into a single composite variable is another approach. Ridge regression, which introduces some bias into the regression results, can be utilized to get more accurate estimates in extreme circumstances of multicollinearity. Furthermore, especially in polynomial regression models, centring the predictor variables (deducting the mean) can aid in reducing multicollinearity.

The reliability and stability of the findings in this study were guaranteed by the meticulous evaluation of multicollinearity utilising both the correlation matrix and tolerance/VIF values. The data could be interpreted with accuracy and significance because multicollinearity problems were not present, as demonstrated by the acceptable tolerance ranges and VIF values. The comprehensive method used to identify and manage multicollinearity enhances the validity of the study's conclusions and their future implementation in both theoretical and real-world settings. Because multicollinearity did not jeopardise the analysis's integrity, the research offers a strong basis on which to derive reliable conclusions and make data-driven decisions.

The data was screened, cleaned, and analysed for missing values, outliers, normality and multicollinearity. It was decided to move forward with confirmatory and exploratory factor analyses in the following stage.

4.3 DESCRIPTIVE STATISTICS: RESPONDENTS' PROFILE

Before complex analysis performed on the data, often descriptive statistics performed on the data. This is a simple analysis technique and according to Mishra & Alok (2022) where descriptive statistics can be gained from various statistical tests such frequency distribution, mean and standard deviation etc. The main purpose of conducting this analysis is to obtain the basic understanding of the data. This analysis is often performed on the demographic data collected from the respondents. It can also be used in order to test the response rate for the questionnaire. This section discusses the response rate for the questionnaire as well as demographic profile of the respondents.

4.3.1 Response Rate

The respondents of this questionnaire were potential donors to Muslim NGO who had experience with crowdfunding platforms. Collected questionnaires were checked for missing values. The questionnaire contained a question asking if respondents agree that their responses were used for this analysis. To begin with, total of 1600 people were approached through emailing the questionnaire uploaded to Google forms. Total of 398 responses were collected. From which 36 of the respondents disagreed with their responses being used for this study. Furthermore, 19 of the responses had missing values of more than 25%. Those responses were removed from this study. After removing those values, only 343 responses were retained for further analysis. This resulted in response rate being 21.44% of total people approached for the purpose of this study. Table 4.1 below summarizes the response rate for this questionnaire.

Table 4.1 Response Rate (Questionnaire Distribution)

Description	Number And Percentages
People approached	1600
Questionnaires Returned	398
Response Rate (Raw)	24.88%
Usable Questionnaires	343
Incomplete Questionnaires	19
Percentage Of Incomplete Questionnaires	4.75%
Response Rate (Excluding Incomplete Questionnaires)	21.44%

4.3.2 Demographic Profile of the Respondents

Every questionnaire contains several questions regarding the demographic profile of the respondents. This is done to understand the demographic background of the respondent. In some cases, research focuses on specific demographics such as gender or age group when analyzing certain relationships. This also helps for future research to identify the background of the respondents and focus on a specific group of respondents. This study does not focus on a specific demographic characteristic of the respondents. Despite that, a total of 9 questions were included in the questionnaire in order to understand the general background of the respondents.

First question concerning the demographic characteristics of the respondents was gender. Based on the respondents it is clear that both male and female responses were very close with female leading with 179 responses which is 52.2%. Male respondents accounted for 164 responses (47.8%). Second question covered ethnicity of the responses. This question contained six choices. Most of the responses were Asians with 82 responses or 23.9%. From total respondents, 77 (22.4%) respondents preferred not to disclose their ethnicity. White respondents accounted for 19.0% or 65 responses. Mixed ethnicity was selected by 54 (15.7%) respondents and blacks

accounted for 11.1% or 38 responses. Lastly, 27 of the responses or 7.9% were from other ethnicities.

Third question was about the religion of the respondents. This question contained a total of 8 choices which were Muslim, Christian, Hindu, Buddhist, Jewish, Sikh, other and no religion. Majority of the respondents for this questionnaire were Muslims with 99.4% of the respondents accounting for this group which is 341 responses. Christian and no religion both were selected by 1 person each and other religions had zero responses.

Fourth question looked at the age of the respondents. Age has been grouped into 5 age groups. Almost half of the respondents belonged to 20 to 30 years old category with 157 responses or 45.8%. Second largest group were aged 31 to 40 years old with 79 (21.9%) responses. There were also 33 respondents aged below 20 years old which is just 9.6% of total responses. Least responses were from 41 to 50 years old category with 15 (4.4%) responses. Lastly, respondents aged 50 and above accounted for 18.4% or 63 responses, which was third largest group in term of responses.

Next question was about educational background of the respondents. In this question. Majority of the respondents only had a Bachelor's Degree with 121 responses or 35.3%. Master's Degree holders were second with 112 responses and 32.7%. Total of 66 (19.2%) responses were on Diploma category. Only 6 respondents had PhD which was just 1.7% of total responses. Lastly, 38 of the respondents had other education level which was 11.1% of total responses. Education level question was followed by marital status. For this question, married had the most responses with 132 respondents or 38.5% selecting this category. This was followed by single with 110 (32.1%) responses. Divorced/ separated were next with 95 responses or 27.7%. Lastly, widowed was chosen by just 6 respondents which was just 1.7% of total responses.

Seventh question in this section was open ended question which asked about place of residence. For this question, most of the residents were from United States of America (USA) with 325 responses which was 94.8% of total responses. It was followed by Canada with 5 (1.5%) responses and United Kingdom with 4 (1.2%) responses. United Arab Emirates had 2 responses (0.6%) and Australia had 3 responses which was just 0.9% of total responses. Bangladesh, Indonesia, Malaysia, and Pakistan

all had just 1 (0.3%) response each. Occupation was eighth question with 5 choices. Self-employed had the most responses which was chosen by 125 respondents (36.4%). Employees were second with 97 responses which was 28.3% of total responses. A total of 62 respondents (18.1%) were students while 11 respondents (3.2%) were lecturers.

The last question was about income level of the respondents. Income level was categorized into a total of six categories. Based on the responses, most of the respondents had an income level from “\$35,000 to \$49,999” which was 103 responses or 30.0%. It was followed by “\$15,000 to \$34,999” with 91 responses (26.5%). “\$50,000 to \$74,999” category had 69 responses (20.1%) and “less than \$15,000” category was chosen by 64 respondents (18.7%). Both “\$75,000 to \$99,999” and “\$100,000 or more” categories had 8 responses which was just 2.3% each.

To sum up, most of the respondents of this survey were females, but the difference was just around 4.4%. When it comes to ethnicity, most were Asians, white, mixed and blacks. Everyone except two respondents were Muslim. When it comes to age, most of the responses were accumulated in 20 years old to 40 years old range. Most of the respondents had bachelor’s degree and master’s degree. Furthermore, one third of the respondents were married and another one third of respondents were single. Most of the respondents for this study were from USA. Employee and self- employed were most popular choices. Lastly, when it comes to income, most of the respondents were from \$15,000 to \$74,999 range.

Table 4.2 Respondents’ Demographic Profile

Demographic Description		Research Sample (n=383)	
		Number of Respondents	Percentage
Gender	Male	164	47.8
	Female	179	52.2
Ethnicity	White	65	19.0
	Black	38	11.1
	Asian	82	23.9

	Mixed	54	15.7
	Prefer not to disclose	77	22.4
	Other	27	7.9
Religion	Muslim	341	99.4
	Christian	1	.3
	Hindu	0	.0
	Buddhist	0	.0
	Jewish	0	.0
	Sikh	0	.0
	Other	0	.0
	No religion	1	.3
	Age	Below 20	33
20 - 30 years		157	45.8
31 - 40 years		75	21.9
41 - 50 years		15	4.4
Above 50		63	18.4
Education level	Diploma	66	19.2
	Bachelor's Degree	121	35.3
	Master's Degree	112	32.7
	PhD	6	1.7
	Other	38	11.1
Marital Status	Single	110	32.1
	Married	132	38.5
	Divorced/ separated	95	27.7
	Widowed	6	1.7
Place of Residence	Australia	3	.9
	Bangladesh	1	.3
	Canada	5	1.5
	Indonesia	1	.3
	Malaysia	1	.3

	Pakistan	1	.3
	United Arab Emirates	2	.6
	United Kingdom	4	1.2
	USA	325	94.8
Occupation	Student	62	18.1
	Lecturer	11	3.2
	Employee	97	28.3
	Self-employed	125	36.4
	Unemployed	48	14.0
Income Level	Less than \$15,000	64	18.7
	\$15,000 to \$34,999	91	26.5
	\$35,000 to \$49,999	103	30.0
	\$50,000 to \$74,999	69	20.1
	\$75,000 to \$99,999	8	2.3
	\$100,000 or more	8	2.3

4.3.3 Descriptive Statistics: Questionnaire Attributes

Further descriptive analysis was conducted on the data set. To fully understand overall trend in the dataset, 343 usable responses were processed using SPSS software. The analysis was conducted on all the constructs or variables that are being used in this research. These variables include Content Appeal, Trust, Interactivity, Information Quality, Shariah Compliance, Digital Advertising Content, Attitude, Subjective Norm, Perceived Behavioural Control and Intention to Donate. This research contained a total of 57 questions that are associated with those variables. The underlying items of all the above constructs were measured on a five-point Likert scale. The scale contained values from 1 to 5 where 1 = strongly disagree, 2 = Disagree, 3 = Neutral, 4 = Agree and 5 = Strongly Agree.

Descriptive statistics of the questionnaire is summarized in table 4.3 below. Analysis results show mean, standard deviation, skewness and kurtosis of the data.

Those values show how data is distributed. Mean shows average value for each item. Based on the calculations, it is clear that majority values for mean were between 3 to 4. While some values were above 4, none of the values were below 3. Lowest mean for this study was 3.2770. Meanwhile, the highest value for mean was 4.2449. total of 5 items had their mean above 4.0. Standard deviation (SD) shows the variation within the values. Most of the SD values were below 1 but very close to 1. A total of 17 items had their SD value above 1. For SD the lowest value was 0.74870 and the highest value 1.12631.

Skewness and kurtosis are used to test for outliers as well as the normality of the data. It is often accepted that skewness should not be above 1 while kurtosis value should be more than 3. Based on the data output, it is clear that most of the values for skewness and kurtosis were below threshold values. Furthermore, most of the values were below 1 with just few values being close to 1. For skewness the lowest value was -0.176 and the highest number was -1.387. Meanwhile, for kurtosis the lowest value was 0.011 and the highest value was 1.999. From the data it is clear that one of the values for question 3 has high value of skewness but kurtosis is within the threshold. Since skewness output shows that this item does not fit the requirements, it was omitted from data analysis and model testing. Overall, those values show that there are no issues with outliers. Furthermore, data also passed the normality test requirements discussed previously.

Table 4.3 Descriptive Statistics of the Measurement Items

Items	Mean	Std. Deviation	Skewness	Kurtosis
The digital advertising content used by Muslim NGOs is visually appealing and interesting.	3.9534	.92600	-.774	.273
The digital advertising content should be well-organized and easy to understand.	3.7959	.96989	-.626	-.038

Muslim NGOs address my concerns about its activities through their digital advertising content.	4.2449	.90390	-1.387	1.999
The digital advertising content in Muslim NGO's social media platforms tailors to my preference.	3.2770	1.04949	-.176	-.573
When digital advertising content is appealing, it is more likely that potential donors will be more willing to donate to Muslim NGOs.	4.1166	.87749	-.882	.552
I believe that digital advertising content used by Muslim NGOs should be trustworthy.	4.0292	.74870	-.762	.835
Muslim NGOs intends to keep their promises and commitments that they display in digital advertising content.	3.7434	.94501	-.638	.264
Muslim NGOs projects their best interests in their digital advertising content.	3.8659	.89807	-.537	.053
I trust the capabilities and resources of the Muslim NGO as conveyed through its digital advertising content.	3.6910	.98415	-.700	.167
Most Muslim NGO's activities and operations as conveyed through its digital advertising content is transparent.	3.6414	1.07182	-.651	-.264

I don't hesitate to give my payment information when donating into Muslim NGO using crowdfunding platform.	3.4869	1.09983	-.298	-.745
Majority of influencers or individuals representing the Muslim NGO in the digital advertising content are trustworthy.	3.5918	.99245	-.482	-.222
Muslim NGO interacts regularly with its followers using digital advertising content.	3.5044	.98489	-.428	-.323
Communication with Muslim NGO helps potential donors to make donation decision efficiently.	3.9271	.88387	-.675	.125
The digital advertising content used by the Muslim NGO was timely and relevant to current events or issues.	3.8746	.91704	-.733	.161
The digital advertising content by the Muslim NGO encourage you to start a conversation or engage with the organisation.	3.5773	1.01409	-.330	-.407
The digital advertising content used by the Muslim NGO utilize interactive features on social media (e.g. polls, quizzes).	3.5073	1.06201	-.299	-.596
Information in the digital advertising content of Muslim NGO can be easily verified.	3.2799	1.11231	-.262	-.502

Digital advertising content of Muslim NGO are useful in terms of providing new information or insights.	3.4665	1.06426	-.519	-.351
Digital advertising content of Muslim NGO provides sufficient information for me to decide.	3.6181	.93497	-.660	.260
Digital advertising content of Muslim NGO presents the information in a clear and concise manner.	3.7493	.88924	-.691	.624
In crowdfunding platforms "how to donate guides" are provided on the website.	3.7376	.89244	-.353	-.455
The digital advertising content used by the Muslim NGO present the information to encourage repeat donations.	3.6910	.96008	-.424	-.482
Islam insist on clear regulations concerning the advertising and marketing process.	3.9155	.97415	-.593	-.456
Digital advertising content by Muslim NGO follow guidelines set by Shariah.	3.4490	.99245	-.526	.171
Digital advertising content by Muslim NGO is free from prohibited elements as per Shariah.	3.7405	.94576	-.441	-.214
Shariah compliance in digital advertising content reflects the professionalism and integrity of a Muslim NGO	3.9096	.87225	-.462	-.083

I prefer to make donations to Muslim NGOs that use Shariah-compliant digital advertising content.	4.2245	.85106	-.905	.374
The digital advertising content is useful in facilitating online donations with ease.	3.9125	.85391	-.710	.510
Digital advertising content provides greater engagement between Muslim NGO and potential donors.	3.7172	.96362	-.611	.011
Digital advertising content from a Muslim NGO are more engaging when it includes personal stories or testimonials.	3.9563	.89564	-.872	.888
The digital advertising content helps me in searching suitable campaigns from Muslim NGOs.	3.9155	.85592	-.512	-.291
Opinion exchange with others is possible through Muslim NGO's social networking site.	3.4577	1.09108	-.265	-.586
Digital advertising content from a Muslim NGO includes information about the impact of donations on their programs and initiatives.	3.7405	1.09745	-.753	-.048
I'm influenced to donate when I see others in my community/ circle donate to Muslim NGO using crowdfunding platforms.	4.0029	.97483	-1.015	.627
My family members/ friends expect me to donate to Muslim	3.4257	1.12631	-.190	-.736

NGO using crowdfunding platform.				
People who are important to me think that I should contribute to Muslim NGO through a crowdfunding platform.	3.3382	1.19302	-.293	-.811
People who influence my behaviour encourage me to contribute to Muslim NGO through a crowdfunding platform.	3.4257	1.08398	-.410	-.478
My colleagues think that I should contribute to Muslim NGO through a crowdfunding platform.	3.3353	1.06848	-.238	-.603
Donating money into Muslim NGOs using crowdfunding platforms is easier and more convenient than using traditional means of donating.	3.8484	1.03466	-.760	.011
Money I donate to Muslim NGOs using crowdfunding platforms can reach those in need more efficiently.	3.6939	1.07993	-.712	-.195
I think contributing into Muslim NGOs using crowdfunding platforms is good for me.	3.8163	.95732	-.812	.372
I think contributing into Muslim NGOs using crowdfunding platforms is appropriate for me.	3.7347	.93792	-.966	.821

I have a positive opinion about contributing into Muslim NGOs using crowdfunding platforms.	3.8834	.94797	-.780	.163
It is important to be able to see the impact of my donation after I donate to a Muslim NGO through a crowdfunding platform.	4.0787	.96560	-.942	.150
I would be able to contribute to crowdfunding campaigns if I wanted to.	3.9796	.89321	-.851	.524
I am confident I have enough information to make informed decisions about donating to a Muslim NGO through a crowdfunding platform.	3.7901	1.02439	-.670	-.333
[I feel that I have the necessary resources (e.g. time, financial etc) to support a Muslim NGO's fundraising campaign on a crowdfunding platform.	3.7784	.96300	-.670	.044
There are the potential risks and uncertainties while donating to a Muslim NGO through a crowdfunding platform.	3.8630	.97717	-.762	.131
It is mostly up to me whether I donate money to Muslim NGO using crowdfunding platform.	4.0554	.88844	-.864	.411
My engagement in contributing to crowdfunding campaigns is within my control.	4.1808	.88983	-.989	.409

Given the chance, I intend to donate to Muslim NGO using crowdfunding platforms.	3.8659	.93632	-.719	.032
It is very likely that I will donate to Muslim NGO using crowdfunding platforms in the near future.	3.8746	.99650	-.816	.110
I intend to donate to a Muslim NGO through a crowdfunding platform if the campaign has a specific and achievable goal.	3.9242	.99418	-.871	.227
I will likely donate to a Muslim NGO through a crowdfunding platform if the campaign has a time-sensitive deadline.	3.9184	.98485	-.778	-.033
I intend to actively contribute to crowdfunding campaigns financially.	3.9096	1.04881	-.843	-.043
I may likely to donate to a Muslim NGO through a crowdfunding platform if the campaign has a unique or innovative approach to fundraising.	3.9679	.97430	-.851	.146

4.4 RELIABILITY AND VALIDITY OF THE QUESTIONNAIRE

Reliability is an important analysis that must be conducted for each data set in order to identify its consistency and stability of the data (Hazari, 2024). According to Sarstedt et al. (2022), data must be checked for reliability before any form of statistical analysis is performed on data. Reliability of the data is checked by using Cronbach's Alpha analysis using SPSS software. The Alpha represents a value from 0 to 1.00 where

number closer to 1.00 is expected to be more reliable. Most of the scholars agree that any Alpha value above 0.7 considered to be reliable enough for data analysis (Legate et al., 2023). However, it has been argued that Alpha value above 0.6 can be reliable enough for data analysis, especially when there are many variables involved in the model (Verma et al., 2024).

4.4.1 Reliability for Each Factor

Collected data was tested for reliability. This questionnaire consisted of 57 questions and overall Cronbach's Alpha value was calculated based on responses for those questions. Reliability for each variable as well as number of items for each variable are summarized in table 4.4 below. Based on the summarized data it is clear that none of the variables had Alpha values below 0.7 mark. Content appeal had an Alpha value of 0.721 for 5 items and this is lowest Alpha value among all the variables. It was followed interactivity which had the second lowest Alpha value of 0.725 for 5 questions. Shariah compliance had an Alpha value of 0.744 for 5 items and information quality had the Alpha value of 0.749 for 6 items. Trust variable had 7 items and its Alpha value was 0.790.

Other variables of this study all had Alpha values above 0.8. Digital advertising content was represented by 6 question which resulted in Alpha value of 0.808. Subjective norms had Alpha value of 0.851 for 5 items. Perceived behavioural control had Alpha value of 0.900. Attitude's Alpha value was 0.933 and Intention to donate had the highest Alpha value 0.939. All those three variables had 6 items each. Overall, the Alpha values for each variable were good enough to be considered reliable and consistent.

Table 4.4 Reliability Statistics for Each Construct

Variable	Cronbach's Alpha	Number of Items
Content Appeal	0.721	5

Trust	0.790	7
Interactivity	0.725	5
Information Quality	0.749	6
Shariah Compliance	0.744	5
Digital Advertising Content	0.808	6
Attitude	0.933	6
Subjective Norm	0.851	5
Perceived Behavioural Control	0.900	6
Intention to Donate	0.939	6

4.5 EXPLORATORY FACTOR ANALYSIS

Exploratory factor analysis (EFA) is often performed on a data in order to measure if the questionnaire used for collecting the data is uni-dimensional and to reduce the number of variables (Mishra & Alok, 2022). It is also used to form certain number of variables based on the correlation of the items that are present in that group (Hair & Alamer, 2022). EFA is often adopted by the researchers in their data analysis process as it helps them to identify the required variables and reduce the data. This analysis was performed by using SPSS software. This study has collected a total of 343 responses and all of those 343 responses have been used in this analysis. Furthermore, all of the variables of this study has been tested in EFA analysis. Output from EFA will be presented and discussed below.

Table 4.5 KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.864
Bartlett's Test of Sphericity	Approx. Chi-Square	8349.532

	df	1035
	Sig.	0.000

Table 4.5 summarizes the Kaiser-Meyer-Olkin (KMO) and Bartlett's Test that was derived after performing EFA. This test is used to identify if there is any relationship between the research variables. In order to make sure that the data results are significant the KMO value must be above .5 (Sarstedt et al., 2022). KMO value in this study is .864. This shows that the value is significant and there is at least one correlation that is significant in the collected data. Furthermore, Bartlett's Test shows that P-value is .000, which is less than .001. This shows that there is a relationship among the variables and this relationship can be explored further using EFA analysis

Furthermore, communalities were tested, and results are summarised in Table 4.6. Based on Legate et al. (2023) communalities with values less than 0.5 must be removed and only items with values above 0.5 must be retained in the further analysis. Only one item was identified to have communalities below 0.5 and it was removed from further analysis. The lowest communality value for this study was for ITD6 which is just 0.519. While the highest value was 0.805 for item Interact2. Overall, most of the communalities extraction values were above 0.600 with only few values being below 0.60 mark.

Table 4.6 Communalities

Item	Initial	Extraction
Appeal2	1.000	.677
Appeal5	1.000	.639
Trust2	1.000	.571
Trust3	1.000	.573

Trust4	1.000	.598
Trust5	1.000	.631
Trust7	1.000	.629
Interact1	1.000	.778
Interact2	1.000	.805
Interact3	1.000	.760
InfQual2	1.000	.521
InfQual3	1.000	.686
InfQual4	1.000	.700
InfQual5	1.000	.558
Shar3	1.000	.674
Shar4	1.000	.683
Shar5	1.000	.581
DAC1	1.000	.584
DAC2	1.000	.622
DAC3	1.000	.689
DAC4	1.000	.532
DAC5	1.000	.521
DAC6	1.000	.609
SN1	1.000	.550
SN2	1.000	.690
SN3	1.000	.613
SN4	1.000	.680

SN5	1.000	.736
ATT1	1.000	.735
ATT2	1.000	.765
ATT3	1.000	.792
ATT4	1.000	.799
ATT5	1.000	.785
ATT6	1.000	.766
PBC1	1.000	.719
PBC2	1.000	.645
PBC3	1.000	.665
PBC4	1.000	.689
PBC5	1.000	.746
PBC6	1.000	.632
ITD1	1.000	.667
ITD2	1.000	.673
ITD3	1.000	.700
ITD4	1.000	.522
ITD5	1.000	.604
ITD6	1.000	.519

After EFA assumptions were checked, Principal Component Analysis was performed by using varimax rotation. The cut-off point was set to be 0.5 where any results with output below 0.5 were removed from further analysis. When an item was

removed, EFA analysis was performed again until most accurate results were achieved. A total of ten components were extracted from this process are Trust, Interactivity, Shariah Compliance, Information Quality, Content Appeal, Digital Advertising Content, Attitudes, Subjective Norms, PBC and Intention to Donate. Those variables are dimensions of digital advertising content and all the other variables of this study that were identified from previous studies.

Table 4.7 summarises total variance explained by the model. According to many authors, the threshold value for cumulative percentage explained by the variables should be at least 60% (Hair & Alamer, 2022). This data set resulted in cumulative percentage of 65.898%. Results showed that Trust had the highest values with 9.8% of the variance explained and eigenvalue of 10.032. Interactivity was second with 9.021% variance explained and eigenvalue of 3.811. Shariah Compliance accounted for 7.516% of the variance explained and eigenvalue of 3.650. Information Quality had 7.168% of total variance explained with eigenvalue of 2.562. Content Appeal had 7.109% of the variance explained with eigenvalue of 2.409. Next, Digital Advertising Content had a of total variance explained with eigenvalue of 2.026. Attitudes variable was next with 5.314% of total variance explained with eigenvalue of 1.787. It was followed by Subjective Norms, which had 5.181% of total variance explained with eigenvalue of 1.424 and Perceived Behavioural Control with total variance explained at 4.477% with eigenvalue of 1.371. Lastly, Intention to Donate had 4.046% of the variance explained with eigenvalue of 1.241. Overall, variables passed the 60% mark and were suitable for further analysis.

Table 4.7 Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
Trust	10.032	9.80	9.80	10.032	9.80	9.80	10.032	9.80	9.80
Interactivity	3.811	9.021	18.821	3.811	9.021	18.821	3.811	9.021	18.821
Shariah Compliance	3.650	7.516	26.337	3.650	7.516	26.337	3.650	7.516	26.337
Information Quality	2.562	7.168	33.505	2.562	7.168	33.505	2.562	7.168	33.505
Content Appeal	2.409	7.109	40.614	2.409	7.109	40.614	2.409	7.109	40.614
Digital Advertising Content	2.026	5.314	45.928	2.026	5.314	45.928	2.026	5.314	45.928
Attitudes	1.787	5.181	51.109	1.787	5.181	51.109	1.787	5.181	51.109
Subjective Norms	1.424	4.477	55.586	1.424	4.477	55.586	1.424	4.477	55.586
Perceived Behavioural Control	1.371	4.046	59.632	1.371	4.046	59.632	1.371	4.046	59.632
Intention to Donate	1.241	4.046	63.678	1.241	4.046	63.678	1.241	4.046	63.678

1 Trust	10.0 32	21.808	21.80 8	10.0 32	21.808	21.80 8	4.50 8	9.800	9.800
2 Interactivity	3.81 1	8.286	30.09 4	3.81 1	8.286	30.09 4	4.15 0	9.021	18.82 1
3 Shariah	3.65 0	7.934	38.02 8	3.65 0	7.934	38.02 8	3.45 7	7.516	26.33 7
4 Information Quality	2.56 2	5.570	43.59 7	2.56 2	5.570	43.59 7	3.29 7	7.168	33.50 4
5 Appeal	2.40 9	5.236	48.83 4	2.40 9	5.236	48.83 4	3.27 0	7.109	40.61 3
6 DAC	2.02 6	4.403	53.23 7	2.02 6	4.403	53.23 7	2.88 2	6.266	46.87 9
7 Subjective Norms	1.78 7	3.885	57.12 2	1.78 7	3.885	57.12 2	2.44 5	5.314	52.19 4
8 Attitudes	1.42 4	3.096	60.21 8	1.42 4	3.096	60.21 8	2.38 3	5.181	57.37 4
9 PBC	1.37 1	2.981	63.19 9	1.37 1	2.981	63.19 9	2.06 0	4.477	61.85 2
10 Intention to Donate	1.24 1	2.699	65.89 8	1.24 1	2.699	65.89 8	1.86 1	4.046	65.89 8

Those ten variables had several items associated with it that were identified through rotated component matrix and results are presented in Table 4.8. to begin with, the result show that Attitudes, Perceived Behavioural Control, Intention to Donate and Digital Advertising content all had 6 items associated with them. This was the highest number of items associated with any specific variable. Meanwhile, Subjective Norms had 5 items associated with it. When it comes to other five variables, Trust factor had a total of 5 items associated with it. It was followed by Shariah Compliance which has

emerged with four items. Content Appeal had the lowest number of items which was just two. Information Quality and Interactivity factors both have emerged with only 3 items. Furthermore, scree plot from the EFA analysis is presented below in figure 4.1.

Table 4.8 Rotated Component Matrix

	Component				
	1 Attitudes	2 Perceived Behavioural Control	3 Intention to Donate	4 Subjective Norms	5 Digital Advertising Content
ATT6	.833				
ATT5	.830				
ATT4	.806				
ATT3	.795				
ATT2	.777				
ATT1	.740				
PBC5		.848			
PBC1		.835			
PBC4		.814			
PBC3		.787			
PBC2		.772			
PBC6		.765			
ITD3			.764		
ITD2			.728		
ITD1			.724		
ITD5			.635		
ITD6			.623		
ITD4			.597		
SN5				.792	
SN4				.757	

SN2				.742		
SN3				.727		
SN1				.638		
DAC3					.782	
DAC1					.728	
DAC2					.697	
DAC4					.666	
DAC6					.618	
DAC5					.540	
	Component					
	6	7	8	9	10	
	Trust	Interactivity	Shariah Compliance	Information Quality	Content Appeal	
Trust5	.783					
Trust7	.762					
Trust4	.690					
Trust2	.684					
Trust3	.645					
Interact2		.866				
Interact3		.854				
Interact1		.831				
Shar4			.827			
Shar3			.757			
Shar2			.645			
Shar5			.612			
InfQual3				.788		
InfQual4				.767		
InfQual5				.755		
Appeal2					.866	
Appeal5					.782	
Extraction Method: Principal Component Analysis.						
Rotation Method: Varimax with Kaiser Normalization. ^a						

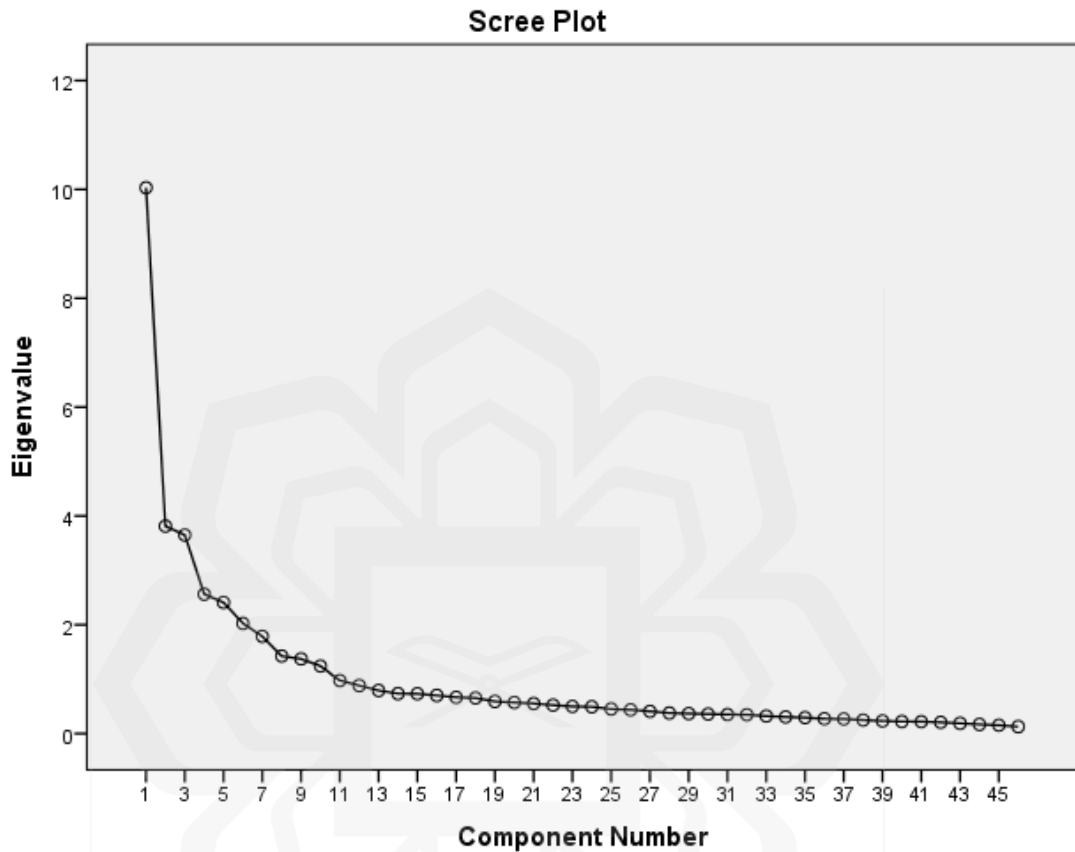


Figure 4.1 Scree Plot

Lastly, reliability was calculated using Cronbach's Alpha for the extracted factors. Sarstedt et al. (2022) have recommended to test the reliability of the data derived from EFA analysis before CFA is conducted. Accepted threshold for reliability is 0.7, however it is possible to accept a variable with Alpha value above 0.6. The results of reliability analysis are summarized in table 4.9. Overall, Cronbach's Alpha for all the 46 items was 0.914 which is above 0.7 threshold accepted by scholars. From all the factors, Shariah Compliance had the lowest Alpha value of just 0.700 which exactly the threshold accepted by the researchers. Interactivity had the highest Alpha value of 0.840 for 3 items. Information Quality had the Alpha value of 0.739. Trust had Alpha value

of 0.797 and Content Appeal had value of 0.762. when it comes to other five variables, they retained all the items associated with that variable, thus their Alpha values were exact same as in previous Alpha analysis. Digital Advertising Content had 6 items with Alpha of 0.808. Attitude also had 6 items with Alpha of 0.933, Subjective Norms had Alpha value of 0.851 for 5 items and Perceived Behavioural Control's Alpha was 0.900 for 6 items. Lastly, Intention to Donate had Alpha value of 0.939 for 6 items. Overall, all the variables were reliable enough to continue with CFA analysis using SPSS Amos software.

Table 4.9 Reliability Coefficient for Extracted Factors

Component	Number of items	Cronbach's Alpha
Trust	5	0.797
Interactivity	3	0.840
Shariah Compliance	4	0.700
Information Quality	3	0.739
Content Appeal	2	0.762
Digital Advertising Content	6	0.808
Attitude	6	0.933
Subjective Norms	5	0.851
Perceived Behavioural Control	6	0.900
Intention to Donate	6	0.939
Total	46	0.914

4.6 DEVELOPMENT AND SPECIFICATION OF THE OVERALL MEASUREMENT MODEL (CFA)

As recommended by similar studies, confirmatory factor analysis (CFA) was used in order to access the measurement model. This study uses two-step approach where first measurement model is specified, and then structural model is developed to test the hypothesis. This method was chosen to get the measurement model fit into structural model (Sarstedt et al., 2022).

First step in this analysis requires performing confirmatory factor analysis (CFA) on characteristics of digital advertising content identified by literature review. Unlike EFA analysis that uses SPSS, CFA was conducted by utilizing AMOS program version 23. There are several fitness measures that are used to identify the fitness of the model (Hair & Alamer., 2022). According to Sarstedt et al. (2022), the main measures of CFA analysis are goodness-of-fit (GOF) indices, Chi-square (χ^2), degree of freedom (df), comparative fit index (CFI), and root mean square error of estimation (RMSEA). Furthermore, normed chi-square ($CMIN/df$) was also adopted as Chi-square (χ^2) is sensitive on the size of the study sample and this study utilizes large number of respondents. It is recommended that value of normed chi-square should be less than 5 to be viable (Legate et al., 2023). Table 4.10 below lists all the goodness of fit indices that have been identified from different studies concerning SEM analysis.

Table 4.10 Goodness of Fit Indices

Name	Index	Requirement
Absolute fit	RMSEA	Below 0.08
Incremental fit	CGI	Above 0.90
Parsimonious fit	Chisq/df	Below 3-5

4.6.1 Overall Measurement Model (First Order)

When analyzing complex models, first order and second order analysis are employed to get the most accurate results. Legate et al. (2023) has described first order analysis as covariance between measured items, explained with a single latent factor. First order analysis was performed by using confirmatory factor analysis (CFA). CFA analysis was conducted based on the EFA results presented in the previous section. EFA analysis have identified five factors which are five characteristics of digital advertising content identified by the literature review. Those five variables are Trust, Interactivity, Shariah Compliance, Information Quality and Content Appeal. Total of 17 items or questions have been identified that represent those factors. This CFA analysis was conducted using all 343 usable responses collected for this study using online questionnaire.

Initial measurement model of the first order is derived using maximum likelihood (ML) model and is shown in figure 4.2 below. Model shows that Chi-square was equal to 308.268. Furthermore, degree of freedom was 109 for this model. Results also showed that normed chi-square (χ^2/df) is 2.828 which is below the accepted threshold of 5. CFI for this model was 0.894 which is just slightly lower than minimum threshold of 0.9 accepted by the scholars. RMSEA value was 0.073 which was acceptable. Furthermore, Average variance extracted (AVE) for Shariah compliance was below 0.5, which is below the required level. Those issues showed that there is a need to further improve the model.

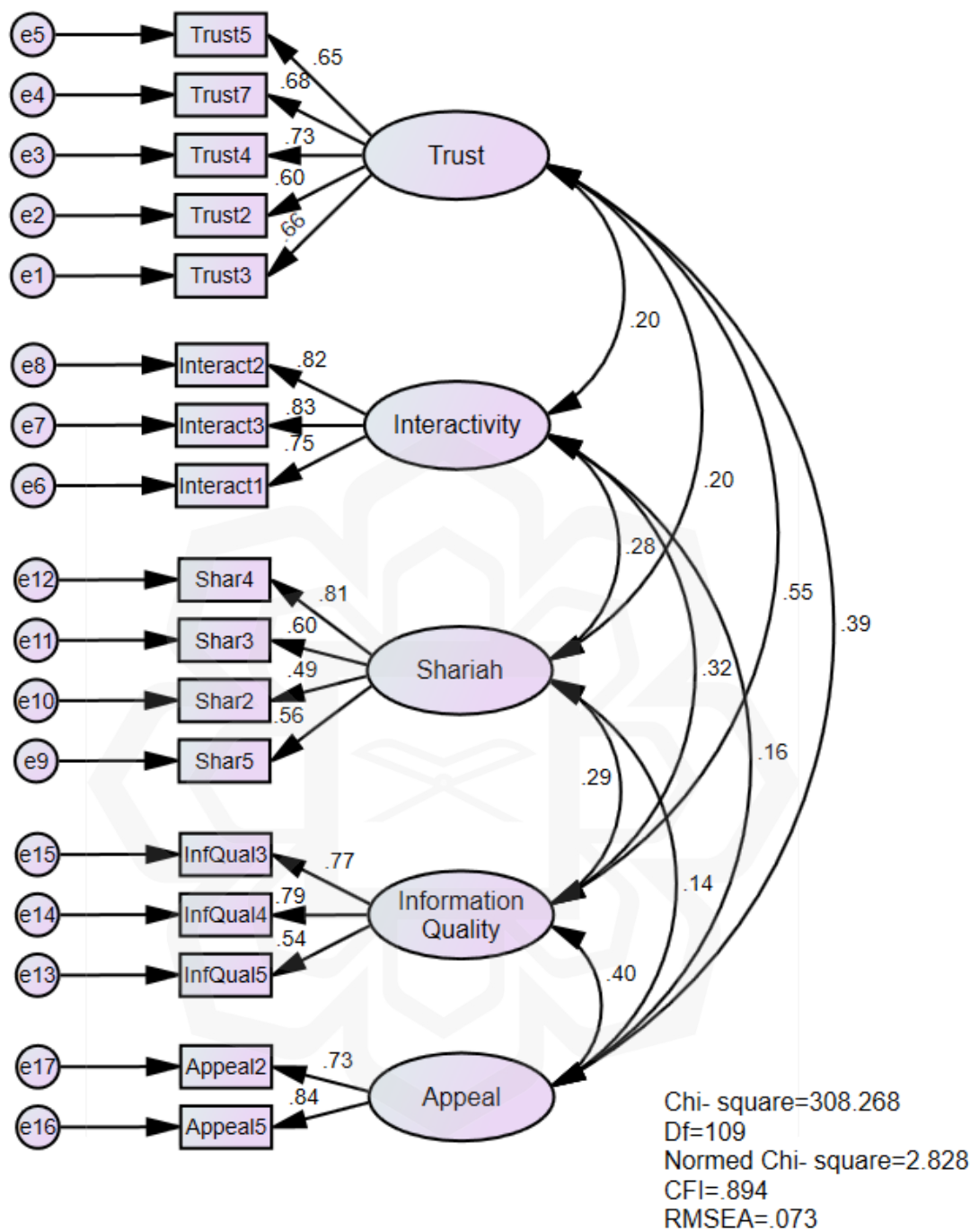


Figure 4.2: Initial Overall Measurement Model (CFA)

Model was modified and further improved and it is shown in figure 4.3 below. Legate et al. (2023) recommended removing any variables that have loadings below 0.5. One variable, which is Shar2 was removed from the model for having factor loading

value of 0.49. After that CFA analysis was performed again. Chi-square value for the modified model was 252.639 and degree of freedom was 94. Normed chi-square value has dropped to 2.688 and it was below 5. Other outputs also showed improvements such as CFI which increased to 0.910 and finally met the threshold accepted by researchers. RMSEA also have reduced to 0.070 from 0.073. All the changes and improvements have been summarized into table 4.11 below. Overall, all the requirements have been met and none of the loading values were below 0.5 level. Lastly, table 4.12 summarizes correlations among the variables in the modified model.

Table 4.11 CFA Results for initial and modified model

Goodness-of-fit Statistics	Initial Model	Modified Model	Threshold Values for the Fit Indices	Comments
Normed Chi-square	2.828	2.688	< 5	This requirement was met in both initial and modified models. However, modified one is slightly better.
CFI	0.894	0.910	> 0.9	This requirement was not met with the initial model. Modified model met this requirement.
RMSEA	0.073	0.070	< 0.08	This requirement was met with both initial and modified models. Modified

				model is slightly better.
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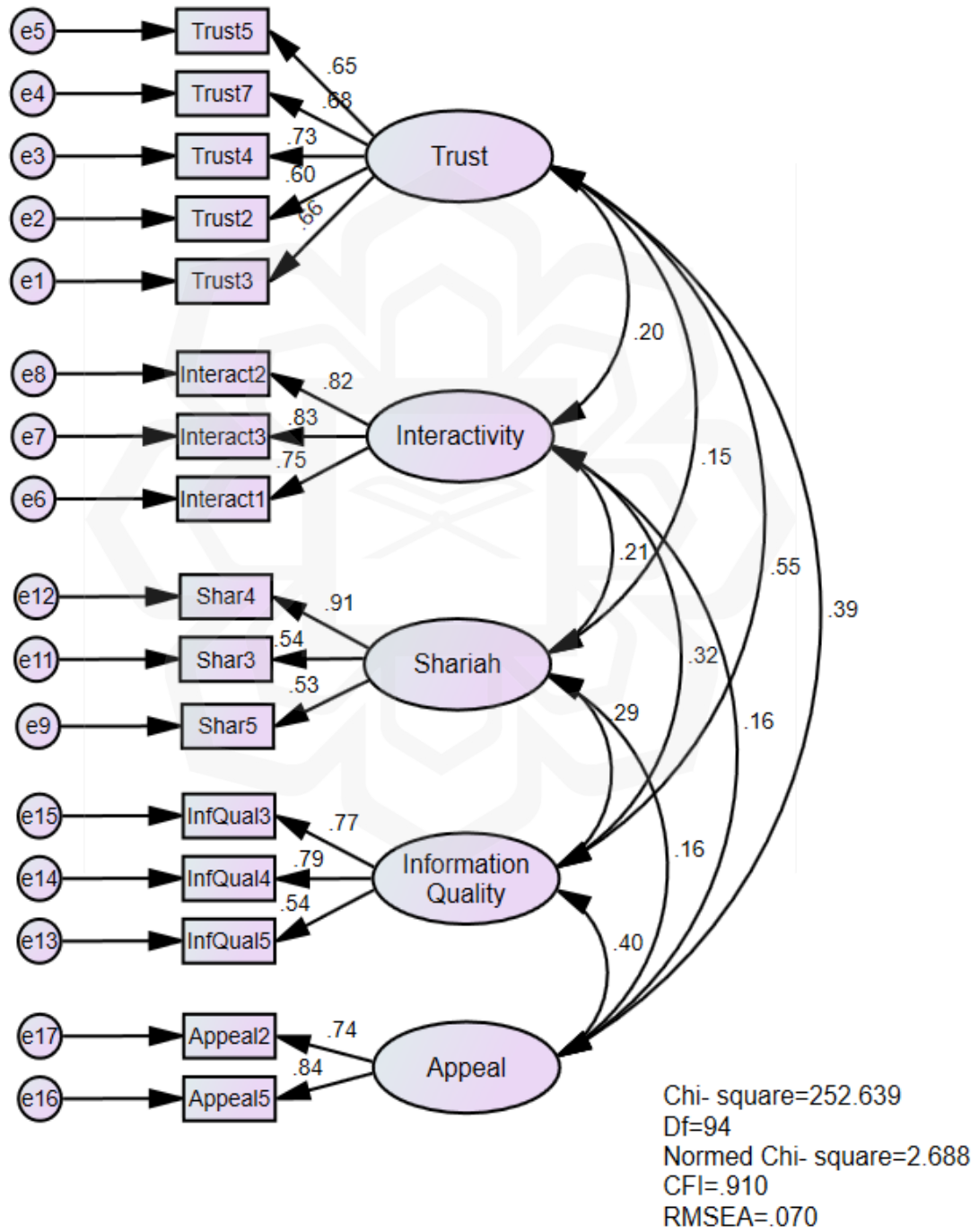


Figure 4.3: Modified Overall Measurement Model (CFA)

Table 4.12 Correlations among the characteristics of digital advertising content

Dimensions	Correlation	Dimensions	Estimate
Trust	<-->	Interactivity	0.202
Interactivity	<-->	Shariah	0.205
Shariah	<-->	Information_Quality	0.294
Information_Quality	<-->	Appeal	0.404
Trust	<-->	Shariah	0.153
Trust	<-->	Information_Quality	0.548
Trust	<-->	Appeal	0.388
Interactivity	<-->	Information_Quality	0.323
Interactivity	<-->	Appeal	0.155
Shariah	<-->	Appeal	0.156

4.6.2 Reliability and Validity of the Variables

Reliability and validity of the variables have been calculated on the first order model results. Reliability and validity are important and this has been stressed in the previous sections of this chapter. Reliability has been discussed using Cronbach's Alpha, but it can also be calculated using composite reliability (CR) method. CR is calculated using the CFA output of the first order model. It is often accepted that CR should be above 0.7. However, some scholars accept the CR values above 0.6. This is very close to the Cronbach's Alpha discussed earlier in this chapter. Table 4.13 summarizes all the variables' reliability and validity. By looking at CR values, we can see that only interactivity had a value below 0.7, which is 0.690. This value is very close to 0.7 and it is still high enough to be accepted. Information Quality had the highest CR value of 0.862. It was followed By Shariah Compliance with CR value of 0.804 and Trust with CR value of 0.765. Lastly, Appeal had CR value of 0.727. Overall, all of the variables were within the threshold of reliability.

Legate et al. (2023) suggested that content validity can be tested using Average Variance Extracted (AVE), Maximum Shared Squared Variance (MSV), and the Average Shared Squared Variance (ASV) measures. The Output for AVE, MSV and ASV are summarized in table 4.13 below. According to the authors, CR values must be higher than AVE values at the same time AVE values should be at least 0.5. This is for convergent validity. Discriminant validity can be tested by comparing MSV and ASV values with AVE values. Ideally, all the MSV and ASV values should be much lower than AVE values.

When looking at the convergent validity, Shariah Compliance and Trust had their AVE values below 0.5. Shariah compliance had AVE of 0.455 and Trust had AVE 0.451. Sarstedt et al. (2022) argued that despite being below 0.5, AVE values can still be accepted if there are no other issues with the data. Appeal, Information Quality and Interactivity all had AVE values above 0.5. All of the AVE values were below CR values.

Discriminant validity was tested next and output showed that all MSV and ASV values were lower than AVE values. Overall, there were no issues with the reliability and validity besides AVE values for Trust and Shariah Compliance were below 0.5. Because of that it is possible to say that composite reliability, convergent validity and discriminant validity values were within accepted values.

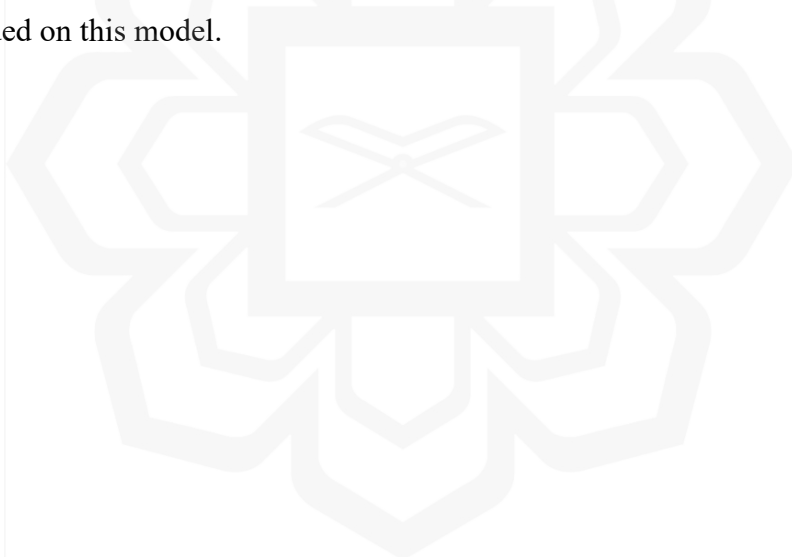
Table 4.13 Reliability and Validity

Factors	CR	AVE	MSV	ASV
Shariah	0.711	0.468	0.086	0.044
Trust	0.797	0.441	0.300	0.129
Interactivity	0.843	0.642	0.104	0.053
Information_Quality	0.746	0.501	0.300	0.164
Appeal	0.766	0.622	0.163	0.091

4.6.3 Overall Measurement Model (Second-Order)

Hair & Alamer (2022) stated that the second-order model is very similar to the first-order model. In the second-order model, first-order constructs are considered to be measurement items. Second-order model was developed based on the CFA analysis from the first-order model. Appeal, Information Quality, Shariah Compliance, Trust and Interactivity all have become first-order constructs. Figure 4.4 displays second-order model of this study.

Initial second-order model has been developed based on the CFA analysis performed before. This model showed that normed chi-square for this model was 2.614 which fulfilled the requirement of below 5. Furthermore, CFI value was 0.910 which is again fulfilled the requirement of above 0.9. Lastly, RMSEA was 0.69 which also have fulfilled the requirement. Thus, this model is acceptable and no further modifications are needed on this model.



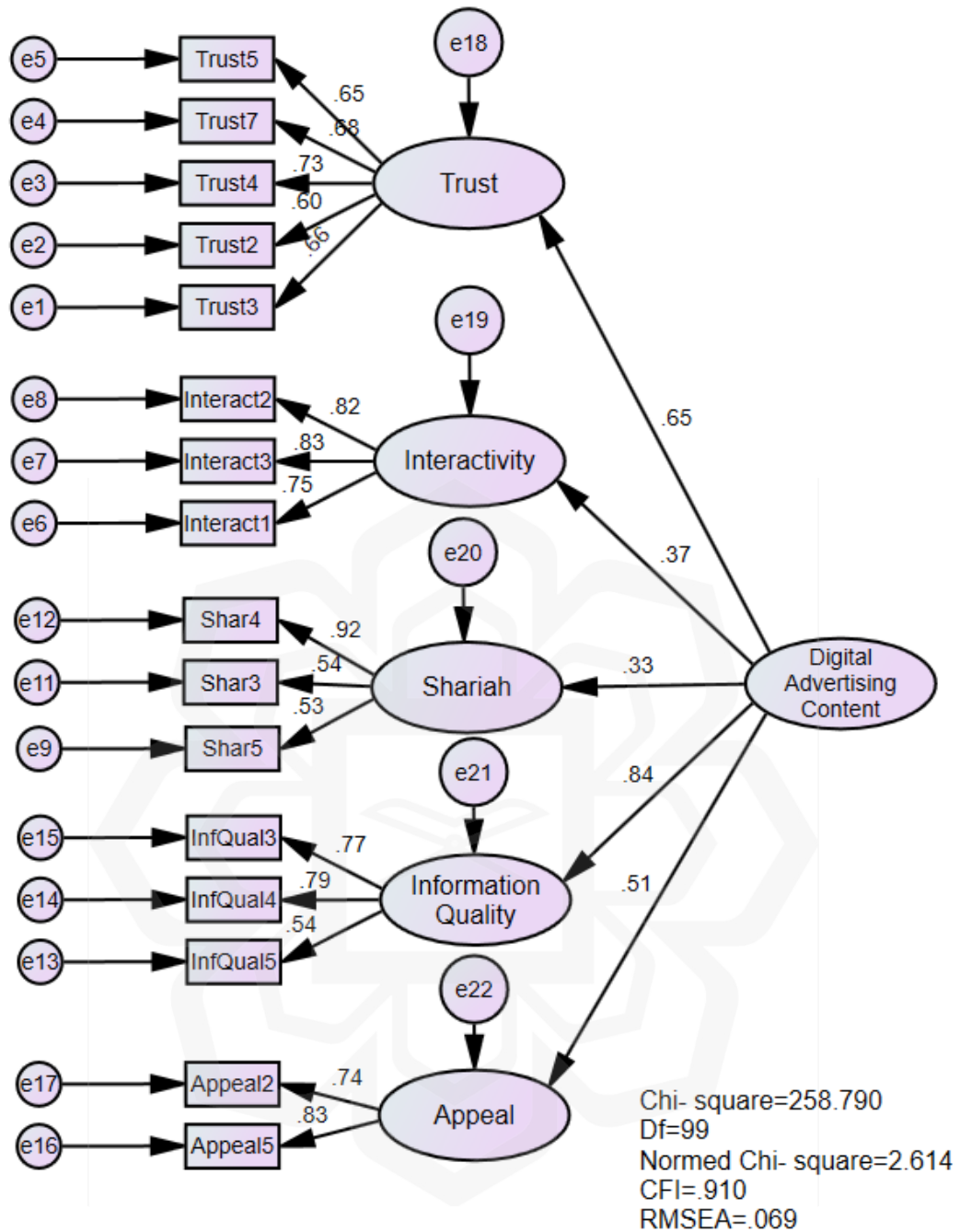


Figure 4.4 Initial Second-Order Model (CFA)

During the literature review process it was found that none of the available models were suitable to study the impact of digital advertising content on intention to donate. A new model was developed based on the variables found in similar studies. Literature review showed that there are five characteristics of digital advertising

content. Those are trust, interactivity, content appeal, information quality and Shariah compliance. Those factors each were represented by a certain number of questions. Trust had 7 items, information quality had 6 items, interactivity, content appeal and Shariah compliance all had five items.

Data was tested for reliability and validity and then EFA analysis was performed on the collected data. Each question with low correlations were removed. Furthermore, EFA test showed that there was a correlation among the variables and further analysis was possible on the data. CFA analysis was then performed utilizing SPSS AMOS software. Furthermore, reliability and validity of the constructs were tested and the results showed to major issues with the model. Lastly, second order model was developed by adding Digital Advertising Content variable into the tested model developed previously using CFA method. During this step a total of twelve items were removed, which are Trust1, Trust6, Interact4, Interact5, Shar1, Shar2, InfQual1, InfQual2, InfQual6, Appeal1, Appeal3 and Appeal4.

4.6.4 Measurement Model (CFA) of Other Constructs

Besides just Digital Advertising Content, Trust, Interactivity, Information Quality, Content Appeal and Shariah compliance, this study also had four other variables which are Attitudes, Perceived Behavioural Control, Subjective Norms and Intention to donate. Those four variables were tested in a similar manner as previously using AMOS software. CFA analysis conducted on all 343 responses, but this time only four remaining variables were tested which are attitudes, subjective norms, perceived behavioural control and intention to donate. The model that has been developed for those four variables is summarized in figure 4.5. Furthermore, reliability and validity of the model was tested using CFA output.

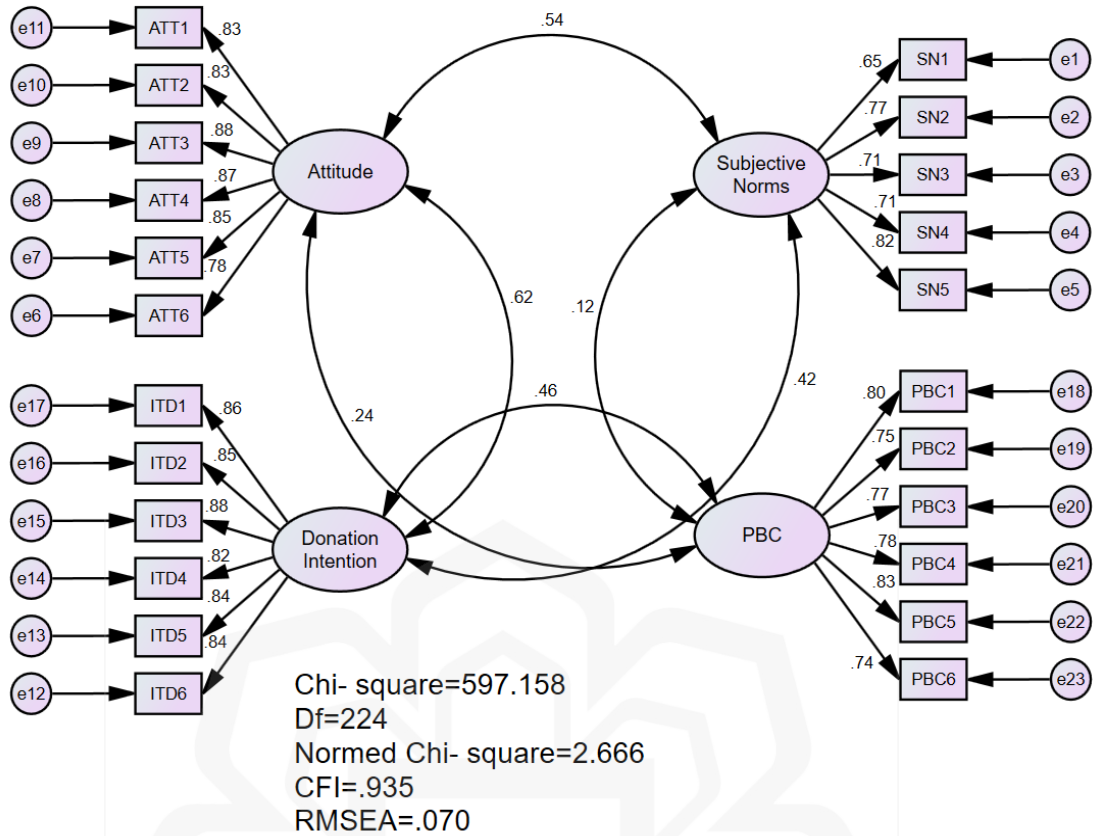


Figure 4.5 Model for remaining variables (CFA)

Model for the remaining four variables shows that Chi-square value was 597.158 and degree of freedom was 224. Furthermore, Normed Chi-square resulted in 2.666 which is below 5 thresholds accepted. CFI value was 0.935 and RMSEA value was 0.70 which shows that all of the requirements for this model met. This shows that all of the requirements met and this model is good enough. Furthermore, reliability and validity of the model tested and output is summarized in Table 4.14. Reliability and validity output showed that there were no issues with the model. First of all, all of the CR values were above 0.8 which is very good. CR value for Donation intention was 0.854 which was the lowest. PBC had CR value of 0.901, Attitudes had CR value of 0.934 and subjective norms had the highest CR value of 0.40. Furthermore, none of the AVE values were below 0.5. Donation intention had the lowest AVE value of 0.540. PBC had AVE value of 0.604. Attitudes and Subjective norms had AVE value above 0.7. Lastly, there were no issues with MSV and ASV value. Based on those values it is

safe to say that this model meets all the requirements and that composite reliability, convergent validity and discriminant validity values were within accepted values.

Table 4.14 Reliability and Validity for other variables

	CR	AVE	MSV	ASV
Donation_Intention	0.854	0.540	0.297	0.163
Attitudes	0.934	0.704	0.387	0.247
Subjective_Norms	0.940	0.722	0.387	0.258
PBC	0.901	0.604	0.210	0.094

4.7 STRUCTURAL MODEL EVALUATION

Two step modeling has been utilized in this study. The previous section discussed the first step in this analysis. In that first step, confirmatory factor analysis (CFA) was used to establish the measurement models. It was also made sure that that process fulfilled reliability and validity requirements accepted by the researchers. This section describes the second step. This step structural model was evaluated with inclusion of causal relationships among variables. Maximum likelihood estimation technique was utilized in this step by using SPSS AMOS software. The causal relationships are drawn based on the theoretical framework based on chapter 2.

Structural model of this study is shown in Figure 4.6 below which includes Digital Advertising Content, Attitudes, Subjective Norms, Perceived Behavioural Control and Intention to Donate as five main variables. Digital Advertising Content is exogenous variable while other 4 are endogenous. Furthermore, there are 5 second order variables to Digital Advertising Content, which are Trust, Interactivity, Shariah Compliance, Information Quality and Content Appeal. Measured variables are represented in rectangular boxes.

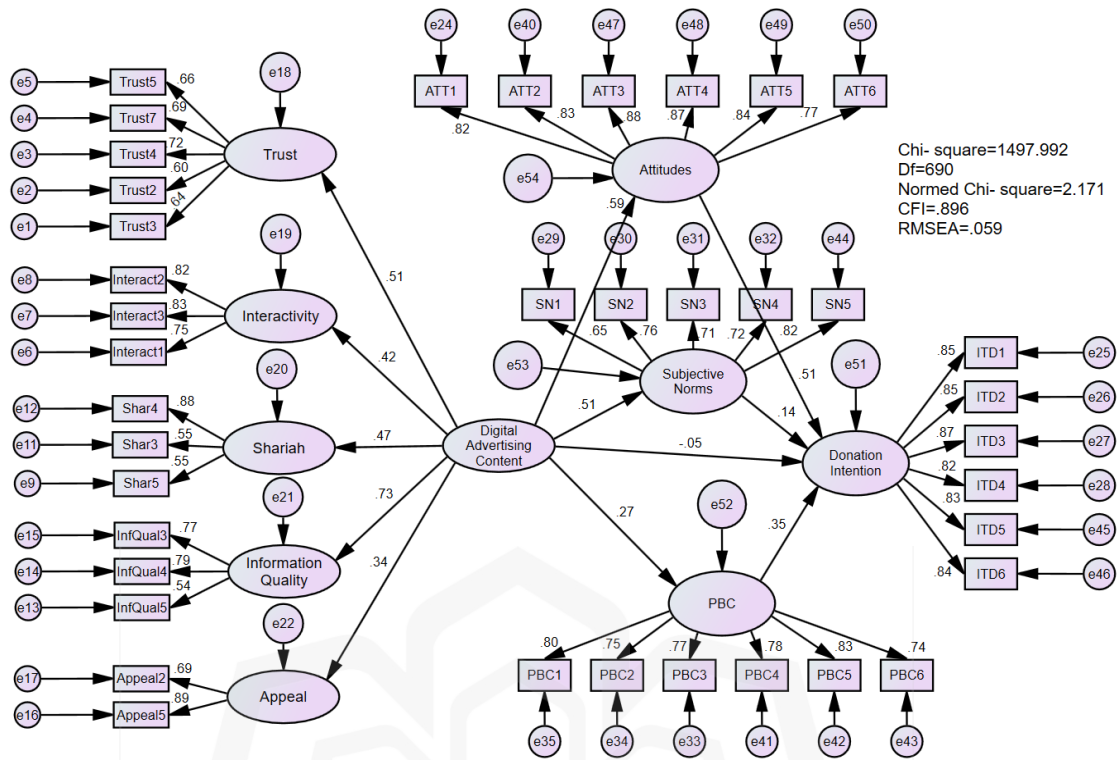


Figure 4.6 Structural Model

4.8 ANALYSIS OF THE BASELINE STRUCTURAL MODEL

The hypothesized model of this study was evaluated based similar fit indices like in first step. Those indices include chi-square, comparative fit index (CFI), and the root mean square error of approximation (RMSEA). Those indices were recommended by other scholars and often used in testing the hypothesized models (Legate et al., 2023; Sarstedt et al., 2022). In this study chi-square has been replaced with normed chi-square due to its sensitivity to the sample size. Furthermore, $p < .05$ was statistically significant path coefficients that reflected the causal relationships among the variables.

Figure 4.6 summarizes the structural model for this study. Based on the CFA analysis, Chi-square value was 1497.992 and DF value was 690. Furthermore, normed chi-square value was 2.171 which was within the accepted range. RMSEA value was 0.059 which is also acceptable for a model. When it comes to CFI value, it was 0.896 which is slightly below 0.9. Despite CFI value being just slightly lower than 0.9, other requirements were met and no other major issue was found with the data. Thus this hypothesized model had good fitness indices and was accepted.

Theoretical framework of this study discussed in chapter 2 have identified a total of seven structural paths. From those seven structural paths, four were found to be statistically significant while remaining three were found to have p value above accepted level. Those will be discussed in detail in next section.

4.9 HYPOTHESIS TESTING

This section discusses the hypothesis testing process. This study tested the impact of digital advertising content on attitudes, subjective norms, perceived behavioral control and donation intention through use of EFA and CFA analysis. Table 4.15 below summarizes estimates for the hypothesized model derived from study model and CFA analysis performed earlier. This table includes standard regression weight, standardized error, critical ratio and probability. Those are the values that must be considered when discussing the hypotheses developed for this study. Hypotheses that were developed for this study were compared to the output from the CFA analysis performed on full model. This study considers p value of 0.05 as a significant value. Out of seven hypotheses, only one hypothesis had p value above 0.05, while the rest of the six hypotheses had p values below 0.05. Those six hypotheses were accepted while remaining one hypothesis has been rejected. Each individual hypothesis will be discussed separately in the following section of this study.

Table 4.15 Estimates of the Hypothesized Model

Structural Paths			Std. Reg. Weight	S.E.	C.R.	P
Subjective_Norms	<---	Digital_Advertising_Content	0.515	0.303	4.008	***
PBC	<---	Digital_Advertising_Content	0.267	0.233	3.074	0.002
Attitudes	<---	Digital_Advertising_Content	0.588	0.437	4.298	***
Donation_Intention	<---	Digital_Advertising_Content	-0.048	0.274	-0.514	0.608

Donation_Intention	<---	Subjective_Norms	0.144	0.076	2.354	0.019
Donation_Intention	<---	PBC	0.346	0.056	6.79	***
Donation_Intention	<---	Attitudes	0.515	0.063	7.516	***
Note: Std. Reg. Weight = Standardized regression weight S. E. = Standardized error of regression weight C. R. = Critical ratio of regression weight P = Level of significance for regression weight						

4.9.1 Hypothesis H1: Digital advertising content has a positive effect on attitude of donors.

According to Liu et al. (2022), attitude is a key determinant of behavioural intention within the Theory of Planned Behaviour (TPB). Zhao and Tian (2024) describe attitude as a “relatively enduring evaluation of objects, issues, or persons.” A positive attitude towards a behaviour significantly increases the likelihood of it being carried out (Allah Pitchay et al., 2022). Therefore, attitude is frequently studied as a central variable influencing both intention and actual behaviour (Liu et al., 2022). In fact, Zhao and Tian (2024) consider attitude to be the most critical factor influencing donation intentions.

Output shown in full model available in figure 4.6 and table 4.15 summarize all the important information regarding this hypothesis. Based on the findings of this study, the standardized regression weight was 0.588, standard error was 0.437 and critical ratio was 4.298. Furthermore, the P value was below 0.05, thus structural path was supported based on the findings of this study. Lastly, the direction between digital advertising content and attitude was positive based on positive standard regression weight value. This means that there is a positive relationship between digital advertising content and attitudes.

Overall, this hypothesis has been accepted based on the findings of this study. The CFA resulted in significant relationship between digital advertising content and attitudes and the relationship was positive. The findings of this study are very similar to findings by other researchers such as Lopes & Casais (2022), Sharma et al. (2022), Rehman & Zeb (2023) and Liu et al. (2022).

4.9.2 Hypothesis H2: Digital advertising content has a positive effect on subjective norms.

Subjective norms are based on what others feel regarding specific behavior that will impact on the performance of that behavior or its rejection (Liu et al., 2022). Digital advertising content can impact the subjective norms of the consumers in order to influence their perception towards the NGOs. When it comes to NGOs, many people perceive them to be inefficient and have low impact on the community (Rehman & Zeb, 2023). Such a perception can be dealt by the digital media by providing different digital content regarding the experience and work that the NGO have performed previously and the impact that work had on the community and the world (Sharma et al., 2022).

CFA analysis showed that the relationship between digital advertising content and subjective norms is significant based on P value. Standard regression weight value was 0.515, standard error was 0.303 and critical ratio was 4.008. Lastly, the relationship between those variables was a positive one. Based on those data, it is clear that there is a significant positive relationship between the variables and digital advertising content has a positive effect on subjective norms.

Overall, this hypothesis has been accepted as the relationship between digital advertising content and subjective norms has been positive and significant. Other values also showed no issues thus H2 was accepted by this study. The findings of this study are like findings by Ghorbani et al. (2022), Liu et al. (2022) and Ivwighren et al. (2023). Despite that, Rehman & Zeb (2023) found that this relationship is not significant which differs from this study.

4.9.3 Hypothesis H3: Digital advertising content has a positive effect on perceived control.

Control is related to the power that the consumers have towards some situations. This affects their behavior as when they do not have control over the situation, they will have a negative perception towards the organizations (Sharma et al., 2022). For NGOs it is important that they provide their donors with enough control over what they are doing. This factor is also related to the trust that the donors have towards the NGO (Rehman

& Zeb, 2023). Those advertising content can help to cultivate trust with the organization and to show that the contributors have control over their actions (Liu et al., 2022).

For this hypothesis, the probability value for this hypothesis was 0.002 which is significant and this shows that there was a relationship between digital advertising content and subjective norms. P value was below 0.05 which is a significant level for this study. Based on the CFA output, standard regression weight value was 0.267, standard error was 0.233 and critical ratio was 3.074. the relationship between the variables was positive based on the findings of this study.

Since there was a significant relationship between digital advertising content and PBC, this hypothesis was accepted. Studies by Lopes & Casais (2022), Ghorbani et al. (2022), Duarte et al. (2024) and Sharma et al. (2022) found that there was a significant positive relationship between the variables. The findings of this study have showed that there is significant relationship between those variables and this hypothesis was accepted. The findings of this study are very similar to other similar studies done by researchers listed above.

4.9.4 Hypothesis H4: Attitude has a positive impact on intention to donate.

According to Um (2022), attitude of the donors plays an important role in the intention to donate to a certain NGO. Attitude also refers on the individual's likes and dislikes or intention to agree or disagree to a specific thing or action (Liu et al., 2022). Attitude of the donors is a crucial element of the TRA/ TPB model and thus has an impact on the intention to donate to crowdfunding platform (Rehman & Zeb, 2023).

CFA output in table 4.15 showed that there is indeed a significant relationship between the attitudes and intention to donate. Standard regression weight of this hypothesis was 0.515, standard error was 0.063 and critical ratio was 7.516. Lastly, the relationship between the variables was positive. This shows that attitudes had a positive significant relationship with intention to donate.

This study found that attitudes had a significant positive relationship with intention to donate. Thus, this hypothesis has been accepted based on the CFA analysis performed by this study. The findings of this study were found to be like Liu et al. (2022), Um (2022), Rehman & Zeb (2023) and Duarte et al. (2024).

4.9.5 Hypothesis H5: Subjective norms have a positive impact on intention to donate.

Subjective norms are a second element of the TRA/ TPB model and it is defined as the perception that is developed based on the influence of the others regarding the intention to perform a behavior (Sharma et al., 2022). Subjective norms is very important element that affects the intention to donate positively (Rehman & Zeb, 2023). Liu et al. (2022) stated that a donation done by the friends can affect others to donate to crowdfunding projects.

Probability value for this hypothesis was found to be within accepted value and this shows that there was a relationship between subjective norms and intention to donate. Output showed that standard regression weights were 0.144. standardized error was 0.076 and critical ratio was 2.354. Furthermore, the relationship between the variables was positive.

This hypothesis was accepted because there was a significant relationship between the variables as shown by p value of 0.019. Just like other researchers like Sharma et al. (2022), Rehman & Zeb (2023) and Liu et al. (2022), who all found that subjective norms play an important role in motivating other to donate, this study confirmed their findings and showed that subjective norms had a significant impact on intention to donate.

4.9.6 Hypothesis H6: Perceived control has a positive impact on intention to donate.

Perceived behavioral control is last component of TRA/ TPB. It can be described as easiness or difficulty of performing the behavior (Liu et al., 2022). Individuals are more likely to perform an action that seems easy to perform as compared to the one that is viewed as difficult (Sharma et al., 2022). Furthermore, donors are more likely to donate to crowdfunding when the project looks more obtainable and easier to achieve as compared to those bigger projects that are harder to perform (Liu et al., 2022).

The probability value for PBC and intention to donate was significant and this shows that there is a significant relationship between PBC and intention to donate.

Furthermore, standard regression weight was 0.346, standard error was 0.056 and critical ratio value was 6.79. Lastly, the relationship between PBC and intention to donate was positive.

Based on the findings of this study, PBC has a significant positive impact on intention to donate. This means that H6 is accepted and this is similar to the findings of Sharma et al. (2022) and Liu et al. (2022) who also found PBC to have significant positive impact on intention to donate.

4.9.7 Hypothesis H7: Digital advertising content has a positive impact on intention to donate.

Hypothesized model of this study adopted TPB/TRA model in order to identify the effect of digital advertising content on intention to donate. On the other hand, figure 4.7 below displays direct effect of digital advertising content on donation intention. This model was developed to test this hypothesis, and it helps to test the direct impact of independent variable with the dependent variable.

Direct effect model had a chi-square value of 487.521 and DF value of 203. Furthermore, it had normed chi-square value of 2.402, CFI value of 0.920 and RMSEA value of 0.64. All those values show that model has good fitness indices and can be accepted for research. CFA analysis also showed p value was significant for direct effect model. This means that there was a direct impact of digital advertising content on intention to donate. Also standardized regression weight value was 0.257, standard error was 0.169 and critical ratio value was 3.349. Lastly, the relationship between the variables was positive. Overall, based on direct effect model, digital advertising content has a significant positive impact on intention to donate.

When looking at the hypothesized model analysis output, it is clear that the impact of digital advertising content on intention to donate is not significant. Based on table 4.16 standardized regression weight value was -0.048, standard error was 0.274 and critical ratio value was -0.514. lastly, the relationship among the variables was negative. Overall, based on hypothesized model of this study and CFA analysis, there no significant impact of digital advertising content on intention to donate. Because of that this hypothesis is rejected. Despite several other similar studies have by Allah

Pitchay et al. (2022), Ghorbani et al. (2022) and Ivwighren et al. (2023) have found digital advertising content to have a positive impact on the intention to donate, this study found that there was no positive relationship between the variables and the structural path was not significant based on the study model.

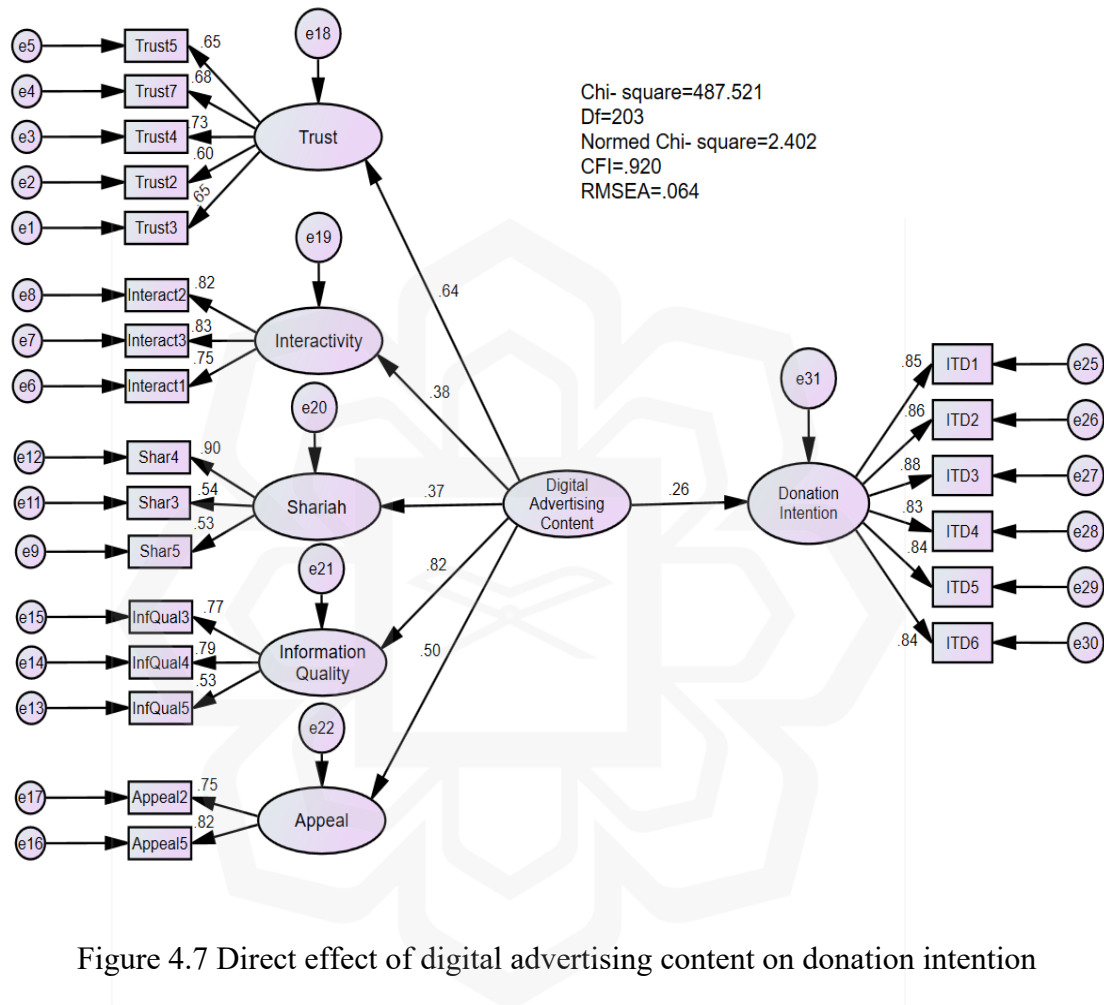


Figure 4.7 Direct effect of digital advertising content on donation intention

4.10 SUMMARY OF HYPOTHESIS TESTING

Hypotheses that were discussed in the previous section have been summarized in Table 4.16 below. The table shows results for both the direct as well as the indirect effects and those results are based on hypothesized model developed in this study. From a total of seven hypotheses developed for this study, only four of the hypotheses were supported by the findings of this study. Three other hypotheses were rejected.

Table 4.16 Summary of Hypothesis Testing

No.	Hypothesis	Result
H1	Digital advertising content has a positive effect on attitude of donors.	Supported
H2	Digital advertising content has a positive effect on subjective norms.	Supported
H3	Digital advertising content has a positive effect on perceived behavioural control	Supported
H4	Attitude has a positive impact on intention to donate.	Supported
H5	Subjective norms have a positive impact on intention to donate.	Supported
H6	Perceived behavioural control has a positive impact on intention to donate.	Supported
H7	Digital advertising content has a positive impact on intention to donate.	Rejected

CHAPTER FIVE

CONCLUSION AND RECOMMENDATIONS

5.1 OVERVIEW

This final chapter acts as an overall conclusion to this study. This chapter aims to highlight all the key findings that have been discovered during the whole research process and touch on some of the key issues that have been discovered in the process. To begin with, this chapter will conclude on the findings from previous chapters. Furthermore, this study will provide some recommendations for future studies. Next, this chapter will discuss the contributions of this study. Lastly, this chapter will touch on the limitations of this study.

5.2 OVERALL CONCLUSION OF THE STUDY

Crowdfunding platforms have become increasingly important in recent years. They provide many benefits for the non-profit organization to find sources of funds for different campaigns that help those who are in need. Digital advertising content have become increasingly important for the companies and organizations when it comes to influencing the intention to perform a specific action. More have adopted means of digital advertising as it has become increasingly important and easier to distribute through use of digital means such as social media. It can also help to reach people more efficiently as some advertisements are customised based on the preferences of the users. Despite this study did not find any meaningful impact of digital advertising content on donation intention using the study model, it found that when testing the direct impact, digital advertising content can indeed impact the donation intention. It is important for the Muslim NGOs to focus on digital advertising to inform the potential donators regarding their crowdfunding campaigns. That is why it is recommended for NGOs to invest into digital advertising, even though it does not impact the intention to donate, but it can still motivate them to come and check out the specific crowdfunding platform.

This study aimed at testing if digital advertising content has any impact on intention to donate to crowdfunding platforms. For that purpose, several studies were analyzed and from those studies five characteristics of digital advertising content have been identified. Those five variables are Trust, Information Quality, Interactivity, Content Appeal and Shariah Compliance. Furthermore, this study adopts TPB in order to test the intention to donate. By using SOR model this study aims to identify if digital advertising content has any impact on the intention to donate to crowdfunding platforms.

This work has stretched into five chapters with several parts for each chapter. First chapter gave an overview of the issue. It stated the background of the problem, problem statement and research questions with research objectives. Second chapter focused on the literature review where similar studies from other authors were analyzed. From this analysis, certain variables have been discovered and theoretical model has been developed. Hypotheses have also been developed and stated in second chapter. Third chapter encompassed research methodology adopted by this study. This chapter has covered the means of collecting the data and analytical tools that would be adopted in analyzing that collected data. Chapter four discussed the data analysis and findings derived from data analysis process. Last chapter summarized the findings from previous chapter, discussed the limitations and give some recommendations for future studies.

This study has collected 343 usable responses using online questionnaire. Collected responses were screened for missing data, as well as tested for data reliability and validity. Screened data then was analyzed using EFA and CFA analysis techniques using SPSS and AMOS software. Study model was developed and tested using CFA analysis. This study tested the impact of digital advertising content to donation intention through use of TPB/TRA model acting as a mediator. From seven hypotheses developed for this study, six were found to have a statistically significant impact on donation intention while one hypothesis was not statistically significant. It was concluded from data analysis that digital advertising content has a positive impact on attitudes, subjective norms and perceived behavioural control. Furthermore, it was found that attitudes, subjective norms and perceived behavioural control all had a positive impact on donation intention. Lastly, it was found that using the theoretical model for this study, there was no significant relationship between digital advertising content and intention to donate. Overall, digital advertising content had no impact on donation

intention using TPB/TRA model. However, when using direct impact model that removed TPB/TRA variables from the model, it was found that digital advertising content had a positive impact on intention to donate.

This study has identified that trust and information quality were found to have larger impact quality of digital advertising content. Shariah compliance of digital advertising content also played a crucial role. Interactivity and content appeal were of lesser importance in creating good quality and impactful digital advertising content. That is why, Muslim NGOs using digital advertising content should focus on trust, information quality and Shariah compliance as their main factors when developing their digital advertising content. When advertising for NGOs or crowdfunding campaigns that are based on charity crowdfunding, it is important to have trust on fund seekers regardless if they are individual or organization. Cultivating trust and providing quality information can indeed play a crucial role in creating better digital advertising content and can motivate certain individuals to donate into that specific crowdfunding campaign.

5.3 STUDY CONTRIBUTIONS

This study aimed at investigating the effect of digital advertising content on intention to donate into Muslim NGOs using crowdfunding platform. The findings of this research aimed at contributing the theoretical and practical fields regarding customer satisfaction. This section discusses on the contributions of this study that were derived after analysed data has been discussed and conclusions derived from those discussions.

5.3.1 Theoretical Contributions

This study had several theoretical contributions. Firstly, this research has contributed to the literature regarding digital advertising content, intention to donate and TPB model. This research has added to knowledge regarding those topics and will help future researchers to further improve this model and theories involved in this study. Furthermore, other researchers could follow the sample of this study and perform similar studies in order to identify different important factors that affect the intention to donate and add their own opinions/ideas on this topic.

Furthermore, this study identified several important factors that would help further improve the digital advertising content quality. Those variables were identified through literature review and included in the study model. Then this model was tested to identify the importance of those variables. Since there is no direct model that was developed to test the digital advertising content, those variables make up a model that can be adopted in future studies. It is also possible to modify this model and create a different model using other variables that could have been identified through other studies.

5.3.2 Practical Contributions

Besides theoretical contributions, this study also provides some practical contributions to the NGOs and marketers. To begin with, NGOs and private individuals who use charity crowdfunding platforms can utilise digital advertising in order to promote their crowdfunding platforms. In order to create good digital advertising content, they should provide good quality information and focus on trust factor as those two variables were found to have the most impact on digital advertising content. They should not forget Shariah compliance when making digital advertising content as it is also very important in creating better suited advertising content for the Muslim community. By focusing on those important factors, NGOs and marketers will be able to create better digital advertising content that would impact potential donors.

This study found that attitudes and perceived behavioural control can impact intention to donate into Muslim NGOs using crowdfunding platforms. It is possible for those who are looking for fund to find suitable means of affecting attitudes and PBC through use of different means of advertising. Furthermore, Muslim NGOs will be able to identify variables that affect attitudes and PBC thus create better advertising for their campaigns that would affect intention to donate of the public

5.4 SOCIO-ECONOMIC IMPACT OF THE STUDY

Crowdfunding platforms, especially charitable ones play an important role for those who are needy and NGOs that rely on donation for their operations. In some places, where the help is needed and no organization is willing to help, people often rely on means of directly collecting donations such as crowdfunding platforms. Donations into

those campaigns can greatly impact the socio-economic conditions of those individuals or organizations. That is why, there is a need to study further on how NGOs can motivate individuals to donate into charitable causes. This is especially true as the donations from individuals have been decreasing and many NGOs are looking for means of generating income for their campaigns. Findings ways to motivate people to donate more into NGOs is important and use of digital advertising content can become a solution for those smaller NGOs as those means often much cheaper and easier to use to advertise their campaigns and activities. That is why this topic is very crucial and influential.

5.5 LIMITATIONS OF THE STUDY AND RECOMMENDATIONS FOR FUTURE RESEARCH

5.5.1 Limitations of the study

Every study has certain limitations and it is a normal thing as every study is subjected to certain constraints. Some studies are constrained by time or financially. In some cases, it is difficult to find suitable sample to allays the data. When it comes to this study, there were few limitations that has been discovered and those limitations will be discussed below.

First of all, this study was limited when it comes to data collection process. In this study, data collection was done using online methods and not directly with the respondents. Some of the respondents might have answered wrongly or misunderstood the questions. This might have resulted in many responses having missing values and being omitted from this study. Furthermore, this study was limited by the sample size. Due to the analysis type and requirements, only 400 responses were aimed to be collected. However, only 343 responses were usable from the collected data due to missing data and much lower response rates. Small sample size helps to analyse the model better due to SPSS AMOS software limitations. Having a larger size sample would have created better understanding of the sample preferences and create better representation of the population.

Secondly, this study was limited by the theoretical model that was developed for the purpose of this study. The TRA/TPB model was good but might not have been the best suited model when testing the intention to donate into crowdfunding platforms. This is a technology and maybe a different model that tests technological side of consumer intentions would have been a better suited for this study. Furthermore, there was no suitable model that represented the characteristics of digital advertising content. From the literature review, five variables were identified that best described characteristics of digital advertising content. However, since there are plenty of other variables and different studied focus on different characteristics, it is possible for those variables to poorly represent the digital advertising content.

Thirdly, this study did not examine mediation effect of the variables when looking into impact of digital advertising content on intention to donate into Muslim NGOs using crowdfunding platforms. Mediation effect tests the indirect impact of digital advertising content on the intention to donate into Muslim NGOs through other variables of this study. One of the main reasons for omission of mediating effect is because similar studies have not investigated this effect. Thus this study omitted the mediation effect and did not tested it during the data analysis chapter or discussed it in the findings section.

Lastly, this study was limited by time and financially. Every study has a time limit, and this study is no different. Due to time limitations, only several variables were used in these tests. Furthermore, due to financial and time constraints, the data collection process was performed using online means and not directly from the respondents located in US.A. Collection of several data sets and their comparison would have also benefitted this study, but due to limitations in time this was not possible. These issues can be resolved by conducting several other studies that focus on this issue while focusing on a different sample size, different location for data collection and adoption of different variables that represent digital advertising content and can impact intention to donate into crowdfunding campaigns.

5.5.2 Recommendations for future research

After data has been analysed and findings derived from the analysed data, this study has concluded several important conclusions for this study. From those important points,

several recommendations have been identified for Muslim NGOs, marketers and future studies that will be conducted on similar issues. This section will discuss the recommendations that were identified from data analysis and discussions from previous chapters. Those recommendations are discussed below.

For the future studies under similar topic, it is recommended to further analysis on five factors identified in this study as more research is needed to develop better functioning model that can explain the digital advertising content. There is a need to identify even more characteristics of digital advertising content as those five are just few selected from similar studies. Furthermore, it is important to perform similar studies in other parts of the world and not just limited to USA. Having a different region and sample set can provide a different understanding on the issue discussed in this study. There is also a need to modify the questionnaire to make it easier for the respondents to answer and to improve the study model even further. During the data screening process, it was found that there were many questionnaires that had missing responses with more than 25%. This might have been due to their poor understanding of the questions or questions being too confusing and similar that they have left the questions unanswered.

There might also be a need to perform the study using different model than TPB/TRA as it might not have been the most suitable model for this study. The direct impact model of digital advertising content had positive impact on donation intention. However, when the same effect was tested using TPB/TRA model, there was no significant positive impact between digital advertising content and donation intention. Maybe using other models like technology acceptance model (TAM) would have led to a different conclusion. Overall, this topic is very interesting as not much research is being done on crowdfunding platform. By doing more research researchers will be able to explore the intention to donate in crowdfunding platform.

Lastly, future studies should also test the mediating effect of attitude, subjective norms and perceived behavioural control when examining impact of digital advertising content on intention to donate into Muslim NGOs through crowdfunding campaigns. This study has omitted this analysis as similar studies have not tested this. However, it would be important to test the mediation effect in order to better understand how digital advertising content can impact intention to donate.

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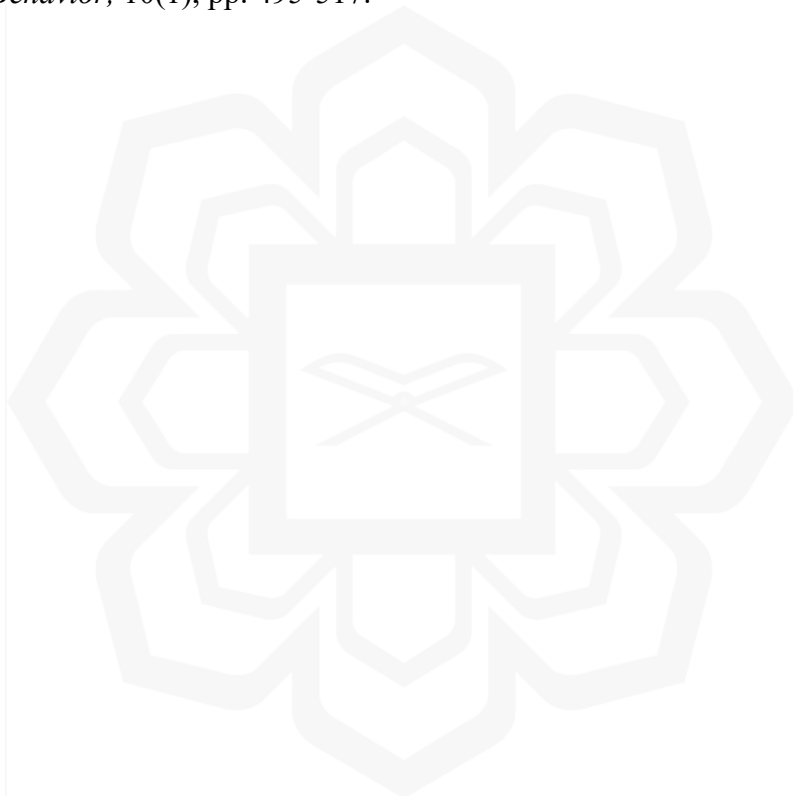
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APPENDIX A: SURVEY COVER LETTER



Dear Respondents,

Thank you for participating in this survey. We are currently conducting a study on the topic of “Intention to Donate to Muslim NGOs Using Crowdfunding Platforms: The Impact of Digital Advertising Content”.

We would be very grateful if you could help us by answering all the questions in this questionnaire.

Your participation is invaluable to us and very much appreciated. Should you need any further clarification, we would be pleased to assist you, or you may also contact the researcher as shown below.

We assure you that the information provided would remain anonymous and strictly confidential. The results would only be presented in aggregate form and no single individual’s result would be identified.

Thank you for your kind cooperation.

Yours truly,

Salem Abduhu

Kulliyah of Economics and Management Science

International Islamic University Malaysia

Email: salemabduhu@gmail.com

Tel: +601128845637

APPENDIX B: SURVEY QUESTIONNAIRE

Section A: Please answer the following questions regarding impact of digital advertising on intention to donate to Muslim NGO using crowdfunding platform.

1. Monthly Income

2. Do you have any experience with online crowdfunding platforms?

Yes		No	
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3. Name one (1) NGO that you regularly donate using crowdfunding platform.

4. Please indicate using the scale below regarding the Muslim NGO X that you stated in Question 8, Part A*

Scale:

Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree
1	2	3	4	5

1. Content Appeal

N	Question	SD	D	N	A	SA
1	The digital advertising content used by Muslim NGO X is visually appealing and interesting.	1	2	3	4	5
2	The digital advertising content should be well-organised and easy to understand.	1	2	3	4	5
3	When digital advertising content is appealing, it is more likely that potential donors will be willing to donate to Muslim NGOs.	1	2	3	4	5
4	Digital advertising content offers personalised information on campaigns posted by Muslim NGO X based on my preferences.	1	2	3	4	5
5	I feel that my needs are met by digital advertising content.	1	2	3	4	5

2. Trust

N	Question	SD	D	N	A	SA
1	The digital advertising content used by Muslim NGO X is trustworthy.	1	2	3	4	5
2	Muslim NGO X intends to keep their promises and commitments that they display in digital advertising content.	1	2	3	4	5
3	Digital advertising content of Muslim NGO X has my best interests in mind.	1	2	3	4	5
4	Even without monitoring, I trust that Muslim NGO X can do their job.	1	2	3	4	5
5	I am prepared to give my personal information to crowdfunding platform used by Muslim NGO X.	1	2	3	4	5
6	I am willing to give my credit card information when donating into Muslim NGO X using crowdfunding platform.	1	2	3	4	5

3. Interactivity

N	Question	SD	D	N	A	SA
1	Muslim NGO X's social media allows me to share and update the existing digital advertising content.	1	2	3	4	5
2	Muslim NGO X interacts regularly with its followers and fans through the use of digital advertising content.	1	2	3	4	5
3	Interactive digital advertising content created by Muslim NGO X motivates potential donors into donating to crowdfunding campaigns.	1	2	3	4	5
4	Interaction with Muslim NGO X helps potential donors to make donation decision.	1	2	3	4	5
5	Potential donors prefer interacting with Muslim NGO X as it instils trust and security.	1	2	3	4	5

4. Information Quality

N	Question	SD	D	N	A	SA
1	Digital advertising content of Muslim NGO X provides reliable information.	1	2	3	4	5
2	Digital advertising content of Muslim NGO X provides useful information.	1	2	3	4	5
3	Digital advertising content of Muslim NGO X provides timely information.	1	2	3	4	5
4	Digital advertising content of Muslim NGO X provides sufficient information for me to make a decision.	1	2	3	4	5
5	I am satisfied with the information that digital advertising content provided by Muslim NGO X	1	2	3	4	5

5. Shariah Compliance

N	Question	SD	D	N	A	SA
1	Islam contains certain rules and regulations concerning the advertising and marketing process.	1	2	3	4	5
2	Digital advertising content by Muslim NGO X follow guidelines set by Shariah.	1	2	3	4	5
3	Digital advertising content by Muslim NGO X is free from prohibited elements as per Shariah.	1	2	3	4	5
4	Shariah compliance of digital advertising content of Muslim NGO X motivate potential donors into donating to crowdfunding campaigns.	1	2	3	4	5
5	Muslim donors prefer digital advertising content that is Shariah compliant when making donation decisions.	1	2	3	4	5

6. Digital Advertising Content

N	Question	SD	D	N	A	SA
1	I find digital advertising content helpful when donating online.	1	2	3	4	5
2	Digital advertising content provides greater engagement between Muslim NGO X and potential donors.	1	2	3	4	5
3	I find digital advertising content to provide quality information to potential donors.	1	2	3	4	5
4	Digital advertising content facilitates 24/7 shopping	1	2	3	4	5
5	Digital advertising content provides greater engagement with Muslim NGO X.					

7. Subjective Norms

N	Question	SD	D	N	A	SA
1	People whose opinions I value donate to Muslim NGO X using crowdfunding platforms.	1	2	3	4	5
2	People who are important to me think that I should donate to Muslim NGO X using crowdfunding platforms.	1	2	3	4	5
3	My family members expect me to donate to Muslim NGO X using crowdfunding platform.	1	2	3	4	5
4	My friends expect me donate to Muslim NGO X using crowdfunding platforms.	1	2	3	4	5
5	It is expected from me that I should donate to Muslim NGOs using crowdfunding platforms.	1	2	3	4	5
6	I prefer to donate to Muslim NGO X's crowdfunding projects that someone important to me have also donated.	1	2	3	4	5

8. Attitude

N	Question	SD	D	N	A	SA
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1	Donating money into Muslim NGOs using crowdfunding platform is easier and more convenient than using normal means of donating.	1	2	3	4	5
2	When donating money into Muslim NGOs using crowdfunding platform, it can reach those who are in need more efficiently.	1	2	3	4	5
3	I think that donating money into Muslim NGOs using crowdfunding platform is beneficial for the society.	1	2	3	4	5
4	I think it's good to donate to Muslim NGOs using crowdfunding platform.	1	2	3	4	5
5	I think there is value in making donations donate to Muslim NGOs using crowdfunding platform.	1	2	3	4	5
6	I think there is positive in making donations donate to Muslim NGOs using crowdfunding platform.	1	2	3	4	5

9. Perceived Behavioural Control

N	Question	SD	D	N	A	SA
1	It is mostly up to me whether I donate to Muslim NGO X using crowdfunding platform.	1	2	3	4	5
2	If I wanted, I could easily donate to Muslim NGO X using crowdfunding platform.					
3	I am confident that I will be able to donate to Muslim NGO X using crowdfunding platform.	1	2	3	4	5
4	Donating money into Muslim NGO X using crowdfunding platform is easy for me.	1	2	3	4	5
5	If finances permit, I make donation into Muslim NGO X using crowdfunding platform.					

10. Intention to donate

N	Question	SD	D	N	A	SA
1	Given the chance, I intend to donate to Muslim NGO X using crowdfunding platforms.	1	2	3	4	5
2	Given the chance, I predict that I would donate to Muslim NGO X using crowdfunding platforms.	1	2	3	4	5
3	It is very likely that I will donate to Muslim NGO X using crowdfunding platforms in the near future	1	2	3	4	5
4	I would use crowdfunding platform to donate to Muslim NGO X.					
5	I have an intention to donate to Muslim NGO X using crowdfunding platform when I see their digital advertising content,					

Section B: Demographic Information

1. Gender

Male		Female	
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2. Age Category

Below 20		20-30		30-40		40-50		Above 50	
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3. Education Level

Diploma		Bachelor's Degree		Master's Degree		PhD		Other	
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4. Marital status

Single		Married	
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5. Occupation

Student		Lecturer		Employee	
Self-employed				Unemployed	

6. Monthly Income

APPENDIX C: EFA OUTPUT

Rotated Component Matrix^a

	Component									
	1	2	3	4	5	6	7	8	9	10
ATT6	.833									
ATT5	.830									
ATT4	.806									
ATT3	.795									
ATT2	.777									
ATT1	.740									
PBC5		.848								
PBC1		.835								
PBC4		.814								
PBC3		.787								
PBC2		.772								
PBC6		.765								
ITD3			.764							
ITD2			.728							
ITD1			.724							
ITD5			.635							
ITD6			.623							
ITD4			.597							
SN5				.792						
SN4				.757						
SN2				.742						
SN3				.727						
SN1				.638						
DAC3					.782					
DAC1					.728					
DAC2					.697					
DAC4					.666					
DAC6					.618					
DAC5					.540					
Trust5						.770				
Trust7						.740				
Trust2						.705				
Trust4						.649				
Trust3						.621				
InfQual3							.729			

InfQual4							.723			
InfQual5							.692			
InfQual2							.670			
Interact2								.854		
Interact3								.846		
Interact1								.819		
Appeal2									.760	
Appeal5									.740	
Shar3										.774
Shar4										.685
Shar5										.659

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.^a

a. Rotation converged in 7 iterations.

