Available Online at www.e-iph.co.uk
Indexed in Clarivate Analytics WoS, and ScienceOPEN

E-B Environment - Behaviour Proceedings Journal

MEE 2.0: ICLT2022

International Virtual Colloquium on Multi-Disciplinary Research Impact (3rd Series)
International Conference of Logistics and Transportation
Best Western i-City Shah Alam, Selangor, Malaysia, 05-06 Oct2022

e-IPH e-International Publishing House Ltd., United Kingdom

Branching Charity Platform in the Endemic Era: Public acceptance of e-Charity programs

Afiqah Aisyah Saiful Bahar, Md Jais Ismail, Soo Wincci, Yap Eng Sim

Conservatory of Music, College of Creative Arts, Universiti Teknologi MARA, Shah Alam 40450, Malaysia

afiqahaisyah@uitm.edu.my, mdjais@uitm.edu.my, soowincci@uitm.edu.my, yapengsim@uitm.edu.my
Tel: +6017-595 0639

Abstract
The need for charity drives in Malaysia has become even more crucial with the halt and closure of countless businesses during the COVID-19 pandemic. Due to social restrictions implied, the method of collecting charity funds is now severely limited, resulting in the deployment of social media platforms. Suiting the current needs, this research aimed to understand the public's acceptance of e-charity programs. This quantitative research studied the response of 129 samples spread from urban and rural areas in Malaysia. Data were collected through a questionnaire in Google Form and distributed through social media platforms. Results show the public is willing to do charity online, and it is a way to encourage charitable behaviour.

Keywords: e-Charity, Internet Banking Transactions, Original Technology Acceptance Model

DOI: https://doi.org/10.21834/ebpj.v7iSI9.3927

1.0 Introduction

Despite the decrement in Malaysia's current unemployment rate, it is reported that in the first quartile of 2022, 680,400 individuals are still categorised as actively unemployed (Department of Statistics Malaysia, 2022). Charity drives have never been more detrimental, but due to COVID-19, close contact activities are no longer possible as it is against the social restrictions commended by the World Health Organization (WHO). Due to the high dependency on charity movements for survivability, physical activities like fund-seeking are eventually shifted to virtual platforms. It is obvious that more e-charity initiatives are made as the more public outcry for help is noticeable on the said platforms. As a result, the financially-abled public is now expected to engage in online banking transactions if they wish to be a part of a charity drive. Many kinds of research have been conducted in understanding public behaviour, intention, and motivations of a charity act. However, the public's comfort level in working money transactions via the Internet for charity remains unknown. Adapting the Original Technology Acceptance Model, the researchers unveiled the public's acceptance of e-charity.

2.0 Literature Review

According to Charumilind et al. (2020), the epidemiological endpoint will vary by country based on several factors, such as the efficacy of vaccines in achieving herd immunity. However, achieving a safe level of herd immunity is not something quickly done. This can be supported by a statement on the WHO website where it mentioned that to safely achieve herd immunity against COVID-19, a substantial proportion of the population would need to be vaccinated. Despite the rapid vaccination program worldwide, previous cases have proven that to reach herd immunity, a fraction of 80%-95% of the population needs to be safely vaccinated. Now, transitioning to endemic, death

DOI: https://doi.org/10.21834/ebpj.v7iSI9.3927

cases are still relatively high, and many economic sectors remain partially operated, resulting in more individuals being financially affected. Despite the social restrictions that disable community gatherings, charity drives need to be conducted for the survival of a society. Branching charity movements on social media platforms will eventually become the norm. The act of seeking charity fund will no longer solely relies on physical activities and direct interactions. With the conveniences of the Internet, the e-charity program is predicted to continue to be a significant part of future charity movements.

2.1 Original technology acceptance model

According to the Original Technology Acceptance Model developer Davis (1986, p. 199), the model was created to explain the public's computer-usage behaviours. It is said that 'perceived usefulness' and 'perceived ease of use' are the two most important determinants in understanding the public's behaviour in adopting new technology. Referring to the developer one more time, 'perceived usefulness' refers to the degree to which a person sees that using a particular system would enhance or improve their job performance, whilst 'perceived ease of use refers to the degree to which a person sees a specific plan would help one to be free from effort. Due to the similarity of aims between the scholar's research and this research, the researchers used both determinants further to understand the public's readiness for e-charity programs.

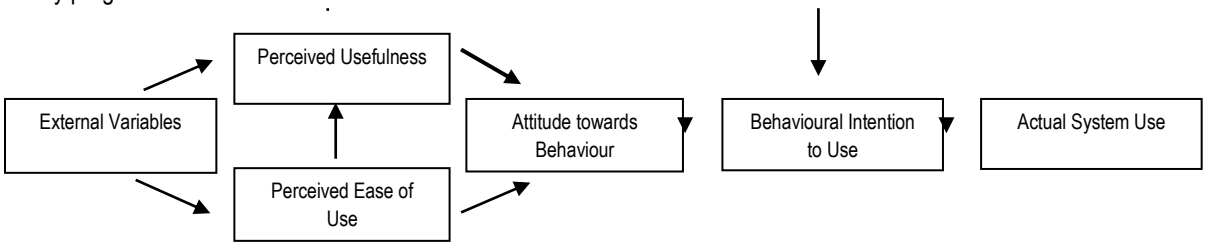

Figure 1: Original Technology Acceptance Model (TAM)

The determinants of attitude towards behaviour and behavioural intention to use are derived from the Theory of Reasoned Action by Fishbein et al. (1975). The theory explained that actual conduct results from purpose, which is formed by one's attitude. The researchers also used these determinants to understand the public's previous attitude towards the act of traditional charity conduct and previous attitude towards internet banking to assess the public's level of readiness to adapt to e-charity programs. In ensuring the reliability of this research, the researchers adopted a theory as a theoretical framework.

2.2 Public acceptance of e-charity programs

E-commerce is exchanging something of value on the Internet that commonly requires money transactions via online banking. Many of the laggard community refused to use this technology because they feared their bank accounts being hacked or scammed into a dishonest business. Generally, the older generation tends to be more sceptical towards business exchange conducted on the Internet due to the lacking of physical interactions. One of the many studies conducted to measure the public's trust towards online transactions, such as by Gustavsson et al. (2006), is that the lack of physical clues and physical interaction in the online environment makes it more challenging to establish trust with the consumers. Since the nature of virtual charity drive encourages online transactions, the public's confidence becomes one of the main concerns regarding the effectiveness of conducting e-charity programs. The public's comfort level in parting with their money for charity purposes was remaining as an unanswered question.

The concerns among the researchers grew even greater when they found the fact that the Malaysian public apparently has only recently adapted to online transactions. According to Guru et al., (2000, p.5) as of April 1999, only nine out of twenty-three local commercial banks were known to offer telebanking services and this was referring to a situation that happened simply just 15 years ago. They remarked that the lack of adequate legal framework and security of electronic transactions hampered the continued process of the evolutionary process. This had certainly become one of the major concerns as the overall idea of the e-charity drive is not only to collect public donations using a method that uses a machine, but it goes beyond where the public is expected to rely on virtual transfers. If one was found to have skeptical views towards the action just 15 years ago, it became an unanswered question whether they are now more open to the idea of being apart of an online charity drive that not only requires dependency on a no-human-interaction method but expected to conduct actual money transfers via online.

Apart from the concern about the public's readiness for the adoption of no-human contact in banking transactions, the researchers also found that the adoption of Malaysian public internet banking started even later than that. According to the Bank Negara (2002), online banking was only made available on 1st June 2000. However, it was only from 2008 onwards that online banking started picking up popularity among users. Therefore, the comfort level of the public to conduct online transactions has become a matter of concern.

According to Poon et al., (2005), there are seven factors influencing the growth of e-banking, namely convenience of usage, cost of service, trust in the bank, security concerns awareness, the reluctance of customers, and government support. These same factors were replicated and reused in this research in order to help the researchers to examine the relationship between the e-banking growth factors and participants' acceptance of e-charity. From these findings, a solid e-charity program framework could be built in order to reach a program's full potential. However, despite the concern about security levels mentioned in banking studies, according to Wei et al. (2010, p.186) perceived security was found to have a negative relationship with acceptance. This shows that the trust in banking transaction

security level is not relevant and has no effect on the level of public acceptance of online banking. It is initially expected that consumers will adopt the technology if they believe the banks project holistic honesty. As e-charity programs are relatively new, it is only interesting to know whether the trajectory of honest communication between the banks and charity organizations has any impact on the public's trust and acceptance of e-charity programs.

2.3 Public e-charity program preferences

The pandemic has changed countless daily conducts. Something so significant with community gatherings such as charity dinners and charity runs is no longer possible with the continuous threat of the fatal disease, Coronavirus. Continuation of charity programs is vital, shifting the physical charity programs to virtual platforms is now inevitable. According to Shaikh and McLarney (2005), charity compromised of four major activities; the development of welfare trust to reduce poverty, increasing and promoting education, promotion of religion, and promotion of such initiatives that are beneficial to society. In order to develop effective charity programs, it is for charity drive managers to know the preference of potential donors in the type of activities, content, and conduct. Marketing strategies of donation drives are so important that it is one of the major factors for the success of a charity event. Apart from creating awareness, it is important for charity drivers to lay out not only attractive fund-seeking activities but to be informative and clear on what the public wants to know.

3.0 Methods

This quantitative method involves the utilization and analysis of numerical data using specific statistical techniques to answer questions like who, how much, what, where, when, how many and how as recommended by Apuke (2017, p. 41). A total of 129 respondents were selected in this study through a convenience sampling method. Respondents consisted of 28 males and 101 females from urban dan rural areas in Malaysia. Respondents' profiles are shown in Table 1.

Table 1: Respondents' Profiles

Category	Subcategory	Amount	Percentage
1. Gender	(a) Male	28	21.71
	(b) Female	101	78.29
Total of respondents		129	100.00
2. Age	(a) 12 to 18	0	0.00
	(b) 18 to 25	18	13.95
	(c) 26 to 30	30	23.26
	(d) 31 to 40	31	24.03
	(e) 41 to 50	16	12.40
	(f) 51 to 60	33	25.58
	(g) 61 to 70	1	0.78
	(h) 71 and above	0	0.00
Total of respondents		129	100.00
3. Location	(a) Urban (Towns, Cities, Suburb)	95	73.64
	(b) Rural (Country sides)	34	26.36
Total of respondents		129	100.00
4. Occupation	(a) Government	39	30.23
	(b) Statutory Bodies	22	17.05
	(c) Multinational Private	9	6.98
	(d) Local Private	26	20.16
	(e) Own Business	14	10.85
	(f) Government Link Company	3	2.33
	(g) Non-Governmental Organization	2	1.55
	(h) Others		
	i. Housewife	6	4.65
	ii. Pensioner	3	2.33
	iii. Unemployed	2	1.55
	iv. Student	2	1.55
	v. Part-time business	1	0.78
Total of respondents		129	100.00

For this research, the researchers had ensured that the process of questionnaire construction relies heavily on the Technology Acceptance Model (TAM) items by Davis (1998). As this research involved a new practice of charity conduct that involves social media as the delivery platform, the ATM Model helps the researchers to understand the level of acceptance of the public towards virtual charity programs. In order to ensure the reliability of this research, a theoretical framework is adapted and comparison of a similar variables from related studies is conducted.

In the phase of data preparation, the data for this research were collected from the deployment of the Google Form platform. The form was dispersed through researchers' social media accounts such as Facebook, emails, and WhatsApp. These data then were converted to readable numerical statistic data for the use of the researchers. The questionnaire consisted of close-ended questions using the dichotomous scale design. The researchers applied a thematic approach to classifying the data collected from open-ended responses.

4.0 Findings

Data were analyzed using descriptive statistics in which they were interpreted by the total number (N) and percentages (%). It is found the majority of respondents are social media heavy users (N=59, 45.74%), whilst the majority of them have donated to charity (N=116, 89.92%). As for the regularity of engaging themselves with charity drives within a year, almost half of the respondents are actively engaged (N=54, 41.86%).

Apart from that, out of these 129 respondents, the majority of them (N=104, 80.62%) are inclined to donate, while only one research participant (N=1, 0.78%) responded not willing to donate in future charity drives, leaving the rest (N=24, 18.60%) in indecisive position. Next, in the attempt of identifying the respondents' information source of charity drives, out of 129, the majority of them (N=120, 93.02%) gained their information from social media platforms. While more than half of the respondents (N=61, 47.29) also said that they received available charity drive news from the sharing of information between family, friends, and the residential community.

Table 2 shows the acceptance of e-Charity programs. It is found most of the respondents had the experience of donating to e-charity movements (N=73, 56.59%), while an even bigger number (N=93, 72.09%) stated that they are open to donating to e-charity movements in the future. Out of the 129 respondents, almost half of them (N=62, 48.06%) are very familiar with the conduct of online banking transactions that up to more than five times transactions done within a month. In fact, up to (N=120, 93.02%) prefers to conduct money transfers using the online banking method compared to the other two options of using the Automated Teller Machine and over-the-counter methods. The majority of them (N=122, 94.57%) in fact, perceived that the online banking method is the most convenient out of the three methods. When the respondents were asked whether they deemed charity drives as an important activity in society, the majority of them (N=118, 91.47%) answered positively and the number grew bigger ((N=119, 92.25%) on the respondents' perception of the necessity of e-charity programs. Aside from that, (N=114, 88.34%) believe that the visibility of charity conducts in dispersing collected donations would encourage them to donate, whilst up to (N=93, 72.09%) would agreeably donate to charity drives conducted by organisations or individuals that they trust.

Table 2: Acceptance Towards e-Charity Programs

Items	Answers	N	%
1. Had you donated to any e-charity movements before? *(TAM: External Behaviour)*	(a) Yes	73	56.59
	(b) No	56	43.41
Total of respondents		129	100.00
2. Are you open to donating to any available e-charity movement in the future? *(TAM: External Behaviour)*	(a) Yes	93	72.09
	(b) No	2	1.55
	(c) Maybe	34	26.36
Total of respondents		129	100.00
3. What is the average frequency that you committed to online banking transfer transactions? *(TAM: Ease of use)*	(a) Never conducted online banking transfer	11	8.53
	(b) Once every two-three month	14	10.85
	(c) Once (1) a month	11	8.53
	(d) Once (1) - five (5) times a month	31	24.03
	(e) More than five (5) times a month.	62	48.06
Total of respondents		129	100.00
4. Which of these three is your frequently used method in conducting money transfers? *(TAM: Ease of use)*	(a) Online banking	120	93.02
	(b) Automated Teller Machine (ATM)	6	4.65
	(c) Over the counter	3	2.33
Total of respondents		129	100.00
5. Which of these three banking methods that you think is more convenient? *(TAM: Perceived usefulness)*	(a) Online banking	122	94.57
	(b) Automated Teller Machine (ATM)	5	3.88
	(c) Over the counter	2	1.55
Total of respondents		129	100.00
6. Do you think charity movements are a necessity in society? *(TAM: Attitude towards behaviour)*	(a) Yes	118	91.47
	(b) No	2	1.55
	(c) Maybe	9	6.98
Total of respondents		129	100.00
7. Do you think e-charity programs (charity movements conducted online, especially on social media platforms) are necessary to widen the opportunity in helping the needy? *(TAM: Perceived usefulness)*	(a) Yes	119	92.25
	(b) No	3	2.33
	(c) Maybe	7	5.43
Total of respondents		129	100.00

8. Do you think 'donation movement' (visibility of how a donation is dispersed and utilized) would encourage you to donate to e-charity programs? *(TAM: Behavioural intention to use)*	(a) Yes	114	88.37
	(b) No	15	11.63
Total of respondents		129	100.00
9. Would you donate to e-charity programs if you trust the organization/individual handling the programs? *(TAM: Behavioural intention to use)*	(a) Yes	93	72.09
	(b) No	10	7.75
	(c) Maybe	26	20.16
Total of respondents		129	100.00

5.0 Conclusion

As a direct result of COVID-19, it is impossible to do anything that requires close touch while staying within the social norms recommended by the World Health Organization (WHO). Nonprofit organizations can only keep going as long as people give them money, so more and more of them are moving their fund-raising efforts to the Internet. There is a clear link between the number of e-charity projects and the number of people asking for help on the platforms lted above. Because of this, people who have enough money to donate to charities are now expected to do so through internet banking. Even though it's hard to summarize why people do charity, and how they feel about it, this study has made it clear how comfortable the general public is with using the internet to send money to charities. Using the Original Technology Acceptance Model to guide this research, we manage to prove that the public accepts electronic charity.

The novelty of this research is that it provides a theoretical explanation of the conditions under which condition of the Technology Acceptance Model (TAM) is most effective at encouraging charitable behavior. This is a significant contribution to the discipline. Despite this, we do not rule out the possibility of more mediators who have not been previously considered. As demonstrated by our research, we hypothesize that a need for consistency with oneself is the driving factor underlying the influence of moral identity internalization and how reinforcement could contribute to encouraging charitable behavior among Malaysians. The function of social reinforcement varies according to the extent to which it affirms the self's identity. Additional studies should investigate the potential that these additional incentives to serve as mediators. We theorize that the effect of recognition on charitable behavior is controlled by symbolization and internalization and that the mechanism behind this effect is social reinforcement. This kind of social reinforcement probably makes people feel better because they can see for themselves that it works.

Acknowledgments

The authors would like to thank the College of Creative Arts, Universiti Teknologi MARA (UiTM) Shah Alam, Malaysia, for the support and ReNeU UiTM, for the publication incentive provided through Program MEE 2.0.

References

Apuke O. (2017). Quantitative Research Methods: A synopsis Approach. Taraba State University. *Kuwait Chapter of Arabian Journal of Business and Management Review,* 6(10), pp. 40-47.

Bank Negara Malaysia (2002) Payment systems in EMEAP economies. Executives' Meeting of East Asia-Pacific Central Banks and Monetary Authorities. Retrieved from Bank Negara Malaysia Official Portal.

Charumilind S., Craven M., Lamb., Sabow A., and Wilson M. (2020). When will the COVID-19 Pandemic End? Healthcare System & Service Practice. *McKinsey and Company.*

Department of Statistics Malaysia. (2022). Key Statistics of Labour Force in Malaysia. *Department of Statistics Malaysia Official Portal*.

Davis, F. (1989, p. 1999) A Technology Acceptance Model for Empirical Testing New End-Used Information Systems: Theory and Results. *Doctoral Dissertation. Sloan School of Management.*

Fishben, A., and Ajzen, I. (1975). Belief, attitude, intention and behavior: An introduction to theory and research. *University Massachusetts Amherts. Reading, MA: Addison-Wesley,* p.315-316.

Guru B., Vaithilingam S., Ismail N. and. Rajendra P. (2000). Electronic banking in Malaysia: A note on evolution of services and consumer reactions. *Journals of Internet Banking and Commerce*, p. 5

Gustavsson M., Johansson A. (2006). Consumer Trust in E-Commerce. Kristianstad University.

Poon W. and Tan B. (2005). Spread of E-Banking in Malaysia: Some Consumers' Perspective. ResearchGate

Shaikh S. and Mclarney C. (2005). Where does all the money go? An investigation of donation filtration. *International Journal of Sociology and Social Policy*.

Wei G., Chong C., Ooi K., and Chong A. (2010). The Adoption of Online Banking in Malaysia: An Empirical Analysis. *International Journal of Business Science and Applied Management,* 3(2), 169-193

World Health Organization. (2020) Coronavirus Disease: Heard Immunity, Lockdown and COVID-19. Retrieved from World Health Organization Official Portal.