

DIGITAL ENGAGEMENT AND DONATION BEHAVIOR: THE ROLE OF CONTENT MARKETING AND USABILITY IN SOCIAL CROWDFUNDING

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Abstract

Social crowdfunding has emerged as a digital solution for mobilizing donations, enabling individuals and organizations to raise funds for various causes through small contributions from a wide audience. This study examines the influence of content marketing and perceived ease of use on the donation intention of millennial students in the context of technology-based social crowdfunding. Using a quantitative approach, the study surveyed 96 active undergraduate students from the Faculty of Economics and Business, Universitas Jenderal Soedirman. Data were analyzed using multiple regression analysis, with all classical assumption tests met. The results show that content marketing does not have a significant effect on donation intention ($p = 0.073 > 0.05$), leading to the rejection of the first hypothesis. Conversely, perceived ease of use demonstrates a significant positive effect on donation intention ($p = 0.002 < 0.05$), supporting the second hypothesis. Simultaneously, both variables significantly influence donation intention ($F = 29.818 > 2.38$; $p < 0.05$), with an R^2 value of 0.378, indicating that 37.8% of the variance in donation intention is explained by the model. These findings contribute to the development of the Technology Acceptance Model (TAM) in the context of digital social fundraising, highlighting that while emotionally engaging content may not always drive action, platform usability plays a pivotal role in encouraging millennial participation in crowdfunding. This study offers practical implications for crowdfunding platforms seeking to improve donor engagement strategies.

Keywords: Crowdfunding, Donation Intention, Content Marketing, Ease of Use, Technology Acceptance Model, Millennials, Digital Fundraising

INTRODUCTION

The COVID-19 pandemic brought not only economic disruptions but also accelerated the adoption of digital technologies across sectors, including philanthropy. As large-scale social restrictions (PSBB) limited in-person interactions, online platforms became a lifeline for charitable efforts. In Indonesia, the National *Zakat* Board (BAZNAS) reported a more than 100% increase in digital fundraising collections in 2021 compared to pre-pandemic conventional methods (Detik.com, 2021). One of the most transformative innovations in this space is social crowdfunding, a model that allows individuals or organizations to raise funds from the public through digital platforms, removing traditional financial intermediaries and democratizing access to funding (Mollick, 2014; Lehner, 2013; Okoye et al., 2022). Beyond entrepreneurial ventures, crowdfunding has evolved into a mechanism for supporting social causes, offering an efficient and scalable means to mobilize community resources using technology and creativity (Boudreau et al., 2021; Jiao, 2021; Hörisch & Tenner, 2020).

In this evolving landscape, Generation Z and university students are increasingly positioned as vital contributors to online philanthropic ecosystems. As digital natives, they are not only deeply connected to technology but also driven by strong social values and a desire to make meaningful

contributions to society (Hensley et al., 2019; Correa et al., 2021). Platforms such as Kitabisa.com, ACT, and *Dompét Dhuafa* have become familiar tools among Indonesian youth for donating to social causes. However, despite rising awareness and platform accessibility, many crowdfunding campaigns still fall short of their fundraising goals. This raises an important question: What motivates students to donate through digital crowdfunding platforms?

This study investigates two key determinants of donation intention among Gen Z students: content marketing and perceived ease of use. In today's hyperconnected world, content marketing plays a central role in capturing attention, building trust, and encouraging user engagement. Social media has become a primary channel for disseminating campaign content, offering organizations a way to connect emotionally and persuasively with potential donors (Harlow, 2021; Minga, 2022). Yet, in an environment saturated with digital information, it is not enough to simply broadcast content where the messages must be relevant, reliable, and compelling to stand out and prompt action (Lerro et al., 2019; Uliano et al., 2022). At the same time, platform usability has become increasingly crucial. Prior research has shown that when users perceive a platform to be easy to navigate and use, featuring intuitive layouts, simple donation steps, and flexible payment options, they are more likely to engage (Pinho et al., 2015; Zheng, 2020). On platforms such as Kitabisa.com, donation interfaces with user-friendly design and integrated e-payment options can significantly enhance user participation (Goecks et al., 2008; Linardi & Nur, 2021).

Against this backdrop, the objective of this study is to examine the influence of content marketing and perceived ease of use on the intention to donate among undergraduate students in Indonesia, a segment of Generation Z that plays a pivotal role in shaping future digital donation behavior. This research contributes to the literature by extending the Technology Acceptance Model (TAM) to the context of digital philanthropy, particularly by integrating non-technological persuasive elements such as content marketing. Moreover, it addresses a gap in existing studies by focusing on Gen Z donors, a demographic that is highly relevant but underexplored in the crowdfunding literature.

The study's findings reveal a nuanced understanding of digital donation behavior. While content marketing was not found to have a statistically significant effect on donation intention, perceived ease of use showed a strong positive influence. This suggests that for Gen Z donors, who are comfortable with digital content, the functionality and simplicity of a platform matter more than the emotional appeal of its message. Practically, this indicates that organizations and developers must prioritize seamless user experiences, simplified donation processes, and responsive mobile design to optimize engagement. For educators and social campaigners, the results underscore the importance of digital literacy and platform usability in fostering a culture of online giving among young adults.

In conclusion, this study provides new insights into the behavioral drivers of donation intention in the era of digital philanthropy, highlighting the importance of usability over messaging for Gen Z donors. As crowdfunding continues to shape the future of giving, understanding the digital expectations and values of younger generations will be crucial for building more inclusive and effective fundraising ecosystems.

LITERATURE REVIEW AND HYPOTHESIS FORMULATION

1. Donation Intention in Social Crowdfunding

Crowdfunding, broadly defined as the effort to raise capital through digital platforms, has gained prominence due to the rise of the internet and social media usage (Mollick & Kuppusswamy, 2014). Although its conceptual roots can be traced back to the 18th century (Chen et al., 2019), the popularity of crowdfunding surged following the global financial crisis (Choi et al., 2019). Crowdfunding enables greater public participation in funding efforts, thereby democratizing access and removing traditional barriers to investment and donation (Hou et al., 2021).

From a behavioral perspective, donation intention in crowdfunding refers to an individual's willingness to contribute financially to socially driven initiatives through digital platforms (da Silva et al., 2020). Priambodo and Prabawani (2016) conceptualized donation intention in three dimensions: (1) interest in using a crowdfunding platform, (2) future intention to donate through such platforms, and (3) seeking information about crowdfunding initiatives.

Given the increasing engagement of Gen Z university students with online technologies and social causes, understanding their donation intention is essential for optimizing digital fundraising strategies. Their behavior is influenced not only by emotional appeal but also by their experience with digital interfaces and their perception of platform reliability.

2. Content Marketing in Crowdfunding

Content marketing has evolved from traditional informational outreach into a strategic approach focused on delivering relevant, valuable, and consistent content to attract and retain a specific audience (Paul et al., 2014). With the rapid expansion of the internet and social media platforms such as Facebook, Instagram, and YouTube, content has become central to brand and campaign communication, especially in the context of crowdfunding (Jefferson & Tanton, 2013).

Effective content marketing in crowdfunding campaigns is not merely promotional—it is about creating narratives that resonate with potential donors. According to Milhinhos (2015), content effectiveness can be assessed through indicators such as relevance, accuracy, value, clarity, discoverability, and consistency. These elements help build trust, generate emotional engagement, and prompt action.

In the context of social crowdfunding, particularly among digital-savvy youth, engaging and well-structured content can shape perceptions, enhance credibility, and influence the intention to donate (Harlow, 2021; Minga, 2022). However, some studies suggest that despite compelling narratives, emotional content alone may not be sufficient to drive action, especially when it is not aligned with user expectations of transparency and platform ease.

3. Perceived Ease of Use and the Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) developed by Davis (1989) posits that perceived usefulness and perceived ease of use are primary determinants of technology adoption. Perceived ease of use refers to the degree to which a person believes that using a particular system would require minimal effort (Jogiyanto, 2008). In the context of crowdfunding platforms, this includes interface navigation, clarity of instructions, simplicity of payment methods, and responsiveness of the platform.

Research has consistently shown that ease of use positively influences user attitudes, behavioral intention, and ultimately system adoption (Venkatesh et al., 2007; Huang & Liao, 2015). For Gen Z users, who value immediacy, simplicity, and seamless digital experiences, the usability of a crowdfunding platform becomes a critical driver of engagement and action. Studies by Pinho et al. (2015) and Zheng (2020) highlight that users are more inclined to donate when platforms offer seamless functionality and clear user journeys. Therefore, perceived ease of use not only contributes to positive user perceptions but also enhances trust and confidence in making donations.

4. Hypotheses Development

Several studies support the notion that effective marketing strategies and well-designed digital interfaces are crucial in influencing crowdfunding success. For example, Briggman (2021) and Brown et al. (2017) emphasized the role of content strategy in campaign outreach. Similarly, research by Sayagiri (2021) and Safira & Irwansyah (2014) underscores the importance of both message credibility and platform accessibility in shaping donor behavior. The full theoretical model illustrating these hypothesized relationships is presented in Figure 1. Based on the theoretical review and empirical findings, the following hypotheses are proposed:

H1: Content marketing has a positive effect on the donation intention of millennial and Gen Z individuals in social crowdfunding platforms.

H2: Perceived ease of use has a positive effect on the donation intention of millennial and Gen Z individuals in social crowdfunding platforms.

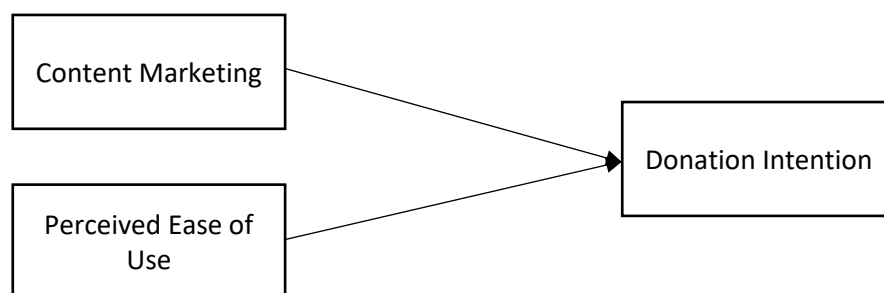


Figure 1. Hypotheses Testing Model

RESEARCH METHODS

This study employs a quantitative research design to investigate the impact of content marketing and perceived ease of use on donation intention in social crowdfunding among Generation Z undergraduate students in Indonesia. Due to the exploratory nature of the study and the need for respondents who meet specific characteristics, a non-probability purposive sampling technique was utilized (Otzen & Manterola, 2017).

1. Population and Sample

The target population consisted of active undergraduate students aged 18–35 years, aligning with the generational classifications of Millennials and Generation Z. These individuals were considered relevant due to their digital fluency and exposure to technology-based donation platforms, such as kitabisa.com. As the exact population size was unknown, the minimum required sample size was determined using the Rao-Scott formula (Rao, 2006) at a 95% confidence level and 10% margin of error, resulting in a minimum sample size of 96. To ensure robustness, a total of 150 questionnaires were distributed, exceeding the minimum sample required for multiple regression based on the criteria proposed by Hair et al. (2014), i.e., five observations per estimated parameter.

2. Sampling Technique

Data were collected using purposive sampling, with inclusion criteria requiring respondents to: (1) be aged 17 or above, and (2) have prior knowledge of social crowdfunding platforms. The questionnaire was administered both online via Google Forms and offline using printed copies to maximize reach and improve response quality.

3. Instrumentation and Measures

The research instrument comprised structured items adapted from previously validated scales to ensure content relevance and measurement accuracy. All constructs were assessed using a five-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree). The construct of content marketing (X_1) was measured using six indicators derived from Milhinhos (2015), including relevance, accuracy, value, clarity, discoverability, and consistency. Perceived ease of use (X_2) was measured using the Technology Acceptance Model (Davis, 1989; Jogiyanto, 2008), which encompasses dimensions such as ease of learning, controllability, comprehensibility, flexibility, applicability, and usability. Donation intention (Y) was measured using three indicators adapted from da Silva et al. (2020), capturing respondents' interest in using crowdfunding platforms, their future intention to donate, and their tendency to seek information about such platforms. Prior to full-scale distribution, the questionnaire was pre-tested to ensure clarity, reliability, and respondent comprehension.

4. Data Analysis Procedure

Data were analyzed using descriptive statistics to profile the sample and examine the distribution of responses. Multiple linear regression analysis was conducted to test the hypothesized relationships between the independent variables (content marketing and perceived ease of use) and the dependent variable (donation intention). Hypothesis testing was performed using t-tests for individual predictors and an F-test for overall model fit. A significance level of 0.05 was used as the threshold for statistical significance. Classical assumption tests (normality, multicollinearity, and heteroscedasticity) were conducted to validate model robustness.

RESULTS AND DISCUSSION

1. Respondent Profile

Data were collected from 96 undergraduate students in Indonesia who had used the kitabisa.com crowdfunding platform. As presented in Table 1, the sample was composed primarily of female respondents (58.3%), and most reported monthly incomes below IDR 1,000,000. In terms of academic standing, the participants were relatively evenly distributed across the first, second, and third years of undergraduate study, with the highest representation from second-year students (36.5%).

Tabel 1. Respondent Demographics

Category	Subcategory	Frequency	Percentage
Gender	Male	40	41.7%
	Female	56	58.3%
Monthly Income	IDR 500,000 – 1,000,000	41	42.7%
	IDR 1,000,000 – 2,000,000	18	18.7%
	IDR 2,000,000 – 3,000,000	4	4.2%
	> IDR 3,000,000	33	34.4%
Year of Study	1st Year	29	30.2%
	2nd Year	35	36.5%
	3rd Year	32	33.3%

2. Instrument Validity and Reliability

The results of the instrument validity test, as presented in Table 2, demonstrate that all item-total correlation coefficients exceed the critical value of $r = 0.361$ (at $N = 30$, $\alpha = 0.05$), which is the threshold for significance. This indicates that each item within the measurement scales is significantly correlated with the total score of its respective construct, thereby confirming the construct validity of the instrument. The high item-total correlations reflect strong internal consistency, suggesting that the measurement items are conceptually aligned and adequately capture the dimensions they were designed to assess. This validity confirmation ensures the integrity of subsequent analyses and supports the appropriateness of the measurement model used in this study.

In addition to validity, the instrument's internal consistency was assessed through a reliability analysis. As shown in Table 4, the reliability test produced a Cronbach's alpha value of 0.873, which exceeds the commonly accepted threshold of 0.70. This high coefficient indicates excellent internal consistency across the items, meaning that the instrument yields stable and consistent results across different items measuring the same construct. Together, the validity and reliability findings affirm that the measurement instrument used in this study is both psychometrically sound and suitable for investigating the hypothesized relationships.

Tabel 2. Validity Test Results

Item	r-count	r-table (N = 30) ($\alpha = 0.05$)	Validity
1	0.532	0.361	Valid
2	0.556	0.361	Valid
3	0.808	0.361	Valid
...	...	...	...
13	0.364	0.361	Valid

Tabel 3. Reliability Test Result

Measure	Cronbach's Alpha	No. of Items
Overall Scale	0.873	13

3. Hypothesis Testing Results

The results of the multiple regression analysis are presented in Table 4. The study reveals that content marketing (X_1) does not have a statistically significant effect on donation intention, with a p-value of 0.073, which exceeds the conventional threshold of 0.05. In contrast, perceived ease of use (X_2) demonstrates a statistically significant and positive effect on donation intention ($\beta = 0.416$, $p = 0.002$), indicating that ease of navigating and using the platform plays a crucial role in influencing the willingness of Gen Z students to donate through digital crowdfunding platforms.

Tabel 4. Coefficients of Multiple Regression

Predictor	B	Std. Error	Beta	t	Sig.
(Constant)	1.919	1.208	—	1.588	0.116
Content Marketing (X_1)	0.153	0.084	0.241	1.816	0.073
Ease of Use (X_2)	0.359	0.114	0.416	3.131	0.002

The overall goodness-of-fit of the regression model was evaluated using the F-test, with the results reported in Table 5. The model produced an F-value of 29.818 with a p-value less than 0.001, indicating that the model is statistically significant at the 5% level. This means that, collectively, the independent variables —content marketing and perceived ease of use —provide a statistically significant explanation of the variance in donation intention.

Tabel 5. ANOVA (F-Test) Result

Source	Sum of Squares	df	Mean Square	F	Sig.
Regression	200.564	2	100.282	29.818	0.000
Residual	312.769	93	3.363		
Total	513.333	95			

The coefficient of determination (R^2) presented in Table 6 indicates that 37.8% of the variance in donation intention can be explained by the two predictor variables, content marketing and perceived ease of use. This suggests that over one-third of the observed changes in students' intention to donate through crowdfunding platforms are accounted for by the combined influence of these variables. While this reflects a moderate explanatory power, it also implies that 62.2% of

the variance in donation intention is attributed to other factors not included in the current model. These may consist of individual differences such as social motivation, peer influence, trust in the platform, or emotional triggers, which warrant further investigation.

Tabel 6. Model Summary (R Square)

Model	R	R ²	Adjusted R ²	Std. Error of the Estimate
1	0.625	0.391	0.378	1.834

4. Discussion

The findings provide critical insights into the digital donation behavior of Generation Z students, a key demographic in the future of online philanthropy. Contrary to expectations, content marketing was found to have no significant effect on donation intention. This result suggests that in a highly saturated digital environment, content alone, regardless of its frequency or visibility, may not be sufficient to drive donor behavior. Instead, its influence likely depends on deeper factors such as trustworthiness, emotional resonance, transparency, and clarity of campaign information. The absence of details, such as recipient identity, donation impact, or institutional legitimacy, may reduce content credibility and thus fail to motivate action. This supports earlier findings that donation behavior is influenced not only by marketing, but also by psychological and contextual variables, such as empathy, religious values, and perceived social responsibility (Tridanatna et al., 2014; Minga, 2022).

In contrast, perceived ease of use showed a significant and positive effect on donation intention. This finding reinforces the core premise of the Technology Acceptance Model (TAM), which posits that usability has a strong influence on behavioral intention (Davis, 1989). Gen Z users, who are accustomed to seamless digital experiences, are more likely to engage with platforms that are simple, intuitive, and efficient. This aligns with prior studies (Venkatesh et al., 2007; Patel & Patel, 2018), which demonstrate that ease of use enhances both perceived usefulness and user confidence. The statistically significant F-test and R² value (37.8%) indicate that while the model has explanatory power, it also leaves room for additional predictors. Factors such as peer influence, social norms, platform trust, and emotional motivators may further shape donation decisions and warrant investigation in future research.

Overall, these results suggest that successful crowdfunding platforms should prioritize usability and build credibility through transparent, emotionally compelling communication, rather than relying solely on frequent or visually rich content. This study thus contributes to the refinement of TAM in digital philanthropy and offers practical direction for enhancing Gen Z donor engagement in online fundraising environments.

CONCLUSION

This study aimed to investigate the effects of content marketing and perceived ease of use on the intention to donate through digital crowdfunding platforms among Generation Z university students in Indonesia. The results provide several important insights. While content marketing is often presumed to be a key driver of engagement, the findings indicate that it does not significantly influence donation intention in this context. This suggests that the mere presence of digital content, regardless of frequency or visibility, may not suffice in persuading students to donate unless it conveys emotional resonance, credibility, and transparency. In contrast, perceived ease of use emerged as a significant predictor, affirming the central role of user experience in influencing digital prosocial behavior. Platforms that offer simple navigation, clear information, and seamless payment systems are more likely to foster donor participation. Theoretically, this research contributes to the extension of the Technology Acceptance Model (TAM) by contextualizing it within the domain of social crowdfunding and highlighting the differential impact of usability and marketing

communication on behavioral intention. Practically, the findings underscore the need for platform developers, such as *Kitabisa.com*, to prioritize usability improvements, strengthen the credibility of campaign content, and enhance user interaction through regular system updates and transparent communication features. These strategies are crucial for enhancing user trust and engagement, particularly among digital-native students. For future research, it is recommended that additional variables, such as trust, altruism, social norms, or campaign virality, be explored to gain a more comprehensive understanding of online donation behavior. Incorporating qualitative or mixed-method approaches and expanding the demographic scope could also enrich the findings and improve generalizability.

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