

FACTORS INFLUENCING INTERNET GIVING BEHAVIOUR AND ALTRUISM AMONG YOUNG GRADUATES IN MALAYSIA

**Hanudin Amin^{1*}, Dwi Suhartanto², Mohd Fahmi Ghazali³, Muhammad Ali⁴,
Hamid Rizal¹, and Dzuljastri Abdul Razak⁵**

¹*Labuan Faculty of International Finance, Universiti Malaysia Sabah, Sabah, Malaysia*

²*Bandung State Polytechnic, Bandung, Indonesia*

³*Faculty of Economics and Management, Universiti Kebangsaan Malaysia,
Kuala Lumpur, Malaysia*

⁴*USCI Graduate Business School, USCI University, Kuala Lumpur, Malaysia*

⁵*Kulliyah of Economics and Management Sciences, International Islamic
University Malaysia, Kuala Lumpur, Malaysia*

*Corresponding author: hanudin@ums.edu.my

Published online: 30 June 2023

To cite this article: Amin, H., Suhartanto, D., Ghazali, M. F., Ali, M., Rizal, H., & Razak, D. A. (2023). Factors influencing internet giving behaviour and altruism among young graduates in Malaysia. *Asian Academy of Management Journal*, 28(1), 213–235. <https://doi.org/10.21315/aamj2023.28.1.9>

To link to this article: <https://doi.org/10.21315/aamj2023.28.1.9>

ABSTRACT

This research investigates the factors affecting the internet giving behaviour among young graduates in Malaysia. The Theory of Planned Behaviour (TPB) was employed as a baseline theory to examine the effects of altruism, attitude, subjective norm, and perceived behavioural control. The analysis was based on 230 respondents surveyed and the results showed that all factors examined were instrumental in determining the internet giving behaviour. The study contributions are narrowed to the variables studied, specific geographical location and the context as well. The results provide valuable insights for university management to better plan charitable contributions drawn from the platform of internet giving. Similarly, the results help to improve the role of bank managers to stimulate internet banking use among young graduates for charitable giving purposes. This study extends the TPB's applicability to include internet giving behaviour in a Malaysian context.

Keywords: altruism, theory of planned behaviour, internet giving behaviour, charitable contributions, graduates, Malaysia

INTRODUCTION

Internet giving is a form of cash donation via online bank accounts typically using an internet banking platform in facilitating a donor to transfer funds to needy or poor people (Amin, 2016; Amin et al., 2014). Commercial banks in Malaysia, both Islamic and conventional banks, provide a digital platform for users to access internet banking account to take up charitable giving at any time, even outside office hours. Internet banking accounts save users time visiting a bank's branch to donating money, and in fact, most banks offer remote customer service to help users in operationalising their online bank accounts for that purpose. Many donors appreciate the anonymity that comes with internet banking as financial transactions are conducted online.

As for internet giving, one may experience technical glitches but for most people, it allows efficient fund transfer transactions, where its benefits outweigh the inconveniences as explained below:

- First, the majority of commercial banks in Malaysia offer internet banking facilities that come with a fund transfer feature that allows transferring money to a third party and allows a donor to access a record of his past and current financial transactions online including charitable giving, all from the convenience of the donor's web browser;
- Second, the transaction involving internet giving has minimal charges, which are confined to inter-bank transactions' fee and without incurring hidden fees and the bank's online security measures protect sensitive information; and
- Third, an internet banking account allows an individual to transfer across accounts for charitable giving purposes. One can quickly access funds needed to make fund transfer to a third party or the needy, and instantly move money between accounts when needed.

Given the collectivistic culture of Malaysians, caring for elderly parents can be easy both emotionally and financially to enhance the well-being of his parents. One can also help other family members during emergencies and to take care of schooling expenses, and the internet offers a solution a solution for this through fund transfers, which are fast, secure, and safer than withdrawing and paying in cash.

The growing reputation of internet banking has produced a paradigm shift in charitable giving conducted by millennials for a few reasons. First, young graduates

today are sophisticated due to their improved reading culture, window shopping and financial consciousness. Thus, the demand for convenience in banking activities is increasing which requires bank managers to consider effective internet banking services to meet young graduates' needs. Second, structural shifts in communities have affected where and how people live. The migration of young graduates to new towns and regions has increased the need for internet banking infrastructure and improved money transfers.

Banks, such as Maybank and CIMB, have been collaborating with universities to promote charitable giving along with the efforts to inculcate awareness for its adoption. This effort is directed to stimulate young graduates' participation in internet giving to improve well-being and earnings.

There are a few reasons why young graduates offer financial assistance to current students in Malaysia. First, they have been encouraged to donate money online, mostly through cash transfers (DuitNow) and financial process exchange (FPX), thanks to the digital platform without having to go to a physical branch of a bank or any other institution to do so (Amin, 2016; Metawie & Mostafa, 2015). This aids impoverished university to meet their basic needs while studying (Okunade & Berl, 1997). Second, existing students can use online funds via internet giving to avoid being short on funds and visiting loan sharks for fast cash or even getting involved in a money-making scheme. Young graduates are aware of the problem, and because of their steady income, they are more willing to help current university students avoid becoming victims of reckless loan sharks and scammers (Rizal & Amin, 2017). Third, young graduates who participate in monetary contribution have reaped two significant rewards. First, such an act promotes personality development by providing a sense of fulfilment completing a religious requirement (*ibadah*) and being able to assist people in financial need (Amin et al., 2014). This boosts their self-esteem and development of a good personality. Second, such an act instils good religious qualities in young graduate donors, such as pity and compassion for others, elevating their souls above the base animal nature of covetousness.

In fact, internet giving is seen for Ministry of Higher Education (MoHE) to improve the Malaysian graduates' marketability. The alumni model, large gift model, foundation research model, and multi-mode model are commonly used to generate donations through online giving (Abdul Haseeb, 2019). These models help to establish the marketability of Malaysian university graduates in a variety of ways. First, the university may develop a strategic network alliance that is a private-public collaboration in which the alumni contributed funds to help accelerate students' curricular activities, such as student placement in the industry

where they are sponsored and trained in accordance to industry needs through the alumni model. Rohayati et al. (2016) described the importance of strategic alliances in improving student marketability through planned student placements that included appropriate industry activities. Second, in terms of large gift model, major gifts are collected from affluent individuals and utilised for particular goals such as supporting students' professional certification from Islamic Banking and Finance Institute Malaysia (IBFIM) and improving students' marketability by enrolling in industry-based market-based courses such as Associate Qualification in Islamic Finance (AQIF). Third, lecturers or professors may apply for a grant from public and private entities to fund a study that is important to the community and industry through research. Academics hire those students to conduct research, which will improve their social and humanistic skills by involving them in research activities such as face-to-face interviews, fieldwork, and industrial placement for case studies, which will increase their exposure to the industry and help shape their business acumen. Fourth, students are exposed to paper publication, and this can help them develop their professional skills and research knowledge through the paper editing process; this involves several phases before an article is published. Taken together, all these aid students in developing a more balanced mind-set in both the business and academic worlds. Finally, the funds acquired from the multi-mode model can be used to support student exchange programmes, to offer additional exposure in the learning environment, enriching students' learning experience and allowing them to network with students from different institutions. This boosts graduates' self-confidence and ingenuity, which may be utilised as competitive weapons to boost Malaysian graduates' marketability.

In Malaysia, the term internet giving is extensively used in describing young graduates' money donation to help their parents, relatives, and strangers using internet banking facilities. However, very little has been conducted on this segment of internet giving, with a resulting lack of understanding of its key motives or factors influencing internet giving behaviour. Internet giving is though popular in helping family members but research on how this behaviour has been extended to current students by the alumni is limited.

The internet giving behaviour among young graduates is still at its infancy in terms of its trends and receptiveness. There is limited evidence pertaining to their actual internet giving behaviour. This warrants further empirical investigation and this focus of the current study.

Most empirical studies on charitable giving are conducted through a general context. Only very few studies have examined internet giving behaviour among young graduates in Malaysia (Morgan & Miller, 2002; Simmons & Emanuele,

2007). These studies have confirmed the significance of giving among individuals, and they can be categorised into three: theory testing (e.g., Knowles et al., 2012), organ donation (e.g., Delaney & White, 2015) and prosocial behaviour (e.g., Noufou et al., 2014). In Malaysia, the research on internet giving was pioneered by Amin (2016) who used Theory of Interpersonal Behavior (TIB) and Innovation Diffusion Theory (IDT) to explain this phenomenon. However, the author offered limited empirical evidence on the behaviour of young graduates concerning internet giving.

Hence, this study was aimed at filling this gap, namely explaining the relationships between altruism, the theory of planned behaviour's (TPB) constructs (i.e., attitude, subjective norm, and perceived behavioural control) and the internet giving behaviour among young graduates.

LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

Theory of Planned Behaviour

This study extends the TPB to study internet giving behaviour among young university alumni. The theory was introduced by Ajzen (1991) to study behavioural intention and acts. This theory measures the person's intention to execute any form of behaviour and in the current study context, the theory is used to explain internet giving behaviour. However, the appropriateness of the theory to internet giving behaviour is relatively unknown and is applied in the current study.

The TPB explains that one's planned behaviour is drawn from one's intention formation. The intention is influenced by exogenous variables (i.e., attitude, subjective norm, and perceived behavioural control) in the theory. The empirical evidence about these factors' role in internet giving context is limited though.

The reasons for selecting the theory are discussed as follows:

1. Attitude can shape one's behaviour pertaining to objects or products. One's disposition towards them can be negative or positive that can impact on the behaviour. In the current context, the success of internet giving behaviour is determined by a positive attitude and not a negative disposition. Improved dissemination of good information about the giving can create good attitude towards internet giving and proper behavioural development;

2. People's influence can affect one's behavioural action in performing internet giving. One who performs internet giving not only looks at the functional implications but also about communicating the facility to others. In Malaysia, it is quite evident that a collectivistic culture can help in shaping one's behaviour, and thus a subjective norm is a factor;
3. Behavioural control is also discussed in the theory, which is relevant when certain action requires planned behaviour to derive great outcomes. Internet giving involves a planned behaviour with an initiative to extend one's ability to contribute towards the donation through the internet, and controlled atmospheres is somewhat expected. In the current study, internet giving is a self-planned service that is more planned than that of offline kind of giving. Following Schiffman et al. (2010), perceived behavioural control can help to enhance the prediction of one's behaviour, but some behaviours are not completely under perfect.

Current studies have applied the TPB in different settings to understand the impact of TPB's constructs on charitable giving intentions (Mittelman & Rojas-Mendez, 2018; Awang et al., 2015; Metawie et al., 2015; Kashif & De Run, 2015). Mittelman and Rojas-Mendez (2018) found that subjective norm and attitude are not important in shaping the intention to donate. In contrast however, perceived behavioural control is found to be an influential driver to determine the intention. The reasons could be that spouses or partners of donors do not approve of their making a substantial charity gift, and as a result, they have a negative subjective norm about contributing cash. This result in an unfavourable attitude towards intention to donate.

Awang et al. (2015) examined the antecedents of charitable giving among the Muslim community in Malaysia. Applying the TPB, the study found 70% of the variance of the charitable giving intention is explained by perceived behavioural control, attitude, and subjective norm of which the first two constructs are statistically significant. This result is consistent with the low trends of giving behaviour among Muslims who only focus on donations of money for a mosque, orphanages, and donations during special functions of corporate social responsibilities by companies.

In another context, Metawie and Mostafa (2015) examined the TPB among young intellectuals in Egypt and found subjective norms and perceived behavioural control are significantly related to charitable intentions but not that of attitude. This finding is consistent with the belief related to charitable giving. Kashif and De Run (2015) applied TPB to charitable giving in Pakistan. The study found that

male and female respondents varied in their opinions regarding attitude, perceived behavioural control and subjective norm. These factors jointly explained a 51% change in charitable intentions toward money donation.

All of these studies have shown that the TPB is applicable in studying helping behaviours. However, there is limited attention to understand the usefulness of the TPB in the internet giving behaviour context (Mittelman & Rojas-Mendez, 2018; Awang et al., 2015; Metawie & Mostafa, 2015; Kashif & De Run, 2015). This means that the three constructs from the theory have not been used to offer empirical evidence, which is addressed by the current study. Following Amin (2016), the determinants of the internet giving behaviour in Malaysia can be drawn from both TIB's and IDT's variables; the results obtained were somewhat mixed and inconclusive. The current work was an attempt to close this gap for a fresh perspective of the internet giving behaviour, where the TPB comes into play.

In this study, only four variables were used to examine the research objectives. The variables were used to study the effects of TPB constructs on the internet giving behaviour to examine the effect of altruism on the internet giving behaviour.

Altruism

Amin (2016) examined the factors that influence internet giving behaviour. However, there is limited research on the relationship between altruism and the actual behaviour. Morgan and Miller (2002) examined organ donation and discovered that altruism is significantly associated with actual behaviour. Similarly, Delaney and White (2015) analysed individual intention to offer their body for medical research. They discovered that altruism is not a determinant sourced from the proliferation of one's self-interest to protect him and family members but at the expense of prosocial behaviour. Noufou et al. (2014) found that altruism is instrumental in determining one's decision to engage in peer mentoring, and such a finding is in contrast to Delaney and White (2015) as well as Noufou et al. (2014) who emphasised on social interaction rather than one's body donation, considered a taboo in many cultures. Rizal and Amin (2017) examined the impacts of *ihsan*, egalitarianism and religiosity on charitable giving of cash *waqf*. Altruism is termed as *ihsan* that refers to good deeds and refraining from committing evil deeds. The study discovered that perceived *ihsan* is significantly related to charitable giving of cash *waqf*.

Simmons and Emanuele (2007) examined giving behaviour in terms of financial resources and time. They reported that women, on average, contribute more money and time due to sentimental and built prosocial behavioural reasons.

In terms of gender, women were considered more willing to donate their money and time compared with men. The authors also asserted that factors, such as price, children, wage, age, and experience affect money donations are noteworthy and are robust for both males and females, whereas the variation in time donation is poorly explained by the same factors. One possible explanation for this result is the difference in altruism between males and females. It is believed that society expects women to be altruistic and behave in an altruistic manner.

Though these studies point to a significant relationship between altruism and charitable act, no single study has offered empirical evidence on the importance of altruism in the context of internet giving. Two important lessons can be drawn from these studies. The existing literature on altruism has centred on the donation of one's organ (e.g., Delaney & White, 2015), prosocial behaviour (e.g., Noufou et al., 2014; Simmons & Emanuele, 2007) and faith-based giving (e.g., Rizal & Amin, 2017). None of these studies has studied the link between altruism and charitable giving. In fact, what is of real concern is the inability of individuals to recognise whether their action is inspired by altruism or not, and such evidence is not properly examined in the literature. Hence, the following hypothesis was proposed:

H1: Altruism positively influences internet giving behaviour.

Attitude

Prior works address the effect of one's attitude and charitable giving using different theories of psychology, and this lends support in that attitude is applicable and relevant when the internet giving behaviour is considered. Smith and McSweeney (2007) examined the importance of TPB's constructs in understanding charitable giving. They discovered that the primary TPB factors along with injunctive norms, moral norms and older behaviour are instrumental in determining and predicting donating intentions. The authors also examined the effects of control, previous behaviour, and intention on behaviour, of which only intention was statistically significant. Regardless of these results, it was found that attitude on generous giving is a crucial factor in determining actions.

Linden (2011) examined charitable intention and pointed out that attitude was significantly related to charitable intention. An earlier study by Smith and McSweeney (2007) looked at injunctive norms and prescriptive norms in the intention to give. Subekhi and Ratnasari (2017) examined the effects of religiosity and the TPB constructs on the intention to make *infaq* (spending for Allah SWT's

cause). Consistent with Linden (2011), they reported that attitude is significantly related to intention to make *infaq*. The same finding was reported by Khalil et al. (2020) in which attitude was seen as a driver for explaining compliance intention to pay *zakat* on salary. On the same note, Said et al. (2020) found outcome implying attitude and *hibah* giving intent were significantly related. In another context, Aji et al. (2021) reported that attitude is essential in determining behavioural intention towards *infaq* giving, where online donation is concerned.

Knowles et al.'s (2012) used the same approach as above in understanding charitable giving. Using hierarchical regression analysis, the author found that one's attitude can affect the charitable decision for money donation, and to predict future charitable intentions. The current study used the same approach to study internet giving behaviour among alumni to help current students financially in the Malaysian context, Awang et al. (2015) found a significant relationship between attitude and charitable giving intentions. Jointly, these studies, however, have put limited effort in understanding internet giving behaviour, where attitude comes into play. Thus, H2 was postulated as:

H2: Attitude positively influences internet giving behaviour.

Subjective Norm

Subjective norm is related to people's influence in consumption, action and giving, in which such influence is drawn from family, friends, colleagues and religious groups, *inter alia*. To date, limited studies have documented understanding the applicability of subjective norm in the giving behaviour (e.g., Linden, 2011; Knowles et al., 2012). The present work expounded on the impact of subjective norm on the internet giving behaviour among young graduates by testing the effect of this in the Malaysian context, where giving is a focus and added into the present model. Following Smith and McSweeney (2007), this is in line with earlier theories that support the inclusion of subjective norm when studying charitable giving. The authors discovered the strong effect for the subjective norm that is reflected in a high proportion of their sample reporting a religious reason and such respondents are highly engaged in charitable giving.

Linden (2011) examined charitable intent by building on the work of Smith and McSweeney (2007). The author questioned the predictive validity of social norms to study the intention to donate money. It considered both prescriptive social norms and prescriptive personal norms, where the consideration of the former is on the social expectation. They also found no significant relationship with one's intention

to participate in donation. Linden's (2011) model is more parsimonious than Smith and McSweeney's (2007) based on the fact that the R^2 for the former is accounted for 68% of the variance in studying intention to donate money.

Knowles et al. (2012) defined subjective norm as perceived social pressure and expectations to perform or not perform behaviour. They extended the model proposed earlier by Smith and McSweeney (2007) in which a modified TPB was tested and discovered that subjective norm was not an influential factor in determining the donation action. Unlike Knowles et al. (2012), the latest work by Aji et al. (2021) found that subjective norm is instrumental in determining online *infaq* giving. Similarly, Subekhi and Ratnasari (2017) found a significant relationship between subjective and intention to make *infaq*, implying people influence is a good driver to encourage ones to perform the act of giving. Khalil et al.'s (2020) study was also in line with the findings of Subekhi and Ratnasari (2017) on behavioural intention. On the same note, Said et al. (2020) found the same outcome – implying subjective norm and *hibah* giving intent are significantly related. These studies have proven the suitability of the TPB in the charitable giving context. The present study proposes that subjective norm is instrumental in determining charitable giving. Hence, the following hypothesis was developed:

H3: Subjective norm positively influences the internet giving behaviour.

Perceived Behavioural Control

Various studies have claimed that perceived behavioural control plays an important role in the formation of behavioural intention and use (e.g., Notani, 1998; Gumussoy & Calisir, 2009; Alleyne & Broome, 2011). Notani (1998) discovered that perceived behavioural control and behavioural intention are linked in a favourable way. Similarly, Gumussoy and Calisir (2009) reported that this link also affects one's intention to perform an e-reverse auction. Like Notani (1998) and Gumussoy and Calisir (2009), Alleyne and Broome (2011) found that perceived behavioural control can influence one's intention to invest. Mittelman and Rojas-Mendez (2018) found a significant relationship between perceived behavioural control and intention to donate in Canada. In the context of Malaysia, studies that employ perceived behavioural control have extended to a context that included Islamic religion considerations. Rizal and Amin (2017) considered cash *waqf* giving by examining the effects of Islamic egalitarianism, religiosity and *ihsan* (as noted earlier, *ihsan* refers to altruism and *waqf* means endowment).

Osman et al. (2016) provided a new perspective of the TPB in cash *waqf* giving context and claiming that perceived behavioural control was an influential factor for cash *waqf*. On the same note, Subekhi and Ratnasari (2017) and Khalil et al. (2020) agreed on the impact of perceived behavioural control on behavioural intentions of *infaq* and *zakat* compliance. These findings were supported by Said et al. (2020) who pointed to a significant relationship between perceived behavioural control and intention. Conner and Armitage (1998) reported that a donor is expected to decide if they have the essential resources and opportunities to execute the behaviour accordingly, weighted by the perceived power of each factor to expedite the formation of the behaviour.

In this study, the above was expected to play a key role in the formation of the internet giving behaviour and because of that an enhanced technical support and better information on the internet giving facilities can be provided to users. This can affect their inclination to perform it. Thus, the following hypothesis was formulated:

H4: Perceived behavioural control positively influences internet giving behaviour.

The hypotheses of this study are also explained in Figure 1 as follow:

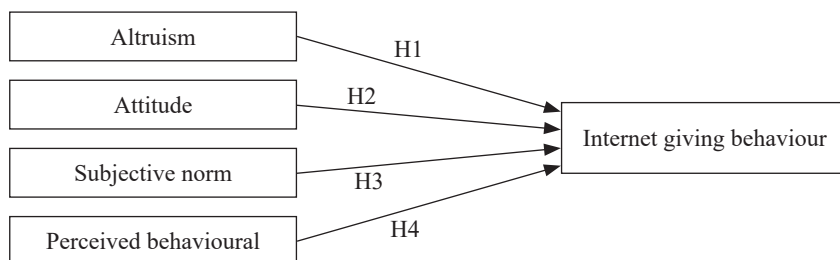


Figure 1. Research model

RESEARCH METHODS

Samples

The respondents selected in this study were young graduates who were all full-time employees with at least one year of working experience both at public and private organisations in Labuan and Kota Kinabalu, East Malaysia. The focus on the target respondents was for two reasons: First, they are techno-savvy in internet

use including using internet banking for payment purposes, such as money transfer to their parents, siblings or loved ones. Second, they are the potential main users for future internet banking use in servicing their monthly instalment for vehicle financing, paying utility bills, e-investments, and donations.

Using judgmental sampling, the respondents were recruited based on the following:

- Young graduates of a public university in East Malaysia, Malaysia;
- They are online banking users, who own at least one online banking account from the existing commercial banks in Malaysia; and
- They have experience donating money either to family members or non-family members using their online banking or internet banking account.

The survey was conducted in Labuan and Kota Kinabalu, East Malaysia, Malaysia between July and August 2019, in which the respondents were approached with the help of enumerators. Before the actual fieldwork, the researchers collected 30 questionnaires in the pilot test to minimise any errors and ambiguities from the items. Those respondents who had internet giving experience were approached to elicit responses pertinent to the measurement items. Only cosmetic changes were made to the items. The items were then finalised for actual fieldwork.

Table 1
Respondents' demographic

Variable	Description	N	%
Sex	Male	91	39.6
	Female	139	60.4
Status of marriage	Single	101	43.9
	Married	129	56.1
Schooling level	Degree	115	50.0
	Master	100	43.5
	PhD	15	6.5

A total of 250 questionnaires were completed and returned for analysis. Respondents were informed that their participation was voluntary and their responses were aggregated for confidentiality. This segment of target respondents was also in line with a previous study by Okunade and Berl (1997) who analysed business school alumni to study charitable giving. After the screening process, the current study only managed to use 230 questionnaires. The response rate was 92% and this was considered highly acceptable.

Trained enumerators approached the respondents politely with a concrete introduction pertinent to the study and tokens of appreciation in the form of the key chain and ball pen were offered to improve their participation in the study.

Measures

The scales used for the questionnaire were drawn from previous studies. The items were then tested among three experts who were well-versed in social science research with expertise in quantitative research. The finalised battery items were sent out for a pilot test using actual users. As noted earlier, 30 respondents were approached. The pilot test's feedback was employed to improve the format of the research instruments and also the readiness of the battery items.

Two items for altruism were adapted from Morgan and Miller (2002) while one item was self-developed to reflect the study context. Three items each for both attitude and subjective norm were adapted from Amin and Ramayah (2010). Three items for perceived behavioural control were adapted from Chang and Cheung (2001). One item for internet giving behaviour was adapted from Amin (2016) while the other two items were self-developed. For each battery item, a Likert-type scale of 1–5 that measures the degree of agreement was used.

RESULTS

Measurement Model

The study used Chin's (2010) two-stage approach in analysing the data. In the first stage, various analyses were performed to capture the measurement model, whilst the second phase was expected to meet the research objective. All factor loadings suggested that the dimensions were greater than the recommended value of 0.7, approving discriminant validity. The dimensions tested were loaded higher in their hypothesised factors.

Table 3 reports the outcomes relevant to average variance extracted (AVE), composite reliability and Cronbach's alpha. Following Lee and Kozar (2008), all reported composite reliability (CR) values exceeded the threshold of 0.7. Besides CR values, we managed to attain acceptable AVE values for all constructs and found them to be greater than the minimum value of 0.5 to support convergent validity. The Cronbach's alpha values were also acceptable, higher than the recommended value of 0.6 for internal consistency.

Table 2
Factor analysis

Items	ALT	ATT	PBC	SN	IGB
ALT 1: Helping others is one of the most important aspects of my life (Morgan & Miller, 2002)	0.850	0.143	0.118	0.219	0.274
ALT 2: I agree with the old saying it is better to give than to receive (Morgan & Miller, 2002)	0.806	0.140	0.278	0.223	0.153
ALT 3: Helping others is one of the most important purposes of my life (self-created)	0.820	0.299	0.154	0.265	0.113
ATT 1: Internet giving is wise (Amin & Ramayah, 2010)	0.329	0.886	0.132	0.180	0.342
ATT 2: Internet giving is positive (Amin & Ramayah, 2010)	0.251	0.780	0.260	0.169	0.101
ATT 3: Internet giving is a good idea (Amin & Ramayah, 2010)	0.168	0.788	0.169	0.171	0.294
PBC 1: I can perform internet giving (Chang & Cheung, 2001)	0.184	0.116	0.894	0.360	0.359
PBC 2: I possess the knowledge to perform internet giving (Chang & Cheung, 2001)	0.250	0.137	0.864	0.107	0.113
PBC 3: I have control to perform internet giving (Chang & Cheung, 2001)	0.196	0.187	0.866	0.324	0.363
SN 1: Most people who are important to me think that I should engage in internet giving (Amin & Ramayah, 2010)	0.130	0.313	0.315	0.871	0.174
SN 2: If I use internet giving, most of the people who are important to me will regard it as useful (Amin & Ramayah, 2010)	0.216	0.145	0.377	0.875	0.310
SN 3: My friends would think I should use internet giving (Amin & Ramayah, 2010)	0.237	0.357	0.109	0.894	0.337
IGB 1: I use internet giving for donation (Amin, 2016)	0.171	0.162	0.190	0.339	0.861
IGB 2: I frequently use the internet giving to help the needy including my family members (self-created)	0.126	0.174	0.171	0.158	0.815
IGB 3: I prefer internet giving to donate money (self-created)	0.280	0.175	0.198	0.164	0.871

Note: ALT = Altruism; ATT = Attitude; PBC = Perceived behavioural control; SN = Subjective norm; IGB = Internet giving behaviour

Table 3
AVE, composite reliability, Cronbach's alpha

Variable	AVE	Composite reliability	R Square	Cronbach's alpha
IGB	0.722	0.886	0.527	0.808
ALT	0.765	0.907	0.000	0.846
ATT	0.671	0.859	0.000	0.756
SN	0.775	0.912	0.000	0.855
PBC	0.682	0.865	0.000	0.768

Based on Henseler et al.'s (2015), a discriminant validity test was conducted in the context of heterotrait-monotrait ratio of correlation (HTMT). Table 4 reports the HTMT for all constructs and the outcomes acceptable (< 0.85), meeting discriminant validity.

Table 4
HTMT correlation

Variable	ALT	ATT	IGB	PBC	SN
ALT	–	–	–	–	–
ATT	0.291	–	–	–	–
IGB	0.631	0.156	–	–	–
PBC	0.329	0.618	0.381	–	–
SN	0.273	0.535	0.265	0.553	–

Structural Model Analysis

The effects of the factors under contemplation are analysed using partial least square (PLS). Following Hulland (1999), the variance explained for internet giving behaviour was 52.7%, greater than the recommended value of 20%, inferring altruism, attitude, subjective norm, and perceived behavioural control were essential in the formation of one's behaviour to donate online.

Table 5 indicates that altruism was related to the internet giving behaviour ($t = 5.104, p < 0.000$). This important result is derived from donors' sentiments of confidence and satisfaction in giving financial help to current university students in order to achieve mutual well-being. On the same note, the attitude was also statistically related to the internet giving behaviour ($t = 2.642, p < 0.000$). Graduates who participated in this study as donors developed a sense of purpose and direction in that helping current university students improve students' learning at universities without being distracted by a lack of money to meet basic needs.

Table 5
Hypothesis testing

Hypothesis	Pathway	Std. Beta	Std. Error	<i>t</i> -value	<i>p</i> -value	BCI LL	BCI UL	f ²
H1	ALT → IGB	0.392	0.077	5.104	0.000	0.104	0.580	0.147
H2	ATT → IGB	0.187	0.071	2.642	0.009	0.059	0.408	0.043
H4	PBC → IGB	0.146	0.067	2.181	0.030	0.010	0.334	0.049
H3	SN → IGB	0.157	0.078	2.010	0.046	0.059	0.391	0.028

Note: This study used 95% confidence interval with a bootstrapping of 5,000

Furthermore, the finding also confirmed a noteworthy relationship between subjective norm and the internet giving behaviour ($t = 2.010, p < 0.000$). It's worth emphasising that graduates have noted that social acceptability is especially essential because of the supportive atmosphere that allows for it. In other words, such giving demonstrates social acceptance, and contributors are members of the community, which influence the outcome. Moreover, perceived behavioural control influenced internet giving behaviour significantly ($t = 2.181, p < 0.000$). This outcome is obtained owing to the fact that the donors thought that participation in charitable giving is more evident today when convenience is provided via an online platform that is easily accessible and offered at no cost to millennials to help them make better philanthropic decisions.

DISCUSSION

The survey results suggested that altruism is a likely important predictor in shaping internet giving behaviour among graduates to donate cash to help university students experiencing financial hardships. Given the higher beta value found when compared to other examined components, the statistical conclusion implies that generosity makes humans happy. This result indicated that the respondents involved had prosocial behaviour drawn from a collectivistic culture coupled with their religious conviction that helping others is rewarding. The result echoed that of Noufou et al. (2014) and Rizal and Amin (2017) where altruism was reported to affect internet giving behaviour suggesting the more positive altruism, the more likely internet giving behaviour is performed. Two kinds of happiness may be generated through online donating. One, donating to others makes individuals happier than spending money on them. Two, the students who are also the recipients will be happy as a result of such giving, demonstrating that enjoyment is typically shared via giving.

Attitude is the second predictor that can shape the development and formation of internet giving behaviour among graduates. The current findings showed that attitude had a role in influencing charitable giving via online platforms, coming in second to altruism. The donors, or graduates, respond positively to financial difficulties experienced by university students as a result of their reading of news distributed both online and offline. Their ability to understand the hardships of students has inspired them to aid students, at the very least, temporarily alleviate the problem through monetary donations made through an internet platform. This finding indicated that a good mindset, belief and enjoyment of giving behaviour promote altruism. The current finding was supported by earlier works, such as Linden (2011) and Knowles et al. (2012). Indeed, graduates with a positive attitude may persuade other donors to help alleviate financial difficulties among university students, where optimism plays a role.

Subjective norm is the third factor that affects one's decision in performing internet giving. The current finding also confirmed a noteworthy relationship between subjective norm and the internet giving behaviour. This was due to a developed culture of money donation drawn from social pressure obtained from social media and the religious entities that motivate individuals to perform giving behaviours. This outcome is consistent with those of previous studies, for example Knowles et al. (2012) and Smith and McSweeney (2007). Therefore, altruism and attitude, subjective norms or people influence can induce donors to contribute money online, resulting from the pressure of online and offline influences in the belief that helping others can create a sense of duty and belonging. One may feel ashamed for not adhering to society's culture, which may cause them to be excluded from the community. Donating cash is now becoming a norm owing to a sense of obligation to give back to society, where equity is rooted firmly. Additionally, combating injustice is essential through the utilisation of their own good fortune to assist students who suffer financial problems at universities.

The fourth factor that influences internet giving behaviour is perceived behavioural control. The statistical result suggested that perceived behavioural control is influential in guiding donors to make donations online effectively. This was related to one's adequate financial resources and the ability to control any barriers for being competent and knowledgeable in performing internet giving. This finding is in tandem with earlier studies of Gumussoy and Calisir (2009) and Alleyne and Broome (2011). When donors have more financial means, information, and a sense of independence in making such a charitable decision without being stressed or unfounded, the chance of making a decision to contribute online is higher.

Respondents in this study were technologically literate and had online savings accounts to ensure better savings. As a result, contributors now have more options for not just assisting their family members financially, but also for assisting strangers, as in the current instance, which can be done quickly and simply online.

RESEARCH IMPLICATIONS

Theoretical Implications

Our findings add to the literature on the internet giving behaviour, altruism, as well as effects of the TPB's constructs, which have not been explored collectively in the context toward the internet giving behaviour. In extant research, the TPB's constructs have frequently been noted to jack up consumers' predisposition to participate in charitable giving but research has fallen short to what extent altruism can affect the judgment to perform internet giving. This research offers new insights into the relevance of these factors.

This research extends Morgan and Miller's (2002) findings and also Rizal and Amin (2017) which showed that altruism was instrumental in encouraging oneself to perform internet giving. The current study found that people with developed altruism are more likely to perform the internet giving compared with others out of faith and sentimental values. These findings also confirm the applicability of TPB's constructs in our research context, where altruism came into play.

Methodological Implications

This present study enhances the battery items of the TPB's constructs to reflect a specific context of the internet giving behaviour. Similarly, measurement items for altruism have been drawn from general charitable giving literature without a specific reference to internet giving. Following Churchill Jr. (1979), the items have been validated using pilot and PLS tests. The 5-point Likert scale was used to measure the items due to its flexibility and convenience when handling responses among respondents.

Practical Implications

The result indicated that altruism was a significant factor that provides a direction for inculcating altruism to have positive influence on giving behaviour. At the university's level, developing a culture of altruism to current students and young

graduates can shape a positive response to allow them to engage in internet giving. This can be made possible by publishing the university's seriousness about internet giving via online brochures or mobile adverts.

Likewise, the role of attitude is also essential and for that bank, managers need to improve continuously their services of the internet giving to promote young graduates' positive attitude. In the current study, the attitude was found to be significant where those who show a more positive attitude towards helping others are more likely to donate money online. Thus, a university is expected to target those who are already helping others by organising a campaign for awareness that promotes internet giving behaviour. Similarly, the management should aim to improve its relationship with young graduates by developing a database of their career advancements and inviting them to participate in the university's programme for an improved attitude to participate in internet giving.

Subjective norm was another factor affecting internet giving behaviour. It is worth for a university to conduct referral champions to create subjective norm expectations. The management of the university should work on improving subjective norm by developing a pool of staff who are dedicated to influencing young graduates to give; seminars can be held to create such awareness. The university is expected to work with banks and employers of young graduates in promoting charitable giving behaviour and the use of internet banking facilities to perform this.

As for perceived behavioural control, service providers, like banks, may develop a perception that internet banking is not only confined to monthly payments covering utility bills, mortgage and vehicle but also to charitable giving. The bank can develop a specific counter to guide potential online donors along with published brochures and adverts. Social media tools, namely Facebook, YouTube and Instagram, can be employed to facilitate this behaviour and more importantly explore internet giving behaviour via the use of smartphones that comes with apps. It is also important to reward bonus points and cash back to users to promote internet giving.

CONCLUSION AND FUTURE STUDIES

To our knowledge, studies on the determinants of internet giving behaviour in Malaysia are limited (e.g., Amin, 2016). In the context of Malaysia, however, young graduates' behaviour for internet giving has received little academic

attention. Evidence pertinent to altruism and TPB's constructs on their impacts on internet giving behaviour are scarce, and hence the current study was undertaken to address this gap.

This study acknowledges three drawbacks in guiding future studies. First, the findings of this study showed the significant effects brought by the tested variables, which explain the contribution is confined to variables under inspections. Future research may attempt to examine the factors of perceived time saving and religiosity to improve explanatory power and prediction of internet giving behaviour. Second, internet giving was examined in a specific setting that poses a barrier for generalisation of the findings. Researching a wider context at different geographies can be considered in future studies to generalise the findings. Third, the current study examined internet giving from the context of graduates, which again may limit its generalisation. Future works may consider exploring how graduates help *asnaf muslimpreneurs* in carrying out their business online via knowledge sharing through online business coach for example.

Despite the limitations, the present study is an eye-opener on patronage factors of the internet giving among young graduates. Consequently, it promotes a new platform to millennials in performing charitable giving using their online banking accounts in donating funds effectively for improved peace of mind.

ACKNOWLEDGEMENTS

This research was funded by the Center for Research and Innovation, Universiti Malaysia Sabah (UMS) – SDK0246-2020. The authors owe a debt of gratitude to Sister Z. Anis for her research assistance. Gratitude is also extended to the journal's Editor-in-Chief, Professor T. Ramayah; the Associate Editor, Dr. Jasman Tuyon; and the editorial team of the journal for their publication support.

REFERENCES

- Abdul Haseeb, A. S. M. (2019, June 20). Can our universities philanthropy? *New Straits Times*. <https://www.nst.com.my/opinion/columnists/2019/06/497920/can-our-universities-philanthropy>
- Aji, H. M., Albari, A., Muthohar, M., Sumadi, S., Sigit, M., Muslichah, I., & Hidayat, A. (2021). Investigating the determinants of online *infaq* intention during the COVID-19 pandemic: An insight from Indonesia. *Journal of Islamic Accounting and Business Research*, 12(1), 1–20. <https://doi.org/10.1108/JIABR-05-2020-0136>

- Ajzen, I. (1991). The theory of planned behaviour. *Organizational Behavior and Human Decision Processes*, 50(2), 179–211. [https://doi.org/10.1016/0749-5978\(91\)90020-T](https://doi.org/10.1016/0749-5978(91)90020-T)
- Alleyne, P., & Broome, T. (2011). Using the theory of planned behaviour and risk propensity to measure investment intentions among future investors. *Journal of Eastern Caribbean Studies*, 36(1), 1–20.
- Amin, H. (2016). Investigating drivers of the internet giving behaviour in Malaysia. *Asia Pacific Journal of Marketing and Logistics*, 28(2), 256–277. <https://doi.org/10.1108/APJML-06-2015-0088>
- Amin, H., & Ramayah, T. (2010). SMS banking: Explaining the effects of attitude, social norms and perceived security and privacy. *The Electronic Journal of Information Systems in Developing Countries*, 41(1), 1–15.
- Amin, H., Abdul-Rahman, A. R., Ramayah, T., Supinah, R., & Mohd-Aris, M. (2014). Determinants of online *waqf* acceptance: An empirical investigation. *The Electronic Journal of Information Systems in Developing Countries*, 60(1), 1–18.
- Awang, S. A., Borhan, J. T., Mohamad, M. T., & Muhammad, F. (2015). Exploring the patterns and antecedents of charitable giving among the Muslim community in Malaysia. *Online Journal of Research in Islamic Studies*, 2(2), 46–58.
- Chang, M. K., & Cheung, W. (2001). Determinants of the intention to use Internet/WWW at work: A confirmatory study. *Information & Management*, 39(1), 1–14. [https://doi.org/10.1016/S0378-7206\(01\)00075-1](https://doi.org/10.1016/S0378-7206(01)00075-1)
- Chin, W. W. (2010). How to write up and report PLS analyses. In V. E. Vinzi, W. W. Chin, J. Henseler, & H. Wang (Eds.), *Handbook of Partial Least Squares*. (655–690). Springer-Verlag. https://doi.org/10.1007/978-3-540-32827-8_29
- Churchill Jr, G. A. (1979). A paradigm for developing better measures of marketing constructs. *Journal of Marketing Research*, 64–73. <https://doi.org/10.2307/3150876>
- Conner, M., & Armitage, C. J. (1998). Extending the theory of planned behaviour: A review and avenues for further research. *Journal of Applied Social Psychology*, 28(15), 1429–1464. <https://doi.org/10.1111/j.1559-1816.1998.tb01685.x>
- Delaney, M. F., & White, K. M. (2015). Predicting people’s intention to donate their body to medical science and research. *The Journal of Social Psychology*, 155(3), 221–237. <https://doi.org/10.1080/00224545.2014.998962>
- Gumussoy, C.A., & Calisir, F. (2009). Understanding factors affecting e-reverse auction use: An integrative approach. *Computers in Human Behavior*, 25(4), 975–988. <https://doi.org/10.1016/j.chb.2009.04.006>
- Henseler, J., Ringle, C. M., & Sarstedt, M. (2015). A new criterion for assessing discriminant validity in variance-based structural equation modelling. *Journal of the Academy of Marketing Science*, 43(1), 115–135.
- Hulland, J. (1999). Use of partial least squares (PLS) in strategic management research: A review of four recent studies. *Strategic Management Journal*, 20(2), 195–204. [https://doi.org/10.1002/\(SICI\)1097-0266\(199902\)20:2%3C195::AID-SMJ13%3E3.0.CO;2-7](https://doi.org/10.1002/(SICI)1097-0266(199902)20:2%3C195::AID-SMJ13%3E3.0.CO;2-7)

- Kashif, M., & De Run, E. C. (2015). Money donations intentions among Muslim donors: an extended theory of planned behaviour model. *International Journal of Nonprofit and Voluntary Sector Marketing*, 20(1), 84–96.
- Khalil, N. M., Amin, H., & Azman, N. S. (2020). Compliance intention to pay zakat on salary: A case from East Malaysia. *International Journal of Zakat*, 5(2), 37–50.
- Knowles, S. R., Hyde, M. K., & White, K. M. (2012). Predictors of young people's charitable intentions to donate money: An extended theory of planned behaviour perspective. *Journal of Applied Social Psychology*, 42(9), 2096–2110.
- Lee, Y., & Kozar, K. A. (2008). An empirical investigation of anti-spyware software adoption: A multitheoretical perspective. *Information & Management*, 45(2), 109–119.
- Linden, S. V. D. (2011). Charitable intent: A moral or social construct? A revised theory of planned behaviour model. *Current Psychology*, 30, 355–374.
- Metawie, M., & Mostafa, R. H. (2015). Predictors of Egyptian university students' charitable intentions: Application of the theory of planned behaviour. *International Journal of Business and Social Science*, 6(8), 204–215.
- Mittelman, R., & Rojas-Méndez, J. (2018). Why Canadians give to charity: An extended theory of planned behaviour model. *International Review on Public and Nonprofit Marketing*, 15(2), 189–204.
- Morgan, S., & Miller, J. (2002). Communicating about gifts of life: The effect of knowledge, attitudes, and altruism on behaviour and behavioural intentions regarding organ donation. *Journal of Applied Communication Research*, 30(2), 163–178.
- Notani, A. S. (1998). Moderators of perceived behavioural control's predictiveness in the theory of planned behaviour: A meta-analysis. *Journal of Consumer Psychology*, 7(3), 247–271. https://doi.org/10.1207/s15327663jcp0703_02
- Noufou, O., Rezanian, D., & Hossain, M. (2014). Measuring and exploring factors affecting students' willingness to engage in peer mentoring. *International Journal of Mentoring and Coaching in Education*, 3(2), 141–157.
- Okunade, A. A., & Berl, R. L. (1997). Determinants of charitable giving of business school alumni. *Research in Higher Education*, 38(2), 201–214.
- Osman, A. F., Mohammed, M. O., & Fadzil, A. (2016). Factor influencing cash *waqf* giving behaviour: A revised theory of planned behaviour. *Journal of Global Business and Social Entrepreneurship*, 1(2), 12–25.
- Rizal, H., & Amin, H. (2017). Perceived *ihsan*, Islamic egalitarianism and Islamic religiosity towards charitable giving of cash *waqf*. *Journal of Islamic Marketing*, 8(4), 669–685.
- Rohayati, M. I., Najdi, Y., and Williamson, J. C. (2016). Philanthropic fundraising of higher education institutions: A review of the Malaysian and Australian perspectives. *Sustainability*, 8(6), 541.
- Said, N. B. M., Zainal, H. B., Din, N. B. M., Zainuddin, S. A. B., & Abdullah, T. (2020). Attitude, subjective norm, and perceived behavioural control as a determinant of *hibah* giving intent in Malaysia. *International Journal of Innovation, Creativity and Change*, 10(10), 61–70.

- Schiffman, L. G., Kanuk, L. L., & Wisenblit, J. (2010). *Consumer behaviour* (10th Eds.). New Jersey: Prentice-Hall.
- Simmons, W. O., & Emanuele, R. (2007). Male-female giving differentials: Are women more altruistic? *Journal of Economic Studies*, 34(6), 534–550. <https://doi.org/10.1108/01443580710830989>
- Smith, J. R., & McSweeney, A. (2007). Charitable giving: The effectiveness of a revised theory of planned behaviour model in predicting donating intentions and behaviour. *Journal of Community & Applied Social Psychology*, 17, 363–386.
- Subekhi, R. F., & Ratnasari, R. T. (2017). Religiosity and theory of planned behaviour towards intention to give Infaq. *Jurnal Ekonomi Bisnis Islam (JEBIS)*, 3(2), 161–172.