

TRUST AS A MEDIATOR OF DONOR LOYALTY IN ISLAMIC DIGITAL PHILANTHROPY: THE ROLES OF EASE AND ENJOYMENT

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ABSTRACT

The development of digital based Islamic philanthropy has transformed the way people participate in charitable activities, making it essential to understand the factors that encourage donors to remain loyal to a donation platform. Research that specifically examines donor loyalty by integrating perceived ease of use, perceived enjoyment, and trust within the Technology Acceptance Model (TAM) framework remains limited, particularly in the context of Islamic digital philanthropy. This study aims to analyze how perceived ease of use and perceived enjoyment influence donor loyalty, both directly and indirectly through trust, on the Sobat Berbagi Lazismu Banyumas platform. This research employed a quantitative approach by collecting data from 124 users of the platform through a purposive sampling technique. The data were processed using Partial Least Squares-Structural Equation Modeling (PLS-SEM) with SmartPLS 3 software. The results indicate that both perceived ease of use and perceived enjoyment positively contribute to building donor trust and strengthening donor loyalty. Trust was also found to have a significant positive impact on donor loyalty. Furthermore, trust successfully mediates the relationship between perceived enjoyment and donor loyalty, whereas its mediating role between perceived ease of use and donor loyalty is not statistically supported. These findings suggest that creating an enjoyable donation experience plays a more important role in fostering long-term donor commitment than merely providing a user-friendly system.

1 Introduction

Advances in digital technology have significantly impacted philanthropic practices by facilitating more efficient and accessible donation mechanisms. Digital donation platforms allow individuals to contribute with greater convenience, leading to increased participation in charitable activities. (Alshammari & Babu, 2025; Siagian et al., 2022). In response to this digital transformation, Lazismu Banyumas launched the Sobat Berbagi platform, which enables online donations through integrated payment systems, QRIS transactions, and digital zakat calculation services (lazismu banyumas, 2023; PWM Jawa Tengah, 2023). The platform reflects the efforts of Islamic philanthropic institutions to adapt to the digital ecosystem and expand the reach of social fund collection.

Beyond technology adoption, the sustainability of digital philanthropy platforms relies on donor loyalty. Loyalty reflects donors' willingness to continue using and recommending a platform as a result of positive experiences and satisfaction (Zeithaml et al., 2018). In digital philanthropy, loyal donors contribute not only through repeated donations but also by strengthening public trust in charitable institutions (Maria & Sugiyanto, 2023; Ridho et al., 2024). Therefore, understanding the factors that drive donor loyalty is essential for ensuring the sustainability and effectiveness of digital donation platforms.

Unlike users of commercial digital platforms, donors in Islamic digital philanthropy may be influenced not only by technological convenience but also by trust, accountability, ethical responsibility, and confidence that donations are managed in accordance with Islamic principles (Hartati & Yuniarti, 2023; Thayib & Ajuna, 2022). Recent studies also suggest that trust, transparency, and institutional credibility play important roles in shaping public participation in Islamic digital philanthropy (Mubasit & Nasution, 2025; Shaffina et al., 2024). Consequently, the mechanisms underlying trust and loyalty formation in Islamic digital philanthropy may differ from those observed in commercial digital services. These contextual differences highlight the need for further investigation into the determinants of donor loyalty in Islamic digital donation platforms. This study focuses on the Sobat Berbagi Lazismu Banyumas platform, a regional Islamic digital philanthropy platform where donor decisions may be more strongly influenced by institutional trust, perceived accountability, and long-term relationships with the organization. Therefore, Sobat Berbagi provides a relevant context for examining how trust and technology-related perceptions interact in shaping donor loyalty

This study draws on the Technology Acceptance Model (TAM) proposed by Davis (1989), which posits that users' acceptance of technology is shaped by their perceptions of its ease of use and usefulness (Davis, 1989). Over time, TAM has been widely extended through the incorporation of additional variables to better explain user behavior across diverse digital contexts (Sengupta et al., 2024; Siagian et al., 2022). Although TAM has been extensively applied in e-commerce, mobile banking, digital payments, and other digital services (Al-Tuahifi, 2025; Marso, 2022), its application in Islamic digital philanthropy remains relatively limited (Rakhmawati, 2025). In this study, perceived ease of use serves as the primary TAM construct, whereas perceived enjoyment and trust are integrated to better explain donor behavior in the context of digital philanthropy. Perceived ease of use refers to the degree to which an individual believes that using a system requires minimal effort (Davis, 1989). Prior research suggests that perceived ease of use strengthens trust by increasing perceptions of system reliability and security (Kurniawan & Tankoma, 2023;

Sawitri & Giantari, 2020; Wilson et al., 2021). Moreover, previous studies have linked perceived ease of use to increased loyalty in various digital services (Anugrah, 2020; Hikaru & Purba, 2021). However, inconsistent empirical evidence suggests that the relationship between perceived ease of use and loyalty may be context-dependent, highlighting the need for further investigation (Mahmud et al., 2024). These inconsistent findings suggest that the influence of perceived ease of use may vary across different platform characteristics, user motivations, and service contexts. Therefore, its role in shaping trust and donor loyalty in Islamic digital philanthropy warrants further investigation.

Perceived enjoyment refers to the extent to which using a system is perceived as enjoyable beyond its functional value (Davis et al., 1992). Perceived enjoyment is considered an intrinsic motivator that promotes user engagement and continued use, and has been shown to positively affect trust and loyalty in various digital contexts (Kurniawan & Tankoma, 2023; Masri & Ruangkanjanases, 2021; Skylar et al., 2023; To et al., 2021; Yuliana & Wahyudi, 2021). However, findings regarding the effect of perceived enjoyment on loyalty remain inconsistent. Although several studies reported a positive relationship, others found no significant effect of perceived enjoyment on customer loyalty in online communities (Naradipa, 2020), while others suggest the strength of this relationship may vary depending on the characteristics of the platform and the motivation of the user (KG & Varghese, 2022). These inconsistencies suggest that perceived enjoyment may operate differently in Islamic digital philanthropy, where donor behavior is shaped by social and religious motivations.

Trust has long been recognized as a critical factor in digital transactions because it reduces uncertainty and strengthens users' confidence in a (Tian et al., 2023). Trust is particularly important in digital philanthropy, where donors rely on institutions to manage and distribute charitable funds. Prior studies have shown that trust directly influences loyalty and mediates the effects of technology-related factors on behavioral outcomes (Ariningsih et al., 2022; Wilson et al., 2021). Furthermore, studies on Islamic philanthropy indicate that trust is closely associated with institutional credibility and confidence in the management of charitable funds (Mubasit & Nasution, 2025; Salamun & Indra, 2025). However, empirical evidence regarding the mediating role of trust remains inconsistent across digital service contexts, warranting further investigation.

The literature reveals several gaps, including inconsistent findings regarding the effects of perceived ease of use and perceived enjoyment on trust and loyalty across digital contexts (KG & Varghese, 2022; Mahmud et al., 2024). Second, inconsistent evidence regarding the mediating role of trust suggests that contextual factors may shape its effect on loyalty (Ariningsih et al., 2022). hird, empirical evidence from Islamic digital philanthropy remains limited.(Kurniawan & Tankoma, 2023; Rakhmawati, 2025). These gaps suggest that the relationships among perceived ease of use, perceived enjoyment, trust, and loyalty may operate differently in Islamic digital philanthropy due to the importance of institutional credibility, ethical accountability, and donor trust.

Therefore, this study examines the effects of perceived ease of use and perceived enjoyment on donor loyalty through trust in the Sobat Berbagi Lazismu Banyumas platform. By extending TAM to the context of Islamic digital philanthropy, this study contributes empirical evidence on the role of trust in shaping donor loyalty and provides insights into donor behavior in faith-based digital donation platforms.

2 Literature Review

2.1 Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM), developed by Davis (1989), is one of the most widely used frameworks for explaining technology adoption. TAM posits that users' acceptance of technology is primarily influenced by perceived usefulness and perceived ease of use. Due to its strong explanatory power, the model has been widely applied across various digital service contexts (Al-Tuahifi, 2025; Anwar et al., 2024; Marso, 2022).

Over time, TAM has been extended with additional constructs to provide a more comprehensive explanation of user behavior in digital environments (Sengupta et al., 2024). Perceived enjoyment, a widely adopted extension of TAM, refers to the extent to which using a system is perceived as enjoyable regardless of its functional benefits (Davis et al., 1992). Trust is frequently incorporated into TAM extensions because it helps reduce uncertainty and strengthen confidence in digital services (Tian et al., 2023). Derived from customer loyalty theory, loyalty reflects a long-term commitment to continue using and recommending a service (Dick & Basu, 1978).

Although TAM focuses on functional evaluations of technology, donor behavior in Islamic digital philanthropy is also shaped by institutional credibility, transparency, ethical accountability, and trust (Thayib & Ajuna, 2022). As a result, donor loyalty may be explained not only by technological convenience but also by emotional experiences and trust in institutions.

Perceived enjoyment serves as an intrinsic motivator that encourages continued engagement with digital platforms (Davis et al., 1992). Trust theory suggests that positive experiences are unlikely to translate into long-term commitment without trust in both the platform and the institution behind it (Tian et al., 2023). Relationship marketing theory views loyalty as the result of trust, commitment, and emotional attachment developed over time (Kotler et al., 2024). Therefore, integrating perceived enjoyment, trust, and loyalty extends TAM by capturing the functional, emotional, and relational aspects of donor behavior.

2.2 Perceived Ease Of Use

Perceived ease of use reflects an individual's belief that a system can be navigated with minimal effort and without unnecessary complications (Davis, 1989). When an interface is intuitive and clear, users feel more comfortable and execute transactions more efficiently. By minimizing the cognitive load required during a session, a user-friendly platform actively promotes technology acceptance and drives ongoing user engagement.

Ample scholarly evidence demonstrates that ease of use plays a vital role in building user trust and accelerating digital technology adoption (Al-Tuahifi, 2025; Anwar et al., 2024; Siagian et al., 2022). Simple and accessible digital platforms cause users to perceive the entire system as more dependable and secure. This positive perception bolsters user confidence and elevates the probability of sustained, long-term interactions with the service (Wilson et al., 2021). Thus, platform simplicity remains a foundational asset for cultivating trust and retention within technology-driven services.

2.3 Perceived Enjoyment

Perceived enjoyment refers to the extent to which individuals experience pleasure, satisfaction, or enjoyment while using a system, regardless of its practical outcomes or functional advantages (Davis, 1989). This concept emphasizes the emotional benefits that users obtain from interacting with a digital platform. Enjoyable experiences can create positive feelings toward a system, increase engagement, and motivate users to continue using the service over time.

Previous studies have consistently demonstrated that perceived enjoyment contributes positively to both trust and loyalty in various digital environments (Kurniawan & Tankoma, 2023; Masri & Ruangkanjanases, 2021; To et al., 2021). Users who find a system enjoyable are more likely to develop favorable perceptions of the platform and establish stronger emotional connections with it. Within the context of digital philanthropy, enjoyable donation experiences may enhance donors' emotional involvement, create a sense of satisfaction, and ultimately strengthen their commitment to continue supporting the platform.

2.4 Trust

Trust represents an individual's confidence that an institution or system will operate responsibly, reliably, and predictably (Tian et al., 2023; Wilson et al., 2021). Within digital environments, higher user trust mitigates perceived transactional and data privacy risks, thereby boosting platform engagement. In Islamic digital philanthropy, this trust transcends mere technical reliability to encompass confidence in the organization's transparency, integrity, accountability, and ethical fund management (Thayib & Ajuna, 2022). Prior literature identifies trust as both a direct driver of loyalty and a crucial link translating initial user experiences into enduring commitment (Hadipranata et al., 2025; Maria & Sugiyanto, 2023; Welsa, 2024). Consequently, trust is a central pillar for anchoring donor loyalty on sharia compliant donation platforms.

Unlike commercial users, digital donors are heavily guided by spiritual motivations, religious obligations, and altruistic social concerns rooted in Islamic values (Hartati & Yuniarti, 2023; Thayib & Ajuna, 2022). Therefore, trust in faith-based philanthropic platforms demands both technological competence and strict adherence to religious ethics, moral responsibility, and organizational transparency. This intersection of ethical legitimacy and institutional credibility renders trust an indispensable element for securing long-term, sustainable donor loyalty (Kotler et al., 2024; Tian et al., 2023)

2.5 Loyalty

Loyalty refers to an individual's enduring commitment to continue using a service and recommending it to others over time (Dick & Basu, 1978). Within digital service environments, loyalty is reflected not only through repeated usage but also through users' willingness to advocate for the platform and maintain their relationship with the service despite the availability of competing alternatives (Xiong & Zhang, 2024).

The development of loyalty is generally influenced by a combination of positive experiences, emotional attachment, and trust that evolves through ongoing interactions between users and service providers (Kotler et al., 2024). In Islamic digital philanthropy, donor loyalty is therefore shaped by more than technological functionality alone. Emotional satisfaction, trust in the institution, and meaningful donation experiences also contribute significantly to sustaining long-term donor commitment

2.6 Conceptual Framework

This study combines the Technology Acceptance Model (TAM), trust theory, relationship marketing theory, and intrinsic motivation theory to explain donor loyalty within the context of Islamic digital philanthropy. TAM suggests that individuals' acceptance and continued use of technology are influenced by their perceptions regarding the ease and benefits of using a system (Davis, 1989). However, in digital philanthropy, donor loyalty involves more than technology acceptance because donors must also place trust in the institutions responsible for managing charitable contributions.

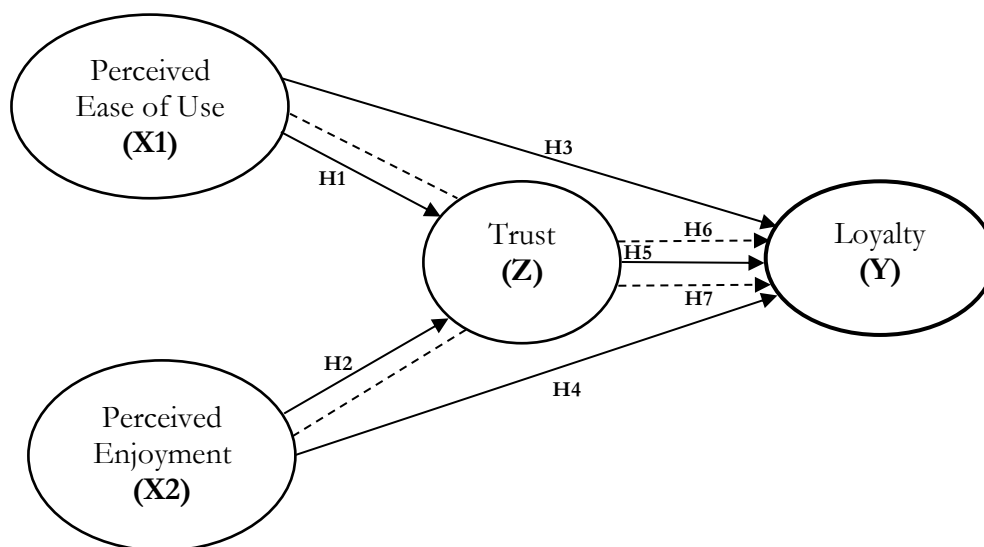
Within this framework, perceived ease of use is expected to reduce uncertainty and strengthen confidence in both the digital platform and the philanthropic institution behind it (Tian et al., 2023; Wilson et al., 2021). When donors find a platform easy to use, they are more likely to develop trust and maintain ongoing engagement with the service. Consequently, perceived ease of use is anticipated to contribute positively to both trust and donor loyalty.

Meanwhile, perceived enjoyment represents donors' emotional responses to the donation process. Intrinsic motivation theory argues that individuals are more likely to continue engaging with activities that they find enjoyable and personally satisfying (Davis et al., 1992). In the context of Islamic digital philanthropy, positive and enjoyable donation experiences may strengthen emotional connections with the institution and generate more favorable evaluations, thereby enhancing both trust and loyalty.

Trust holds vital significance in digital giving due to the inherent uncertainties regarding how charitable funds are allocated and managed. According to trust theory, people naturally maintain enduring relationships with institutions that demonstrate reliability, transparency, and integrity (Tian et al., 2023). In the domain of Islamic philanthropy, this trust aligns heavily with the values of *amanah* (trustworthiness), accountability, transparency, and strict compliance with sharia principles (Thayib & Ajuna, 2022). As such, trust acts as a core mechanism that translates both cognitive evaluations and emotional giving experiences into long-term donor loyalty.

Furthermore, relationship marketing theory indicates that stakeholder loyalty is built upon the foundation of trust and sustained commitment between an organization and its users (Kotler et al., 2024). Within this framework, perceived ease of use largely drives donor behavior via cognitive reflections, while perceived enjoyment operates through intrinsic motivation and emotional satisfaction. Consequently, trust is hypothesized to mediate the effects of both variables on donor loyalty, even if the operational strength of these paths varies. Based on these theoretical foundations, perceived ease of use and perceived enjoyment are anticipated to shape donor loyalty through both direct and indirect structural pathways, as mapped out in the conceptual framework shown in Figure 1.

Figure 1. Conceptual Framework



Hypothesis Development

H1. Perceived Ease of Use and Trust

Perceived ease of use describes the extent to which users believe that a system can be utilized effortlessly and without unnecessary complexity (Davis, 1989). In digital environments, systems that are easy to navigate tend to reduce uncertainty and minimize perceptions of risk, thereby increasing users' confidence in the platform. When individuals can complete transactions smoothly and understand system functions without difficulty, they are more likely to perceive the platform as trustworthy. Previous studies have consistently reported a positive relationship between perceived ease of use and trust in digital services (Siagian et al., 2022; Wilson et al., 2021). Based on these arguments, the following hypothesis is proposed: **H1:** Perceived ease of use positively affects donor trust in the Sobat Berbagi Lazismu Banyumas platform.

H2. Perceived Enjoyment and Trust

Perceived enjoyment refers to the degree to which users experience pleasure and satisfaction while interacting with a system, independent of its practical benefits (Davis et al., 1992). Positive and enjoyable experiences often generate favorable emotions that influence how users evaluate a platform. When interactions are enjoyable, users tend to develop stronger confidence in both the platform and the organization behind it. Research conducted in various digital contexts has demonstrated that perceived enjoyment contributes positively to trust formation (Kurniawan & Tankoma, 2023). Therefore, the following hypothesis is formulated: **H2:** Perceived enjoyment positively affects donor trust in the Sobat Berbagi Lazismu Banyumas platform.

H3. Perceived Ease of Use and Loyalty

The Technology Acceptance Model suggests that systems perceived as easy to use are more likely to encourage continued usage because they reduce effort and improve the overall user experience (Davis, 1989). In the context of digital philanthropy, a platform that facilitates simple and convenient donation processes may encourage donors to make repeated contributions and continue engaging with the service. Empirical studies have also confirmed the positive influence of perceived ease of use on user loyalty in various digital

settings (Anugrah, 2020; Hikaru & Purba, 2021). Accordingly, the following hypothesis is proposed: **H3:** Perceived ease of use positively affects donor loyalty in the Sobat Berbagi Lazismu Banyumas platform.

H4. Perceived Enjoyment and Loyalty

Perceived enjoyment functions as an intrinsic motivational factor that encourages individuals to continue using a digital platform. Positive emotional experiences can create stronger attachments to the service, increasing the likelihood that users will remain engaged and recommend the platform to others. Several studies have found that enjoyment significantly contributes to loyalty across different digital service environments (KG & Varghese, 2022; Kurniawan & Tankoma, 2023). Therefore, the following hypothesis is proposed: **H4:** Perceived enjoyment positively affects donor loyalty in the Sobat Berbagi Lazismu Banyumas platform.

H5. Trust and Loyalty

Trust is widely recognized as a fundamental element in building sustainable relationships between users and organizations (Kotler et al., 2024). Within digital philanthropy, donors must have confidence that their contributions are managed responsibly, transparently, and in accordance with their intended purposes. When trust is established, donors are more likely to maintain long-term relationships with the institution and continue supporting its programs. Previous research has demonstrated a positive association between trust and loyalty (Hartanto & Aprianingsih, 2022; Wilson et al., 2021). Therefore, the following hypothesis is proposed: **H5:** Trust positively affects donor loyalty in the Sobat Berbagi Lazismu Banyumas platform.

H6. The Mediating Role of Trust between Perceived Ease of Use and Loyalty

The influence of perceived ease of use on loyalty may not occur solely through a direct pathway. An easy-to-use platform can first strengthen users' trust by creating perceptions of reliability, convenience, and security. This increased trust may subsequently encourage users to remain loyal to the platform. Previous studies have emphasized the importance of trust as an intermediary mechanism connecting technology-related perceptions with loyalty outcomes (Ariningsih et al., 2022; Wilson et al., 2021). Based on this reasoning, the following hypothesis is proposed: **H6:** Trust mediates the relationship between perceived ease of use and donor loyalty in the Sobat Berbagi Lazismu Banyumas platform.

H7. The Mediating Role of Trust between Perceived Enjoyment and Loyalty

Positive emotional experiences may also influence loyalty indirectly through trust. In the context of Islamic digital philanthropy, enjoyable interactions during the donation process can strengthen confidence in the platform and the institution responsible for managing charitable funds. As trust increases, donors may become more committed to maintaining long-term relationships with the platform. Previous studies have identified trust as an important mediating variable linking user experiences with loyalty (Maria & Sugiyanto, 2023; Tian et al., 2023). Therefore, the following hypothesis is proposed: **H7:** Trust mediates the relationship between perceived enjoyment and donor loyalty in the Sobat Berbagi Lazismu Banyumas platform.

3 Research Methods

Research Design

This study adopts a quantitative explanatory design to examine the effects of perceived ease of use and perceived enjoyment on donor loyalty through trust in the Sobat Berbagi platform. The proposed model was analyzed using PLS-SEM, which is appropriate for predictive research involving latent constructs and mediation effects (Hair et al., 2019).

Population and Sample

The target population of this study consists of individuals who have utilized the Sobat Berbagi platform to make digital zakat, infaq, or alms donations. Respondents were selected using a purposive sampling technique to ensure that participants possessed relevant experience related to the research objectives. To be included in the study, respondents had to meet three criteria: (1) have experience using the Sobat Berbagi platform, (2) have previously made donations through the platform, and (3) voluntarily agree to participate in the research.

To ensure that respondents were genuinely familiar with the platform, the questionnaire distribution was conducted in collaboration with Lazismu Banyumas after obtaining formal approval from the institution. The survey link was shared through donor communication channels managed by Lazismu Banyumas and directed specifically to donors who had previously interacted with the Sobat Berbagi platform. As a result, the respondents were considered capable of providing informed assessments regarding the platform's ease of use, enjoyment, trustworthiness, and loyalty-related aspects.

The required sample size was determined based on recommendations for PLS-SEM analysis proposed by (Hair et al., 2019). Following the guideline that the sample should range from five to ten times the number of measurement indicators, the minimum sample requirement was estimated to be between 120 and 240 respondents. A total of 130 responses were initially collected. However, six questionnaires were excluded due to incomplete responses or failure to meet the selection criteria. Consequently, 124 valid responses were retained for analysis, exceeding the minimum threshold required for PLS-SEM.

Data Collection and Measurement

Data collection was carried out using a structured online questionnaire. All measurement items employed a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). To ensure measurement accuracy, all indicators were adapted from previously validated instruments.

Perceived Ease of Use (PEOU) was measured using six indicators adapted from (Kurniawan & Tankoma, 2023), covering ease of learning, ease of understanding system features, ease of operation, ease of obtaining information, simplicity of transaction procedures, and system flexibility. Perceived Enjoyment (PE) was measured through six indicators that captured users' feelings of comfort, enjoyment, satisfaction, attractiveness, and positive experiences while interacting with the platform (Kurniawan & Tankoma, 2023).

Trust (TR) was assessed using six indicators related to perceptions of platform reliability, transaction security, responsiveness, fulfillment of commitments, accuracy of information, and the platform's ability to manage donation activities appropriately (Kurniawan & Tankoma, 2023; Wilson et al., 2021).

Loyalty (L) was measured using five indicators adapted from (Kurniawan & Tankoma, 2023; Wilson et al., 2021), including intentions to continue donating, willingness to reuse the platform, positive word-of-mouth communication, recommendation behavior, and encouraging others to donate through the platform.

Procedures for Minimizing Common Method Bias

Because the study relied on self-reported responses, several measures were implemented to reduce the possibility of common method bias (CMB). Participation in the survey was voluntary, and respondents were assured that their identities would remain anonymous. These procedures were intended to minimize social desirability bias and encourage honest responses. Furthermore, full collinearity testing was conducted, and all Variance Inflation Factor (VIF) values were found to be below the threshold of 3.3, indicating that common method bias was unlikely to pose a significant threat to the validity of the study findings (Kock, 2015).

Data Analysis Methods

The collected data were analyzed using SmartPLS 3 following the recommended two-stage PLS-SEM procedure. In the first stage, the measurement model was evaluated to assess validity and reliability. Convergent validity was examined using outer loading values greater than 0.70 and Average Variance Extracted (AVE) values above 0.50. Reliability was assessed through Cronbach's Alpha and Composite Reliability, both of which were required to exceed 0.70 (Hair et al., 2019).

In the second stage, the structural model was evaluated by examining path coefficients, coefficient of determination (R^2), predictive relevance, and multicollinearity indicators, with VIF values required to remain below 5. Hypothesis testing and mediation analysis were conducted using the bootstrapping procedure. Statistical significance was determined at the 5 percent level by evaluating both direct and indirect effects within the proposed research model (Hair et al., 2019).

Table 1. Variable Operational Definition

No	Variabel	Construk	Code
1.	Perceived Ease of Use (Wilson et al., 2021), (Kurniawan & Tankoma, 2023)	1. I feel that the appearance and features on the Sobat Berbagi platform are clear and easy to understand when used to donate.	PEOU 1
		2. I find it easy to learn how to use the Sobat Berbagi platform to make donations.	PEOU 2
		3. I can quickly become skilled using the Sobat Berbagi platform to donate.	PEOU 3
		4. I can easily find the information or menu. I need on the Sobat Berkongsi platform.	PEOU 4
		5. I feel that the donation process through the Sobat Berbagi platform is easy to do without difficulty.	PEOU 5
		6. I feel that the Sobat Berbagi platform can be used flexibly anytime and anywhere	PEOU 6
2.	Perceived Enjoyment (Joe et al., 2020), (Masri & Ruangkanjanases, 2021)	1. I feel interested in using the Sobat Berbagi platform in making donas	PE 1
		2. I find the features and appearance on the Sobat Berbagi platform interesting to use.	PE 2

		3. I feel comfortable when using the Sobat Berbagi platform to donate.	PE 3
		4. I feel that the process of using the Sobat Berbagi platform goes smoothly and makes me feel calm.	PE 4
		5. I feel happy when I donate through the Sobat Berbagi platform.	PE 5
		6. I feel that the experience of donating through the Sobat Berbagi platform gives me satisfaction.	PE 6
3	Trust (Kurniawan & Tankoma, 2023), (Wilson et al., 2021), (Wong et al., 2017),	1. I believe the Sobat Berbagi platform has the ability to meet the needs and expectations of donors.	TRST 1
		2. I feel that the Sobat Berbagi platform really cares about its donors.	TRST 2
		3. I believe that the Sobat Berbagi platform is willing to accept and respond well to complaints or inputs from donors	TRST 3
		4. I feel that the information provided by the Sobat Berbagi platform is safe for donors to access	TRST 4
		5. I believe that the information provided by the Sobat Berbagi platform is trustworthy and accurate.	TRST 5
		6. I feel that the donation process on the Sobat Berbagi platform takes place safely and reliably.	TRST 6
		7. I believe the Sobat Berbagi platform keeps its promises and commitments to donors.	TRST 7
3.	Loyalty (Kurniawan & Tankoma, 2023), (Wilson et al., 2021)	1. I am willing to donate through the Sobat Berbagi platform on a regular basis.	L 1
		2. I plan to continue using the Sobat Berbagi platform to donate in the future.	L 2
		3. I often convey positive things about the Sobat Berbagi platform to others.	L 3
		4. I recommend the Sobat Berbagi platform to others to donate.	L 4
		5. I encourage others to use the Sobat Berbagi platform in distributing their donations.	L 5

4 Results and Discussion

Respondent Characteristics

Of the 130 questionnaires collected, six were excluded for failing to meet the study criteria, resulting in 124 valid responses for analysis. This sample size was adequate for PLS-SEM and supports the interpretation of the study findings.

4.1 Results

Table 2. Respondent Characteristics

Characteristics	Category	Quantity	presentase
Gender	Male	62	50,00%
	Women	62	50,00%
Age	17-25 Years Old	102	82,26%
	26-35 Years Old	15	12,10%

	36-45 Years Old	3	2,42%
	> 45 Years Old	4	3,23%
Education	High School/equivalent	65	52,42%
	Diploma (D1-D3)	1	0,81%
	Bachelor (S1)	54	43,55%
	Postgraduate (S2-S3)	4	3,23%
Revenue	< 1.000.000	72	58,06%
	1.000.000 - 2.000.000	27	21,77%
	> 2.000.000	25	20,16%

Source: Respondent identity data processed, 2026

Table 2 shows that respondents were equally distributed by gender, with the majority aged 17–25 years (82.26%). Most had diverse educational backgrounds and relatively low incomes, reflecting the dominance of students and early-career individuals. These findings indicate that Sobat Berbagi primarily attracts young and economically diverse donors.

Outer Model

Validity Test

Convergent Validity

Convergent validity was assessed using outer loadings and Average Variance Extracted (AVE). Outer loading values above 0.70 indicate that indicators adequately represent their respective latent constructs (Hair et al., 2019). AVE values above 0.50 indicate adequate convergent validity, as the construct explains more than half of the variance in its indicators (Hair et al., 2019)

Table 3. Outer Model Results (Validity & Reliability Test)

Variable	Indicators	Outer Loading	AVE	Composite Reliability (CR)
Perceived Ease of Use (X1)	PEOU 1	0.780	0.629	0.910
	PEOU 2	0.839		
	PEOU 3	0.803		
	PEOU 4	0.779		
	PEOU 5	0.771		
	PEOU 6	0.785		
Perceived Enjoyment (X2)	PE 1	0.793	0.691	0.931
	PE 2	0.866		
	PE 3	0.850		
	PE 4	0.855		
	PE 5	0.833		
	PE 6	0.786		
Loyalty (Y)	L 1	0.846	0.761	0.941
	L 2	0.863		
	L 3	0.856		
	L 4	0.908		
	L 5	0.887		

Trust (Z)	TRST 1	0.702	0.597	0.912
	TRST 2	0.766		
	TRST 3	0.722		
	TRST 4	0.794		
	TRST 5	0.750		
	TRST 6	0.810		
	TRST 7	0.853		

Source: Data Process 2026

Table 3 presents the results of the evaluation of the measurement model. All indicators met the recommended loading threshold of 0.70, while AVE values ranged from 0.597 to 0.761, confirming the satisfactory validity of convergence. These findings show that the measurement model adequately captures the perception and response of donor behavior to the Sobat Berbagi Lazismu Banyumas platform, allowing the structural relationships between constructions to be analyzed with confidence.

Discriminant Validity (Fornell-Larcker)

Discriminative validity assesses whether a construct is empirically different from other constructs in the study. A construct exhibits adequate discriminant validity when its indicators are more strongly related to their own construct than to other constructs, indicating that each measure captures the intended dimension. In this study, discriminant validity was assessed using the Fornell-Larcker criterion by comparing the square root of AVE for each construct with the correlation between constructions (Fornell & Larcker, 2016). Discriminant validity is established when the square root of AVE for a given construct is greater than its correlations with other constructs in the model (Hair et al., 2019).

Table 4. Results of the Discriminant Validity Test (Fornell-Larcker)

Variabel	Perceived Ease of Use (X1)	Perceived Enjoyment (X2)	Trust (Z)	Loyalitas Donatur (Y)
PEOU (X1)	0.793			
PE (X2)	0.822	0.831		
TRST (Z)	0.739	0.786	0.773	
L (Y)	0.757	0.783	0.805	0.872

Source: Data Process 2026

Table 4 presents the results of the discriminant validity assessment using the Fornell–Larcker criterion. The results indicate that each construct is empirically distinct from the others, demonstrating that perceived ease of use, perceived enjoyment, trust, and donor loyalty capture different dimensions of donor behavior. This distinction is important because it confirms that donors evaluate technical aspects of the platform, emotional experiences, trust toward the institution, and loyalty as separate psychological constructs rather than as overlapping perceptions. Therefore, the measurement model is considered adequate for examining the relationships among the proposed variables in the Sobat Berbagi Lazismu Banyumas platform.

Reliability Test

As can be seen from Table 3, The reliability assessment also demonstrated strong internal consistency. Composite Reliability (CR) values ranged from 0.910 to 0.941, surpassing the recommended threshold of 0.70. Among the constructs, donor loyalty exhibited the highest reliability and convergent validity, suggesting that the indicators consistently captured donors' loyalty perceptions. Overall, these results confirm that the measurement model possesses adequate validity and reliability and is suitable for subsequent structural model analysis

Inner Model

The inner model represents the structural relationships among latent constructs in the study. These relationships are depicted through a path diagram indicating the direction and magnitude of effects among variables. The inner model is evaluated to determine how well the hypothesized relationships are supported by the empirical data (Hair et al., 2019).

R – Square or R²

It assesses the extent to which exogenous variables explain the variability of endogenous variables in the structural model, essentially indicating how much variance in the dependent variables is accounted for by the independent variables. As per (Hair et al., 2019), R² ranges from 0 to 1, and values closer to 1 indicate that the model has a stronger ability to explain the variance in the endogenous variables. As a general interpretive benchmark, an R² of 0.75 is classified as strong, 0.50 as moderate, and 0.25 as indicative of weak explanatory power.

Tabel 5. R – Square

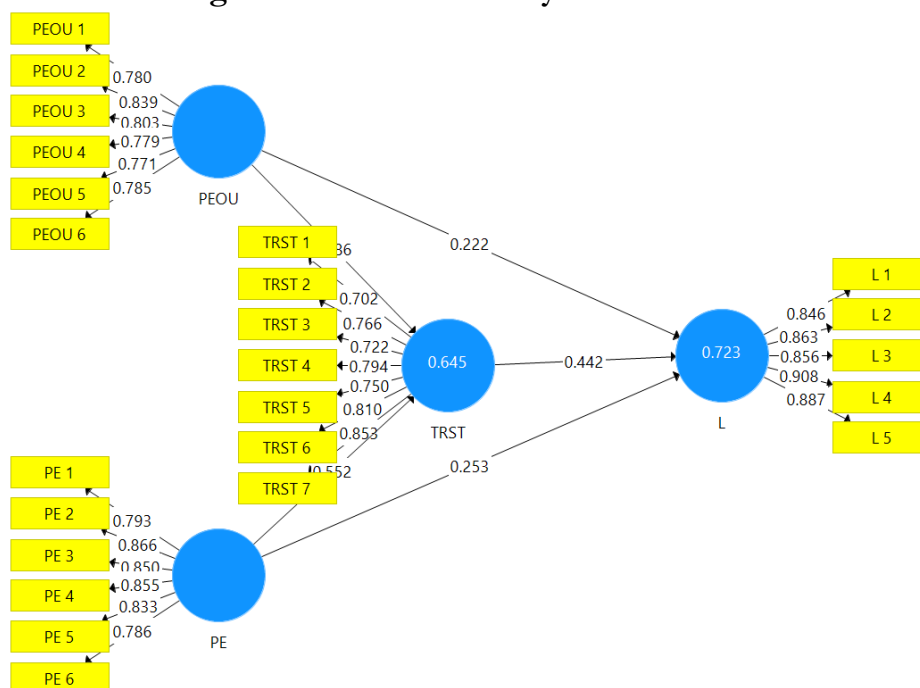
Variabel	R Square	R Square Adjusted
Loyalty Y	0.723	0.716
Trust Z	0.645	0.639

Source: Data Process 2026

Table 5 presents the coefficient of determination (R²) values for the endogenous constructs. Donor loyalty achieved an R² value of 0.723, indicating that perceived ease of use, perceived enjoyment, and trust collectively explain a substantial proportion of donor loyalty on the Sobat Berbagi platform. This finding suggests that donor loyalty in Islamic digital philanthropy is influenced not only by technological factors but also by psychological and relational factors.

Meanwhile, trust obtained an R² value of 0.645, indicating that perceived ease of use and perceived enjoyment provide considerable explanatory power in shaping donor trust. This result implies that donor trust is formed through a combination of cognitive evaluations of platform usability and affective experiences during the donation process. The relatively high explanatory power of both models highlights the importance of integrating functional platform quality with positive user experiences to strengthen trust and sustain donor loyalty.

Figure 2. PLS-SEM Analysis Path Chart



The structural model assessment reveals that this study investigates the extent to which Perceived Ease of Use and Perceived Enjoyment shape donor Loyalty, with Trust functioning as a mediating variable among users of the Sobat Berbagi Lazismu Banyumas platform.

Bootstrapping (Hypotesis Test)

Bootstrapping was applied in PLS-SEM as a resampling procedure to assess the significance of structural relationships among constructs. Hypothesis testing was conducted using path coefficients, t-statistics, and p-values obtained from the bootstrapping results (Hair et al., 2019). A relationship is considered statistically significant if the t-statistic exceeds 1.96 and the p-value is less than 0.05 at the 5% significance level

Table 6. Direct Effect Hypotesis Test Results

Hipotesis	Original Sample	Sample Mean	P-Values	Remarks
H1: PEOU → TRST	0.286	0.288	0.019	Accepted
H2: PE → TRST	0.552	0.551	0.000	Accepted
H3: PEOU → L	0.222	0.223	0.027	Accepted
H4: PE → L	0.253	0.244	0.013	Accepted
H5: TRST → L	0.442	0.451	0.000	Accepted

Source: Data Process 2026

Table 6 shows that all direct relationships proposed in the research model are statistically significant. Perceived ease of use and perceived enjoyment positively influence both trust and donor loyalty, while trust also has a significant positive effect on loyalty. Among the examined relationships, perceived enjoyment demonstrates a stronger effect than perceived ease of use, suggesting that donor loyalty in Islamic digital philanthropy is influenced not only by technical convenience but also by positive emotional experiences

during the donation process. These findings indicate that trust and emotional engagement play important roles in encouraging long-term donor commitment to the Sobat Berbagi platform.

Table 7. Mediation Test Results (Indirect Effect)

Mediation Pathway	Coeficin	T-Statistics	P-Value	Remarks
H6 PEOU → TRST → L	0.126	1.949	0.052	Insignificant
H7 PE → TRST → L	0.244	2.967	0.003	Significant Mediation

Source: Data Process 2026

Table 7 presents the results of the mediation analysis. Trust was not found to significantly mediate the relationship between perceived ease of use and donor loyalty. This finding suggests that ease of use may function as a basic expectation rather than a factor capable of strengthening long-term donor commitment. While a user-friendly platform facilitates the donation process, donor loyalty appears to be influenced by factors beyond technical convenience. In contrast, trust significantly mediated the relationship between perceived enjoyment and donor loyalty. This result indicates that positive emotional experiences during the donation process contribute to loyalty by strengthening donors' confidence in the platform and the institution managing charitable funds. The finding implies that emotional engagement may play a more important role than technical convenience in fostering donor loyalty within Islamic digital philanthropy.

4.2 Discussion

The Effect of Perceived Ease of Use on Trust

The findings indicate that perceived ease of use has a positive and significant effect on donor trust in the Sobat Berbagi Lazismu Banyumas platform. This result suggests that donors tend to place greater trust in a platform when the donation process is straightforward, understandable, and convenient to use. A system that minimizes complexity enables users to complete transactions with greater confidence and less uncertainty. This finding aligns with the Technology Acceptance Model, which argues that technologies requiring less effort are more likely to increase users' confidence and acceptance (Davis, 1989).

The result is also in line with previous studies that identified perceived ease of use as an important factor in building trust within digital services (Anwar et al., 2024; Siagian et al., 2022; Wilson et al., 2021). Nevertheless, within the setting of Islamic digital philanthropy, trust is not solely shaped by the technological aspects of the platform. Donors also assess whether the institution demonstrates transparency, accountability, and credibility in managing charitable funds (Thayib & Ajuna, 2022). Consequently, an easy-to-use platform may enhance trust because it reflects both technological competence and institutional professionalism.

The Effect of Perceived Enjoyment on Trust

The results further reveal that perceived enjoyment positively affects donor trust. This finding indicates that trust is influenced not only by users' rational assessments of a platform but also by the emotional experiences they encounter during the donation

process. According to intrinsic motivation theory, enjoyable interactions create positive feelings that contribute to favorable attitudes toward a system (Davis et al., 1992).

This finding supports previous research demonstrating that positive user experiences can strengthen trust in digital environments (Kurniawan & Tankoma, 2023; To et al., 2021). In the context of Islamic digital philanthropy, enjoyable donation experiences may enhance positive perceptions of the institution, leading donors to believe that the platform is capable of managing their contributions responsibly and effectively. As a result, pleasant interactions can become an important source of trust development among donors.

The Influence of Perceived Ease of Use on Loyalty

The analysis shows that perceived ease of use positively influences donor loyalty. This suggests that donors are more likely to continue using a platform when the donation process is simple, efficient, and free from unnecessary obstacles. Ease of use helps reduce transaction difficulties and encourages repeated engagement with the platform, which ultimately contributes to loyalty formation.

However, although the relationship is statistically significant, its influence is relatively weaker than that of perceived enjoyment. This finding implies that technological convenience may no longer serve as the primary factor driving donor loyalty. As digital technologies become increasingly familiar and accessible, users often perceive ease of use as a standard expectation rather than a distinctive advantage (Sengupta et al., 2024). Therefore, while usability remains important, donor loyalty may increasingly depend on emotional and relational aspects of the donation experience.

The Effect of Perceived Enjoyment on Loyalty

One of the most important findings of this study is that perceived enjoyment exerts a stronger influence on donor loyalty than perceived ease of use. This result demonstrates that loyalty within Islamic digital philanthropy is shaped not only by technological efficiency but also by the emotional and psychological experiences associated with charitable giving.

Unlike users of commercial digital services, donors are often motivated by altruistic values, social concern, and religious obligations (Hartati & Yuniarti, 2023; Thayib & Ajuna, 2022). Through the donation process, donors may experience feelings of satisfaction, fulfillment, and meaningful contribution to society. These positive emotions can strengthen emotional attachment to the platform and encourage continued engagement.

The findings suggest that emotional involvement plays a particularly important role in sustaining donor loyalty. While an easy-to-use system remains necessary, meaningful and enjoyable donation experiences appear to be more effective in fostering long-term commitment. Within Islamic philanthropy, such experiences may also generate spiritual fulfillment as donors perceive that they are carrying out their religious and social responsibilities.

The Influence of Trust on Loyalty

The results confirm that trust has a positive and significant effect on donor loyalty. This finding reinforces the view of trust theory and relationship marketing theory, which emphasize that loyalty develops when individuals perceive an organization as reliable, capable, and committed to fulfilling its obligations (Kotler et al., 2024; Tian et al., 2023).

In Islamic digital philanthropy, trust is closely connected to perceptions of transparency, accountability, and ethical management of charitable funds (Thayib & Ajuna, 2022). Donors are more likely to remain loyal when they believe that their contributions are handled responsibly and distributed appropriately to intended beneficiaries. Thus, trust functions not merely as a mechanism that facilitates transactions but also as an ethical foundation that strengthens donor commitment and long-term loyalty.

The Mediating Role of Trust in the Effect of Perceived Ease of Use on Loyalti

The findings indicate that trust does not significantly mediate the relationship between perceived ease of use and donor loyalty. Although ease of use directly contributes to loyalty, its influence does not appear to operate through trust.

One possible explanation is that ease of use has become a fundamental expectation among contemporary digital users. Most donors already expect digital platforms to be simple and convenient; therefore, usability alone may not be sufficient to create additional trust (Sengupta et al., 2024). Instead, donors may evaluate trust based on other considerations beyond technological functionality.

This result differs from several previous studies that reported a significant mediating role of trust between technology-related factors and loyalty (Ariningsih et al., 2022; Welsa, 2024). The discrepancy may be explained by the distinctive characteristics of Islamic digital philanthropy, where trust is more strongly associated with institutional reputation, transparency, and accountability than with platform usability alone (Thayib & Ajuna, 2022). Consequently, donors may remain loyal primarily because they trust the institution's mission and credibility rather than because the platform is easy to operate.

The Mediating Role of Trust in the Influence of Perceived Enjoyment on Loyalty

The study found that trust significantly mediates the relationship between perceived enjoyment and donor loyalty. This finding suggests that enjoyable and satisfying experiences contribute to loyalty largely by strengthening donors' trust in both the platform and the institution responsible for managing charitable funds.

When donors experience comfort, satisfaction, and enjoyment during the donation process, they are more likely to develop confidence in the credibility and reliability of the organization. This trust subsequently encourages repeated donations and strengthens long-term commitment. The finding is consistent with previous studies that identified trust as a key mechanism linking positive user experiences to loyalty outcomes (Maria & Sugiyanto, 2023; To et al., 2021).

Within Islamic digital philanthropy, emotional satisfaction alone may not be enough to sustain loyalty. Donors also need assurance that their contributions are managed transparently, ethically, and responsibly. In this regard, trust serves as a bridge connecting positive donation experiences with long-term loyalty. The result highlights the importance of combining enjoyable user experiences with strong institutional credibility to maintain donor commitment.

5 Conclusion

This study contributes to the development of the Technology Acceptance Model (TAM) in the context of Islamic digital philanthropy by showing that donor loyalty is influenced not only by technological factors but also by emotional and relational dimensions. The findings indicate that perceived enjoyment plays a stronger role than perceived ease of use in enhancing trust and donor loyalty. Trust mediates the relationship between perceived enjoyment and loyalty but does not mediate the relationship between perceived ease of use and loyalty. These results suggest that donor loyalty is shaped by emotional engagement, institutional credibility, and confidence in fund management. The insignificant mediating effect of trust between perceived ease of use and loyalty indicates that ease of use may already be viewed as a basic requirement by digital users rather than a determinant of long-term commitment. Practically, Islamic philanthropic organizations should focus not only on platform usability but also on strengthening donor trust through transparency, accountability, effective communication, impact reporting, and value-based engagement. This study has several limitations. It employed a cross-sectional design, relied on self-reported data, and focused on a single digital donation platform, which may limit generalizability. Future research is encouraged to incorporate variables such as religiosity, perceived transparency, institutional reputation, and spiritual satisfaction to provide a more comprehensive understanding of donor loyalty in Islamic digital philanthropy.

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