

Customers' Intention to Use Digitalized Islamic Crowdfunding: The Case of Bimb Sadaqa House

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ABSTRACT

This study aims to investigate the factors that influence BIMB customers' intention to utilise Sadaqa House, a digitalized Islamic crowdfunding platform. This study utilised the Theory of Planned Behavior (TPB) as a conceptual framework with four (4) independent variables, namely attitude, subjective norms, perceived behavioural control, and religiosity, and one dependent variable, namely intention to use digitalized Islamic crowdfunding. BIMB clients in Selangor were sent an online questionnaire, Google Form, via several social media platforms. There was a total of 250 respondents collected. The findings revealed that subjective norm was the most influential factor in predicting consumer intention to use Sadaqa House BIMB. This was followed by an attitude indicating that supportive ideas from others, such as families, relatives, peers, and acquaintances, can influence the respondent's choice to utilise Sadaqa House. However, perceived behavioural control and religiosity have little impact on the intention to use Sadaqa House BIMB. The results suggested that BIMB should permit all non-profit organizations, private and public sectors, and communities to contribute to this digitalized Islamic crowdfunding initiative organised by Sadaqa House BIMB. Additionally, the study suggests that more campaigns be conducted to create and promote awareness. With increased awareness, not only the individual but also the individual's circle will be influenced

to utilise this digitalized Islamic crowdfunding. This study differs from previous research in that it provides a new perspective by employing TPB and introducing a new variable, religiosity.

Keywords: Islamic crowdfunding, BIMB, Sadaqa House, Digital intention

INTRODUCTION

Bank Islam Malaysia Berhad (BIMB) has launched its Sadaqa House which is a digitalized Islamic crowdfunding platform in 2018. An online platform can be exposed to an online scams and theft. According to [1], the cyber scams in Malaysia has been increasing year by year with 814 cases were reported in 2012 with losses amounting of RM33.61 million, and the number of cases increased to 1,095 in 2013 with total loss of RM35.69 million. Furthermore, this issue has become more critical when cyber scams resulted in RM410.6 million in losses, with 8,489 cases recorded from 2018 until August 2019 [2]. This issue might be affected the people's trust in digitalize crowdfunding platforms, including in the Sadaqa House.

In addition, although many studies have been conducted on online donation area (e.g. see: [3]; [4]; [5]; [6]; [7], there were lack of studies on digitalize Islamic crowdfunding especially in relation to Sadaqa House BIMB. For instance, a study from [8] discussed on the establishment of Sadaqa House: issues and challenges; [9] studied a preliminary on the Islamic bank's acceptance towards the establishment of the Sadaqa House; [10] studied on the establishment Sadaqa House in Malaysia: A Bank perspective; [11] which only focus on proposed model for the implementation of Sadaqa House as banking product or service and [12] which study regarding on Sadaqa House model: supporting the welfare of the ummah. Meanwhile, [13] examined and only focus on intention to participate in using crowdfunding generally among public using extended TPB approach which are trust and empathy without touched on religiosity. Thus, this study looks at different approach by adopting TPB model and adding another variable, i.e., religiosity.

Meanwhile, according to [14], the usage of crowdfunding has been widely used in Islamic banking and finance (IBF) industry especially as microfinance and as well as one of the tools in Islamic finance technology (FinTech) [21]. However, crowdfunding has less disclosed as an alternative in research funding especially in the field of IBF [15]. The microfinance services are seen as crowdfunding platform are not fully used by Malaysian. In Malaysia, even though there are many largest poverty-oriented microfinance institutions that use crowdfunding such as Amanah Ikhtiar Malaysia (AIM), Yayasan Usaha Maju (YUM) and TEKUN Nasional (TEKUN) that offer various microfinance schemes to the poor entrepreneurs in order to enhance their business, but they did not fully take advantage on that [39]. Similarly, [15] also stated that, the level of awareness on crowdfunding among Islamic banking and finance institutions was relatively low and it was supported by [16], which found that the managers or directors of SME and start-up in Malaysia have limited knowledge and awareness of crowdfunding not to mention Islamic crowdfunding such as Sadaqa House BIMB.

Moreover, at the initial stage of the establishment of Sadaqa House in 2018, BIMB has joint-venture with Global Sadaqah. The purpose of joint venture is to collect the fund on crowdfunding platform and allowing BIMB to open account for crowdfunding purposes. Later this joint venture was rewarded as the best Islamic crowdfunding finance platform in 2020

[17]. However, after a year of its establishment, BIMB noted that the amount of collection into BIMB's account is higher than into the Global Sadaqah [18]. Besides, BIMB encouragingly collected more than 5.5 million in contributions since its launch in 2018 and during struggling with the pandemic, BIMB also raised RM 400,000 through their Islamic crowdfunding platform namely as Sadaqa House [40] and [41]. Therefore, it shows that there was positive progress in terms of collection and highlighted as the best social finance initiatives that organized by Sadaqa House BIMB. Therefore, we used an extended TPB model to examine the intention to use Sadaqa House BIMB. The TPB model consists of attitude, subjective norm, perceived behavioral control and religiosity and will be employed to examine the factors that influencing the customer's intention to use Sadaqa House BIMB as one of digitalize Islamic crowdfunding in Malaysia.

SADAQA HOUSE OF BANK ISLAM MALAYSIA BERHAD

The adaptation of innovation and service quality in Islamic banks has become relevant due to its obvious relationship to costs, profitability and positive word of mouth. There is a new entrant to the market, which Bank Islam Malaysia Berhad (BIMB) provides the Islamic products and services that is Sadaqa House. Sadaqa house is one of the Value-Based Intermediation (VBI) initiatives of Bank Islam. Sadaqa House is an initiative that identifies the gap in the social welfare industry, that was inspired by collaborative ideas from multiple stakeholders, led by Bank Islam, which made it the first Islamic bank in Malaysia that incorporates a model of this kind into the Muslim banking system that is digitalize Islamic crowdfunding. The idea of mutual aid is encouraged and taken to the next level of donation. It is targeted, straightforward and realistic [19]. As a mediator and meeting place between the donors, the change-makers and the recipients, Sadaqa House plays an important role. This fund is funded to undertake initiatives in underserved sectors such as education, health and economic empowerment as well as environment, through this digitalize Islamic crowdfunding [20]. Any amount can be contributed to the Sadaqa House account by the public or bank customers. After the due diligence process, the funds will be allocated to those in need listed and chosen by the Bank Islam's committee that in-charge of *zakat* and charity. The Sadaqa House transforms humanitarian efforts implicitly over the long term in order to be able to use Islamic methods along with the latest technologies. For instance, the Sadaqa House, was never explored and is ideal nowadays for the globalization of creativity in a contemporary style. The debate about whether Sadaqa House can be accessed by a very broad technology is on the study of previous literature study on Islamic law [22]. Participation in the Sadaqa House was often available to the public or person and therefore the cumulative collection of the Sadaqa House as a whole would be expanded.

The Concept of Intention

According to Cambridge English Dictionary, the word intention refers to something that you want and plan to do. Intention also comes out with a determination to do something in a particular way that led to determining mentally upon some result or action. In Islam, Muslims believe that intentions are very vital for every single action taken. It reflects or describes the fundamental motive of the reason why we plan something or why we do what we want to do. In a hadith narrated by Bukhari and Muslim said, the Messenger of Allah, Prophet Muhammad SAW mentioned that "Intentions (*niyyah*) will become the prove for any actions taken, thus each Muslims will be rewarded with what he or she intended for. With that, the hadith emphasized that intention is the root and ultimate basis of every action taken.

In addition, as well as for the Theory of Planned Behavior (TPB), intention becomes the vital factor for the Theory of Reasoned Action (TRA) too in which TPB is an enhancement of the main theory TRA that emphasize the behavior outside the volitional. Both of these models are highly valued in the literature of studies and have a great authority in studying and clarifying consumer resolutions because they first offer a coherent structure that relates attitudes with behavior which are including thoughts and actions. Intention will indicate the effort that the individual will make in performing the behavior and a willingness to try to implement it. Therefore, the stronger an individual's intentions is, the higher the probability of performing the behavior.

Theory of Planned Behaviour (TPB)

The Theory of Planned Behaviour (TPB) started when there is weakness and improvement in the Theory of Reasoned Action (TRA) in which the TRA was proposed by Martin Fishbein together with Icek Ajzen in 1980. Then, the development of the TPB was built off of what was assumed of human behaviour in the Theory of Reasoned Action (TRA). After that, the TPB was then developed on what the Theory of Reasoned Action believed regarding to human actions. This theory was presented and developed in 1985 by Icek Ajzen in his article "From Intentions to Actions: A Theory of Planned Behaviour". In contrast, the Theory of Reasoned Action was embedded in different attitude theories, including the attribution theory, learning theory and the last one is consistency theory that were included in the Osgood and Tannenbaum's congruity theory, Festinger's dissonance theory and Heider's balance theory. According to TRA, when people evaluate and making assumption that the actions or behaviour they recommend as good and positive, and when they are making assumption that others want and make them to act the behaviour, that is called as subjective norm which leads to a bigger purpose and intention which is motivation, and more likely they tend to do so. In several studies, it was verified that there is high correlation between attitude and subjective norm to behavioural intention and subsequently to behaviour.

The significant relationship between the intention to behaviour and actual behaviour has also been emphasized, as the findings of some research have shown that behavioural intention does not always lead to actual behaviour from the factors of circumstantial limitations. Theory of Planned Behaviour (TPB) is divided into the attitude of an individual, his perceived behavioural control and the subjective norm of society which both affect the purpose of a person and consequently the ultimate actions. TPB combined with its perceived behavioural control over the actions and subjective norm of societies, uses the person's attitude and opinion to affect its comfortability which results in behaviour and action. In certain situations, when someone has a negative outlook and thinks they have no influence over this action, the person is less likely to conduct the action.

TPB was developed to describe all habits that individuals should control themselves. The vital feature of this model is the behavioural intention. The attitude regarding the probability of the comfortability and a subjective evaluation of the risk and benefit of the consequence are affecting behavioural intentions. A broad number of scope habits and intentions like health services utilization, e-wallet, corporate waqf were successfully predicted and clarified by TPB. The TPB declares that behavioural control achievement depends on motivation (intention) and ability (control of behavioural). Three conceptually independent determinants of intention that are postulated by the TPB. As originally explained in [23] three forms of precedents direct

human intention, involving the attitude, the subjective norm and the perceived behaviour control. Although in many fields of research the TPB has been widely used in many studies, the validity in Sadaqa House has not been confirmed. In the context of Sadaqa House, TPB variables should be investigated, since they can be a recommendation to look at the factors that could affect Muslim's intention to contribute to Sadaqa House. It differentiates and measured by three main predictors which are attitude, subjective norm and perceived behavioural control.

One of the predictors or the components in the Theory of Planned Behaviour (TPB) is attitude. [23] mentioned it is necessary for human behaviour to be predicted and explained. Plus, they also referring to the extent to an individual who has an advantageous or unpleasant assessment or estimation of the action and behaviour concerned. It includes considering the effects of actions. Attitude requires behavioural convictions and evaluations of outcomes. [24] reinforce that the basis of the attitude claiming that it is made up from a strong belief in perceived behavioural consequences. Many researches had shown the important of attitude-purpose relationship. [25] further indicates that growing positive attitudes approach charities will foster donations. Consequently, researchers are interested in testing whether the attitude factor can affect the intention of Muslims to use the Sadaqa House. If a Muslim is optimistic about Sadaqa House, then the chances of contributing to Sadaqa House are strong.

The second indicator of TPB is subjective norm. [26] have established it, referring to external and interpersonal influence. The subjective norm is defined by [27], [28] and [29] as the perceived social pressure to carry out action or not. Subjective norm that apply to the assumption that other people agree or disagree. It concerns people's views that the individual believes he or she should engage in the behaving of peers and persons of value. The likelihood of being a contributor in Sadaqa House is also high if the subjective standard of Muslims is optimistic.

The third one is perceived behavioural control. The perceived force then emphasizes the perceived involvement of influences to make the execution of an action easier or less difficult. Perceived power contributes to an individual's perceived behavioural control of all those variables, whereas the last one relates to a perception of ease or complexity of behavior by individuals. The perceived behavioral control differently among circumstances and behaviors, leading to an individual having dissimilar expectations of behavioral control. Perceived behavioral control often plays a critical role in the TPB and relates to the understanding by people of the ease or challenge of behavior. TPB seeks to clarify what the behavioral intention predicts and affect the behavior.

RESEARCH METHODOLOGY

The study employed a quantitative, which utilized a questionnaire based on survey. This survey questionnaire was designed using google form and distributed via several social media platforms such as Facebook (Community of Shah Alam/ Klang/ Selangor) and WhatsApp application. The researchers also sent an email to the Social Finance Department of Sadaqa House of BIMB to get their collaboration and help to distribute the questionnaire to their customers. The study used a non-probability sampling and applied convenience sampling which refers to the collection of information from the population who are conveniently available to provide it. According to [30] this sampling technique is the best way of getting some basic information as it is quickly and efficient. The target population of this study is the BIMB's

customers in Selangor. It is noted that Selangor is recorded as a city that has higher population composition in third quarter in 2019 which is 20%, followed by Sabah (12%) and Johor (11.6%) from 32.56 million of Malaysia citizen [31]. In addition, according to [18], Selangor is the second highest state that collected *zakat* after Wilayah Persekutuan Kuala Lumpur in 2020.

According to [32] and [30], the sampling size should be between 30 to 500 while, [33] recommended a sample size from 100 to 150, in the case of a small sample size. Based on this, the study distributed survey questionnaire to 250 respondents. However, only 221 questionnaires were used for data analysis which accounted to 87.7% of valid response rate. The remaining respondents were disregarded because they were not the customer of Bank Islam Malaysia Berhad.

FINDINGS AND ANALYSIS

The findings were divided into three (3) which the demographic profile, descriptive statistics and regression.

Demographic Profile and Descriptive Statistics

The demographic profile can be summarized in the following table 1.

Table 1 Summary of Demographic Profile of Respondents

Demographic	Characteristic	Frequency	Percentage (%)
Gender	Male	77	34.8
	Female	144	65.2
Race	Malay	190	86.0
	Chinese	27	12.2
	Indian	2	0.9
	Others	2	0.9
Marital Status	Single	74	33.5
	Married	132	59.7
	Other	15	6.8
Age	Less than 25 years old	27	12.2
	25 to 40 years old	90	40.7
	41 to 55 years old	66	29.9
	More than 55 years old	38	17.2
Religion	Islam	219	99.1
	Christian	1	0.5
	Other	1	0.5
Highest Educational Level	Certificate	16	7.2
	Diploma	29	13.1
	Degree	133	60.2
	Master	27	12.2
	PhD	16	7.2
Occupation	Government Sector	110	49.8
	Private Sector	76	34.4
	Other	35	15.8
Aware on existence of Sadaqa House BDMB	Yes	124	56.1
	No	97	43.9
Monthly Income	RM 2,000 and below	35	15.8
	RM 2,001 – RM 5,000	91	41.2
	RM 5,001 – RM 8,000	64	29.0
	RM 8,001 and above	31	14.0

Source: Author's Tabulation

From Table 1.0 above, the majority of the respondents were Muslim Malay and female which representing the customer's portfolio of BIMB. Majority of the respondents were married with the age between 25 to 40 years indicating the most with intention to use. About more than half of the respondents were aware of the Sadaqa House of BIMB. The followings are the descriptive statistics.

Table 2.1 Intention to use Sadaqa House of BIMB

Statement	Mean	Std. Deviation
I intend to research more about Sadaqa House in the future.	4.4344	.59658
I intend to research facilities in my area that offer Sadaqa House by Bank Islam Malaysia Berhad.	4.2443	.64246
I intend to discuss the Sadaqa House as an option for my primary form of charity with my family/friends/colleagues in the future.	4.2805	.72803
I intend to learn more about Sadaqa House process and its contribution to the communities.	4.4615	.62130
I intend to ask Sadaqa House users about their experiences with the methods to determine if it is might be right for me.	4.2760	.68809
I prefer to use Sadaqa House as charity crowdfunding platform to help communities on charity projects under Bank Islam Malaysia Berhad (BIMB).	4.3665	.74867

Sources: Author's Tabulation

Table 2.1 above shows the intention to use Sadaqa House among customers of BIMB. The findings revealed that the mean (M) is 4.343 while the standard deviation (SD) is 0.486. The highest mean shows that the respondents agree about "*I intend to learn more about Sadaqa House process and its contribution to the communities*" (M = 4.461, SD = 0.621). Meanwhile, the lowest is "*I intend to research facilities in my area that offer Sadaqa House by Bank Islam Malaysia Berhad*" (M = 4.244, SD = 0.642).

Table 2.2 Attitude

Statement	Mean	Std. Deviation
Obtaining information about Sadaqa House to give sadaqah or charity seems extremely easy.	4.2308	.69161
Choosing Sadaqa House as my primary intermediaries to charity platform would be extremely beneficial.	4.3167	.66684
Using Sadaqa House would be more convenient for my lifestyle than the other charity methods, such as consuming time to find the poor and needy.	4.2489	.76072
Sadaqa House is more effective at preventing in consuming a lot of time and energy than the other methods.	4.2715	.73766
Sadaqa House would be able to control my fear from giving money to wrong person and to avoid from fraudulent.	4.3529	.66902
Sadaqa House would be an effective charity collection to train communities in helping and contribute to the society in needed.	4.3710	.63809

Table 2.3 Subjective Norm

Statement	Mean	Std. Deviation
The Sadaqa House are good charity options for any institutional especially corporate company to contribute as their CSR.	4.3348	.66477
My friends would support my decision to use Sadaqa House as my primary charity methods.	4.0498	.75213
My family would support my decision to use Sadaqa House as my primary charity methods.	4.0362	.77960
My boss or colleague would support my decision to use Sadaqa House as my primary charity method.	4.0181	.82552
If I used Sadaqa House as my primary charity method, I would be able to relate to my peers and institutional.	4.2127	.74774
I intend to ask Sadaqa House users about their experiences with the methods to determine if it is might be right for me.	4.3032	.68320

Sources: Author's Tabulation

Table 2.2 revealed the findings that the overall result for the attitude is ($M = 4.298$, $SD = 0.526$). The highest mean shows that the respondents agree about *"Sadaqa House would be an effective charity collection to train communities in helping and contribute to the society in needed"* ($M = 4.317$, $SD = 0.638$). While, the lowest is *"Obtaining information about Sadaqa House to give sadaqah or charity seems extremely easy"* ($M = 4.230$, $SD = 0.691$). Therefore, the respondents agree about attitude. Meanwhile, table 2.3 reported that the overall mean for subjective norm is 4.159 with a standard deviation of 0.597. The highest mean shows that the respondents agree on *"The Sadaqa House are good charity options for any institutional especially corporate company to contribute as their CSR"* ($M = 4.334$, $SD = 0.664$). However, the lowest response is *"My boss or colleague would support my decision to use Sadaqa House as my primary charity method"* ($M = 4.018$, $SD = 0.825$).

Table 2.4 Perceived Behavioral Control

Statement	Mean	Std. Deviation
I am confident in my choice to avoid from the charity scammers if I desired to use Sadaqa House as my primary charity method.	4.2489	.67188
Involving in Sadaqa House as my primary charity methods would be completely up to me.	4.2579	.69511
My boss would support my decision to involve in Sadaqa House.	4.1584	.77300
Sadaqa House can be part of CSR for my company.	4.1900	.76282
I know where to go if I wished to involve in Sadaqa House as my primary charity method.	4.2489	.76667

Table 2.5 Religiosity

Statement	Mean	Std. Deviation
My faith involves all of my decision to contribute in Sadaqa House.	4.3167	.64607
I should seek and think about God's blessings when making decision to contribute in Sadaqa House.	4.4344	.65470
Nothing is important to me other than hoping for the sake of God's blessing via giving charity to help the needy including my involvement in Sadaqa House.	4.4842	.62955
I believe that I will feel the presence of the God or spiritual being when contributing in Sadaqa House.	4.4615	.63576
My religious beliefs are really what lie behind my whole approach to contribute in Sadaqa House.	4.4163	.72520

Sources: Author's Tabulation

Table 2.4 reported that the overall mean for perceived behavioral control is 4.220 with a standard deviation of 0.569. The respondents agree that *"Involving in Sadaqa House as my primary charity methods would be completely up to me"* as the highest mean ($M = 4.257$, $SD = 0.695$). Meanwhile, for response *"My boss would support my decision to involve in Sadaqa House"* recorded as the lowest mean ($M = 4.158$, $SD = 0.773$). On the other hand, table 2.5 revealed that the overall mean for the religiosity is 4.422 with a standard deviation of 0.507. The highest mean showed respondents agree about *"Nothing is important to me other than hoping for the sake of God's blessing via giving charity to help the needy including my involvement in Sadaqa House"* which is ($M = 4.484$, $SD = 0.629$). However, for *"My faith involves all of my decision to contribute in Sadaqa House"* ($M = 4.316$, $SD = 0.646$) shows as the lowest mean.

Results from Regression

Table 3 Multiple Regression Result

Variables	Coefficient	Standard Error	Sig	VIF
Constant	1.316	0.199	0.000	
Attitude	0.259	0.070	0.000***	2.899
Subjective Norm	0.365	0.063	0.000***	2.988
Perceived Behavioral Control	-0.012	0.068	0.859	3.168
Religiosity	0.102	0.074	0.153	2.748

Sources: Author's Tabulation

Table 3 represents the overall sample of attitude, subjective norm, perceived behavioral control and religiosity as independent variables (IV) that influence the dependent variable (DV) which is the customer's intention to use Sadaqa House BIMB. Based on Table 3, it showed that the VIF value is less than 5, indicating that there is no multicollinearity error in this study and the variables in the model are adequate and fit.

Table 3 also revealed that there was significant positive relationship between attitude and intention to use Sadaqa House BIMB. This is aligned with previous studies regarding determinants of online *infaq* intention by [34], public intention to participate in using crowdfunding by [13], the influence of sales promotion, perceived product quality and hedonic perception on consumers' purchase intention - the moderating effect of brand awareness by

[35], customer intention on Islamic home financing products: an application of TPB by Ibrahim, [36], fundraising campaigns by [37] and also proven by [3] that studied on people's intention to use via SNSs.

Similarly, there was significant positive relationship between subjective norm and intention to use Sadaqa House BIMB. This is consistent from the previous findings in similar context relatively such as determinants of online *infaq* intention by [34], public intention to participate in using crowdfunding by [13], and by [38] regarding on religiosity and TPB towards intention to give *infaq*. However, the findings differ from [36] on customer's intention in choosing Islamic home financing products.

On the other hand, this study found that the perceived behavioural control has no significant effect on customer's intention to use Sadaqa House BIMB. This finding is supported by previous findings from [13] where stated that there is no significant relationship between perceived behavioural control that influence public intention to participate in using crowdfunding. Meanwhile, the results are not consistent with earlier studies where [38] found that perceived behavioural control has significant effects on Muslim traders *infaq* intentions in traditional market.

In addition, the result also revealed that there is insignificant effect of religiosity towards customer's intention to use Sadaqa House BIMB. This finding is consistent with the previous study by [34] on determinants of online *infaq* intention found that Muslim religiosity does not have a significant direct or indirect on online *infaq* intention and also from fundraising campaigns by [37]. However, this contradicts the findings of [38] where they studied on determinants the influence level of religiosity and TPB towards the intention to perform *infaq* in traditional market Muslim traders and from [36] where they found that religiosity is the most important factor affect the customer's intention in choosing Islamic home financing products.

CONCLUSION

The study of Bank Islam Malaysia Berhad (BIMB) customers provides insightful data on the factors that influence their intent to use Sadaqa House, a charitable platform introduced by BIMB. Attitude, subjective norm, perceived behavioural control, and religiosity were examined as potential predictors of customer intent. Although all four variables were positively correlated with the customers' intention to use the Sadaqa House, only attitude and subjective norm had a significant effect on their intention. This suggests that customer attitudes towards the platform and their perception of social pressure to use it are the most influential determinants of their intent to utilise Sadaqa House. Attitude refers to customers' overall evaluation of Sadaqa House, which can be influenced by a variety of factors, including perceived platform benefits, alignment with personal values, and usability. Positive customers are more likely to utilise Sadaqa House because it aligns with their values and provides a convenient platform for performing charitable deeds. Alternatively, customers with a negative attitude towards the platform may not be motivated to utilise it despite its potential benefits. The subjective norm, which refers to the perceived social pressure to use the platform, also plays a crucial role in determining whether or not customers intend to use Sadaqa House. Customers are more likely to utilise the platform if they believe their peers or family members expect them to do so. This suggests that social influence can be a potent motivator for influencing customer behaviour and that BIMB can use this to encourage more customers to use the platform.

The study emphasises the significance of customers' attitudes towards the platform and their perception of social pressure in determining their intent to utilise the Sadaqa House of BIMB. Understanding these factors can assist BIMB in designing and promoting the platform more effectively, thereby encouraging more customers to use it for charitable purposes. Furthermore, the study suggests that perceived behavioural control and religiosity may play a supporting role in shaping customer behaviour, but may not be strong enough predictors to significantly influence their intention to use the platform.

The present study has some limitations due to the the adequacy of the sampling technique as a result of the small sample size used. To overcome this limitation, future research could investigate alternative methods of analysis for predicting customer intent to use the Sadaqa House of BIMB in digitalized Islamic crowdfunding. To ensure that the sample is representative of the population, researchers could, for example, use a larger sample size or employ different sampling techniques. This would increase the study's validity and reliability and make its findings more generalizable. In addition, alternative methods of analysis could be explored to improve the study's predictive power. For instance, researchers could use more advanced statistical techniques, such as regression analysis or structural equation modelling, to identify the factors that have the greatest influence on customer intent to use Sadaqa House. These techniques could aid in the comprehension of the intricate interrelationships between the various factors and provide more accurate forecasts of customer behaviour.

An important implication of the study is the significance of customer attitudes towards the platform. The study found that customers' overall evaluation of the Sadaqa House platform, including their perception of its benefits, alignment with personal values, and usability, was the most influential predictor of their intent to use it. This emphasises the significance of creating a favourable perception of the platform through effective marketing and communication strategies that emphasise its benefits and align with customer values. Moreover, promoting the platform's usage requires ensuring that it is user-friendly and meets the needs of customers. The study emphasises the role of subjective norm in influencing customer behaviour. The perception of social pressure to utilise the platform was discovered to have a significant impact on customer intent. This indicates that promoting the use of charitable platforms through social influence, such as peer-to-peer marketing and endorsements, may be an effective method for increasing platform adoption. The findings of the study also suggest that perceived behavioural control and religiosity may play a supporting role rather than a crucial one in determining customer behaviour. Although these variables were positively associated with customers' intentions to use the platform, they did not have a significant impact. This suggests that while these factors may be important considerations for a subset of customers, they are not the primary drivers of platform adoption. The study underscores the significance of understanding customer attitudes and perceptions when developing promotional strategies for charitable platforms. By identifying the key factors that influence customer behaviour, businesses can create effective marketing and communication strategies that are in line with customer values and needs. In addition, the findings of the study indicate that social influence may be an effective strategy for promoting platform adoption, and that ease of use and customer experience are essential design considerations for platforms.

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