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Description Analysis of Muslim Millennial Trust and Comfort in Using Crowdfunding Platforms for Donation

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ABSTRACT

This study aims to determine the description of Muslim millennials' trust and comfort when donating on crowdfunding platforms. This study took data research from millennials Muslim users of crowdfunding donation platform kitabisa.com who have donated two times or more. This study interviewed ten respondents of crowdfunding platforms to determine why they use crowdfunding platforms as media in terms of trust and convenience. This research uses qualitative and descriptive phenomenological research to know a particular phenomenon by understanding the meaning of an individual's experience related to a specific phenomenon. This study's finding shows that the description of things that affect their trust level in donating on crowdfunding platforms is transparency, legalization, and secure personal data protection. In contrast, the description of things that affect comfort level is time efficiency, simplicity of features, and flexibility in accessing. This research is expected to support donation, and zakat institutions use crowdfunding platforms to help their function in Muslims' welfare beset by difficulties.

Keywords: Trust, comfort, donation, millennial Muslim, crowdfunding

Introduction

At this time began to appear platform startups young Indonesians began to dominate the digital market. A group of people utilized the opportunity to create an online-based donation platform to help donors facilitate their access to help their relatives affected by disaster by opening social campaigns from platforms such as kitabisa.com, Ayopeduli.id in addition to social movements. It turns out that in online donations in Indonesia, there are also campaigns such as funding for creative industries from kolase.com and financing for community micro-enterprises such as Gandengtangan.co.id.

Crowdfunding initially started from the concept of crowdsourcing that utilizes a group of people to provide feedback and a solution in developing an activity. The purpose of crowdfunding is to raise funds by using networks from the internet and social media as an alternative forum for funding for parties who want to get financing (Hariyani & Serfiyani, 2015).

When viewed from an Islamic perspective, online donation platforms, in carrying out their duties using the Ijarah service rental agreement and in Islam the activities are allowed because the activity's essence is to help each other (Fikriawan, 2018).

The online fundraising agreement is *ijarah*. This agreement is made from the online donation platform's payment of services to collect donations. The return of services from each social campaign is socialized in the platform. For example, kitabisa.com will be charged at the cost of 5% of the donations collected (Fikriawan, 2018).

Although Crowdfunding in Indonesia is starting to be looked at, public literacy about crowdfunding is minimal. Based on a survey conducted by the Financial Services Authority in Indonesia on inclusion and literacy, it is stated that Indonesian people have a shallow financial literacy index of only about 21.84% (Nugroho & Rachmaniyah, 2019). So at this stage, the community is still not able to fully trust online donations and always rely on aid agencies. Obstacles and limitations in accessing education,

literacy, and information through the internet related to understanding and general knowledge are the causes of low public participation in the utilization of crowdfunding (Nugroho & Rachmaniyah, 2019).

Therefore, when giving charity through online donation platforms, the Indonesian people's trust can still be considered minimal, especially the Muslim community. They always rely on zakat institutions and Islamic donation institutions when giving charity because it is considered more trustworthy in managing donation funds. Besides, the Muslim community is also entirely unfamiliar with this relatively new technology because of its reasonably diverse features that can affect comfort when using crowdfunding platforms.

This study explores Muslim trusts and Muslim millennials' generality in shopping on online fundraising platforms based on crowdfunding. This research can be useful as a reference for other researchers and increase knowledge about the descriptive analysis of donor trust and comfort in giving charity. This research can reference the community to raise enthusiasm for charity's comfort and increase donors' confidence in donating on online donation platforms

Literature Review
Crowdfunding and donation institutions (Infak)
Crowdfunding was initially being inspired by crowdsourcing and microfinance concepts. The idea is still slightly different from the previous two initial images in crowdfunding, namely in the facilities and fundraising forms using internet-based. The change of structure of the initial concept of crowdsourcing and microfinance using internet media then becomes crowdfunding, so crowdfunding is not a new concept. The development of two initial ideas, namely crowdsourcing and microfinance, makes crowdfunding seem to be a new thing, namely, the development of technology and social media (Nugroho & Rachmaniyah, 2019).

Crowdfunding uses existing web technology and online payment systems to facilitate all transactions between creators (fundraisers) and funders (Graciastella Jemarut, 2018). One of the crowdfunding groups is donation-based, which means it is based on donations. This crowdfunding has a character that the donors in the fundraiser do not get any reward. Crowdfunding donation-based is intended for a non-profit or social campaign such as mosques and orphanages (Akbar, 2016).

Donors can send their funds through various means, such as using an e-wallet or transfer via bank to the creator's account. Still, if the donation target is not met or has an obstacle or obstacle, then the funds will be returned to the donor, or the funds that have been collected will be transferred to another campaign (Aziz et al., 2019). Social institutions create value by creating value by networking between various resources that focus on opportunities for creating social value by knowing all the needs that are full or not. The process involves multiple offers, products, and services also refer to creating a new organization (Okpara & Daphne, 2011; Wulansari, 2013).

Social service-based institutions require funding in each of their service programs. Social institutions generally get funds from various donors, either a private institution, individual, or government. One of the activities in social institutions is one of them is fundraising (Mahdania, 2018).

The trust and comfort of millennials in donating previous studies
According to Dibyani (2019) has examined the influence of the company's reputation, security, trust, and ease of use of the system on online donation decisions on crowdfunding platforms kitabisa.com. This study used a convenience sampling method with the number of respondents 214. This study's results are variables of the company's reputation, security, and trust that have a significant positive effect on the decision to donate.

Abdullah (2019) has researched several dependents, and independent variables focused on the perception of ease and trust of public interest in using the Crowdfunding platform on MSMEs in Surakarta city using a sample of 80 people. This research method uses purposive sampling techniques. This research indicated that variable trust had become the most dominant role in influencing variable interest in the use of crowdfunding platforms.

Purnomo (2019) has discussed variables focused on investment and trust views of donors. This research used quantitative methods and data collection using online questionnaires of 133 people. The result of this research is that all variables tested influence funders' trust in the decision to invest.

Sari (2019) examined variables that focus on brand awareness, project quality, and trust in determining the decision to donate. The method used in this research is a quantitative method using a sample of 145 people and data retrieval using a questionnaire method. The result of this research is that all variables have a significant influence on the decision to donate.

From the research attached above, some differences distinguish this research from previous research. This research uses descriptive qualitative research methods by revealing the platform users' perspective more in-depth that can not be found in quantitative analysis. The respondents took in this study as many as ten people have taken using convenience sampling collection techniques.

This research used qualitative research methods that examine the Muslim community's point of view. This study discussed the description of why Muslim millennials used crowdfunding platforms to donate. Muslim millennials may be more selective when donating online, related to trust and comfort after using a crowdfunding platform. All procedures from start to finish are done digitally. There will be differences in experience in terms of use and service than Islamic donation institutions of zakat institutions.

Millennials or Generation Y is a generation whose emergence is accompanied by technology and information's rapid development. Millennials are also commonly called the millennium generation. Because this generation is developing in the era of the rapid growth of technology and information, this generation is very identical to technology, especially gadgets. According to Tapscott, this generation was born in 1977-1997 and is also called a digital era (Tapscott, 2013). While according to other theories, the millennial generation is a generation born in 1982 to early 2000, so this time of year is about 20 to 38 years old (Putra, 2016).

Efficiently millennials use technology, and information from gadgets will also affect how they donate. They generally prefer to transact non-cash, do not like disturbing things, and feel more proud if they can share.

Infak etymologically is derived from the phrase "anfaqa," meaning "removing" something for an interest. While *infak* term is to spend from some wealth or income for the sake of something commanded by Islam, Infak can be done by anyone who has low or high income (Arifah, 2017). Consumer confidence in a brand (brand trust) can be defined as a consumer's desire to lean in a brand with all the risks that must be faced. The expectation of a brand gets a positive result (Tjahyadi, 2006). In the case study of crowdfunding to build trust in donors or donors is not an easy thing to do, and in giving confidence, of course, one must be ready to face all the risks that exist (Tauhid et al., 2015).

The convenience concept is useful to point to the benchmark of the time and effort deployed to buy a product. Aspects that include convenience in saving time have been studied in-depth, especially those related to long waiting times (Duarte et al., 2018).

One of the efforts to create convenience is a more efficient process. Transactions on the website will also feel more comfortable when consumers receive notification of transaction details sent through several media such as email, phone number, and others. This effort gives them a feeling of security and comfort over the transactions they have done (Insani, 2013). Convenience can also be measured through marketing, benefit, access, post honor convenience, and decision (Seiders et al., 2007). Confidence in trust and enjoyment is the most crucial factor influencing online purchase decisions (Riyadi et al., 2014).

Material and Methods
Research Strategy

This research uses a qualitative research approach for information about trust description and convenience of donating on a crowdfunding platform (Gumilang, 2016). This research aims to produce descriptive data in speech, writing (narrative), and people observed in the study (Rahmat, 2009).

This research used a naturalistic approach and sought to obtain enlightenment or understanding of a phenomenon and extrapolation in the same situation (Anggito & Setiawan, 2018). The method that researchers used in this study were descriptive phenomenological. Simply put, this approach focuses more

on the concept of a particular phenomenon, the form of descriptive phenomenological studies that know and understand the meaning of individual experience related to the phenomenon studied (Herdiansyah, 2012).

This research uses data from parties with direct knowledge obtained from one atmosphere or documents made by people who experience it (Mustari, 2012). This research also uses secondary data taken by others in other research. Then we take it to support the preparation of this research report (Mustari, 2012).

Sampling method

In determining the subject in this study, researchers used convenience sampling to take samples. The sample is a part of a particular population that becomes a study or attention (Suharyadi & Purwanto, 2003). The process of sampling this research takes from people who are easy to find or access (Santoso et al., 2001). The sample taken is related to the research criteria, namely Muslim millennials who use crowdfunding platforms for at least two times the use of vulnerable people aged 20-40. This is based on millennials' prowess in keeping up with technological developments and revealing what factors make them re-spend their money on crowdfunding platforms by looking at it from user trust and comfort (Santoso et al., 2001).

Sampling in this study aims to activate donors in using crowdfunding platforms as research subjects to make it easier for researchers to find respondents to interview. The data that researchers can be more credible. In this study, researchers tried to uncover the perspective of Muslim millennials when donating or donating on online donation platforms so that researchers can find out what factors influence the trust and comfort of donors in presenting on online donation platforms.

Research object

The object used in this research is the crowdfunding platform website. In this case, researchers took the example of an online donation website from kitabisa.com, this research website platform kitabisa.com as an object because the general public quite well knows the kitabisa.com platform with a high rating. Kitabisa.com is a crowdfunding-based online platform that runs in the social field with the domain of www.kitabisa.com website for online fundraising.

Data collection

This study collects data by way of in-depth interviews of active users of crowdfunding platforms kita.bisa.com. The list of respondents who provided the information is as follows

Table 1. List of crowdfunding users

	Name	Age	Status	Use
1.	LTJ	26 Years	Private Employees	> 2 times
2.	DIZ	21 years	Coeds	2 times
3.	IAS	22 years	Designer	2 times
4.	RDS	28 Years	Private Employees	>2 times
5.	FS	37 Years	Private Employees	> 2 times
6.	LM	23 Years	Coeds	> 2 times
7.	AWR	24 Years	Coeds	> 2 times
8.	HDU	21 years	Coeds	> 2 times
9.	YM	33 years	housewife	> 2 times
10.	WFF function	17 Years	Student	> 2 times

Data analysis

This research uses the data analysis method with stages ranging from data collection, data reduction, data, display data, and conclusions (Herdiansyah, 2012).

After all the data has been collected through the interview process, the next step that researchers will take is to analyze the data using the previously described theory. This analysis supports the completeness of the data and can also be an amplifier in analyzing the data. This data process will begin with data collection, data reduction, data display, and most recently, inference in the analysis of related data related to factors that affect Muslim millennials' comfort and trust at the time of factoring on crowdfunding platforms.

Results and Discussion

Description of muslim millennial trusts when donating on crowdfunding platform

Table 2. Muslim millenial trusts when donating on crowdfunding platforms

Name	Theories	Description	Description
LTJ, DIZ, IAS, FS, LM, AWR, HDU, YM	Believe	-Transparency of fund management and periodic updates - Verified and clear - Not mandatory in self-data filling	- In the management of funds, the platform provides periodic reports and details of donated funds - The platform has a high rating in the community and is verified by the government, and obviously, funds will be donated where - Data filling is not mandatory and anonymous options are provided so that donors can choose
RDS, WFF	Distrust	- Lack of transparency in the processing of personal data	- It is not explained how the process of managing personal data

Muslim millennial trusts when donating on crowdfunding platforms

Along with the development of the era, the public also became more selective in selecting media in donating, especially nowadays. Many online donation platforms are starting to dominate the digital market. The people are more interested in donating because the platform is more than official or non-governmental, presenting exciting and efficient features to be accessed than official government-owned or non-governmental donation institutions. HDU respondents argued, "Ease in the content of identity, so it does not have to be manual, so then the appearance is interesting, and the procedure is easier. just enter the data, nominal and transfer."

In the opinion of HDU respondents, crowdfunding platforms provide convenience in filling in data done digitally without manually filling in. The attractive platform appearance and procedures in donating that are simple are rated as a plus when donating through a crowdfunding platform.

The platform's features are the central values for attracting Muslim millennials who can freely access the internet. Trust is also one of the primary things that determine whether they will be willing to donate the funds they have on a platform that they trust as a medium to give charity without compromising the essence of charity itself. In the case of trust-related matters is something that has been identified as the essential or primary driver of the loyalty of the user (Horppu et al., 2008).

High trust in a brand or brand can turn satisfied customers into loyal customers (Ha & Perks, 2005). Furthermore, according to Tjiptono, some factors influence customer loyalty, service quality, and customer satisfaction (Tjiptono, 2000).

The quality of services and features that are considered to facilitate also significantly affect donors' trust in donating on crowdfunding platforms. Out of 10 respondents concluded that they had entrusted the funds they would present when contributing to a crowdfunding platform and managed in trust and following the target. At the time of the interview, FS respondents said, "Convenience, and because there are reports of updates on the use of funds so that it is more transparent.

Table 3. muslim millenial convenience when donating on crowdfunding platform

Name	Description	Description
LTJ,DIZ,IAS,FS,LM,AWR HDU,YM, RDS,WFF	- Varied payments - Fast and efficient - Simple feature makes it easy to access	- Media to pay varies significantly from e-wallet, m-banking and also the nearest mini-market - The time required to donate is not long and can be done anywhere - Easy-to-access platform and simple features

The respondent's statement above shows that one of the reasons respondents trust the platform is the platform's features: fund transparency reports that are updated periodically and detailed in the description column. The donors can monitor their company's development online via the platform. They can be checked at any time so that donors do not feel anxious about the clarity of funds or targets when declaring their funds on the crowdfunding platform. This because all have been described on the campaign page. The research conducted by Rizka Fitria concluded that the transparency of financial statements has a positive effect on muzzaki's level of trust (Fitria, 2020). Transparency in finance can create mutual trust between the community and zakat management institutions by providing information and obtaining guarantees of ease to get adequate and accurate information. The research conducted by Rachmawati and Ria revealed that transparency in the management of online donation funds on approximately 76 platforms is still minimal, namely only about 18.42% or about 12 platforms that carry out transparency principles. Moreover, this has something to do with Abid Zaber's theory that transparency is the best way to avoid destroying trust by clarifying information, facilitating direct communication between people, and being honest and open (Tauhid et al., 2015).

Like donation institutions, all communities have the same rights and opportunities to obtain valid information related to online donation management. The more open the provision of information to an institution, the higher the level of public trust in the institution, and in this context, the crowdfunding platform. DIZ respondents revealed, "Trust because it is verified."

In the respondents' statement above, they believe in institutions that have been verified by the government. Crowdfunding platforms, including non-government fundraising agencies based online, therefore the crowdfunding platform must also meet the provisions stipulated in Ministerial Regulation No. 11 of 2015 concerning Operational Standards of Procedures for Free Lottery Permits and Collection of Money or Goods With Online System. Moreover, suppose it is associated with the analysis of research conducted by Abid Zaber on the trust seal. In that case, the Organization can have a seal (legalization) by obtaining a certification body behind a specific mark to benefit from a certified institution's trust. The certification committee must provide a seal of approval (Tauhid et al., 2015).

The verification agency itself here is an official government agency issued by the Ministry of Social Affairs, an example of a crowdfunding platform that has official permission, namely on the kitabisa.com platform with Decree 365/HUK-PS/2020 for the general category and 210/HUK-UND/2020 for the variety of Natural Disasters.

Furthermore, the permit is always updated every three months following the applicable provisions in Indonesia. So, with the government's official permission, respondents feel confident and do not have to worry anymore about the crowdfunding platform's funds. In addition to the official legalization of

respondents, trust is also influenced by guarantees in data security data provided by crowdfunding platforms when asked about its data management. As FS respondents thought, "I never put the original data into the crowdfunding platform, because the intention is for alms, so it is enough servant of God only." As well as the opinion of DIZ respondents who said the same thing, "Believe, because in the platform provided anonym options.

The respondent's statement above shows that in giving, the respondent does not want to enter personal data because the primary intention is indeed to give charity. It is also supported by crowdfunding platforms such as kitabisa.com as a medium to donate online provides anonymity features to keep personal data secret from donors when presenting. Thereby entering sensitive personal data such as names, Phone number, address, and email are not mandatory to donate to the crowdfunding platform, unlike when we want to contribute, but coming directly to the donation agency's office requires filling in the personal bio. Then there is no further transparency or clarity. However, this is not a crucial problem because if indeed, from the beginning, intend to donate and choose the donation institution selectively, then inshaAllah, the data we provide will be used in a trust.

Suppose it is associated with the pyramid trust theory (customer control) initiated by Dayal, Lendesberg, and Zeisser related to controlling personal data when consumers understand that personal information can be contained on the website. They will try to believe, the approach that must be done by the company is to ask permission to get their personal information to be entered into the website so that to feel controlling the purchasing process will be appreciated by consumers (Dayal et al., 1999).

So, consumers are given complete freedom to control what they will input into the platform. So in the customer control theory of pyramid, trust valid truth with what researchers found according to FS respondents say that when millennials Muslim when wanting to give charity using crowdfunding platform they will see official legalization of the forum they will use.

Muslim millennial comfort when donating on crowdfunding platforms

In addition to trust, convenience is also a significant factor that influences donation decisions. Varied features and easy access could attract donors to prefer crowdfunding platforms compared to public donation agencies or zakat institutions, with the ease of finding information through the internet and advertisements on social media. They do not have to struggle to see where they will donate because all kinds of information ranging from ways to place to present are available on social media and the internet. Marketing platforms utilize social media information gaps as a medium for promotion.

In terms of payment, online donation platforms provide some digital payment methods that are very varied. When donors want to pay, they can adjust to the desired payment variant. Respondent YM said, "The payment method is easy and varied what we can do without different dizziness banks and charged other banks, mostly been able to e-wallet.

YM respondents stated that the provision of various payment methods such as e-wallet payments would be easier to do than transfer through a specific bank ATM that will charge more. This disadvantage happens when the transfer through a different bank between a privately owned bank and a bank provided by a public donation institution.

A platform that understands consumers' needs will turn comfortable consumers into loyal consumers to attract consumers' interest to re-pray on the platform. The better the service provided, the more satisfied consumers are in spending on the platform. One way the platform provided to donors is to position donors to donate as comfortably as possible by providing variations in digital payment methods so that donors do not need more effort to go to the nearest atm or donation agency to donate. The platform has cooperated with several fintech engaged digital payment service providers or e-wallets such as go-Pay, DANA, and LinkAja. In addition to providing e-wallets, the platform also provides payments through virtual accounts and Bank transfers, the diversity of which facilitates and attracts donors when going to donate to crowdfunding platforms. The speed and ease of completing transactions made by consumers will affect the intention to contribute to the platform.

In addition to time efficiency, payments also affect convenience when donating. Respondents said that elections in online donation platforms are considered more flexible than general donation institutions.

The opinion of HDU respondents said: "So if I personally in each month set aside for *infak* sometimes like to be confused where to go, with the existence of crowdfunding platform so very helpful to me, significantly sometimes like constrained by time, before there is an online-based platform *infak* have to face-to-face, because there is this platform I can channel my *infak* very quickly, when I again lecture, while opening the direct phone transfer, so it is easier not to take much time, and the objectives are varied, for example, want to help people who are affected by the disaster."

Based on the respondent's opinion above who stated that he felt that a crowdfunding platform is beneficial for him to spend the scales of the funds owned very efficiently, quickly, and can be done wherever he is without having to face to face to face.

Flexibility in terms of time efficiency and place is very influential for people who want to donate but are constrained by time and place not to have time to come to the donation institution's office. The importance of prioritizing consumers' convenience and convenience will encourage businesses to redesign the system in their platform or website to make it simpler and emphasize time efficiency on available services. Duarte et al. explained that the greater the time spent waiting for matters related to use, the lower the level of comfort felt by consumers (Duarte et al., 2018). Because almost all respondents do not want to spend more effort and prefer online platforms as an alternative because it is more efficient and fast both in flexibility to access and a short time to donate compared to donation agencies that take longer to donate. As for respondents who feel comfortable when presented with easy-to-use features, FS respondents said, "the speed of application access, as well as easy and simple steps to donate (Duarte et al., 2018.

Based on the above response, respondents argued that the speed in accessing the only application in a few simple steps would make the person who will access the platform feel facilitated to perform its activities. So, the convenience of accessing the platform is characterized by consumers' ease and speed to connect with businesses. It can also be seen when in this context, that is on the platform flexibly. Convenience when accessing the platform is an essential dimension of comfort when using available features. Consumers do not have a good impression when feeling the services available if consumers cannot connect or interact comfortably with the platform. So, regarding consumer convenience related to the efficiency of time and speed in accessing valid applications or platforms with respondent data is in the field. In this case, if it is associated with the scale of comfort measurement SERVCON has to do with the convenience of accessing a platform characterized by speed, flexibility, and ease of consumers to connect with businesses, in this case, a crowdfunding platform.

Conclusion

Based on the above research and discussions, which affect the level of trust of Muslim millennials to believe in crowdfunding platforms, namely the management of funds carried out transparently and up to date, official legalization of the government, and donors' protection' data. These factors are per the theory of pyramid trust in donors' trust when donating on crowdfunding platforms. While some factors that affect Muslim millennials' comfort level when presenting on crowdfunding platforms are the efficiency of time and place, varied payments, flexibility in accessing, and features that are simple and easy to access, the comfort factor has suitability on the crowdfunding platform. Research provides recommendations to donation institutions based on crowdfunding to maintain the quality and quality in existing services so that the community, especially millennial Muslims, are more trusting and more comfortable donating on crowdfunding platforms. This research also provides advice for other donation institutions such as zakat institutions to improve services and comfort by utilizing technology and information. Muslims who are incredibly proficient in technology can be more interested in giving charity to prosper Muslims' welfare by difficulties.

Acknowledgment

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