

# The Influence of Trust, Security, and Brand Image Factors on the Decision to Donate Online on the Crowdfunding Platform Kitabisa.com

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## ABSTRACT

Online donations through crowdfunding platforms are becoming increasingly popular in Indonesia, especially with the advancement of technology and the growing access to the internet. One of the platforms widely used for online donations is Kitabisa.com. This platform allows individuals and organizations to raise funds easily and quickly, as well as providing opportunities for the public to participate in various charitable and social activities. This study aims to determine the influence of trust, security, and brand image on the decision to donate on Kitabisa.com. In this study, a quantitative approach was used with a sample of 100 respondents selected randomly. The data collected through a Likert scale questionnaire were then analysed using multiple linear regression methods, with the help of EViews version 10 software. Trust is considered the main factor influencing donation decisions, as donors must be assured that the funds they donate will be used according to the promised objectives. Security is also an important factor, given that financial transactions conducted online must have adequate protection to ensure the donors' personal and financial data remain secure. Additionally, the brand image of Kitabisa.com as a trusted and well-known platform also plays a role in attracting public interest in donating. Understanding these factors is crucial to enhancing trust and participation in online donations. The results of the study show that trust, security, and brand image significantly influence the decision to donate on Kitabisa.com. By understanding and effectively managing these factors, Kitabisa.com can continuously improve its strategies to attract more donors, build stronger trust among users, and ultimately increase participation in charitable and social activities in Indonesia.

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## INTRODUCTION

The Islamic monetary advertise is progressively creating over time with the strengthening of educate such as banks, protections companies and capital markets that take after Islamic budgetary principles (Shandy Utama, 2020), The advancement of sharia managing an account in Indonesia may be a appearance of open request which needs an elective managing an account framework which, separated from giving sound banking/financial administrations, too complies with sharia standards. There are moreover advancements in sharia money related items such as sukuk (sharia bonds) and sharia shared stores which are progressively well known. Within the 21st century, mechanical progresses have too affected sharia back with the presentation of technology-based sharia managing an account and money related administrations (sharia fintech). Fintech is an abbreviation of Monetary Technology, which in Indonesian is known as budgetary technology(Santosa et al., 2019). Fintech may be a unused improvement within the monetary industry that employments advanced innovation to supply more extensive, simpler and speedier get to to money related items for the public. Fintech can too deliver trade models, applications, forms or items related to the arrangement of budgetary services(Diyanti & Fathihani, 2020). Fintech alludes to the utilize of innovation, particularly data innovation, to supply more productive, speedier and inventive budgetary administrations. Fintech covers a wide extend of arrangements and applications, counting advanced installments, peer-to-peer loaning, robo-advisors, online protections, blockchain, and numerous more. The application of innovation within the money related division points to alter the conventional way budgetary benefit suppliers work, increment openness and rearrange monetary forms(Yanti et al., 2019). With fintech, buyers and companies can access financial administrations without having to involve traditional monetary teach specifically. The advancement of fintech has had a major effect on the world of worldwide back, invigorating advancement and changing the scene of the monetary industry as a entirety. With worldwide mindfulness with respect to money related morals and an expanding level of intrigued from Muslim and non-Muslim communities, Islamic fund proceeds to create as a feasible elective and in agreement with Islamic moral values in an ever-changing worldwide financial setting.

Crowdfunding is a wonder that proceeds to develop in this advanced era and encounters noteworthy development each year (Khairunnisa et al., 2020). The industry's quick advance has driven the evolution of gathering pledges to assist society. Crowdfunding, which utilizes the web as a unused installment stage, is getting to be a framework that interfaces raising money supporters(Huang & Ku, 2016; Irawan, 2021). The term “crowdfunding” comprises of the words “crowd,” which demonstrates a swarm, and “funding,” which alludes to subsidizing. Hence, crowdfunding can be characterized as a financing hone that includes joint commitments(Herna et al., 2019). Gathering pledges exercises through crowdfunding include community interest to supply money related back to other parties in require(Badir & Andjarwati, 2020). Indeed in spite of the fact that it depends on little gifts from numerous individuals, when the number of donors is huge, the stores raised can reach expansive sums(Diyanti & Fathihani, 2020). Crowdfunding is an movement with different points of interest but moreover carries certain dangers that can happen. A few occurrences of extortion in gathering pledges have made questions among the open with respect to the choice to give online. Crowdfunding stages risen as a arrangement to avoid extortion that frequently happens in fundraising. Kitabisa.com is the foremost well-known crowdfunding stage in Indonesia. This reality can be demonstrated by comparing the number of downloads (android), number of benefactors, and categories of utilize of stores, which appears

that Kitabisa.com is predominant in terms of numbers. The information too reflects that the Kitabisa.com brand has picked up popularity within the crowdfunding space. In this manner, when somebody plans to give, they will most likely select Kitabisa.com as a gift stage, since the brand as of now features a solid notoriety and is broadly known and trusted. (Santosa et al., 2019). Kitabisa.com, a company within the frame of social trade or what is known as social enterprise, receives a trade demonstrate that's a combination of angles of commercial trade and social educate with the point of producing more extensive benefits.. In comparison to commercial businesses, social businesses separate themselves through the commerce steps, parties included, and goals pursued. In the event that the most objective of a commercial trade is budgetary benefit, a social commerce points to have a positive effect on a social mission. Indeed in spite of the fact that it centers on a social mission, social commerce as an financial substance is still required to produce financing through its business exercises, which is exceptionally critical to guarantee the coherence of the company's operations (Wahjono et al., 2023). One of the variables that impacts the choice to give online is believe. Believe plays a significant part in empowering people to create the decision to give on a stage, as the decision-making handle includes a arrangement of steps, counting issue acknowledgment, arrangement look, elective assessment, and choice among various alternatives (Permatasari et al., 2022).

Concurring to investigate conducted by(Pranata et al., 2023), the more benefactors who have believe, the more gift maintenance will increment, which can eventually impact the donor's choice to give to Kitabisa.com. Discoveries from thinks about investigating the impact of believe on the choice to give, such as those conducted by (Permatasari et al., 2022; Santosa et al., 2019; Wahjono et al., 2023),appears that the believe variable encompasses a noteworthy impact on the choice to give variable. This affirms that the level of believe held by benefactors can impact their choice to create a gift. In case you see at the case of online fundraising fraud that was already depicted, where an person employments given reserves for individual pick up without channeling them concurring to the first purpose, it is vital to consider whether such an occurrence too has an effect on a person's level of believe in utilizing the crowdfunding stage. Within the setting of online transactions, trust emerges when one party has gotten ensures from the other party and is willing and able to fulfill its obligations(Salsabila & Hasbi, 2021a). Separated from believe, security is additionally an powerful figure within the choice to give online. Of course, a stage that contains a great brand picture, there's a huge plausibility that in serving and ensuring donors' individual data, the stage can also be trusted well. Essentially, benefactors need a level of security that can be kept up appropriately. In this manner, the open or potential givers have to be know almost online donation platforms that have tall quality guidelines, so that the money given by benefactors can be conveyed clearly. As givers or potential givers, of course we need satisfactory security for the stores or money that has been given so that it can be conveyed appropriately. As a web gathering pledges stage, Kitabisa.com too collaborates with one of the Wellbeing Protections Regulating Bodies (BPJS), in carrying out its operations. In expansion, Kitabisa.com effectively gives straightforwardness by distributing the sum of cash collected and cash donated. Separated from security, another calculate that impacts the choice to give online is brand picture. Brand picture is an individual's understanding, sentiments and convictions approximately an organization, as well as how they organize, describe, keep in mind and associated with that organization. Brand picture reflects the positive reputation of a brand that forms its character.

Kitabisa.com users' intrigued in giving is enormously affected by believe, security and brand picture variables. Believe could be a major figure since clients got to be beyond any doubt

that the gifts they make will be utilized well and on target. Transparency within the utilize of reserves and normal reports can increment this level of believe. Security is additionally exceptionally imperative, as clients need to guarantee that their individual information and budgetary data is secure from cyber dangers. Kitabisa.com ought to ensure that their stage is prepared with advanced and trusted security innovation. Separated from that, Kitabisa.com's brand picture moreover plays a pivotal part. A brand that's broadly known, incorporates a great notoriety, and appears a commitment to social obligation can draw in more givers. The combination of tall believe, ensured security, and a positive brand picture will increment users' intrigued in giving through Kitabisa.com.

### Framework of Thought

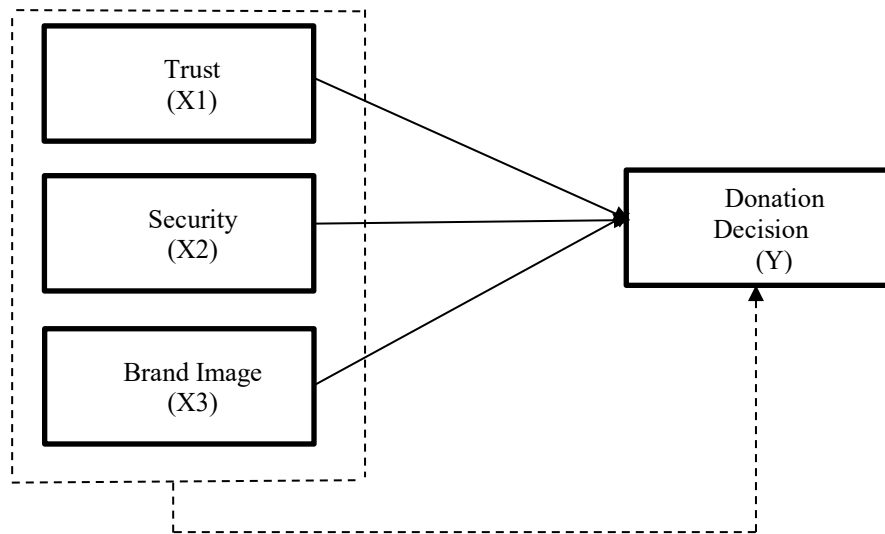


Figure 1. Framework

### Hypothesis

In this research the hypotheses proposed are:

H1 Impact of Trust on Online Donations

Ha: Trust has a positive and significant impact on the decision to donate online on Kitabisa.com.

Ho: Trust does not have a positive and significant impact on the decision to donate online on Kitabisa.com.

H2 Impact of Security on Online Donations

Ha: Security has a positive and significant impact on the decision to donate online on Kitabisa.com.

Ho: Security does not have a positive and significant impact on the decision to donate online on Kitabisa.com.

H3 Impact of Brand Image on Online Donations

Ha: Brand image has a positive and significant impact on the decision to donate online on Kitabisa.com.

Ho: Brand image does not have a positive and significant impact on the decision to donate online on Kitabisa.com.

H4 Combined Impact of Trust, Security, and Brand Image on Online Donations

Ha: Trust, security, and brand image together have a positive and significant impact on the decision to donate online on Kitabisa.com.

Ho: Trust, security, and brand image together do not have a positive and significant impact on the decision to donate online on Kitabisa.com.

## RESEARCH METHOD

This inquire about embraces a quantitative causal confirmation strategy, which is in understanding with the investigate objective of investigating and analyzing the effect of believe, security and brand picture both in part and at the same time on the choice to give online on the Kitabisa.com crowdfunding stage. The logical approach utilized to gather information and accomplish investigate goals is called investigate strategies.

### Population and Sample

A test alludes to a portion of the populace chosen based on certain numbers and characteristics (Sugiyono, 2018). The populace in this consider incorporates all Kitabisa.com clients who have given at slightest once. Since this populace is exceptionally huge and troublesome to completely get to, inspecting was conducted employing a testing strategy. Examining can be done utilizing different strategies, and in this inquire about, a non-probability testing procedure was utilized, particularly purposive inspecting. Purposive sampling is utilized to choose respondents who are considered to have information or encounter important to the inquire about point, in this case, clients who have given on Kitabisa.com. To decide an agent test estimate, this consider moreover considered the Slovin's equation, which is utilized to assess the test measure for an expansive populace. Slovin's formula is as follows:

$$\pi = \frac{N}{1 + Ne^2} = \frac{3,850,333}{1 + 3,850,333 \times (0.1)^2} = \frac{3,850,333}{39,504,33} = 99,007 \rightarrow 100 \quad (1)$$

Where  $\pi =$  sample size,  $N =$  population size (3,850,333) and  $e =$  margin of error (10% or 0.1)

### Result:

With a population of 3,850,333, a margin of error of 10%, and a confidence level of 90%, the required sample size is 100 people.

### Data collection

Primary data sources are sources of information that can be presented directly to researchers (Salsabila & Hasbi, 2021b). In this research, the data collection method was carried out through distributing questionnaires using the Google Forms platform via social media to respondents. A questionnaire is a data collection technique that involves giving questions or written statements that can be answered by respondents (Salsabila & Hasbi, 2021b).

**Table 1: Operational Variables**

Variable	Explanation	Indicator	Questions
Trust (X1)	Trust is a user's belief in relying on a company, based on the company's characteristics, including readiness to accept risks that may arise. (Kotler & Keller, 2016).	Confidence Trust. Intention to Trust.	How much do you feel confident in the company? How much is your intention to trust this company?
Security (X2)	Security or securities is a form of effort made by a company to protect itself from various threats that could cause losses. (Irawan et al., 2022).	Security Guarantee Data. Confidentiality (data confidentiality).	How confident are you that the company guarantees the security of your transactions? How secure do you feel about the confidentiality of your personal data with this company?
Brand Image (X3)	Brand image is a positive reputation of a brand which becomes a form of identity. (Santosa et al., 2019).	The Power of Brand Association. Brand Association Advantages. Uniqueness of Brand Association.	How strong is your association with this brand? What advantages do you perceive from your association with this brand? How unique do you find this brand association?
Donation Decision (Y)	The decision to donate can be compared to a purchase decision because it involves similar steps in decision making. The difference lies in the decision maker, where purchasing decisions involve consumers who hope to receive rewards in the form of physical products, while donation decisions involve donors who do not expect rewards. (Kelvin et al., 2017).	Problem Introduction. Information Search. Evaluation of Alternatives. Donation Decision. Post-Donation Behavior.	How do you recognize the problem faced by the donation recipient? How do you search for information regarding donations? How do you evaluate alternatives before making a donation decision? What factors influence your final decision to donate? What is your behavior after making a donation?

### Data Analysis Technique

In quantitative inquire about, information investigation is an action carried out after information has been collected from respondents or other information sources. In this ponder, the examination strategy connected includes clear examination and different direct relapse examination utilizing EViews computer program. EViews may be a computer program utilized to handle factual information and econometric information. The EViews program was made by QSM (Quantitative Small scale Program) which is based in Irvine, California, Joined together States. EViews can be utilized to fathom issues within the shape of time arrangement, cross segments, or board information. In this inquire about the creator utilized the EViews program.

## RESULTS AND DISCUSSION

### Validity Test Results

In conducting the validity test using a significance level of 5% ( $\alpha=0.05$ ) with a sample size (n) of 100 respondents, the table value r was obtained as 0.1966. The results of the validity test for each variable are as follows:

**Table 2. Validity Test Results for Variable**

Variabel	Question Items	Calculated R	Table r (5%)	Conclusion
<b>Trust (X1)</b>	Item 1	0,573	> 0,1966	Valid
	Item 2	0,650	> 0,1966	Valid
	Item 3	0,580	> 0,1966	Valid
	Item 4	0,458	> 0,1966	Valid
	Item 5	0,490	> 0,1966	Valid
	Item 6	0,688	> 0,1966	Valid
<b>Security (X2)</b>	Item 1	0,621	> 0,1966	Valid
	Item 3	0,670	> 0,1966	Valid
	Item 4	0,716	> 0,1966	Valid
<b>Brand Image (X3)</b>	Item 1	0,749	> 0,1966	Valid
	Item 2	0,770	> 0,1966	Valid
	Item 3	0,745	> 0,1966	Valid
	Item 4	0,697	> 0,1966	Valid
	Item 5	0,737	> 0,1966	Valid
	Item 6	0,734	> 0,1966	Valid
	Item 7	0,826	> 0,1966	Valid
	Item 8	0,700	> 0,1966	Valid
	Item 9	0,793	> 0,1966	Valid
	Item 10	0,636	> 0,1966	Valid
<b>Donation Decision (Y)</b>	Item 1	0,732	> 0,1966	Valid
	Item 2	0,551	> 0,1966	Valid
	Item 3	0,378	> 0,1966	Valid
	Item 4	0,558	> 0,1966	Valid
	Item 5	0,703	> 0,1966	Valid
	Item 6	0,688	> 0,1966	Valid
	Item 7	0,636	> 0,1966	Valid
	Item 8	0,651	> 0,1966	Valid
	Item 9	0,612	> 0,1966	Valid

The table above summarizes the validity test results for four variables: Trust (X1), Security (X2), Brand Image (X3), and Donation Decision (Y). Each variable is evaluated based on several question items, with the calculated R value for each item compared against the table R value of 0.1966 at a 5% significance level. For all items in each variable, the calculated R value is greater than the table R value, indicating that each item is valid. This demonstrates that the items effectively measure the intended constructs.

### Reliability Results

The results of the reliability test for statements related to the trust, security, brand image, and donation decision variables, with a sample size (n) of 100 respondents, are as follows:

**Table 3. Reliability Test Results**

Variable	Cronbach's Alpha	Description
Trust (X1)	0,586	Reliabel
Security (X2)	0,567	Reliabel
Brand Image (X3)	0,906	Reliabel
Donation Decision (Y)	0,796	Reliabel

Based on Table 6, the reliability test results for the trust, security, brand image, and donation decision variables show Cronbach's Alpha ( $\alpha$ ) values greater than 0.60. Therefore, all statement items can be considered reliable.

### Descriptive Statistics

Descriptive statistical analysis utilizes statistical data to describe the conditions of research variables. In this research, the average value, maximum value, minimum value, and standard deviation are used to provide a statistical description of each variable. This descriptive statistics process is carried out through the Eviews 10 application.

**Table 4. Descriptive Statistics of Research Variables**

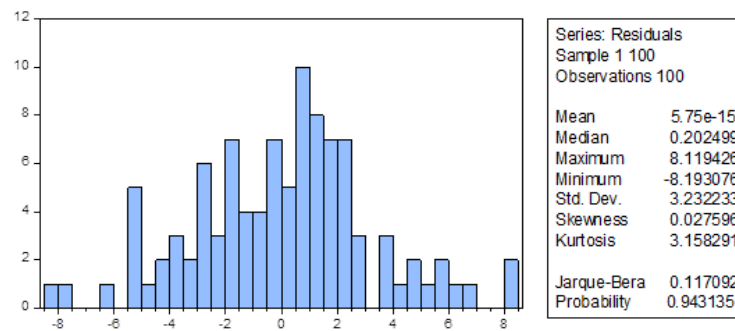
	Trust	Security	Brand Image	Donation Decision
Mean	26.94	18.10	38.68	36.99
Median	27.00	18.00	39.50	36.50
Maximum	30.00	28.00	50.00	45.00
Minimum	24.00	15.00	29.00	25.00
Std. Dev.	1,947	1,766	5,754	4,137

It is known that this descriptive analysis provides a statistical description of four variables, X1, X2, X3, and Y. The mean or average shows the middle value of the data. For variable X1, the mean value is 26.94, X2 is 18.10, X3 is 38.68, and Y is 36.99. The median, which is the middle value when data is ordered, differs from the mean when the distribution is not symmetrical. The median for variable X1 is 27.00, X2 is 18.00, X3 is 39.50, and Y is 36.50. Maximum and minimum values show

The extremes of the data. Variable X1 has a maximum value of 30 and a minimum of 24, X2 has a maximum value of 28 and a minimum of 15, For variable X1, the standard deviation is 1.947, X2 is 1.766, X3 is 5.754, and Y is 4.137.

### Classic assumption test

#### Normality test



**Figure 1. Normality test**



The results of the Kolmogorov-Smirnov normality test show that the probability value is  $0.9431 > 0.05$ , so the data is normally distributed.

### Multicollinearity Test

**Table 5. Multicollinearity Test Results**

	Coefficient	Uncentered	Centered
Variables	Variance	VIF	VIF
C	32.59736	302.5611	NA
X1	0.034610	234.3542	1.206722
X2	0.041459	127.2580	1.189075
X3	0.003361	47.69403	1.022484

It is known that the results of the multicollinearity test show that the VIF value of variable X1 is  $1,206 < 10$ , the VIF value of variable X2 is  $1,189 < 10$ , and the VIF value of variable.

### Heteroscedasticity Test

**Table 6. Heteroscedasticity Test Results**

Heteroskedasticity Test: White			
F-statistic	1.735647	Prob. F(9.90)	0.0923
Obs*R-squared	14.78953	Prob. Chi-Square(9)	0.0969
Scaled explained SS	14.70879	Prob. Chi-Square(9)	0.0993

It is known that the Obs\*R-square probability value is 0.0969. This is in accordance with the white test criteria, where the white test results have an Obs\*R-square probability value that is greater than the significance level ( $0.0969 > 0.05$ ). Therefore, it can be concluded that the data does not have a heteroscedasticity problem because the value exceeds the specified significance level.

### Multiple Linear Regression Equation

$$Y = -0.1438 + X1 + 0.5053 * X2 + 0.4033 * X3 \quad (2)$$

The explanation is as follows:

The constant coefficient value is 0.1438, meaning that without the variables of trust (X1), security (X2), and brand image (X3), the donation decision variable (Y) has increased by 0.1438.

The beta coefficient value of the trust variable (X1) is 0.4598, if the values of other variables are constant and the variable X1 increases by units, then the donation decision variable (Y) will increase by 0.4598. Vice versa, if the variable value is constant and variable X1 decreases by 1 unit, then variable Y will experience a decrease of 0.4598.

The beta coefficient esteem of the security variable (X2) is 0.5053, on the off chance that the values of the other factors are steady and the variable X3 increments by 1 unit, at that point the gift choice variable (Y) will increment by 0.5053. Bad habit versa, in the event that the values of other factors are steady and variable X3 encounters a diminish of 1 unit, at that point variable Y will involvement a diminish of 0.5053.

The beta coefficient esteem of the brand picture variable (X3) is 0.4033, in case the values of the other factors are steady and the variable X3 increments by 1 unit, at that point the gift choice variable (Y) will increment by 0.4033. Bad habit versa, in case the values of other factors are consistent and variable X3 encounters a diminish of 1 unit, at that point variable Y will involvement a diminish of 0.4033.

## Hypothesis Testing Results

**Table 7. t Test Results**

Variables	Coefficient	Std. Error	t-Statistics	Prob.	Hypothesis Result
C	-0.143883	5.709410	-0.025201	0.9799	Not Significant (Ho accepted)
X1 (Trust)	0.459811	0.186038	2.471593	0.0152	Ha: Trust has a positive and significant impact on the decision to donate online on Kitabisa.com. Ho: Trust does not have a positive and significant impact on the decision to donate online on Kitabisa.com.
X2 (Security)	0.505321	0.203615	2.481745	0.0148	Ha: Security has a positive and significant impact on the decision to donate online on Kitabisa.com. Ho: Security does not have a positive and significant impact on the decision to donate online on Kitabisa.com.
X3 (Brand Image)	0.403316	0.057973	6.956987	0.0000	Ha: Brand image has a positive and significant impact on the decision to donate online on Kitabisa.com. Ho: Brand image does not have a positive and significant impact on the decision to donate online on Kitabisa.com.

### Hypothesis Explanation

Trust (X1) The calculated t-value is  $2.471 >$  the t-table value of 1.984 and the prob. value is  $0.015 \leq 0.05$ , so  $H_0$  is rejected and  $H_a$  is accepted, indicating that trust significantly affects the decision to donate.

Security (X2) The calculated t-value is  $2.481 \geq$  the t-table value of 1.984 and the prob. value is  $0.014 \leq 0.05$ , so  $H_0$  is rejected and  $H_a$  is accepted, indicating that security significantly affects the decision to donate.

Brand Image (X3) The calculated t-value is  $6.956 \geq$  the t-table value of 1.984 and the prob. value is  $0.000 \leq 0.05$ , so  $H_0$  is rejected and  $H_a$  is accepted, indicating that brand image significantly affects the decision to donate.

**Table 8. F test results**

R-squared	0.389798
Adjusted R-squared	0.370729
SE of regression	3.282348
Sum squared resid	1034.286
Log likelihood	-258.7087
F-statistic	20.44167
Prob(F-statistic)	0.000000

### Hypothesis Explanation:

The calculated F value is 20.44, which is greater than the F table value of 2.699, and the significance value is  $0.000 < 0.05$ . Therefore,  $H_0$  is rejected and  $H_a$  is accepted, meaning that trust (X1), security (X2), and brand image (X3) together influence the decision to donate.

**Table 9. Coefficient of Determination Test Results (R<sup>2</sup>)**

R-squared	0.389798
Adjusted R-squared	0.370729
SE of regression	3.282348
Sum squared resid	1034.286
Log likelihood	-258.7087
F-statistic	20.44167
Prob(F-statistic)	0.000000

**Explanation:**

The Adjusted R-squared value of 0.370729 or 37.07% indicates that the variables trust, security, and brand image can explain 37.07% of the variation in the decision to donate, while the remaining 62.93% is explained by other variables not included in this model.

**Discussion**

**The Influence of Trust on Donation Decisions**

The regression results on the variable trust in the decision to donate show a value of 0.4598 and a t-static value of 2.4715. This means  $t\text{-statistic} \geq t\text{-table}$  ( $2.4715 > 1.984$ ) and Prob. ( $0.0152 < 0.05$ ). It can be concluded that trust (X1) influences the decision to donate. Which means that the higher the level of trust obtained by Kitabisa.com, the better the level of donation decisions made by users. Because this research is significant, trust is very necessary in the decision to donate because donors need to feel confident that the funds they donate will be used appropriately and effectively according to the goals promised by the crowdfunding platform. Without trust, donors may hesitate to make their contributions, thereby hindering fundraising and the success of proposed projects.

The results of this study are in line with research(Salsabila & Hasbi, 2021b)Which shows that trust has a significant influence on the decision to donate. This indicates that the better the level of trust a user has in a crowdfunding platform, the higher their likelihood of making a donation. This means that crowdfunding platforms like Kitabisa.com must focus on increasing user trust through transparency, security and credibility in order to increase the number and frequency of donations received.

**The Influence of Security on Donation Decisions**

The regression results on the security variable on the decision to donate show a value of 0.5053 and a t-static value of 2.4817. This means  $t\text{-statistic} \geq t\text{-table}$  ( $2.4817 > 1.984$ ) and Prob. ( $0.0148 < 0.05$ ). It can be concluded that security (X2) influences the decision to donate. Which means that the higher the level of security felt by users, the more likely they are to make donations through the platform. Good security creates a sense of trust and comfort for users, so they are more confident and motivated to make donations online.

The results of this research are in line with research (Salama Benty Dibyani, 2019) which shows that security has a significant positive effect on the decision to donate. This indicates that users tend to be more trusting and motivated to make donations if they feel the security of the platform is guaranteed. This trust encourages users to actively participate in online donation activities, because they feel that protection of their personal information and financial transactions is guaranteed. This means that increasing the level of security in crowdfunding platforms like Kitabisa.com not only increases user trust, but can also have a significant positive

impact on the number and frequency of donations received by the platform.

### **The Influence of Brand Image on Donation Decisions**

The regression results on the brand image variable on the decision to donate show a value of 0.4033 and a t-static value of 6.9569. This means  $t\text{-statistic} \geq t\text{-table}$  ( $0.4033 > 1.984$ ) and Prob. ( $0.000 < 0.05$ ). It can be concluded that brand image (X3) influences the decision to donate. Which means that the higher the level of brand image, the greater the possibility for individuals to make donations through the platform. This emphasizes the importance of efforts to maintain and improve brand image to maximize the number and frequency of donations received.

The results of this research are in line with research (Rizka Novia Adyani, 2020) which shows that brand image has a significant influence on Donation Decisions. This indicates that the Kitabisa.com platform, with a good brand image, can be more effective in attracting donors and increasing the number of donations received. A strong brand image on Kitabisa.com helps build trust and credibility in the eyes of donors, so that they are more confident and motivated to participate in the donation activities offered.

### **The Influence of Trust, Security and Brand Image on Donation Decisions**

The regression results on the variables of trust, security and brand image on the decision to donate show a value of 0.0000 and an f-static value of 20.44. This means that the  $f\text{-statistic} \geq f\text{-table}$  ( $0.20.44 > 2.699$ ) and Prob. ( $0.000 < 0.05$ ). This means that the variables of trust, security and brand image influence the decision to donate. Therefore, it is important for donation platforms like Kitabisa.com to build and maintain a high level of trust among users. Transaction security and good data protection are also crucial factors in attracting donors to make contributions through the platform. In addition, a positive brand image can strengthen the platform's appeal and increase public participation in social and charitable activities organized through Kitabisa.com. Thus, fulfilling these aspects effectively can increase the effectiveness and success of donation campaigns carried out by the platform.

## **CONCLUSION**

Based on the research findings and discussions regarding the impact of trust, security, and brand image factors on the decision to donate online on the Kitabisa.com crowdfunding platform, several conclusions can be drawn. Trust has a positive and significant influence on the decision to donate online on Kitabisa.com. Security also has a positive and significant impact on this decision. Additionally, brand image shows a positive and significant influence on the decision to donate online on the platform. Overall, trust, security, and brand image all have a positive and significant impact on the decision to donate on Kitabisa.com.

## **RECOMMENDATIONS**

Based on the conclusions and limitations of this research, the researchers offer several recommendations. For companies, researchers recommend strengthening or enhancing brand uniqueness, as this can attract donors' interest and encourage them to donate. Additionally, researchers suggest ensuring the security of personal data provided by donors. Researchers also

recommend expanding the scope of marketing strategies so that the brand image is better known to donors when they evaluate other crowdfunding platforms.

For academics, future research using the same factors may be conducted on other crowdfunding platforms to compare the results with this study. Future research may also integrate other factors such as user experience and system usability. It is hoped that the research methodology in the next study can be improved by combining data collection through surveys and interviews.

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