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## Pain of Paying and Cashless Almsgiving Behavior in Communities with a Philanthropic Culture

Khaira Amalia Fachrudin<sup>1\*</sup>, Amlysy Syahputra Silalahi<sup>2</sup>, Farida Aini<sup>3</sup>, Herlina<sup>4</sup>, Muhammad Faidhil Iman<sup>5</sup>

### Abstract

*Cashless payments can reduce the pain of paying that a person feels. Almsgiving is a charitable activity that is usually carried out in cash, but along with the times and the increase in community literacy, cashless almsgiving is also increasingly preferred. This study aims to examine the effect of pain of paying, ease of use, human values, and skepticism on cashless almsgiving behavior. The sample of this study was 750 people in Indonesia who already had income and had done cashless almsgiving. By using SEM-PLS, the results were obtained that at alpha 5% pain of paying, ease of use, human value, and skepticism had a positive and significant effect on cashless almsgiving behavior. Although there is little skepticism in certain online alms organizers, a high sense of humanity trumps this skepticism. In addition, because of the lack of pain felt in cashless alms, people are more willing to do it cashless.*

**Keywords:** *Almsgiving, Ease of Use, Humanity, Pain of Paying, Skepticism.*

### Introduction

According to the World Giving Index 2021 and 2022, Indonesia is the country with the highest rate of volunteering in the world (Charities Aid Foundation, 2022). People in Indonesia have a culture of mutual cooperation, always helping each other and supporting each other if someone is affected by a disaster. Likewise, during the Covid-19 pandemic, Indonesia showed high levels of solidarity and volunteering rates of 2.7 times which is higher than the global average. Indonesia's philanthropic culture called "Gotong Royong" is a trigger for giving alms to communities affected by disasters. *Religious Giving* is also a force to help the poor. Previously, the Digital Donation Outlook 2020 has found an increase in the number of Indonesians who are diligent in donating digitally using GoPay by 72%.

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<sup>1</sup> Faculty of Economic and Business, Universitas Sumatera Utara, Indonesia, Email: [khaira@usu.ac.id](mailto:khaira@usu.ac.id)

<sup>2</sup> Faculty of Economic and Business, Universitas Sumatera Utara, Indonesia

<sup>3</sup> Faculty of Economic and Business, Universitas Sumatera Utara, Indonesia

<sup>4</sup> Faculty of Economic and Business, Universitas Sumatera Utara, Indonesia

<sup>5</sup> Faculty of Psychology, Universitas Sumatera Utara, Indonesia

The development of technology and information systems has given birth to payment system innovation. Bank Indonesia recorded a very increasing volume of cashless payments growth in the last decade (Bank Indonesia, 2021). Cashless payments have also grown rapidly accompanied by increased security. Likewise with online donations. Previously, many people gave alms traditionally by giving cash directly to those who were entitled to receive the alms. But now many charities offer alms online with cashless payments (Asaretkha, 2020), and there are even donations through fundraising platforms. These online donors are often called digital philanthropists which are people who volunteer to help materially or non-materially to people in need.

In mid-2022, there is a charity that is reported to be enriching its chairman from the donations collected. This means that they take high salaries from the donation fund. Part of the public became skeptical of the charity even after it was proven that the news was not true. Even suspicions of other charities have begun to occur. In addition, there are also scams in this fundraising, such as using fake photos, profiteering the name of official institutions, and profiteering the name of public figures (Lumakto & Dewi, 2021).

The pain of paying refers to the negative emotions felt when making a payment (Park et al., 2021). This happens because as a human being, one is a loss averse: one wants to avoid losses whenever possible, and losses are considered more powerful than equal gains. When a person makes a payment, he feels a loss, which is why the transaction can be painful. Losing that money feels more salient to the brain when issuing physical cash than just pressing a certain button to make a payment.

Many factors that affect cashless payments have been carried out, for example by Ispriyahadi et al. (2022), Sari and Anggraini (2020), Satoto et al. (2021), Chen and Jiang (2022), and Yang et al. (2021); while research on cashless almsgiving behavior itself does not yet exist, similar research was conducted by Thaker et al. (2019) and Kim and Kim (2022) who found that perceived easy to use positively affects the intention of zakat payers to use Integrated Zakat Crowdfunding Model; and Hijriana et al. (2018) who found that the ease of access offered by financial technology has accelerated the collection of Zakat. Zakat is a religious obligation for Muslims who meet certain criteria.

Human values are basic values inherent in humans, including truth, virtue, peace, love, and others. Homer (2021) said that sympathy and inspiration-helping can motivate donations for people who are experiencing suffering. However, Aziz et al. (2019) found that the social psyche of the community negatively and significantly affects the decision to donate through online based crowdfunding because people who have a high social spirit will prefer to donate in person, not online.

The description above explains that cashless alms have been in the public interest which is likely due to a smaller sense of humanity, ease of use, and pain of paying. However, the news about the high wages requested by the donation organizing institution, as well as the existing fraud will cause excessive skepticism that affects people's habit of giving alms non-cash.

The objective of this study is to empirically prove the effect of pain of paying, ease of use, human values, and skepticism on cashless almsgiving behavior. The benefit is to find out the factors that influence a person's financial behavior to make cashless almsgiving decisions so that efforts can be made to further encourage this good habit. The benefits of technological advances will also be proven in this study, whether technology that provides convenience also affects charity activities, and not only for economic purposes.

The novelty in this study is the existence of variables of human values and skepticism, which have never been studied before related to almsgiving behavior. This will be able to enrich the treasures of science.

### Literature Review

Behavioral finance integrates psychology into economic theory, especially in relation to one's financial decision-making. Included in this financial decision making is the decision to do almsgiving, either in cash or cashless. Almsgiving is the value of "benevolence" which considers that the purpose of using money is for the welfare of society; thus people will like to help others with their savings (Muzikante & Skuskovnika, 2018).

When making a purchase, a person often experiences an immediate pain of paying, which can undermine the pleasure of the goods or services they consume; the loss of wealth feels vivid and concrete so that it causes negative arousal (Prelec & Loewenstein, 1998). However, if one pays using cashless modes of payment, where one does not part with one's wealth concretely, then the negative arousal becomes weaker (Park., et al. 2021). Cashless payments are related to consumptive behaviors (Fachrudin and Silalahi, 2022) because of the small pain of paying that is felt. Based on the previous statement of the researcher that cashless spending decreases pain, this study proposes an analogy that if cashless spending is less painful, then cashless almsgiving will also be less painful so that almsgiving behavior will be better. To prove the analogy empirically, the following hypothesis is proposed:

H1: Pain of paying has a significant effect on the cashless almsgiving behavior

Research on the effect of ease of use on the use of cashless payments has been carried out, for example by Raninda et al. (2022), Elango (2022), Mentari et al. (2019), and Sari and Anggaini (2020). With the same logic as those research, it can be said that if the way to do cashless alms is easy, people will do alms online more often. Based on the description above, the following hypothesis is proposed:

H2: Ease of use has a significant effect on the cashless almsgiving behavior

Faza and Indriyani (2022) find reasons for people to give alms, including because of a sincere side, peace of mind, obligation to others, others need it, there are others in our property, and social solidarity. It all has to do with a sense of humanity. Based on this, the following hypothesis was proposed:

H3: Human values has a significant effect on the cashless almsgiving behavior

In donating, there are people who skepticize about the benefits of the donation, whether the money will be properly used as it should be (Surana and Lomas, 2014). With the news related to fraud and the number of wages taken by online donation managers, it is necessary to ask whether the Indonesian people have become suspicious, and how the skepticism affects cashless almsgiving behavior. For this reason, the following hypothesis is proposed:

H4: Skepticism has a significant effect on the cashless almsgiving behavior

The conceptual framework describing the relationship between Pain of Paying, Ease of Use, Human Values, and Skepticism with Cashless Almsgiving Behavior is illustrated in Figure 1 below.

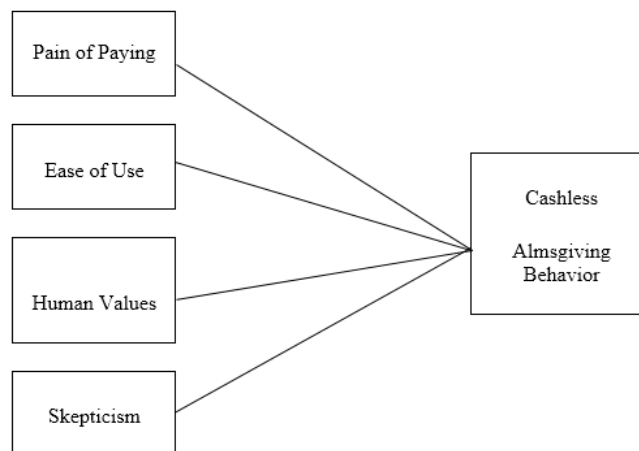


Figure 1. Research Framework

**Method**

This research is quantitative in nature which aims to empirically prove the influence of Pain of Paying, Ease of Use, Humanity, and Skepticism on Cashless Almsgiving Behavior. The population of this study is Indonesians who already have income and have made non-cash transactions. The sample numbered 750 people. This number has been appropriate for statistical

analysis that represents a minimum sample count according to Barclay et al. (1995) in Hair (2017), which is ten times the largest number of structural paths directed at a particular construct in the structural model. In this study the number of samples can be  $10 \times 7 = 70$  samples. However, to further increase statistical power, a larger sample size would be better

The statements in the questionnaire are designed based on previous research. The statements for Pain of Paying are referenced from the research of Yeung (2014) and Park et al. (2021); for Ease of Use referenced from Garcia's research (2020); for human values referred from Sukayasa and Awuy (2014); for skepticism modified from (Lumakto & Dewi, 2021) and from the news; and Cashless Alms Giving Behavior modified from Fachrudin et al., 2022. The statements in the questionnaire are measured by a five-point Likert scale (1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree, 5 = strongly agree). The variables and indicators of this study are described in Table 1.

Data analysis in this study used Structural Equation Modeling - Partial Least Squares (SEM-PLS) with SmartPLS software.

**Table 1. Variables and Indicators**

Variables	Statement
Pain of Paying (X <sub>1</sub> )	Taking money out of your wallet to pay for daily necessities feels heavier than doing it cashless (X <sub>1.1</sub> )
	Taking cash out of our own wallet to pay for our gratifying shopping sprees (for example on things such as but not limited to: clothing, shoes, fashion bags, and latest gadgets) feels intrinsically harder to do in comparison to paying them through non-cash payment methods (X <sub>1.2</sub> )
	Taking money out of your wallet to pay for health-promoting products (e.g. vitamins, health supplements, and vitamins) feels harder than doing it cashless (X <sub>1.3</sub> )
	Removing money from a purse for compulsory charity (e.g. zakat, tithing, and other obligatory religious obligations) is more onerous than doing so non-cash (X <sub>1.4</sub> )
	Removing money from a purse for a non-obligatory charity (e.g. alms, donations, funds for a misfortune person) is more onerous than doing it non-cash (X <sub>1.5</sub> )
	There is a sense of loss that I feel when I take money out of my wallet (X <sub>1.6</sub> )
	There is pain I feel when making cashless payments (X <sub>1.7</sub> )
Ease of Use (X <sub>2</sub> )	The method of payment with non-cash is clear and understandable (X <sub>2.1</sub> )
	Transacting non-cash does not require much mental effort (X <sub>2.2</sub> )
	Transacting non-cash is easy (X <sub>2.3</sub> )
Human Values (X <sub>3</sub> )	I always uphold the truth (X <sub>3.1</sub> )
	I love doing charity (X <sub>3.2</sub> )
	I have always made peace for each other (X <sub>3.3</sub> )

	I always give affection to each other (X <sub>3.4</sub> )
	I like to get things done without violence (X <sub>3.5</sub> )
Skepticism (X <sub>4</sub> )	I am suspicious of fundraising for charities that provide online remittance facilities (X <sub>4.1</sub> )
	I feel doubtful about the use of money received by fundraisers for charity which provide online remittance facilities (X <sub>4.2</sub> )
	I feel doubtful about the photos of poverty distributed by fundraisers for charity which provide online remittance facilities (X <sub>4.3</sub> )
<b>Cashless Alms Giving Behavior</b>  (And)	I always pay religious obligations in the form of alms, tithes, donation etc. in a non-cash manner (Y <sub>1.1</sub> )
	I always transfer money to people in distress (Y <sub>1.2</sub> )
	I always donate to disaster victims in non-cash (Y <sub>1.3</sub> )
	I always give tips or gifts in non-cash to online transportation drivers (Y <sub>1.4</sub> )

**Result and Discussion**

Descriptive statistics are methods related to the collection and presentation of a set of data so as to provide useful information. Classification into descriptive statistics and inferential statistics is done based on the activities performed. The results of descriptive statistics are presented in Table 2 below:

Table 2. Descriptive Statistics

X <sub>1</sub> Pain of Paying							
Indicator	X <sub>1.1</sub>	X <sub>1.2</sub>	X <sub>1.3</sub>	X <sub>1.4</sub>	X <sub>1.5</sub>	X <sub>1.6</sub>	X <sub>1.7</sub>
Mean	3.60	3.66	3.46	2.97	3.02	3.30	3.46
Stdev	1.14	1.12	1.13	1.30	1.28	1.28	1.19
X <sub>2</sub> Ease of Use							
Indicator	X <sub>2.1</sub>		X <sub>2.2</sub>			X <sub>2.3</sub>	
Mean	4.22		3.86			4.37	
Stdev	0.75		1.02			0.75	
X <sub>3</sub> Human Value							
Indicator	X <sub>3.1</sub>	X <sub>3.2</sub>	X <sub>3.3</sub>	X <sub>3.4</sub>	X <sub>3.5</sub>		
Mean	4.47	4.39	4.43	4.45	4.55		
Stdev	0.71	0.73	0.70	0.71	0.73		
X <sub>4</sub> Skepticism							
Indicator	X <sub>4.1</sub>		X <sub>4.2</sub>			X <sub>4.3</sub>	
Mean	3.18		3.16			3.23	
Stdev	1.20		1.18			1.16	
Y Cashless Alms Giving Behavior							

Indicator	Y1.1	Y1.2	Y1.3	Y1.4
Mean	3.25	3.24	3.26	3.49
Stdev	1.16	1.00	1.03	1.13

From Table 2, the mean of each indicator can be seen. The indicators for skepticism variables show a rather small number among other variables, which is around the number 3, which is within the normal range because this study uses five Likert scale points. While the indicators for the human value variable has the highest mean, which is above 4 which is between agree and strongly agree. This means that the respondent's level of skepticism towards charity institutions is neutral and the respondent's sense of humanity is quite high.

In this analysis there are two stages, namely the outer model and the inner model. The criteria for assessing whether the outer model meets the convergent validity requirements for reflective construction are that the loading value must be above 0.7 and the significant p-value must be less than alpha, which in this case is 5%. Table 3 and Figure 2 below show the results of validity testing based on factor loading.

Table 3. Validity Test based on Loading Factor

	X1	X2	X3	X4	And
X1.1	0.798				
X1.2	0.787				
X1.3	0.845				
X1.4	0.877				
X1.5	0.860				
X1.6	0.759				
X1.7	0.789				
X2.1		0.894			
X2.2		0.849			
X2.3		0.889			
X3.1			0.905		
X3.2			0.893		
X3.3			0.936		
X3.4			0.928		
X3.5			0.836		
X4.1				0.946	
X4.2				0.967	

X4.3				0.927	
Y1.1					0.809
Y1.2					0.851
Y1.3					0.875
Y1.4					0.727

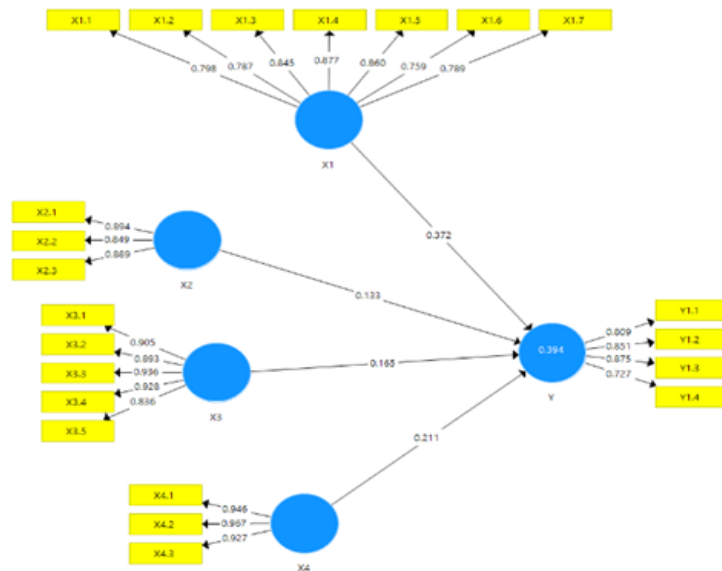


Figure 2. Validity Test Based on Loading Factor

The validity requirement based on the loading value has been fulfilled, as seen from the loading values which are greater than 0.7. Then a validity test was carried out based on the average variance extract (AVE) value as can be seen in Table 4.

Table 4. Validity Testing Based on Average Variance Extracted (AVE)

	Average Variance Extracted (AVE)
X1	0.668
X2	0.770
X3	0.810
X4	0.896
And	0.668



From Table 4 it can be seen that all AVE values > 0.5 means that the validity requirements based on AVE have been fulfilled. After that, reliability testing was carried out based on the composite reliability (CR) value.

Table 5. Reliability Testing Based on Composite Reliability

	Composite Reliability
X1	0.934
X2	0.909
X3	0.955
X4	0.963
And	0.889

From Table 5 it can be seen that all CR values > 0.7, which means that the reliability requirements based on CR have been fulfilled. After that, a reliability test was carried out based on the value of Cronbach's alpha.

Table 6. Reliability Testing Based on Cronbach's Alpha

	Cronbach's Alpha
X1	0.917
X2	0.851
X3	0.941
X4	0.942
And	0.832

All Cronbach's alpha values listed in Table 6 are greater than 0.7, which means that the reliability requirements based on Cronbach's alpha have been fulfilled. The discriminant validity test using the Fornell-Larcker approach is presented in Table 7. The table shows that the square root value of AVE for each latent variable is greater than the correlation value between the latent variable and other latent variables; which means that the discriminant validity requirements have been met.

Table 7. Discriminant Validity Testing

	X1	X2	X3	X4	And
X1	$\sqrt{AVE_{X1}} =$ 0.817				

X2	0.418	$\sqrt{AVE_{X2}} = 0.878$			
X3	0.226	0.523	$\sqrt{AVE_{X3}} = 0.900$		
X4	0.383	0.202	0.037	$\sqrt{AVE_{X4}} = 0.947$	
And	0.546	0.417	0.327	0.386	$\sqrt{AVE_Y} = 0.817$

Inner model testing is done through a significant effect test (bootstrap). The results are presented in Table 8.

Table 8. Path Coefficient Test and Significance of Effect

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values
X1 -> Y	0.372	0.372	0.035	10.778	0.000
X2 -> Y	0.133	0.133	0.039	3.434	0.001
X3 -> Y	0.165	0.166	0.034	4.811	0.000
X4 -> Y	0.211	0.211	0.036	5.915	0.000

The R-squared value can be seen in Table 9, which is equal to 0.394 meaning that the variability of Pain of Paying, Ease of Use, Human Value, and Skepticism can explain the variability of Cashless Almsgiving Behavior variables by 39.4%.

Table 9. R-Squared

	R Square
And	0.394

The Q-Square value is greater than zero which means the Pain of Paying, Ease of Use, Human Value, and Skepticism have predictive relevance for the Cashless Almsgiving Behavior (Table 10).

Table 10. Q-Square

	Q <sup>2</sup>
And	0.257

Testing the goodness of fit model is presented in table 11, through the standardized root mean squared residual (SRMR) value. If the value is smaller than 0.1 it indicates that the model built in this study is a fit. According to the SRMR goodness of fit test, SRMR value = 0.090 < 0.1, so it is concluded that the model is a fit.

Table 11. Testing Goodness of Fit Model

	Estimated Model
SRMR	0.056

This study found that the pain of paying, ease of use, human value, and skepticism has a positive and significant effect on cashless almsgiving behavior. The pain of paying variable is the variable that has the greatest influence on cashless almsgiving behavior. Because the pain when making cashless payments is smaller, cashless almsgiving is increasingly often done. In this study, it was also found that skepticism also has a positive and significant effect, meaning that there is indeed a sense of skepticism towards certain charities, but this does not make the enthusiasm for non-cash almsgiving decrease because high Human Value overcomes these doubts.

This can be seen from the results of descriptive statistics which show the average value of skepticism is 3.19 with a standard deviation of 0.02; while the average human value is 4.46 with a standard deviation of 0.01. The average value of the other two variables is also higher than that of the skepticism variable, which is 4.15 with a standard deviation of 0.15 for the ease of use variable; and 3.35 with a standard deviation of 0.08 for the pain of paying variable. Ease of use also has a positive and significant effect, meaning that easy payment methods encourage people to do cashless alms more often; these findings are in line with Thaker et al. (2019), Kim and Kim (2022), and Hijriana et al. (2018).

This research is also in line with Faza and Indriyani (2022) who found that a sincere side is the cause of people wanting reasons for people to give alms, including because of peace of mind, and obligation to others. It is undeniable that Indonesia, is a religious country where making donations is something that is encouraged by religion because helping others is good (Asaretkha, 2020). The culture of giving can represent a symbol of solidarity, religious devotion, social cohesion, altruism, and a way of building good relationships. Almsgiving is one of the many forms of giving culture that is met a lot in Indonesia. According to Islam, Christianity, and Judaism, all wealth belongs to God and not to humans (Fachrudin and Silalahi, 2022).

Several other reasons may explain why people still want to give alms online when they have suspicions, namely the ability of people to choose more appropriate alms objects. Researchers can further test this. Suspicion itself can be reduced by transparent management to create a good

control system. With this transparency, people's suspicion and distrust will be minimized (Alfi, 2018). Annisawati (2020) found that trusts influence the intention to donate online.

## Conclusion

The rampant use of cashless payments has given rise to the trend of cashless almsgiving. The pain of paying in payments like this is less than in cash. Based on research involving 750 respondents, it can be concluded that *the* pain of paying, ease of use, humanity, and skepticism have a positive and significant effect on cashless almsgiving behavior. Although there is suspicion among the public due to fraud by irresponsible almsgiving platforms, the public still carries out these transactions. This is because the sense of humanity possessed by the community can defeat the existing suspicion.

Cashless charity, especially those carried out by certain Charities, including those using the platform, is a solution for people who do not know the target of donations regularly and appropriately. People still have to be careful in deciding which Charities or to which platforms donations should be sent.

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