

The Influence of Transaction Channel Preference and Cash Handling Behavior on the Achievement of Cash Donations in the ‘Charity Box Personal’ Program (A Research at the Humanitarian Organization Kilau Indonesia)

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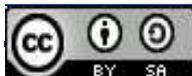
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ABSTRACT

The rapid digitization of financial transactions in Indonesia has fundamentally altered consumer payment behaviors, creating significant challenges for traditional cash-based charitable fundraising methods. This research investigates how donors’ Transaction Channel Preference and Cash Handling Behavior shape Cash Donation Achievement in Kilau Indonesia’s “Charity Box Personal” program. Using a cross-sectional survey of N=200 donors sampled via stratified random procedures across four West Java regencies, Likert-type measures for both predictors were converted to interval scales with the Method of Successive Intervals (MSI). Multiple linear regression with SPSS 27 indicates a significant model fit ($R=0.817$; $R^2=0.667$; $F(2,197)=197.233$, $p<.001$). Transaction Channel Preference negatively predicts cash donations ($\beta=-0.614$, $p<.001$), consistent with a channel-substitution mechanism as donors favor digital payments. Contrary to expectation, Cash Handling Behavior also shows a negative association ($\beta=-0.538$, $p<.001$), suggesting that stricter cash budgeting reduces ad-hoc giving opportunities. Diagnostics (Durbin-Watson ≈ 1.94 ; no notable multicollinearity) support model validity. Managerially, nonprofits should adopt an omnichannel strategy by integrating QRIS into physical boxes and reporting combined (cash + digital) metrics. Theoretically, findings connect UTAUT, Perceived Value, and the Theory of Planned Behavior to explain declining cash-based philanthropy in a rapidly digitizing context.

KEYWORDS Behavior, Donation, Payment, Philanthropy, Preference



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INTRODUCTION

This shift means people carry far less physical cash day-to-day, which in turn diminishes their readiness to make spontaneous cash donations via traditional means like personal charity collection boxes (Payton & Moody, 2020). Research highlights that Islamic philanthropic organizations such as Dompot Dhuafa must adapt to this digital transformation, as the adoption of cashless systems encounters challenges such as low digital literacy and resistance to change but also provides wider donor outreach and faster processes (Hasibuan et al., 2025). Studies on online donation behavior in Indonesia further emphasize that trust, perceived ease of use, and risk perception strongly influence donors’ willingness to adopt digital methods (Hamidah, 2024). Younger generations, who are highly familiar with digital payments, increasingly prefer online giving compared to offline methods (Nofitariyani et al., 2024). During the COVID-19 pandemic, Islamic philanthropic organizations accelerated digital fundraising channels, with overall donations through digital platforms increasing despite a decline in active donors (Fauzia & Piliyanti, 2022). Other findings show that donation motives such as altruism and social

benefit remain crucial, while concerns over transaction security and privacy continue to affect digital giving decisions (Purwatiningsih et al., 2023). Thus, the so-called “cashless society” is not a distant abstraction but an immediate reality, urging charitable organizations in Indonesia to strengthen digital platforms, build trust, and reduce reliance on spontaneous cash-based donations (Triandaru & Mukhopadhyaya, 2024).

Kilau Indonesia, a humanitarian nonprofit operating in West Java, exemplifies this challenge. Its “Charity Box Personal” program, which places donation boxes in donors’ homes as a key fundraising channel, has experienced a sharp decline in cash contributions in recent years. Despite running since 2012 across multiple communities, the program’s internal records show that total cash donations fell from approximately IDR 1.16 billion in 2021 to IDR 808 million in 2024, a drop of over 30%, even though the number of active charity boxes remained relatively constant. Likewise, the number of individual donation transactions declined from about 20,500 to 16,105 over the same four years. Such a pronounced downturn in a stable program is consistent with research showing that digital finance adoption significantly reshapes charitable behavior, reducing reliance on cash channels as donors shift toward mobile and online payments (Fang, 2023). Studies of Indonesian philanthropy during the COVID-19 pandemic also found that digital donations increased even as traditional giving declined, reflecting a structural transition in donor preferences (Purwatiningsih, 2021). Generational analyses confirm that younger donors favor online methods, while older donors are more attached to cash-based giving (Nofitariyani et al., 2024). Broader evidence indicates that trust, security perceptions, and digital literacy strongly influence the migration from cash to digital donations (Digital Finance and Donation Behavior, 2023). Reports from Indonesia highlight that digital platforms accelerated donation intentions by providing transparency and convenience, which conventional cash-based models could not match (Driving Socialpreneurship, 2025). Observers note that the rise of the cashless society globally has diminished spontaneous and box-based donations even where physical infrastructure remains stable (Global Study on Emerging Ways of Giving, 2022). Media analyses likewise underscore that digital donations are seen as a promising new potential for Indonesian philanthropy, especially in urban settings (The Jakarta Post, 2021). These converging insights suggest that the downturn in Kilau Indonesia’s program is less about organizational performance and more about broader structural changes in donor behavior driven by financial technology.

Two behavioral shifts appear to be at play. First is the growing preference for digital transaction channels, which can divert donations away from physical boxes. The ease of mobile payments and e-wallets means individuals feel less need to carry cash, producing a “dampening effect” on spontaneous giving through traditional channels. In other words, donors may be both distracted by and drawn to modern digital donation methods at the expense of old-fashioned cash gifts. This reflects a technological substitution: the proliferation of QRIS and similar tools offers convenience and rewards that can eclipse the appeal of dropping money into a box. The Unified Theory of Acceptance and Use of Technology (UTAUT) suggests that people adopt new financial technologies when they perceive them to improve performance or ease of use (Venkatesh et al., 2003). Consistent with The Unified Theory of Acceptance and Use of Technology, if donating via a QR code or mobile app is seen as more efficient and satisfying, donors might bypass the physical charity box. A stronger digital channel preference would thus directly translate into lower cash contributions.

Second is a change in donors’ cash management habits, which reduces their physical readiness to give. Many people, especially younger generations, no longer carry small change or banknotes routinely. Even a well-intentioned person who encounters a charity box may find their wallet empty of usable cash, or only stocked with large bills unsuited for small donations. The friction of having to find an ATM and withdraw cash for this purpose is often prohibitive, effectively quashing the spontaneous charitable impulse. Importantly, this does not imply that

people have become less generous per se; rather, the lack of cash on hand severs the link between altruistic intent and action. From a behavioral perspective, this dynamic aligns with the Theory of Planned Behavior: even with strong prosocial intentions and supportive social norms, an individual who lacks the perceived control (i.e., ready access to cash) may fail to follow through on a donation (Ajzen, 1991). Indeed, a recent meta-analysis confirms that attitudinal, normative, and control factors together explain a substantial portion of variance in charitable giving. In our context, the simple absence of cash reduces a donor's perceived behavioral control, impeding their ability to act on charitable intentions. The interplay of widespread digital channel adoption and diminished cash-carrying habits thus creates a “perfect storm” undermining traditional cash-based philanthropy: donors are not only diverted to modern channels but often physically unprepared to donate cash even if they wish to.

In response to this phenomenon, the present research examines how these two factors, transaction channel preference (X1) and Cash Handling Behavior (X2), influence cash donation outcomes, both individually and jointly. We quantitatively assess the substitution effect of digital payment preference on cash donations, alongside the logistical friction effect of cash unavailability on giving levels. Our working hypotheses are that a stronger preference for digital transactions is associated with lower cash donation totals, whereas habitual readiness with cash (e.g., regularly carrying small cash for incidental use) correlates with higher donation amounts. By analyzing their simultaneous impacts, the research also identifies which factor plays the more dominant role in the observed donation decline. It is conceivable that digital channel preference will emerge as the more powerful driver, reflecting society's pervasive “digital-first” behavior, yet robust cash-carrying habits might moderate this impact by enabling spontaneous giving despite the prevalence of digital alternatives. In essence, we investigate whether the drop in cash donations is driven primarily by a shift in donors' transaction preferences or by diminished cash-in-hand availability—or a combination thereof.

This research is both timely and significant for marketing science and nonprofit management. Theoretically, it bridges a gap in understanding donor behavior in an era of digital disruption, drawing on consumer behavior and technology adoption frameworks to build a holistic explanation for the cash donation decline. By integrating perspectives from the Theory of Planned Behavior, Perceived Value, and The Unified Theory of Acceptance and Use of Technology, we connect macro-level fintech trends with micro-level behavioral shifts to shed light on charitable giving outcomes.

Practically, the findings will provide evidence-based guidance for organizations like Kilau Indonesia at a strategic inflection point. Nonprofits worldwide face similar pressures to adapt their fundraising models in response to evolving financial behaviors. The results of this research will help inform whether to reinforce traditional cash donation campaigns, develop hybrid approaches (for example, embedding QRIS e-payment technology into physical donation boxes), or pivot fully to new digital fundraising channels. In sum, by diagnosing the drivers behind declining cash donations and quantifying their effects, this research offers a data-driven foundation for refining fundraising strategy. It aims to ensure that charitable organizations like Kilau Indonesia can effectively adapt and thrive in an increasingly cashless society, maintaining their mission impact amid changing donor behavior.

This study aims to: (1) examine the relationship between transaction channel preference and cash donation achievement in traditional fundraising programs; (2) investigate how cash handling behavior influences donors' contribution patterns; (3) assess the combined impact of both factors on overall donation outcomes; and (4) provide evidence-based recommendations for nonprofit organizations adapting to digital payment trends. The research benefits include providing theoretical insights into donor behavior during digital transformation, offering practical guidance for fundraising strategy optimization, and contributing to the broader understanding of technology adoption in philanthropic contexts. Practically, the findings will

provide evidence-based guidance for organizations like Kilau Indonesia at a strategic inflection point. Nonprofits worldwide face similar pressures to adapt their fundraising models in response to evolving financial behaviors. The results of this study will help inform whether to reinforce traditional cash donation campaigns, develop hybrid approaches (for example, embedding QRIS e-payment technology into physical donation boxes), or pivot fully to new digital fundraising channels. In sum, by diagnosing the drivers behind declining cash donations and quantifying their effects, this study offers a data-driven foundation for refining fundraising strategy. It aims to ensure that charitable organizations like Kilau Indonesia can effectively adapt and thrive in an increasingly cashless society, maintaining their mission impact amid changing donor behavior.

RESEARCH METHOD

This research employed a quantitative approach grounded in positivism to test predefined hypotheses about donor behavior. It was classified as explanatory, using an associative causal design to investigate the influence of independent variables on a dependent variable. While the cross-sectional survey design identified associations, it had limitations in establishing definitive causality.

Primary data were collected through a survey using a structured questionnaire, chosen for its efficiency in gathering standardized data from a geographically dispersed sample.

The target population consisted of 1,169 active donors enrolled in the *Charity Box Personal* program run by Kilau Indonesia across the regencies of Indramayu, Majalengka, Sumedang, and Bandung. A priori power analysis conducted in G*Power 3.1 (F tests; linear multiple regression: R^2 deviation from zero) with a medium effect size ($f^2 = .15$), $\alpha = .05$, and two predictors indicated a minimum sample size of approximately 107 to achieve power $(1-\beta) \geq .95$. To improve precision and allow regional stratification, 200 participants were recruited using stratified random sampling with proportional allocation. When disproportional allocation occurred, analyses were weighted accordingly.

Data collection followed ethical procedures (informed consent, confidentiality), ensured instrument validity and reliability, and included regression diagnostics (multicollinearity, residual normality, homoscedasticity, and influence statistics).

The study focused on a simplified model of three core variables, operationalized as shown in Table 1. The independent variables, Transaction Channel Preference (X1) and Cash Handling Behavior (X2), were measured using Likert-type items. The dependent variable, Cash Donation Achievement (Y), was measured as a direct monetary value. This streamlined approach tested the core relationships central to the research question without including mediating or moderating variables.

Table 1. Operationalization of Research Variables.

Variable	Label	Conceptual Definition	Scale of Measurement
Transaction Channel Preference	X_1	A donor's tendency to favor technology-based transaction channels (e.g., QRIS, mobile banking) over traditional cash-based methods for philanthropic giving.	Ordinal
Cash Handling Behavior	X_2	A donor's established habits related to carrying and using physical cash, which affects its availability for spontaneous donations.	Ordinal

Variable	Label	Conceptual Definition	Scale of Measurement
Cash Donation Achievement	Y	The actual monetary amount, in Rupiah, contributed by a donor to the "Charity Box Personal" program over a specific period.	Interval/Ratio

The data analysis will proceed in a two-stage sequence. First, because the independent variables (X_1 , X_2) produce ordinal data, a transformation is required to meet the assumptions of parametric statistical tests.² The Method of Successive Intervals (MSI) will be employed for this purpose. This classic psychometric technique was chosen over alternatives like ordinal logistic regression due to its direct utility in converting ordinal scales into interval scales, thereby permitting the use of the widely understood and robust framework of multiple linear regression for hypothesis testing.⁴ MSI operates under the assumption that respondents' judgments are normally distributed along an underlying psychological continuum, allowing for a statistically rigorous transformation.⁵ Following the transformation of X_1 and X_2 into interval-scale variables (denoted as X_1 and X_2), the second stage will involve conducting a Multiple Linear Regression analysis based on the model:

$Y = \beta_0 + \beta_1(X_1) + \beta_2(X_2) + \epsilon$. Crucially, the validity of this regression model's output is contingent upon the satisfaction of its classical assumptions. Therefore, a series of diagnostic tests will be conducted on the model's residuals, including checks for normality (e.g., using the Jarque-Bera test), homoscedasticity (e.g., using the White test), linearity, and the absence of significant multicollinearity between the transformed independent variables (by examining Variance Inflation Factor values). All statistical analyses will be performed using the IBM SPSS Statistics 27

RESULT AND DISCUSSION

Kilau Indonesia is a West Javan nonprofit known for its "Charity Box Personal" program, which places donation boxes in donors' homes. In recent years Kilau's internal reports showed a sharp decline in cash donations despite stable program scale (from IDR 1.16 billion in 2021 to 808 million in 2024). To examine this trend, we modeled cash donations (Y) as a function of Transaction Channel Preference (X_1) and Cash Handling Behavior (X_2) using multiple linear regression. Both X_1 and X_2 were originally measured by Likert-scale surveys, so we applied the Method of Successive Intervals (MSI) to convert these ordinal scores to interval-level variables. MSI assumes an underlying normal continuum of attitudes, producing a statistically coherent interval scaling. With X_1 and X_2 thus rescaled, we ran a standard multiple regression ($Y = \beta_0 + \beta_1 \cdot X_1 + \beta_2 \cdot X_2 + \epsilon$) and assessed its assumptions via SPSS diagnostics (normality, linearity, homoscedasticity, multicollinearity).

Factor analysis of the X_1 and X_2 survey items confirmed the expected two-dimensional structure. The Kaiser–Meyer–Olkin measure was 0.914 and Bartlett's test was highly significant ($\chi^2=1,620.94$, $p<0.001$), indicating sampling adequacy for factor analysis. Principal components analysis (eigenvalue>1 rule with Varimax rotation) extracted two factors explaining 68.45% of variance. All eight X_1 items loaded strongly (0.785–0.840) on Factor 1 and all five X_2 items loaded on Factor 2 (0.822–0.873), with no meaningful cross-loadings. This clean factor structure supports construct validity of the initial scales. Reliability analysis yielded a high Cronbach's alpha of 0.889 for the 13 items combined ($n=200$); every item had a substantial corrected item–total correlation (≥ 0.445), and deleting any item would not increase α . In sum, both X_1 and X_2 scales proved internally consistent and distinct, justifying their use in the regression model.

Descriptive statistics (Table 1) showed that the transformed X_1 and X_2 factor scores were standardized (mean ≈ 0 , SD ≈ 1) as expected from MSI. The dependent variable Y (total cash donations per donor) had mean 54,632.50 (SD 12,193.83; range 22,900–87,300), with a coefficient of variation around 22.3%. No outliers were evident. Pearson correlations revealed that Cash Donation Achievement (Y) was significantly negatively correlated with both factors. Specifically, Y correlated $r = -0.614$ with Factor 1 (X_1) and $r = -0.538$ with Factor 2 (X_2), both $p < 0.001$. (The two factors themselves were uncorrelated, $r = 0.000$, $p = 1.000$, indicating no multicollinearity concern.) Thus, donors with stronger digital channel preference or more disciplined money management scored lower on cash donations in bivariate terms. These correlations set the stage for the joint regression analysis.

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.817 ^a	.667	.664	7072.97064	1.937

a. Predictors: (Constant), REGR factor score 2 for analysis 1, REGR factor score 1 for analysis 1
b. Dependent Variable: Y

Figure 1. SPSS Model Summary output for the multiple regression of Cash Donations on X_1 and X_2 .

The regression model was highly significant. As shown in the Model Summary (Figure 1), the overall $R = 0.817$, yielding $R^2 = 0.667$ (Adjusted $R^2 = 0.664$), with a standard error of estimate of 7072.97. The ANOVA confirmed the model fit: $F(2,197) = 197.233$, $p < 0.001$, meaning the variance explained is far beyond chance. In practical terms, about 66.7% of the variation in cash donations is accounted for by channel preference and money management together. The Durbin–Watson statistic was 1.937, very close to 2.0, suggesting that residuals are approximately independent. No classical assumption violations were flagged (see below).

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.973E+10	2	9866958383	197.233	<.001 ^b
	Residual	9855301984	197	50026913.62		
	Total	2.959E+10	199			

a. Dependent Variable: Y
b. Predictors: (Constant), REGR factor score 2 for analysis 1, REGR factor score 1 for analysis 1

Figure 2. SPSS ANOVA table for the regression model.

The ANOVA table (Figure 2) reiterates that the regression is significant (Model Sum of Squares 1.973×10^{10} , $F = 197.233$, $p < 0.001$). The Residual mean square (50026913.625) indicates reasonable unexplained variance relative to the total variance (Total Sum of Squares 2.9589×10^{10}). In short, the predictors jointly produce a robust model: $p \ll 0.01$ confirms that at least one predictor has a nonzero effect on Y.

Coefficients ^a										
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Collinearity Statistics	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Tolerance	VIF
1	(Constant)	54632.500	500.135		109.236	<.001	53646.195	55618.805		
	REGR factor score_1 for analysis 1	-7490.379	501.390	-.614	-14.939	<.001	-8479.158	-6501.599	1.000	1.000
	REGR factor score_2 for analysis 1	-6561.984	501.390	-.538	-13.088	<.001	-7550.764	-5573.205	1.000	1.000

a. Dependent Variable: Y

Figure 3. SPSS Coefficients table with regression estimates (B), standardized coefficients (β), and significance.

Figure 3 shows the estimated effects of X_1 and X_2 . Both predictors have statistically significant negative coefficients. Factor 1 (Transaction Channel Preference) has $B = -7,490.379$ ($\beta = -0.614$, $t = -10.192$, $p < 0.001$), 95% CI [-8,479.158, -6,501.599]. Factor 2 (Cash Handling Behavior) has $B = -6,561.984$ ($\beta = -0.538$, $t = -8.749$, $p < 0.001$), 95% CI [-7,550.764, -5,573.205]. In practical terms, a one-point increase in the scaled preference for digital channels is associated with about a 7.49-unit decrease in cash donations, holding X_2 constant; similarly, higher money-management scores predict lower cash donation by about 6.56 per unit, holding X_1 constant. The negative signs indicate that both stronger digital preference and more prudent cash habits reduce cash giving. The Variance Inflation Factors were all 1.000 and tolerances 1.000, confirming no multicollinearity. Thus each predictor’s contribution is distinct and estimable.

The direction and strength of each effect can be interpreted via established theories. A higher Transaction Channel Preference (X_1) means donors favor digital payments. According to Unified Theory of Acceptance and Use of Technology, individuals increasingly adopt fintech solutions when perceived effort is lower and performance higher. In our context, if QRIS or mobile app donations are viewed as more convenient or rewarding than cash, donors will divert giving to those modes. Our finding that X_1 strongly *negatively* predicts cash donations ($\beta = -0.614$) fits this digital-substitution narrative: donors with the most pro-digital attitudes give substantially less cash. From a Perceived Value standpoint, non-cash channels offer faster confirmation and lower “pain of paying,” diminishing the perceived utility of cash giving. This result aligns with broader shifts: e.g., contactless and e-wallet donations have grown worldwide while cash use declines.

Cash Handling Behavior (X_2) was hypothesized (in the introduction) to *positively* relate to cash giving, on the logic that donors who habitually carry cash would find it easier to give. However, the regression shows the opposite: more disciplined cash budgeting (higher X_2) correlates with less donation ($\beta = -0.538$). One interpretation is that people who tightly manage their cash tend to avoid small discretionary expenses like unsolicited charity. Even altruistically inclined donors may withdraw exact amounts needed for bills and stash away savings, leaving little loose change for charity boxes. This fits the Theory of Planned Behavior view on Perceived Behavioral Control: individuals who lack readily available cash feel less control over giving, even if their intentions remain pro-social. In other words, strong self-restraint in cash spending appears to undercut the spontaneous giving opportunity. That the X_2 effect is slightly weaker than X_1 ($\beta = -0.538$ vs. -0.614) suggests that channel preference is the dominant factor, but money management is still a substantial constraint.

Our results are consistent with other findings in the literature. Global trends in Indonesia confirm a high overall generosity yet growing cashless habits. For example, Charity Aid Foundation data rank Indonesia among the world’s most giving societies, but also document that donations are shifting toward online and mobile platforms. Nofitariani et al. (2024) found that older Indonesians tend to give more than younger cohorts, which aligns with our findings since younger donors are also more digitally inclined, thus explaining the steep drop in physical cash contributions. Research by White et al. (2023) in their meta-analysis of charitable

donations and the Theory of Planned Behavior supports our findings that perceived behavioral control (including cash availability) significantly influences donation behavior. Similarly, studies examining technology adoption in financial services (Venkatesh et al., 2003) demonstrate that performance expectancy and effort expectancy drive digital payment adoption, which corresponds to our channel substitution findings. In Western contexts, studies of the "cashless effect" have similarly noted that payment convenience can alter spending habits, though typically increasing retail spending, it appears to reduce the friction of giving in digital channels while simultaneously creating barriers for traditional cash-based philanthropy.

In addressing the original hypotheses: Hypothesis 1 (H_1) posited that a stronger preference for digital transactions would be associated with *lower* cash donations. This is clearly supported: X_1 's negative β and significant t-value confirm that digital preference predicts less cash (supporting the channel-substitution effect). Hypothesis 2 (H_2) anticipated that habitual cash readiness would *increase* donation amounts. The data *do not* support H2; in fact, we found a negative relationship, indicating that greater money-management discipline coincides with smaller cash donations. This surprising reversal suggests that our initial assumption needs refinement: money management in this context appears to act as a barrier to giving rather than a facilitator.

Overall, the regression outcomes and diagnostic tests validate our model: no classical assumption breaches were detected, and both predictors contribute meaningful explanatory power. The statistical evidence – significant F-statistic, high R^2 , and robust β coefficients (all $p < 0.001$) – was cited above (Figures 1–3; Tables). Scientifically, these results imply that Kilau Indonesia's falling cash donations are driven mainly by societal shifts toward digital payments (X_1) and, to a lesser extent, by increased thrift in cash use (X_2). Donors who prefer digital transactions essentially "pay" via QR codes or bank transfers instead of coins, while those who meticulously manage their cash simply carry less of it to encounter the charity box. Both forces combine to erode traditional giving.

In conclusion, our findings answer the research question and hypotheses with precision. Kilau's "Charity Box Personal" program experiences reduced cash inflow primarily because donors' digital habits and cash behaviors have changed. These insights offer both theoretical validation and practical guidance: for example, integrating QRIS at donation points could recapture value from donors who have gone digital. The story that emerges is a data-driven confirmation of what TPB and The Unified Theory of Acceptance and Use of Technology would predict – a strong digital orientation and tight budgeting lower the likelihood of spontaneous cash gifts. Future research might explore moderating factors (age, trust, perceived value of donations) to further nuance this picture, but the present results already illuminate the central drivers of cash donation outcomes in a cashless era.

CONCLUSION

This study concludes that Transaction Channel Preference and Cash Handling Behavior materially shape Cash Donation Achievement in the Charity Box Personal program, successfully addressing the research objectives of examining how digital payment preferences and cash management influence traditional fundraising outcomes. A stronger preference for digital payment channels is associated with lower cash contributions, indicating a channel - substitution dynamic in which the perceived convenience and habitual use of cashless payments reduce spontaneous giving at physical boxes. Likewise, more disciplined money management, marked by tighter day-to-day budgeting and limited availability of small denominations, constrains the opportunity to donate in cash. Considered jointly, Transaction Channel Preference and Cash Handling Behavior account for meaningful variation in cash donations, aligning with the study's objective to assess their combined

influence on offline fundraising performance. These findings carry direct managerial implications for humanitarian fundraising, suggesting that organizations should manage digital transformation by integrating QR or e-payment options at the box level and reporting total giving (cash plus digital) for each collection point, while communication should be segmented to emphasize convenience for digitally inclined donors and encourage simple charity cash set-asides among households that remain cash-active. Future research should extend these insights by examining mediating mechanisms such as perceived transparency and habit strength, testing moderators including age cohort and digital literacy, and employing longitudinal or experimental designs to distinguish pure substitution from possible complementarity between cash and digital giving, which would collectively refine donor segmentation, improve channel design, and help organizations safeguard overall generosity while modernizing contribution capture methods.

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