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The role of social media eWOM and motivation typology in urban Islamic digital donations

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Abstract

Purpose – This study examines how the credibility and usefulness of social media electronic word of mouth (eWOM) affects information adoption and how it subsequently influences donor engagement, donation intention, and donation decisions among urban Muslims in Indonesia. It also explores differences in donation behavior based on the motivation type.

Methodology – This study employed a quantitative approach using survey data from 230 Muslim respondents in Greater Jakarta. The analysis utilized descriptive statistics and Structural Equation Modeling with Partial Least Squares (SEM-PLS), including outer model evaluation (validity and reliability) and inner model analysis (hypothesis testing).

Findings – All proposed hypotheses are supported. eWOM credibility is the strongest predictor of information adoption, significantly enhancing donor engagement, donation intention, and actual donation decisions. Donor engagement further increases intention, which strongly predicts decisions. The descriptive results show that humanitarian donations are the most dominant, particularly among young Muslim women aged 20–24, driven by empathy and social media engagement. Instagram is the primary reference source and Kitabisa.com is the most frequently used donation platform.

Implications – This research is useful for digital fundraising platforms and NGOs that aim to improve engagement by focusing on emotionally credible content, platform usability, and micro-donation options, especially for humanitarian and crowdfunding campaigns targeting younger Muslim donors.

Originality – This study contributes to the literature by integrating descriptive donation motivation typologies with SEM-PLS analysis to provide a comprehensive understanding of digital Islamic philanthropic behavior among urban Muslim communities.

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Introduction

The rapid digital transformation and widespread use of social media have changed public participation in philanthropic activities, especially in developing countries, such as Indonesia. Indonesia has experienced a steady increase in Internet penetration, reaching over 221 million users by early 2024, according to the Association of Internet Service Providers Indonesia (APJII) (Maisaroh et al., 2024), indicating great potential for digital-based initiatives, including online donations. Digital donations have become a significant alternative to low zakat collection through formal institutions (Insani, 2024; Nuraeni et al., 2024). The growth of Zakat, Infaq, and Sadaqah

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(ZIS) collection from 2002 to 2022 shows a steady increase, although it still falls short of the estimated national zakat potential (Nuraeni et al., 2024).

Meanwhile, social media has developed into an effective advocacy platform, enabling fast and persuasive information dissemination through electronic word-of-mouth (eWOM), which refers to user-generated content such as reviews, comments, and recommendations that are often more trusted than institutional advertisements (Bialkova & Te Paske, 2021; Hennig-Thurau et al., 2004).

In urban centers, such as Jabodetabek, the most connected region in Indonesia, approximately 75 percent of users rely on social media eWOM when making digital donation decisions (Annur, 2022). Credible and emotionally engaging eWOM has been shown to enhance both donation intention and actual giving. However, digital philanthropy remains under-optimized, often characterized by small, occasional contributions triggered by viral issues (Latief & Anwar, 2022; Yang et al., 2022) rather than by sustained donor engagement.

Previous studies have mostly explored eWOM in the context of consumer behavior and e-commerce (Hussain et al., 2017; Ismagilova et al., 2021), with limited attention paid to digital donation behavior in the nonprofit sector. Many of these studies focus solely on donation intention, overlooking donor engagement, which involves emotional, cognitive, and behavioral commitment (Shah & Wei, 2022). This leaves a gap in our understanding of how digital donors, particularly within faith-based philanthropy, make decisions.

Islamic philanthropy is not only economic in nature, but also deeply spiritual and social (Hasan, 2024). Amid urbanization and the digital connectivity of Muslim communities, donation behavior is shifting in terms of both motivation and platform preferences. This study adopts a typology of Islamic donation motivations, including obligatory zakat, regular charity *(sadaqah)*, humanitarian relief, community-based crowdfunding for mosques, education, and small business. Although previous research has discussed the convenience of digital platforms, few studies have examined how such motivations influence digital giving.

This study investigates how the credibility and usefulness of eWOM affect information adoption and how this in turn influences donor engagement, donation intention, and actual donation decisions. Using a quantitative approach with SEM-PLS, this study also included a descriptive analysis based on the typology of donation motivations.

This study makes a pioneering contribution by combining two complementary analyses. First, it employs a behavior-engagement framework using SEM-PLS to reveal how eWOM credibility and usefulness affect donor engagement, intention, and decision in digital Islamic philanthropy. Second, it presents a separate descriptive analysis of donor behavior across the four Islamic motivational typologies, enriching contextual understanding. Although the two analyses are not integrated, they provide practical and theoretical insights for enhancing value-driven donation strategies in urban Muslim societies.

Literature Review

Donation typology in the Indonesian socio-religious context

Donation is the act of giving money, goods, or services without expecting any return, aimed at supporting religious, social, or humanitarian causes (Bekkers & Wiepking, 2011). In Indonesia, this practice is deeply embedded in cultural norms and Islamic teachings, including the principle of *gotong royong* (mutual cooperation) (Slikkerveer, 2019). According to the World Giving Index 2023, Indonesia has been ranked the most generous country globally for six consecutive years (Cordourier-Real, 2023).

The donation landscape in Indonesia can be classified into four types:

1. Obligatory religious giving (e.g., zakat, fidyah, kaffarah) is driven by legal religious obligation and fear of spiritual consequences (Mohamed & Abdulrohim, 2025).
2. Voluntary religious giving (e.g., sadaqah, mosque donations) motivated by divine rewards and spiritual merit (Awang et al., 2015).
3. Humanitarian giving, often for disaster relief or poverty alleviation, based on empathy and compassion (rahmah, ihsan) (Bekkers & Wiepking, 2011);

4. Communal crowdfunding involves support for mosques, schools, or small businesses rooted in sadaqah jariyah, and long-term collective goals (Kunhibava et al., 2024).

This motivational typology offers a valuable framework for analyzing behavioral differences in digital donation, especially in urban Islamic contexts.

Digital philanthropy and social media-based marketing

Technology has transformed the way nonprofits engage with donors. Social media enable real-time interaction, broad reach, emotional storytelling, and transparent campaigns (Nageswarakurukkal et al., 2020). In Indonesia, 86 percent of users feel more connected to the causes through influencers (Pandjaitan, 2024). Social media platforms, such as Instagram, TikTok, Facebook, and YouTube, foster emotional engagement, enhancing donor loyalty and long-term giving (Pride & Ferrell, 2015).

Electronic Word of Mouth (eWOM) and its adoption

eWOM includes user-generated content such as reviews, recommendations, and testimonials (Nuseir, 2019). It is more credible, faster, and longer lasting than traditional marketing (Srivastava & Sivaramakrishnan, 2021). Its impact is driven by wide sharing, interpersonal trust, and community interaction (Erkan & Evans, 2018). Common forms include user reviews, influencer endorsements, viral hashtags, and forum discussions. Adoption depends on message quality, source credibility, and personal relevance (Cheung et al., 2009; Sussman & Siegal, 2003), as explained by the information adoption and elaboration likelihood models (Petty & Cacioppo, 1986).

Usefulness and credibility of eWOM

Usefulness reflects how well eWOM helps in decision making (Ngo, Bui, et al., 2024) and is influenced by content quality (Cheung et al., 2008), relevance (Erkan & Evans, 2018), and user attitude (Ngo, Vuong, et al., 2024). Credibility involves trust in the accuracy of information shaped by source expertise, persuasiveness, trustworthiness, and tone (Hovland et al., 1953; Verma et al., 2023). Both factors are essential for encouraging eWOM adoption and influencing donor behavior.

Donor engagement, donation intention, and decision

Donor engagement involves emotional, cognitive, and behavioral involvement in philanthropy (Duong et al., 2018; So et al., 2016). This is encouraged through transparency, community interactions, and emotional content (Al Nawas et al., 2021). Donation intention reflects a person's willingness to give, and is shaped by platform trust, credibility, and cause alignment (Fan & Miao, 2012; Zogaj, 2023). The donation decision is the final act, influenced by eWOM, satisfaction, and emotional connections (Brosnan et al., 2018; Kotler et al., 2010). Positive experiences lead to loyalty and recurrent donations.

Islamic values and urban donor behavior

In Islam, philanthropy reflects values of justice, purification, and community support. Digital zakat and sadaqah platforms offer real-time reporting and automated calculations (Nor et al., 2024). eWOM serves as a digital da'wah that builds trust and solidarity. Urban Muslim donors prefer platforms that offer emotional storytelling, visual transparency, and peer recommendations (Karakulah & Muneeza, 2024). Their decisions are influenced by their ease of use, credibility, and technology.

Stimulus–Organism–Response (S-O-R) theory

The SOR model (Mehrabian & Russell, 1974; Vieira, 2013) explains how external stimuli, such as digital messages, affect internal processing and lead to behavioral outcomes. It is widely used to study digital behavior (Shi et al., 2023). This framework supports the analysis of how eWOM on social media influences donor engagement, intention, and decision making in Islamic digital philanthropy.

Hypotheses development

The literature confirms that electronic word-of-mouth (eWOM) significantly influences digital donor behavior. Usefulness and credibility are key factors in eWOM adoption (Ngo, Bui, et al., 2024; Verma et al., 2023) that affect engagement, intention, and donation decisions (Shah & Wei, 2022; Yones & Muthaiyah, 2023). Adoption is shaped by both message quality and emotional trust, which encourage user engagement (Cheung & Thadani, 2012). Donation intention also serves as a mediator between engagement and final behavior (Ajzen, 1991; Yang et al., 2022).

This process aligns with the Stimulus Organism Response (S-O-R) model, where eWOM credibility and usefulness act as stimuli; adoption reflects internal processing; and engagement, intention, and donation are the responses. The model emphasizes that digital messages must be cognitively and emotionally processed before they lead to donation. Figure 1 illustrates this framework and guides the hypotheses and analyses.

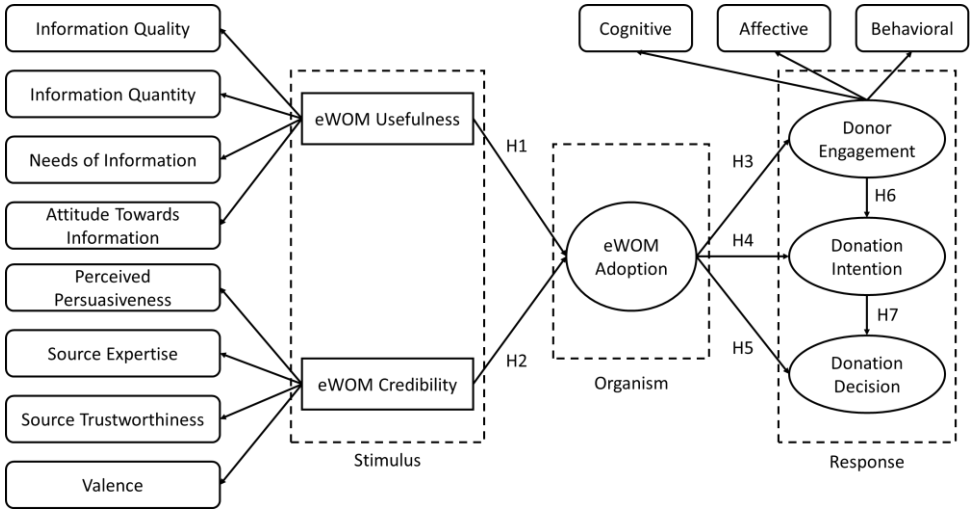

Figure 1. The research model is based on the S-O-R framework
Source: Author's synthesis (2025)

This study proposes and tests seven hypotheses based on the Stimulus Organism Response (S-O-R) framework and prior empirical research, outlining the causal pathway from exposure to electronic word of mouth (eWOM) to actual donation decisions on digital platforms:

- H_1: eWOM usefulness positively influences eWOM adoption. Perceived usefulness encourages individuals to adopt eWOM as a reference for their donation decisions. Informative and persuasive content increases cognitive involvement and trust in the campaign (Cheung & Thadani, 2012; Ngo, Bui, et al., 2024; Verma et al., 2023).
- H_2: eWOM credibility positively influences eWOM adoption. Credible messages based on trust, reliability, and expertise enhance message acceptance and shape positive behavioral intentions (Cooley & Parks-Yancy, 2019; Filieri et al., 2015; Nyagadza et al., 2023).
- H_3: eWOM adoption positively influences donor engagement. Adopting eWOM content fosters emotional and behavioral involvement, including sharing, discussing, and supporting campaigns (Shah & Wei, 2022).
- H_4: eWOM adoption positively influences donation intention. The perceived relevance and transparency of adopted eWOM content increase the intention to donate, serving as a predictor of future behavior (Ajzen, 1991; Chen et al., 2019).
- H_5: eWOM adoption positively influences donation decisions. High adoption of relevant and urgent messages contributes to actual donation behavior (Filieri et al., 2015; Shah & Wei, 2022).
- H_6: Donor engagement positively influences donation intention. Emotional investment and active participation in campaigns strengthen intention to donate (Hou et al., 2023).

- H_7: Donation intention positively influences donation decision. Intention remains the strongest predictor of donation behavior, especially when supported by platform trust and effective digital communication (Ajzen, 1991; Chen et al., 2019; Yang et al., 2022).

These hypotheses represent the influence of credible and useful digital messages on internal adoption and behavioral outcomes within Islamic digital philanthropy. Each hypothesis is tested using PLS-SEM with data from 230 urban Muslim donors in Jabodetabek, who have donated across four types: zakat, routine charity, humanitarian relief, and crowdfunding.

Research Methods

Research design

This study uses a quantitative survey approach to examine the influence of social media eWOM on donor engagement, donation intention, and digital donation decisions among urban Muslims in Indonesia. It also analyzes behavior across four Islamic philanthropic motivations: obligatory, voluntary, humanitarian, and crowdfunding. This method was chosen to capture behavioral patterns and psychological responses in a structured format.

Population and sampling

The population included Muslim individuals aged 18 and above living in Greater Jakarta (Jabodetabek), who had made digital donations and were exposed to eWOM on social media. A purposive sampling method was used to ensure relevant experiences. The criteria were as follows: (1) Muslims aged 18 or older, (2) residing in Jabodetabek, (3) active on social media, (4) exposed to donation-related eWOM, and (5) prior experience with all four donation types.

Based on Hair et al. (2006) the 43 indicators, a minimum of 215 responses were required. The final sample consisted of 230 valid responses.

Data collection

Primary data were collected through an online questionnaire using Google Forms in March and April 2025. It was distributed on social media platforms such as Instagram, TikTok, Facebook, and YouTube, targeting Islamic philanthropic communities. The questionnaire used a 5-point Likert scale to measure attitudes and behaviors.

Secondary data were gathered from books, journals, and previous studies to support the theoretical framework and model development.

Data analysis procedure

The analysis was conducted in two stages:

1. Descriptive statistical analysis. Demographic data (gender, age, income, occupation), donation platform preference, eWOM exposure, and donation patterns across the four motivations were analyzed using frequency and percentage in Microsoft Excel 365.
2. Structural Equation Modeling – Partial Least Squares (SEM-PLS). SmartPLS software was used to test the hypothesized relationships using SEM-PLS. This method is suitable because of its ability to handle complex models, non-normal data, and moderate sample sizes.

First, the measurement model (outer model) was evaluated. Convergent validity was confirmed by factor loadings above 0.70 and AVE values above 0.50. Discriminant validity was assessed using cross loadings and the Fornell-Larcker criterion. Reliability was measured using Cronbach's alpha (≥ 0.60), Rho_A (≥ 0.70), and Composite Reliability (≥ 0.70).

Next, the structural model (inner model) is assessed. The R^2 values measured the explanatory power, while the Q^2 values indicated predictive relevance. Bootstrapping with 5,000 subsamples was used to test path significance using t-statistics and p-values.

This two-stage method provides a strong foundation for analyzing how eWOM usefulness and credibility influence information adoption and digital donor behavior. The combined focus on

behavioral typology and causal modeling offers a comprehensive understanding of digital philanthropy in urban Muslim communities.

Results and Discussion

Respondent characteristics

This study involved 230 respondents with experience in four types of digital donation: obligatory religious, voluntary religious, humanitarian, and crowdfunding. These categories reflect the patterns of public engagement in digital philanthropy (Kotler & Keller, 2016). Following Hair et al. (2006), who recommended five to ten respondents per indicator, a minimum of 215 was required for 43 indicators. With 230 valid responses, the sample size was sufficient for SEM-PLS analysis.

Table 1. Demographic characteristics

Characteristic	Category	Number (People)	Percentage (%)
Gender	Male	93	40.43
	Female	137	59.57
Age	18–19 years	17	7.39
	20–24 years	74	32.17
	25–29 years	42	18.26
	30–34 years	30	13.04
	35–39 years	31	13.48
	40–44 years	24	10.43
	> 45 years	12	5.22
Marital Status	Married	91	39.57
	Single	134	58.26
	Widowed/Divorced	5	2.17
Residence	Jakarta	65	28.26
	Bogor	61	26.52
	Depok	29	12.61
	Tangerang	35	15.22
	Bekasi	40	17.39
Highest Education	High school or equivalent	69	30.00
	Diploma I/II/III/IV	8	3.48
	Bachelor's Degree (S1)	80	34.78
	Master's Degree (S2)	69	30.00
	Doctoral Degree (S3)	4	1.74
Occupation	Student	92	40.00
	Civil servant	46	20.00
	State-owned enterprise employee	6	2.61
	Entrepreneur	12	5.22
	Private sector employee	46	20.00
	Housewife	5	2.17
	Freelancer	6	2.61
	Lecturer	10	4.35
	Teacher	4	1.74
	Doctor	2	0.87
	Consultant	1	0.43
Monthly Income	< IDR 2,500,000	56	24.35
	IDR 2,500,001 – IDR 5,000,000	50	21.74
	IDR 5,000,001 – IDR 10,000,000	81	35.22
	IDR 10,000,001 – IDR 15,000,000	28	12.17
	IDR 15,000,001 – IDR 20,000,000	10	4.35
	> IDR 20,000,000	5	2.18

Source: Data processed (2025)

Respondent characteristics such as age, gender, education, occupation, and monthly income provide insight into their socio-economic background (Hair, 2014). The study also assessed social media usage, including frequency, preferred platforms, and exposure to donation campaigns. These demographic and behavioral profiles, summarized in Table 1, serve as the basis for analyzing the link between socio-demographics and digital donation behavior (Cheung & Thadani, 2012).

The demographic profile of the respondents reflects a digitally engaged urban population, predominantly young, educated, and with stable income levels. This aligns with prior studies suggesting that digital philanthropy is more prevalent among technology-savvy individuals with access to education and disposability (Shier & Handy, 2012; Bekkers & Wiepking, 2011).

Rather than repeating exact figures, we summarize key patterns: most respondents fall within the younger age brackets, have at least a bachelor's degree, and reside in major cities such as Jakarta and Bogor, areas typically associated with digital infrastructure and active online donation behavior. A notable portion was students and professionals, indicating both awareness and financial capacity for digital giving. The income distribution suggests that middle-income earners are the dominant donor group.

Following this overview of demographic characteristics, Table 2 presents a summary of digital donation behavior and preferences, offering insights into how urban Muslim communities in Indonesia engage in various forms of digital philanthropy. These include obligatory religious giving, voluntary charity, humanitarian support, and crowdfunding-based donation.

Table 2. Summary of digital donation behavior and preferences

Behavioral Aspects	Obligatory (%)	Voluntary (%)	Humanitarian (%)	Crowdfunding (%)	Key Findings
Social media	58,70	57,39	56,52	61,30	Instagram
Perceived usefulness of reviews	50	50	50	50	Detailed information
Trust factor	33	33	33	33	Real experiences
Reasons for using reviews	47	47	47	47	Comparing options
Emotional factor	31,74	30,00	28,70	28,26	Security
Frequency of reading/writing reviews	62,61	61,74	59,13	61,30	Once a week
Frequency of platform usage	83,04	79,57	80,00	82,17	1–5 times per month
Monthly donation amount	78,70	78,70	79,13	85,22	< IDR 300,001
Duration of platform usage	35,22	33,91	32,61	38,26	< 1 year
Payment method	52,61	54,35	56,52	53,48	Bank transfer
Popular platforms on social media	35	35	50,00	50,87	Kitabisa.com
Reasons for platform usage	56,09	45	48,70	42,00	Trust
Types of digital donations	21,30	27,39	46,96	4,35	Humanitarian and Social

Source: Data processed (2025)

Respondents primarily access donation reviews via Instagram, where visual storytelling and trusted accounts, such as @kitabisacom, help build credibility. Reviews are valued for their clarity, authenticity, and usefulness in comparing donation options, aligned with the eWOM framework (Hennig-Thurau et al., 2004).

Engagement tends to be weekly, suggesting reflective rather than habitual review behavior. Donations were modest in value and frequency, indicating a growing micro-donation trend. Most users are recent adopters of digital platforms, reflecting the evolving philanthropic landscape.

Bank transfers remain common even though digital wallets and QR codes are gaining traction. Platform choice is driven by trust and usability, with humanitarian and social causes being preferred over religious giving.

Table 2 and Figure 2 summarize these behavioral patterns across donation types, reinforcing the role of trusted platforms and practical motivations in shaping digital donation behavior.

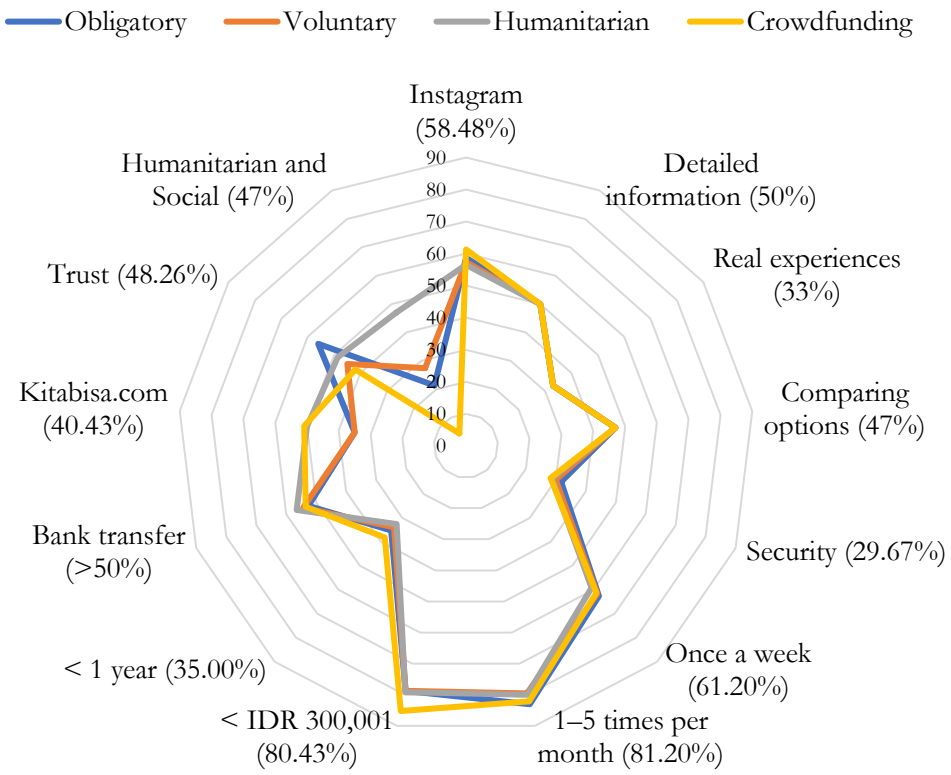

Figure 2. Radar diagram of the summary of digital donation behavior and preferences
Source: Data processed (2025)

The radar chart visually confirmed this pattern. Each donation category follows a similar behavioral shape, suggesting that user behavior does not drastically shift according to donation type. However, crowdfunding stands out, especially in dimensions associated with platform usage and donation amounts, indicating its digital-native nature and campaign-driven appeal. By contrast, humanitarian donations show a visible drop in trust indicators, possibly due to donor concerns over fund-usage transparency.

Notably, the chart axes indicate trade-offs, where high platform usage in one donation type may be linked to lower perceived trust or transparency. Radar shape asymmetry confirms that no single donation category performs strongly across all behavioral aspects. Each type has distinct strengths, with religious donations showing consistency, humanitarian giving leading in volume, and crowdfunding showing the highest digital platform engagement.

These insights emphasize the importance of tailored communication and platform strategies for each donation type. While the overall behavior is consistent, nuanced differences offer critical cues for optimizing digital philanthropy across sectors.

Descriptive analysis of variables

Descriptive analysis using a Likert scale showed that all key variables received high mean scores, reflecting positive perceptions and behaviors related to digital donations. Respondents rated the

usefulness and credibility of eWOM highly, particularly in aspects such as review relevance and positive tone (Cheung et al., 2009; Naujoks & Benkenstein, 2020). High scores are also observed for eWOM adoption, donation intention, and donation decisions (Ajzen, 1991; Hennig-Thurau et al., 2004; Sussman & Siegal, 2003). However, behavioral engagement received slightly lower scores than did cognitive and affective engagement (Hollebeek et al., 2014).

The "high," "moderate," and "low" categories were determined based on Likert scale intervals. For example, on a 5-point scale: 1.00–2.33 is low, 2.34–3.66 is moderate, and 3.67–5.00, high (Hair et al., 2021). This classification facilitates quantitative interpretation and supports structural analysis methods, such as SEM-PLS. High scores indicate strong constructs, whereas moderate scores may indicate areas that need improvement. These findings are summarized in Table 3, which details the average scores of each indicator and reinforces the role of informative and trustworthy content in influencing digital donor behavior.

Table 3. Variable indicator description

Variable	Mean	Criteria	Dimensions	Mean	Criteria
eWOM usefulness	3.95	High	Information quality	3.93	High
			Information quantity	3.83	High
			Information needs	4.01	High
			Attitude toward information	4.03	High
eWOM credibility	3.89	High	Perceived persuasiveness	3.93	High
			Source expertise	3.65	High
			Source trustworthiness	3.81	High
			Valence	4.17	High
eWOM adoption	3.97	High	–	–	–
Donor engagement	3.65	High	Cognitive engagement	3.89	High
			Affective engagement	3.67	High
			Behavioral engagement	3.39	Moderate
Donation intention	4.06	High	–	–	–
Donation decision	4.08	High	–	–	–

Source: Data processed (2025)

Descriptive analysis revealed generally high perceptions across all variables, indicating positive donor responses toward eWOM and digital donation behavior. The usefulness and credibility dimensions consistently performed well, with donors valuing both the quality of information and the persuasive tone of reviews. However, indicators related to behavioral engagement showed comparatively lower scores, suggesting that, while donors cognitively process eWOM, they do not always translate into concrete action.

These findings reflect a strong alignment with the SOR framework, where perceived usefulness and credibility stimulate intention and decision, although gaps remain in sustaining behavioral participation. Table 3 complements this interpretation by summarizing the mean scores and classifications of each construct and its dimensions, offering strategic insights for enhancing donor engagement on digital platforms.

SEM-PLS analysis

The SEM-PLS analysis was conducted using SmartPLS version 3.0, based on 230 responses collected through an online questionnaire. A two-stage approach is employed to evaluate the model. The first stage focused on assessing the measurement model (outer model), including indicator reliability, convergent validity, and discriminant validity, while the second stage examined the structural model (inner model) to test the hypotheses and relationships between latent constructs. A visual representation of the first stage, including the outer loading and AVE values for each construct, is presented in Figure 3.

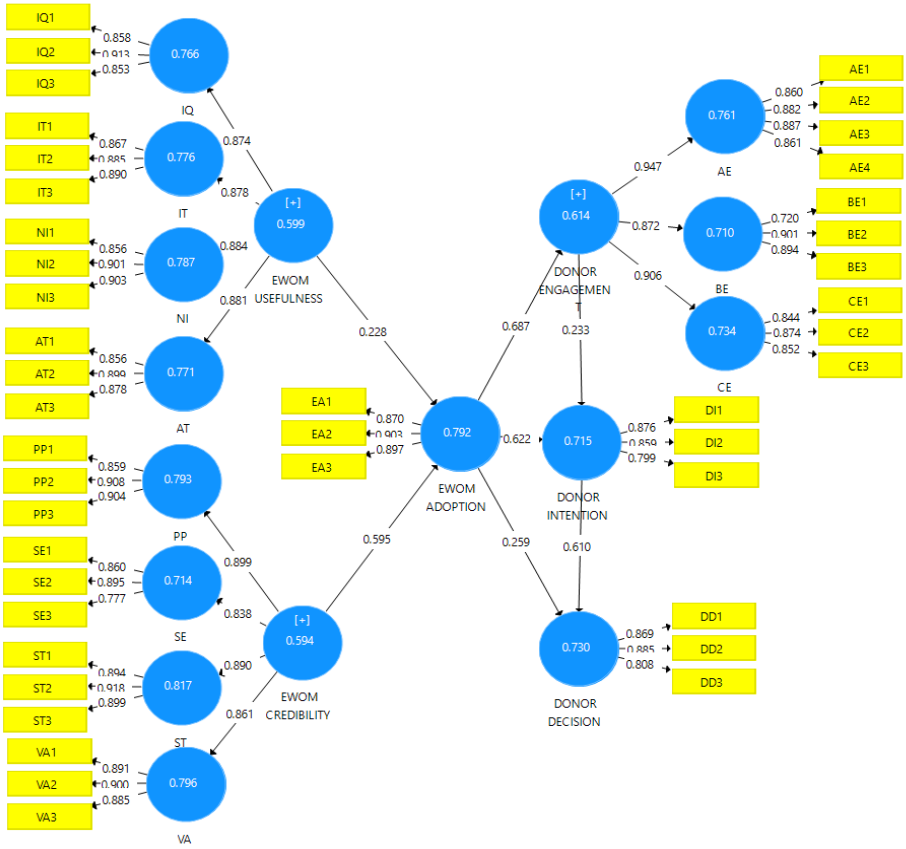

Figure 3. Research model with outer loading and AVE values at Stage 1
Source: Data processed (2025)

In the measurement model evaluation, conducted at two levels, dimension level and construct level, using latent variable scores (LVS), all indicators demonstrated strong convergent validity, with outer loadings above 0.70 and AVE values above 0.50.

To assess the reliability of the measurement model in Stage 1, Table 4 presents the values of Cronbach's alpha, rho_A, and Composite Reliability (CR) for each construct and its corresponding dimensions. All indicators met the established thresholds, with Cronbach's alpha values exceeding 0.60, and both rho_A and CR values surpassed 0.70, indicating a strong internal consistency across all items.

Table 4. Cronbach's alpha, rho_A, composite reliability, loadings and √AVE (Stage 1)

Dim.	CA	rho_A	CR	Remarks	Indicators & Loadings	√AVE
IQ	0.846	0.848	0.907	Reliable	IQ1: 0.858 IQ2: 0.913 IQ3: 0.853	0.875
IT	0.856	0.856	0.912	Reliable	IT1: 0.867 IT2: 0.885 IT3: 0.890	0.881
NI	0.864	0.868	0.917	Reliable	NI1: 0.856 NI2: 0.901 NI3: 0.903	0.887
AT	0.851	0.855	0.910	Reliable	AT1: 0.856 AT2: 0.899 AT3: 0.878	0.878
PP	0.869	0.871	0.920	Reliable	PP1: 0.859 PP2: 0.908 PP3: 0.904	0.891
SE	0.798	0.797	0.882	Reliable	SE1: 0.860 SE2: 0.895 SE3: 0.777	0.845
ST	0.888	0.888	0.930	Reliable	ST1: 0.894 ST2: 0.918 ST3: 0.899	0.904
VA	0.872	0.873	0.921	Reliable	VA1: 0.891 VA2: 0.900 VA3: 0.885	0.892
AE	0.896	0.896	0.927	Reliable	CE1: 0.844 CE2: 0.874 CE3: 0.852	0.857
CE	0.819	0.820	0.892	Reliable	AE1: 0.860 AE2: 0.882 AE3: 0.887 AE4: 0.861	0.873
BE	0.789	0.791	0.879	Reliable	BE1: 0.720 BE2: 0.901 BE3: 0.894	0.843

Source: Data processed (2025)

Table 4 confirms that all constructs exhibit strong reliability, validating their ability to represent underlying latent variables. Table 4 presents the results of the discriminant validity tests. Each indicator showed higher loadings on its corresponding construct than on the others, meeting

the cross-loading criterion. Additionally, the Fornell-Larcker values (square roots of AVE) for all constructs exceeded their correlations with other constructs, thus satisfying the recommended threshold (Fornell & Larcker, 1981). These results jointly affirm that discriminant validity is well established across all measured variables.

Discriminant validity was further supported by the Fornell-Larcker criterion, ensuring that each construct was distinct and accurately measured. The structural integrity of these measurement relationships is further illustrated in Figure 4, which visually presents the outer loadings and AVE values in Stage 2 of the model.

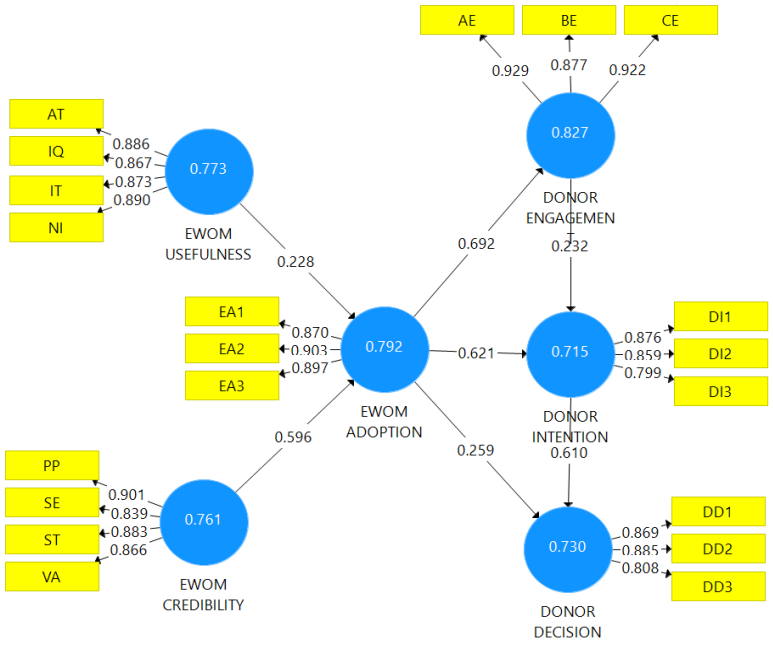

Figure 4. Research model with outer loading and AVE values (Stage 2)
Source: Data processed (2025)

Overall, these results indicate that the model is both valid and reliable, serving as a strong basis for further analysis of the structural relationships between constructs. As shown in Table 5, all variables meet the required reliability thresholds, with Cronbach's alpha values exceeding 0.60, and both rho_A and Composite Reliability values above 0.70. This confirms the internal consistency and measurement reliability.

Table 5. Cronbach's alpha, rho_A, composite reliability, loadings and √AVE (Stage 2)

Var.	CA	rho_A	CR	Remarks	Dimensions & Loadings	√AVE
EU	0.902	0.905	0.931	Reliable	IQ (0.867), IT (0.873), NI (0.890), AT (0.886)	0.879
EC	0.895	0.900	0.927	Reliable	PP (0.901), SE (0.839), ST (0.883), VA (0.866)	0.872
EA	0.869	0.870	0.920	Reliable	EA1 (0.870), EA2 (0.903), EA3 (0.897)	0.890
DE	0.896	0.913	0.935	Reliable	CE (0.922), AE (0.929), BE (0.877)	0.910
DI	0.799	0.801	0.882	Reliable	DI1 (0.876), DI2 (0.859), DI3 (0.799)	0.845
DD	0.815	0.819	0.890	Reliable	DD1 (0.869), DD2 (0.885), DD3 (0.808)	0.855

Source: Data processed (2025)

The structural model results (Table 6) show that eWOM adoption, donor engagement, and donation intention had moderate R^2 values (0.478–0.639), while donation decisions had a strong R^2 (0.686). The high Q^2 values across all endogenous constructs confirmed the predictive power of the model.

In SEM-PLS, moderate R^2 values (0.33–0.66) indicate that the predictors explain a portion of the variance, while strong values (≥0.67) reflect high predictive accuracy (Hair et al., 2021). Moderate scores indicate areas of improvement, while strong scores indicate model stability.

For example, the moderate R^2 for donor engagement implies the need for additional influencing factors, while the strong R^2 for donation decision confirms the substantial influence of eWOM, engagement, and intention on donation behavior. These insights highlight the importance of strengthening key digital strategies to optimize online donation outcomes.

Table 6. Coefficient of determination (R^2) and predictive relevance (Q^2)

Variable	R^2	Category	Q^2 (=1-SSE/SSO)
eWOM adoption	0.635	Moderate	0.497
Donor engagement	0.478	Moderate	0.386
Donation intention	0.639	Moderate	0.446
Donation decision	0.686	Strong	0.494

Source: Data processed (2025)

Finally, the Goodness of Fit (GoF = $\sqrt{\overline{R^2} x \overline{AVE}}$) index reached 0.70, indicating that the model met high standards in both measurement and structural aspects.

In conclusion, the findings confirm the significant influence of eWOM credibility and usefulness on digital donation behavior, mediated by information adoption, donor engagement, and donation intention, which ultimately leads to a donation decision. This underscores the strategic role of digital word-of-mouth in driving charitable behavior in online settings.

Hypothesis testing

The hypotheses were tested using SEM-PLS at a 5% significance level (t-table = 1.96). A hypothesis is accepted if the t-statistic > 1.96 and p-value < 0.05. The path coefficient indicates the direction of this relationship. Table 7 and Figure 5 summarize the results.

Table 7. Path coefficients, t-statistics, and p-values (Direct effects)

Path		Path coeff	T Statistics	P Values	Significance	Conclusion
EU →EA	H1	0.228	2.223	0.027	Significant	Accepted
EC →EA	H2	0.596	6.389	0.000	Significant	Accepted
EA →DE	H3	0.692	15.592	0.000	Significant	Accepted
EA →DI	H4	0.621	9.886	0.000	Significant	Accepted
EA →DD	H5	0.259	3.908	0.000	Significant	Accepted
DE →DI	H6	0.232	3.57	0.000	Significant	Accepted
DI →DD	H7	0.610	8.662	0.000	Significant	Accepted

Source: Data Processed (2025)

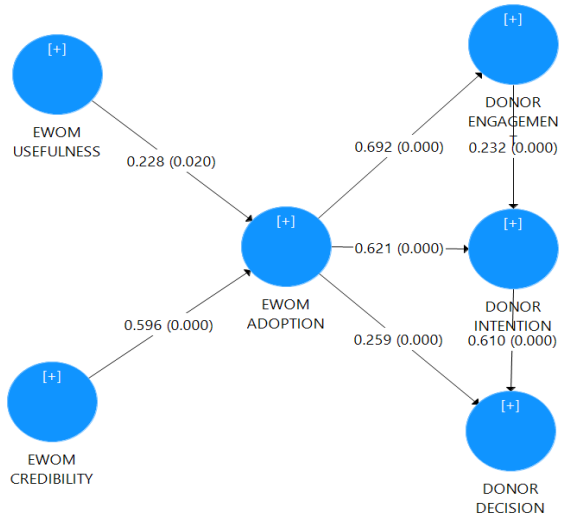

Figure 5. Research model with path coefficient and P-values
Source: Data processed (2025)

The results (Table 7 and Figure 5) show that all seven hypotheses are statistically significant.

- The first hypothesis (H_1) assessed the influence of the usefulness of eWOM on eWOM adoption. The results showed a significant positive effect, indicating that perceived usefulness encourages users to adopt online information. This finding is consistent with prior research by Erkan and Evans (2018) and Cheung and Thadani (2012), who emphasized that useful online reviews enhance decision making by reducing uncertainty.
- The second hypothesis (H_2) tested the influence of eWOM credibility on eWOM adoption and revealed a strong and significant relationship. This suggests that credibility, measured through trustworthiness, expertise, and message valence, plays a central role in shaping users' willingness to adopt information, thus supporting earlier studies Filieri et al., 2015).
- The third hypothesis (H_3) examined the effect of eWOM adoption on donor engagement, with findings indicating a strong positive relationship. This implies that individuals who adopt eWOM are more likely to be cognitively, emotionally, and behaviorally engaged with donation campaigns, which is in line with the engagement framework proposed by Hollebeek et al., (2014) and supported by Shah and Wei (2022).
- The fourth hypothesis (H_4) found that eWOM adoption significantly influences donation intention, confirming that helpful and persuasive online information can drive users' willingness to donate (Zhang et al., 2014;Yang et al., 2022).
- The fifth hypothesis (H_5) explored the effect of eWOM adoption on donation decisions, and the results demonstrate that adopting digital reviews can lead to actual giving behavior, affirming the behavioral impact of eWOM (Cheung & Thadani, 2012; Shah & Wei, 2022).
- The sixth hypothesis (H_6) showed that donor engagement has a significantly positive effect on donation intention, suggesting that emotionally and cognitively involved individuals are more motivated to donate, echoing the findings of Brunette et al. (2017).
- Finally, the seventh hypothesis (H_7) confirmed that donation intention strongly predicts donation decisions, in accordance with the theory of planned behavior (Ajzen, 1991), where behavioral intention is a direct antecedent of action.

Based on the hypothesis testing results, all examined relationships were positive and statistically significant. The usefulness and credibility of eWOM significantly influenced information adoption, which in turn strongly predicted donor engagement, donation intention, and ultimately donation decisions. Donor engagement also significantly contributed to the formation of donation intention, while donation intention had the strongest direct effect on the final donation decision. These findings support the theoretical framework that eWOM content not only impacts donor behavior directly but also exerts indirect effects (see Table 8) from the independent variables (eWOM usefulness and credibility) on the final outcome (donation decision) through the mediating roles of adoption, engagement, and intention.

Table 8. Path coefficients, t-statistics, and p-values (Indirect effects)

Pathway	Original sample (O)	T Statistics	P Values
EU → EA → DD	0.059	1.835	0.067
EU → EA → DI → DD	0.086	2.215	0.027
EU → EA → DE → DI → DD	0.022	1.788	0.074
EC → EA → DD	0.154	3.511	0.000
EC → EA → DI → DD	0.226	4.823	0.000
EC → EA → DE → DI → DD	0.058	2.736	0.006

Source: Data processed (2025)

The total indirect effects highlight the distinct roles of eWOM usefulness (EU) and credibility (EC) in influencing donation decisions. EC demonstrates consistently strong and statistically significant pathways across various mediating variables, indicating its robust role in shaping engagement, intention, and ultimately, donation behavior. This confirms that trust in the source enhances message internalization and motivates actions.

Meanwhile, the EU has more limited influence. Only the pathway that includes both engagement and intention leads to a significant donation decision, suggesting that usefulness alone is insufficient, without deeper emotional or motivational reinforcement. These findings reinforce the idea that informative content must be perceived as both credible and emotionally resonant to impact donor behavior.

Aligned with Cheung and Thadani (2012) and Erkan and Evans (2016), the data affirm that trust and emotional connections are key to converting digital engagement into an action. Therefore, digital campaigns should integrate credible narratives with meaningful content that aligns with the user values. Table 4 complements this analysis by outlining the strength and significance of each pathway in the tested model.

Discussion

The findings confirm that each construct exerts a positive and significant influence on its corresponding dependent variable, in line with the behavioral premises of the Stimulus-Organism-Response (S-O-R) model and supported by prior research. The credibility and usefulness of eWOM significantly enhance information adoption because credible messages reduce uncertainty and build trust, whereas useful content provides perceived value. This supports the findings of Erkan and Evans (2016) and Filieri et al. (2015), who highlight that consumers rely more on information perceived as authentic and relevant.

In turn, information adoption significantly increases donor and donation intention. This occurs because the adopted information that resonates cognitively and emotionally leads to deeper involvement, confirming the role of persuasive stimuli in activating the "organism" state in the S-O-R model. Donors who internalize compelling narratives and evidence of impact are more likely to feel connected and engaged with the cause.

Donation intention emerged as the strongest predictor of actual donation behavior, reinforcing the theory of planned behavior (Ajzen, 1991), which posits that intention is a direct antecedent of action. The most powerful indirect effect was from eWOM credibility through information adoption and donation intention, indicating that trust in the source is essential for progressing toward behavior. In contrast, usefulness alone had less impact, unless it was accompanied by strong affective and cognitive motivation.

These results suggest that for digital Islamic donation messages to be effective, the content must not only be informative, but also perceived as credible, emotionally resonant, and value-aligned. Messages that come from trustworthy sources, and include moral narratives or religiously framed appeals, are more likely to be adopted and acted upon by urban Muslim donors.

Conclusion

This study finds that electronic word-of-mouth (eWOM), especially its perceived credibility, significantly shapes donor behavior in urban Islamic digital philanthropy. Credibility had stronger and more consistent effects than usefulness, particularly through the paths from credibility to adoption to decisions and through intention. By contrast, usefulness without emotional or intentional mediation had little impact. This confirms that trust and emotional connection are key drivers of digital donation decisions, consistent with the stimulus-organism-response (S-O-R) model. Donation intention was the strongest predictor of giving, whereas donor engagement played a supportive role.

The study surveyed 230 urban Muslims in Greater Jakarta who had donated digitally and seen donation-related reviews on social media. Donations included zakat, routine charity, humanitarian aid, and crowdfunding for education and infrastructure. Using SEM-PLS, this study

examined how eWOM usefulness, credibility, adoption, engagement, intention, and decision are linked.

Practically, Islamic philanthropic organizations should create content that is both trustworthy and emotionally appealing. Real testimonials, religious endorsements, transparent reporting, and value-based storytelling are also recommended. Donor engagement can be boosted through campaign updates, community features, and repeat donor incentives. Simplifying donation flows with reminders, one-click options, and secure payments helps convert intentions into sustained actions.

However, this study has several limitations. It is cross-sectional, limited to urban Muslims in Jabodetabek, and focuses mostly on Instagram, reducing generalizability. Variables such as religiosity, user experience, and institutional trust were not included.

Future research should explore the long-term effects through longitudinal methods, compare urban and rural donors, and examine the role of religious leaders or institutions in digital campaigns. This study adds to the growing literature on digital donation and offers insights into creating more credible and engaging philanthropic ecosystems.

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