

OPPORTUNITY TO DONATE AS THE ANTECEDENT OF THEORY OF PLANNED BEHAVIOUR IN DETERMINING INTENTION TO DONATE TO DONATION BEHAVIOR

Agus Susanto, University of Indonesia

ABSTRACT

Purpose: This research will study the effect of opportunity to donate towards Attitude, Subjective Norm, Perceived Behavioral Control, Intention to donate, and Donation Behavior.

Design/Method: This research uses a quantitative approach, which discusses data quantification and data analysis. The data of the research is collected through an online survey using a questionnaire. The sample of this research is 400 BPJAMSOSTEK participants. The analysis method used in this research is SEM with WarpPLS.

Finding: Opportunity to Donate significantly affects Attitude and Subjective Norm. Opportunity to Donate had positive but non-significant effect on PBC. While, Attitude, Subjective Norm, and PBC significantly affect Intention to Donate, and Intention to Donate significantly affect Donation Behavior.

Originality: The originality of this research is the application of the opportunity to donate as an antecedent of TPB.

Keywords: Opportunity to Donate, Theory of Planned Behavior, Intention to Donate, Donation Behavior.

INTRODUCTION

Social security for workers is a very important form of social protection in Indonesia. Fundamentally, it functions to provide protection for the fulfillment of the basic needs of a decent life for every worker who is registered in social security program, and/or his family. Social security can help overcome some of the risks that arise at work, for example workplace accidents that cause someone to no longer be able to work. The benefits of social security can even be felt if workers who are social security participants have retired or died. Thus, social security in general is able to bring a sense of calm for workers so as to increase work productivity.

Social security for workers in Indonesia is organized by Social Security Employment Agency which known as BPJAMSOSTEK. To be a participant in the BPJAMSOSTEK social security program, a person must work no later than six months in Indonesia and have paid a number of contributions. The contributions can be paid regularly by the participants themselves, employers, or the government. These contributions are the assets of the BPJAMSOSTEK social security fund.

The amount of contributions paid by BPJAMSOSTEK participants is 2 to 5% of the basic salary received by each worker. Compared to other Asian countries, the amount of contributions charged by BPJAMSOSTEK is relatively small. The Malaysian social security provider, the Employees Provident Fund (EPF), contributes up to 23% of the base salary. Not much different, the Central Provident Fund as the organizer of Singapore's social security withdraws 20% of the basic salary for social security contributions. The Philippines, which is also a developing country like Indonesia, withdraws social security contributions by 12% of the basic salary. While South Korea, through the National Pension Service, withdraws 9% of the basic salary of workers.

Regarding the importance of social security for workers, the low amount of contributions is expected to encourage Indonesian workers to become BPJAMSOSTEK participants. But in fact, the Integrated BPJAMSOSTEK Report in 2018 shows that there are only 50 million BPJAMSOSTEK participants. This quantity has not indeed reached 50% of Indonesian workers reported by the Central Statistics Agency (124 million workers). Further examination of Central Statistics Agency data shows that the educational background of Indonesian workers is relatively low. As many as 41% of Indonesian workers only took primary school (graduated and ungraduated), while 18% others have passed the junior secondary school, 29% have passed the high school education, and only 12% have passed college (either bachelor, magister, or doctorate). The low background leads Indonesian workers to get minimum wage. Thus, they are unable to fulfill their social security and become unprotected.

Based on the problem, BPJAMSOSTEK had launched a program in 2016 called the National Movement for the Protection of Unprotected Workers (known as GN Lingkaran). This

Program is a philanthropic forum for individuals or organizations who want to help to pay for unprotected worker's contributions. Public donation gained by the GN Lingkaran program is one of the strategic initiators in the discussion of the Social Security program in Indonesia. At present, the majority of donors in the GN Lingkaran are organizations, while individual donations are still minimal. To increase individual donations, it is essential to study the intention to donate and donation behavior.

In general, the concept of intention and behavior has been studied in Theory of Reasoned Action (TRA) which was first introduced by Fishbein & Ajzen (1975). Generally, an increase in subjective attitudes and norms leads to stronger intentions to conduct behavior (Fishbein, 2008). In 1991, the TRA was further developed into Theory of Planned Behavior (TPB) by Ajzen. In his article, Ajzen tried to show that TPB provides a conceptual framework that is useful for dealing with the complexities of human social behavior. This theory combines several central concepts in social science and behavior. Attitudes toward behavior, subjective norms regarding behavior and perceived control over behavior (Perceived Behavioral Control) are usually found to predict behavioral intentions with a high degree of accuracy. Furthermore, intention and combination with perceived behavioral control can explain most of the variation in behavior (Ajzen, 1991).

TPB currently has been widely implemented to investigate social behavior related to public donations. However, the use of antecedent and moderation variables in TPB is still not widely found. This can be seen as a research gap. In this research, we will investigate the opportunity to donate as an antecedent variable. The opportunity to donate relates to the space availability and the ease that allow one to distribute donations. Rosairo & Potts (2016) research shows that opportunity can influence attitude. However, no previous research has been found that discusses the effect of opportunity on other TPB predictors (Subjective Norm and Perceived

Behavioral Control). Given that TPB is a unified concept, this study will examine the effect of opportunity to donate on the Attitude, Subjective Norm, and Perceived Behavioral Control. Thus, the application of the opportunity to donate in this research can be seen as a novelty (Fishbein & Yzer, 2003).

LITERATURE REVIEW & CONCEPTUAL FRAMEWORK

This research is a development of Theory of Reasoned Action (TRA) and Theory of Planned Behavior (TPB) which are used to explain donation behavior. With the context of donations in this research, the variables in TPB that are used include Attitude, Subjective Norms, Perceived Behavioral Control, Intention to Donate, and Donation Behavior, and Donation Behavior. Several previous studies have discussed the relationship between these variables.

Attitude of helping is an action carried out by someone with the aim of providing benefits and improving the quality of life for others, who are given selflessly or unconditionally, forced or not forced, and depends on the circumstances and situations when taking action to help. The attitude of helping is an action that aims to improve the welfare of others so that it will have an impact on the intention to donate, namely the intention or desire of individuals in making donation behavior. Some previous studies conducted by Ahn et al. (2018) found that there was an effect of Attitude on the Intention to Donate.

Every individual as part of the community is bound to something called the Social Norm. Social Norms signify appropriate behavior and are classified as expectations or rules of behavior in a group of people. According to Social Norms affect people's behavior in social interaction between members in a group to achieve a common goal. Therefore, Social Norms are expected to become a set of rules that can be implemented and obeyed by the community in a particular social entity. As social beings, humans do things not only for themselves but also for others, for example helping others through donations. Based on the research conducted by there is an effect of Subjective Norms on Intention to Donate (Ajzen & Manstead, 2007).

Perceived Behavioral Control is also known to influence the intention to donate. Ajzen (2005) defined perceived behavioral control as perceived encouragement or obstacle for someone to display behavior. Perceived Behavioral Control is made up of individual beliefs about the ability and opportunities that they have to perform certain behaviors and individual perceptions that emphasize or consider some of the realistic obstacles that exist in displaying behavior. Perceived Behavioral Control reflects past experiences and obstacles that are anticipated in displaying behavior. Perceived Behavioral Control is usually also influenced by information from second people about certain behaviors, by observing the experiences of peers and friends, as well as other factors that increase or decrease the perception of difficulties in the manifestation of certain behaviors. Several previous studies that discussed perceived behavioral control and its relationship to the intention to donate have been conducted by Andam & Osman (2019); Dixon (2008); Kashif et al. (2015).

The higher the motivation for making a donation, it will encourage donation behavior among the community. Donation Behavior is a voluntary giving activity without the benefit of being rewarded which is motivated by a motivation or mobilizer due to achieving the goal. Humans behave or move because of the need to achieve a goal. As social beings, humans do things not only for themselves but also for others, for example, helping others by donating. In

general, donation behavior is a process that involves several parties, both between an individual as a donor and a charity or individual who is the target of donations (Eckhardt et al., 2008; Ferdinand, 2002). Donation behavior can also be called Altruism, which is a voluntary action taken by a person or group of people to help other individuals without expecting anything in return. Several previous studies have shown that the greater the Intention to Donate, it will increase the Donation Behavior, namely research conducted by Smith & McSweeney (2007), Kashif et al. (2015); Ahn et al. (2018).

In addition to discussing Theory of Planned Behavior, this research model is complemented by adding the Opportunity to Donate. Based on literature review results, Opportunity to Donate have been used as predictors of Attitude which is part of TPB (Rosairo & Potts, 2016). Thus, it can be assumed that Opportunity to donate and Agreeableness Personality can also affect Subjective Norms and Perceived Behavioral Control, which is another part of TPB. Thus, the use of these variables in the TPB model has not been found simultaneously, thus, it can be seen as a research gap. The conceptual framework of this research is designed in Figure 1 as follows.

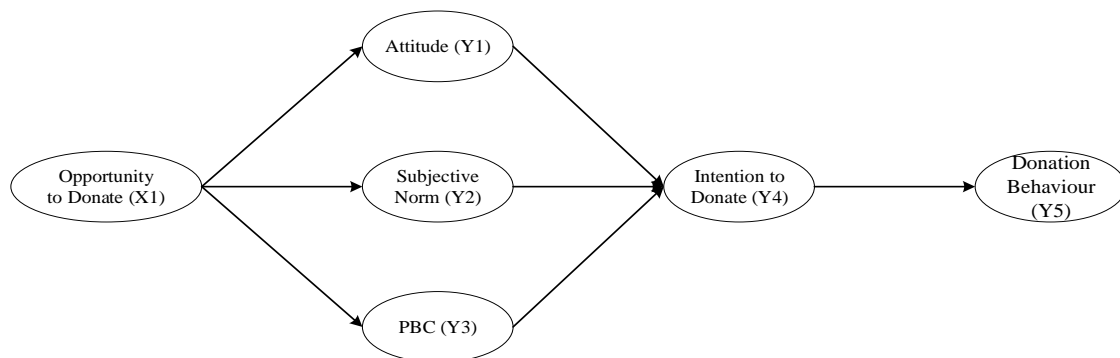


FIGURE 1
CONCEPTUAL MODEL

METHODOLOGY

This research involved five research variables; consist of one antecedent (Opportunity to Donate), four mediation variables (Attitude, Subjective Norm, Perceived Behavioral Control, and Intention to Donate), and also one dependent variable (Donation Behavior). This research uses a quantitative approach, which discusses data quantification and data analysis. The data of the research is collected through an online survey using a questionnaire. The location of this research is East Java, which has the highest number of poor residents. The high number of poor residents is associated with a high number of unprotected workers who really need donation to fulfil their social security. The sample of this research is 400 BPJAMSOSTEK participants. This number is obtained through Slovin formula with population 3,028,849 and $e=0.05$. This considers that individuals who are allowed to donate must already be registered as participants in BPJAMSOSTEK. The analysis method used in this research is SEM with WarpPLS. SEM

analysis was chosen because this study involved latent variables that were reflected by indicators (Lwin et al., 2013).

RESULT AND DISCUSSION

Quality Indices

Based on the analysis result, the value of Average block VIF (AVIF) in this research model is 1.101. In addition, the value of Average full collinearity VIF (AFVIF) in this research model is 1.116. The model is stated as ideal if the number of AVIF and AFVIF is no more than 3.3. Thus, with AVIF=1.101 and AFVIF=1.116 it can conclude that the model is ideal.

Loading Factor

Indicators with a large loading factor indicate that the indicator can be considered important and has a strong influence on the variables it reflects. In this section, an outer model for each research variable will be presented in Figure 2 below.

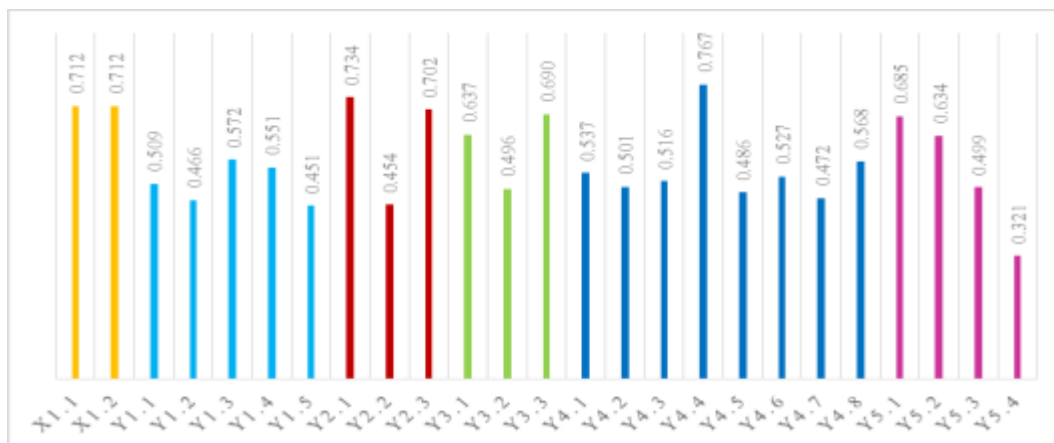


FIGURE 2
LOADING FACTOR

As seen in Figure 2, The Opportunity to Donate (X1) reflected by two indicators. The two indicators are Service Availability (X1.1) and Ease of Accessing Services (X1.2) which have the same loading of 0.712, so that both are equally important in describing the Opportunity to Donate (X1) variable.

The Attitude (Y1) reflected by four indicators. The Straight-forwardness (Y1.3) indicator is the most powerful and dominant indicator in describing Attitude (Y1) with a loading of 0.572. This shows that indicator Y1.3 is the most powerful and dominant indicator in reflecting the respondent's attitude of helping (Y1). While Confidence (Y1.5) is an indicator that has the smallest loading that is equal to 0.451 and is the weakest indicator in reflecting Attitude (Y1).

The Subjective Norm (Y2) reflected by three indicators. Indicator Y2.1 is the most powerful and dominant indicator in describing Subjective Norm (Y2) with a loading of 0.734.

This shows that the Family Role (Y2.1) indicator is the most powerful and dominant indicator in reflecting the Subjective Norm (Y2) of respondents. On the other hand, the weakest indicator in reflecting Subjective Norm (Y2) is an indicator of Support for people who are considered important (Y2.2) with a loading of 0.454.

In addition, the Perceived Behavioral Control (Y3) reflected by three indicators model with Feeling the Ease and Difficulty of Obtaining Products (Y3.3) as the most powerful and dominant indicator in describing it. It its shows by the highest loading of 0.690. In addition, the weakest indicator has a loading of 0.496 which is owned by the indicator of having information about the product (Y3.2). This shows that indicator Y3.2 is weakest in reflecting Perceived Behavioral Control (Y3).

Figure 2 also shows that the Intention to Donate (Y4) reflected by eight indicators. This variable uses the reflective measurement model with Descriptive Norm in Decision Making (Y4.4) indicator as the most powerful and dominant indicator with a loading of 0.767 in reflecting the behavior of respondents' Intention to Donate (Y4). The Intention to Donate (Y4) variable is weakest variable, which is reflected by Anxiety to Donation (Y4.7) with a loading of 0.472.

Finally, the most powerful and dominant indicator in reflecting the Donation Behavior (Y5) variable is Mood (Y5.1) with a loading of 0.685. Thus, the Mood (Y5.1) indicator is the most powerful and dominant indicator reflecting the Donation Behavior (Y5) of respondents. The smallest loading that reflects the variable Donation Behavior (Y5) that is equal to 0.321 is owned by Situational (Y5.4) indicator. That indicator is the weakest indicator that can reflect the Donation Behavior (Y5) variable.

Hypothesis Testing Result

Hypothesis testing is done by t-test on each path of direct effect. The results of the inner model evaluation are listed in Table 1.

Independent	Dependent	Coefficient	p-value	Result
Opportunity to Donate (X1)	Attitude (Y1)	0.149	0.001	Sig.
Opportunity to Donate (X1)	Subjective Norm (Y2)	0.152	0.001	Sig.
Opportunity to Donate (X1)	PBC (Y3)	0.078	0.059	Non Sig.
Attitude (Y1)	Intention to Donate (Y4)	0.138	0.003	Sig.
Subjective Norm (Y2)	Intention to Donate (Y4)	0.15	0.001	Sig.
PBC (Y3)	Intention to Donate (Y4)	0.138	0.003	Sig.
Intention to Donate (Y4)	Donation Behaviour (Y5)	0.396	<0.001	Sig.

Based on Table 1, it can be seen that the Opportunity to Donate affects the Attitude, Subjective Norm, and PBC positively. Thus, the more opportunities to donate available, the attitude of helping the community will be better. In addition, the more opportunities to donate available will have a positive impact on subjective norms. This also leads to the increasing of

perceived behavioral control related to donations. However, the positive effect of the opportunity to donate toward perceived behavioral control is not significant. Opportunity to donate only significantly affects the attitude and the subjective norm. Considering the importance of the opportunity to donate, then it must be increased. This can be done by improving the Service Availability and Ease of Accessing Services, which is an important indicator in the opportunity to donate (Figure 2).

In addition, Table 1 shows that the attitude, subjective norm, and perceived behavioral control have a positive and significant effect towards intention to donate. Thus, in order to make people have more intention to donate, then improvement on the helping attitude, the subjective norm, and also the perceived behavioral control are important. It can be done by focusing on the important indicator of each variable as presented on Figure 2. Straightforwardness is an important indicator to make the helping attitude better. While, family role is an important indicator to improve subjective norm. People tend to have a better subjective norm about donation if seeing their family member doing the same thing. Moreover, Feeling the Ease and Difficulty of Obtaining Products is an important indicator to improve perceived behavioral control. The last result shows in Table 1 is that the intention to donate also have a positive and significant effect on donation behavior. Thus, the more intention people have to donate, they tend to really have a donation behavior.

Independent	Mediation	Dependent	Coefficient	P-value	Result
Opportunity to Donate (X1)	Attitude (Y1)	Intention to Donate (Y4)	0.054	0.138	Non Sig.
	Subjective Norm (Y2)				
	PBC (Y3)				
Attitude (Y1)	Intention to Donate (Y4)	Donation Behaviour (Y5)	0.055	0.06	Non Sig.
Subjective Norm (Y2)	Intention to Donate (Y4)	Donation Behaviour (Y5)	0.059	0.046	Sig.
PBC (Y3)	Intention to Donate (Y4)	Donation Behaviour (Y5)	0.055	0.06	Non Sig.

Table 2 shows that of the 3 indirect effects between variables are not significant. The only significant indirect effect is the effect of Subjective Norm (Y2) on Donation Behavior through Intention to Donate (Y4). Thus, it can be concluded that the better subjective norm will increase people intention to donate, which appeared in better donation behavior (Utami, 2017).

RESEARCH IMPLICATION

The results of this research propose several implications. For BPJAMSOSTEK, the results of this research can be used as knowledge to improve and enhance the factors that influence the attitude of donations. In addition, BPJAMSOSTEK can assess participants who are registered with BPJAMSOSTEK of East Java in improving attitudes, subjective norms, behavioral control, intention to donate, and donation attitudes through increasing their

opportunities to make donations. That way, BPJAMSOSTEK can increase the confidence of participants in using BPJAMSOSTEK services and increase their intensity to make donations.

CONCLUSION

Based on the results of the analysis, it obtained the following results: The Opportunity to Donate (X1) variable is known to significantly and positively influence the Attitude (Y1) variable and the Subjective Norm (Y2) variable, but it does not significantly affect the PBC (Y3) variable. In addition, it is also known that the Attitude (Y1) variable, the Subjective Norm (Y2) variable, and the PBC (Y3) variable significantly and positively influence the Intention to Donate (Y4) variable. Also, the Intention to Donate (Y4) variable significantly affects the Donation Behavior (Y5) variable.

SUGGESTIONS

BPJAMSOSTEK have to give more opportunity for participants to donate concerning unprotected worker in Indonesia. It can be encouraged by making sure that GN Lingkaran Program is always available. It is also important to make sure the program is easy to access.

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