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Driving Socialpreneurship and Diving into Digital Transformation to Enhance Donation Intentions in Indonesia

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ABSTRACT

This study investigates how digital transformation within the Catholic Church in Indonesia can enhance digital donation intentions by analyzing the influence of trust, Perceived Ease of Use, Perceived Usefulness, perceived risk, and perceived security on attitudes and engagement toward technology acceptance. Employing a quantitative design with an explanatory and cross-sectional approach, data were gathered from 100 respondents across 10 archdioceses in Indonesia using stratified random sampling. The analysis was carried out using Partial Least Squares Structural Equation Modeling (PLS-SEM) to examine the relationships between the variables. **The findings reveal** significant effects of Perceived Usefulness, Perceived Ease of Use, perceived risk, attitude, and engagement on digital donation intention. These results offer practical insights into improving donation practices and accelerating digital transformation within the Catholic Church in Indonesia. **This study further proposes** a novel conceptual framework that integrates trust, Perceived Ease of Use, Perceived Usefulness, perceived risk, and perceived security to explain attitudes and engagement in digital donations. This model expands the Technology Acceptance Model (TAM) by incorporating additional factors relevant to donation behavior. Moreover, **the study addresses a gap** in the literature by highlighting the decline in QRIS adoption following the COVID-19 pandemic-an issue rarely discussed in prior donation studies. **Digital donations in this context** are also positioned as part of a broader social entrepreneurship movement that leverages technology to foster community involvement and ensure the financial sustainability of religious institutions.

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1. INTRODUCTION

During the COVID-19 pandemic, digital transformation accelerated significantly across key sectors such as education, healthcare, and finance, fundamentally reshaping service delivery and user interaction through digital platforms powered by technologies like Artificial Intelligence (AI), cloud computing, big data, and the Internet of Things (IoT). These technologies not only enhanced operational efficiency but also increased stakeholder value, encouraging organizations to adopt more agile, responsive, and innovative digital strategies. In the financial sector, restrictions on physical interactions triggered a major shift from cash-based to digital

transactions, leading to a rapid increase in the use of digital wallets, mobile payments, and online banking. This transformation continues to evolve, redefining institutional priorities, streamlining services, and significantly improving user satisfaction and engagement [1].

In the philanthropic sector, digital donation platforms have streamlined the giving process, particularly for younger, tech-savvy donors. With features like recurring payments, real-time impact tracking, and transparency, these platforms boost donor engagement and trust [2]. In Indonesia, the Catholic Church adopted QRIS (Quick Response Code Indonesian Standard) during online Masses to facilitate digital donations [3]. However, after the pandemic, many congregants returned to cash donations, driven by emotional attachment to traditional practices. Despite QRIS offering accessibility, efficiency, and transparency, security concerns remain, with "security bias" leading some donors to perceive digital transactions as riskier than cash [4].

This study distinguishes itself by focusing on the unique cultural context of the Catholic Church in Indonesia, integrating QRIS digital donations into religious practices, and exploring attitudes and engagement, elements rarely addressed in previous studies. The research highlights how digital transformation in religious institutions goes beyond mere technological adoption by embedding itself into communal and spiritual dimensions of giving [5]. Moreover, it underscores the role of social media in donation behavior, where impact depends on factors such as ease of use, trust, and emotional storytelling. Additionally, negative post-donation emotions like guilt have been found to affect future donation intentions, further emphasizing the complexity of digital giving behavior [6].

This study fills a significant gap in the literature by being the first quantitative research to explore QRIS adoption in the Indonesian Catholic Church, offering empirical evidence and culturally grounded insights. It contributes theoretically by integrating trust, perceived risk, and perceived security into the Technology Acceptance Model (TAM) to explain donation intentions and behavior. Practically, it offers actionable strategies for building inclusive, secure, and engaging digital donation platforms in religious settings. The findings of this study can guide religious organizations, technopreneurs, and policymakers in leveraging digital tools to enhance community participation and financial sustainability, marking a critical step toward digital transformation within faith-based institutions [7].

2. LITERATURE REVIEW

The Technology Acceptance Model (TAM) is a widely used approach for understanding and predicting user behavior in adopting new technologies, emphasizing key constructs such as Perceived Ease of Use (PEOU), Perceived Usefulness (PU), attitude, and behavioral intention [8]. This model explains how individuals accept and use technology, where ease of use and perceived benefits are the main factors influencing users' attitudes and intentions. TAM was later expanded into the Unified Theory of Acceptance and Use of Technology (UTAUT), which extends the framework by incorporating elements such as performance expectancy, effort expectancy, social influence, and facilitating conditions, providing a more comprehensive perspective on technology adoption [9]. Subsequently, UTAUT2 was adapted for consumer contexts by adding dimensions such as hedonic motivation, price value, and habitual use to capture a broader range of factors influencing technology acceptance in everyday life. In the context of financial technologies and digital payment systems, TAM has proven highly relevant for studying the adoption of the QRIS (Quick Response Code Indonesian Standard) platform. This model highlights that PEOU and PU play a critical role in shaping user acceptance of QRIS, as both directly influence the perceived convenience and practical benefits of using digital payments [10].

Prior research supports this, revealing that users are more likely to adopt QRIS when they find it easy to use and when it offers clear advantages over traditional payment methods [11]. In the realm of digital donations, these constructs are equally vital, as users willingness to adopt digital donation platforms hinges on their perceived usability and the value these platforms provide [12]. Furthermore, the integration of TAM and its extensions into the study of digital donations highlights the interplay of technological, social, and psychological factors that shape user behavior [13]. By focusing not only on the technology itself but also on user perceptions and attitudes, these models provide a robust framework for understanding the dynamics of digital transformation in sectors such as philanthropy and religious institutions [14]. This is particularly relevant in the Indonesian Catholic Church context, where QRIS adoption represents a convergence of technological advancement and cultural practice. The model emphasis on PEOU, PU, and behavioral intention thus offers a valuable lens for examining how digital solutions can be effectively implemented to enhance participation in digital giving [15].

Table 1. Comparative Review of Constructs Used in Digital Donation and Technology Acceptance Studies

Title	Context	Key Constructs	Findings
Religiosity and Intention to Participate in Donation-Based Crowdfunding	Crowdfunding in India	Belief, Attitude	Trust has a positive influence on the intention to donate through attitude
Driving Factors for the Implementation of Smart Home Technology: An Empirical Assessment	Adoption of technology	Weapons, All of You	Both PU and PEOU influence user attitudes and intentions
Cybersecurity and Social Media Networks for Donations: An Empirical Investigation of Triads	Social media based donations	Perceived Risk, Trust	Risk of reducing trust and intention to donate online
Empathy or Perceived Credibility? An Empirical Study of Muslim Donation Behavior	QRIS in religious institutions	People	Ease of use directly influences the desire to donate digitally
Examining Intentions to Use Crowdfunding Platforms-Expanded Technology	Mobile donation	PU, PEOU, Trust	These three constructs have a positive influence on behavioral intentions
Using the Civic Volunteering Model to Compare Donation Intentions in the US and India	Digital financial behavior	Faith, PU	Trust mediates intention; PU increases intention directly
What Do We Mean When We Talk About Trust in Social Media? A Systematic Review	Millennial generation online donations	Attitude, PU	PU and positive attitudes encourage donating behavior

Table 1 provides a comparative review of studies on digital donation behavior and technology acceptance across contexts like crowdfunding, social media, QRIS in religious institutions, and millennial donation behavior. Using TAM and UTAUT frameworks, key constructs Perceived Usefulness (PU), Perceived Ease of Use (PEOU), trust, attitude, and perceived risk are highlighted. Findings consistently show that PU and PEOU positively influence attitudes and digital donation intentions [16]. Trust plays a crucial mediating or strengthening role, especially in crowdfunding and social media. In QRIS contexts, PEOU directly increases donation intention, while in cross-country donations, PU and trust enhance user intentions. Overall, TAM constructs are pivotal for understanding technology acceptance in digital donation systems [17].

- **Theoretical Framework**

This study applies the Technology Acceptance Model (TAM) to understand QRIS adoption for digital donations in the Indonesian Catholic Church, focusing on variables like trust, PEOU, PU, perceived risk, and perceived security, with attitudes and engagement as mediators. Each hypothesis is now grounded in literature, clarifying cause-effect reasoning, PEOU increases attitude by reducing cognitive load; perceived risk reduces attitude by increasing uncertainty [18]. Trust plays a key role, as congregants must believe their donations are handled securely and transparently. Trust has been shown to influence attitudes toward technologies such as mobile banking, supporting **H1:** Trust positively influences attitudes toward digital donation intention. Perceived Ease of Use (PEOU) reflects a user confidence in navigating digital platforms easily, which is crucial for behavior in fast, intuitive systems, leading to **H2:** PEOU positively influences attitude. Perceived Usefulness (PU) relates to whether QRIS improves donation effectiveness, leading to **H3:** PU positively influences attitude. Perceived Risk, especially concerns around data breaches, can negatively impact technology adoption,

supporting **H4:** Perceived risk negatively influences attitude. Perceived Security can increase trust if users feel their transactions are safe due to features like encryption and third-party verification, leading to **H5:** Perceived security positively influences attitude. A positive attitude toward QRIS boosts user engagement in religious donations, forming **H6:** Attitude positively influences engagement. Increased engagement leads to stronger intentions to donate digitally, supporting **H7:** Engagement positively influences donation intention. Finally, a favorable attitude toward technology significantly shapes intention, especially when acting as a mediator, resulting in **H8:** Attitude positively influences donation intention.

This framework ensures logical coherence by mapping psychological and technological factors from the introduction into measurable constructs. As shown in Figure 1, the model consists of:

- **Technology adoption (PEOU, PU):** users perceptions of ease and usefulness.
- **Trust, risk, security:** user confidence and concerns in digital donation platforms.
- **Attitude and engagement** as mediators influencing digital donation intentions.

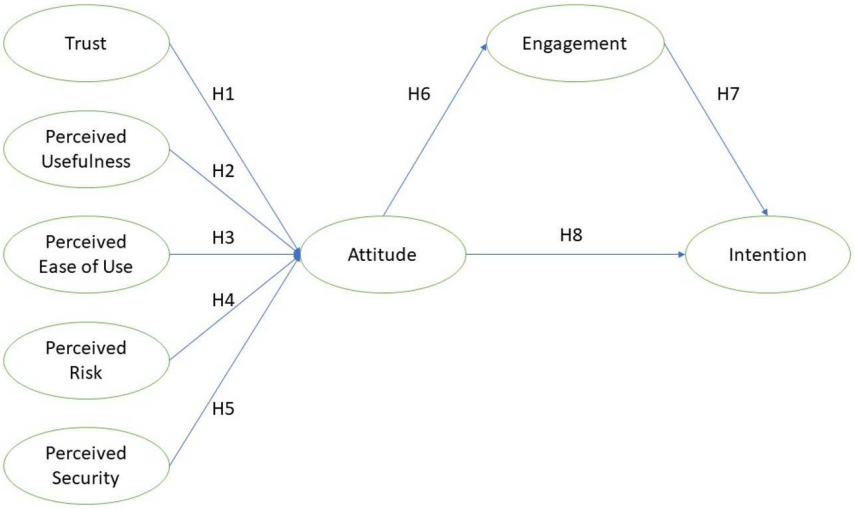

Figure 1. The Technology Adoption Model Theoretical Framework

Figure 1 illustrates the theoretical framework of this study, integrating psychological and technological factors to explain digital donation intentions within the Catholic Church in Indonesia [19]. The model examines how trust, Perceived Usefulness, ease of use, risk, and security influence user attitudes toward digital donation systems. These attitudes then impact user engagement, which in turn affects donation intentions. Additionally, attitude has a direct effect on intention. The framework outlines the study's hypotheses: H1–H5 (factors influencing attitude), H6 (attitude to engagement), H7 (engagement to intention), and H8 (attitude to intention). This model offers a comprehensive view of how these factors interact in shaping digital donation behavior [20].

3. RESEARCH METHODS

This study employs a cross-sectional quantitative design with an explanatory approach, collecting data in December 2024 to examine factors influencing digital donation intention in the Indonesian Catholic Church. Partial Least Squares Structural Equation Modeling (PLS-SEM) is used due to its strength in handling complex models with latent variables and predictive focus. The sample includes 100 active Catholic donors aged 18+, from 10 Archdioceses, selected via stratified random sampling. The survey was distributed through Google Forms via parish WhatsApp groups and bulletin boards [21]. Ethical measures ensured anonymity, confidentiality, voluntary participation, and informed consent. The research instrument comprised a 22-item questionnaire measuring trust, Perceived Ease of Use (PEOU), Perceived Usefulness (PU), perceived risk, perceived security, attitude, engagement, and donation intention [22]. Validity and reliability tests confirmed instrument quality (AVE > 0.5, CR > 0.7, Cronbach alpha > 0.6).

QRIS usage frequency and digital transformation indicators (ease of use, donation frequency, self-reported adoption) were included, measured on a 5-point Likert scale [23]. Digital transformation in this study is operationalized through **QRIS integrated into online Mass platforms, mobile payment apps, and church-managed WhatsApp donation links**. Frequency of QRIS use was quantified via questionnaire items on donation behavior [24]. Sampling used stratified random sampling, with the total population of Catholic parishioners in 10 Archdioceses. The survey was distributed via Google Forms through WhatsApp groups. Instrument reliability and validity were ensured (AVE > 0.5, CR > 0.7, $\alpha > 0.6$). The sample size of 100 respondents adheres to the widely accepted PLS-SEM 10-times rule, ensuring the adequacy of the structural model complexity [25]. These respondents, consisting of active church members, were carefully selected to represent the church community while accommodating logistical and technological limitations inherent in the study context [26]. This robust sampling design not only provides a comprehensive overview of QRIS adoption patterns but also offers deeper insights into the determinants influencing its acceptance within this unique religious environment, paving the way for more targeted digital transformation strategies tailored to the needs of faith-based communities [27].

Table 2. Variables, Indicators, Questionnaires

Variables	**Indicator Code**	**Questionnaire Statement**
Trust (TR)	TR1	I believe QRIS can be used as a payment tool to replace cash
	TR2	I believe QRIS does not contradict the Gospel of Matthew 6:3
	TR3	I am sure that the funds collected through QRIS in the Church will go into the Church account
Perceived Ease of Use (PE)	PE1	I feel the ease in doing daily activities transactions using QRIS
	PE2	I found it easy to collect in the Catholic Church using QRIS
	PE3	I found it easy to find the QRIS barcode in the church for fundraising.
Felt Usage (PU)	PU1	In my opinion, using QRIS provides advantages when making collections at Catholic Church
	PU2	I feel using QRIS for billing is faster than using cash.
	PU3	I think with the use of QRIS will increase the number of collects at Mass in the Church
Perceived Risk (PR)	PR1	I'm worried that I made a mistake in filling the balance for the QRIS collection during Mass at Church
	PR2	I feel the benefits of using QRIS during Mass at Church disturbing the solemnity of worship
	PR3	I'm worried that I won't be able to collect during Mass at the Catholic Church with QRIS because there an error on my smartphone
Felt Security (PS)	PS1	I am worried that the amount of funds I deposit via QRIS will be known to other people
	PS2	I am worried that billing via QRIS will take more funds from my account.
	PS3	I feel that using QRIS for billing is not safe
Attitude (AT)	AT1	In my opinion, the use of QRIS as a substitute for cash in collecting funds for Mass in the Catholic Church is good.
	AT2	I feel comfortable using QRIS in fundraising during Mass at Church
Engagement (INSIDE)	EN1	I regularly update the QRIS application on my smartphone
	EN2	I regularly top up funds on the QRIS application on my smartphone
Intent (INSIDE)	INSIDE 1	I prefer to collect using QRIS rather than cash during Mass at the Catholic Church
	DI2	I would recommend using QRIS to donate to Church Mass to others.
	OF 3	I will use QRIS more often in my daily payment transactions

Each construct in the study was measured using specific, carefully adapted items to ensure clarity and relevance to the context of digital donations within the Catholic Church. For example, Trust was assessed with the statement: "I am sure that the funds collected through QRIS in the Church will go into the Church account,"

reflecting the respondent's confidence in the transparency and integrity of the donation process. Meanwhile, **Perceived Ease of Use (PEOU)** was measured by the statement: "I found it easy to locate the QRIS barcode in the church for fundraising," which captures the user's perception of the system's accessibility and usability. These measurement items were designed to reflect real user experiences and attitudes, thereby enhancing the validity and applicability of the research findings.

The variables were validated using several tests:

- **Convergent Validity**: This ensured constructs were well represented by their indicators, with Average Variance Extracted (AVE) values ranging from 0.57 to 0.94, indicating strong indicator-construct relationships.
- **Discriminant Validity**: Confirmed that constructs were distinct from one another, with Heterotrait-Monotrait Ratio (HTMT) values below 0.85 for most constructs.
- **Reliability**: Assessed via Composite Reliability (CR) and Cronbach Alpha (α), both exceeding standard thresholds (CR > 0.7, $\alpha > 0.6$), indicating high internal consistency.

Relationships among variables technology acceptance (PEOU, PU), trust, perceived risk, perceived security, attitudes, and engagement toward digital donation intention were analyzed using PLS-SEM with SmartPLS software. Constructs were measured by validated items adapted from prior studies, with examples like trust ("I am confident funds collected via QRIS go to the Church") and PEOU ("I find it easy to locate QRIS barcodes at church"). Full details appear in Table 1.

Table 3. Respondents Age

Respondent Age	Number	%
18-20	0	0%
21-30	8	8%
31-40	13	13%
41-50	26	26%
51-60	38	38%
61-70	14	14%
71-80	1	1%
Amount	357	100%

The demographic profile in Table 3 (Respondent Age) shows that the majority of respondents are in the 41-60 age range, highlighting the potential for a focus group with diverse perspectives and experiences relevant to digital donation. The absence of participants in the youngest age group (18-20) may indicate factors influencing eligibility or willingness to participate.

Table 4. Respondents Gender

Gender	Number	%
Man	52	52%
Woman	48	48%
Amount	100	100%

Table 4 presents the gender distribution of the 100 respondents, consisting of 52% male and 48% female participants. This nearly balanced sample, with a slight male majority, ensures a representative demographic composition, contributing to the generalizability and credibility of the study findings.

Instrument validation and reliability are critical components in ensuring the robustness and accuracy of the measurement model. To this end, the study conducted comprehensive convergent validity tests aimed at evaluating the strength and coherence of relationships among the variables under investigation. Specifically, these tests assessed:

- Independent variables such as trust, Perceived Usefulness (PU), Perceived Ease of Use (PEOU), perceived risk, and perceived security, which are posited to exert significant influence on attitudes toward using the system and the intention to donate;

- Mediating variables including attitude and engagement, which are shaped by the aforementioned independent variables and subsequently impact donation intention;
- The dependent variable, donation intention, which encapsulates respondent willingness and motivation to engage in digital giving through the system.

Through these validity assessments, the study confirms that the constructs and their indicators effectively capture the underlying theoretical concepts [28]. This rigorous validation process enhances the credibility and precision of the research findings, providing a reliable basis for understanding the adoption of QRIS within the context of church-based donation practices [29].

Table 5 presents the Average Variance Extracted (AVE) values for each indicator, all of which exceed the recommended threshold of 0.5. This confirms the strength of the relationships between indicators and their respective constructs, thereby affirming the presence of convergent validity within the measurement model [30]. These robust validity tests, coupled with assessments of reliability including Cronbach Alpha and Composite Reliability confirm the overall accuracy and consistency of the measurement instruments used in this study.

As a result, the findings derived from this research can be considered credible and trustworthy, ensuring that the conclusions drawn regarding the determinants of QRIS adoption within the church community are both valid and reliable [31]. Moreover, by providing insights into the adoption of digital financial technology within a religious and community-based context, this study supports Sustainable Development Goals (SDGs) 9 (Industry, Innovation, and Infrastructure) through promoting technological innovation, SDG 16 (Peace, Justice, and Strong Institutions) by fostering transparency and accountability in donation practices, and SDG 17 (Partnerships for the Goals) by highlighting collaboration between religious institutions and digital service providers in advancing inclusive and sustainable financial practices [32].

Table 5. Convergent Validity Test

Variables	Indicator	Track	Validity
Trust	TR1	0,868	Legitimate
	TR2	0,880	Legitimate
	TR3	0,821	Legitimate
Felt Usage	PU1	0,870	Legitimate
	PU2	0,832	Legitimate
	PU3	0,931	Legitimate
Felt Ease of Use	PEI1	0,892	Legitimate
	PEI2	0,941	Legitimate
	PEI3	0,895	Legitimate
Felt Risking	PR1	0,844	Legitimate
	PR2	0,881	Legitimate
	PR3	0,822	Legitimate
Felt Security	PS1	0,703	Legitimate
	PS2	0,738	Legitimate
	PS3	0,900	Legitimate
Attitude	AT1	0,943	Legitimate
	AT2	0,945	Legitimate
Engagement	EN1	0,939	Legitimate
	EN2	0,930	Legitimate
Meaning	INSIDE 1	0,926	Legitimate
	DI2	0,927	Legitimate
	OF 3	0,874	Legitimate

Discriminant validity test, using Heterotrait-Monotrait Ratio (HTMT), ensures that the measured variables differ in Structural Equation Modeling (SEM), such as Partial Least Squares (PLS). HTMT assesses discriminant validity by comparing the average correlation between indicators in various constructs (heterotrait-heteromethod) with those in the same construct (monotrait-heteromethod). HTMT values below 0.85 or 0.90 indicate good discriminant validity. Table 5 presents the results of the discriminant validity test [33].

Table 6. Discriminant Validity Test

HTML	Construction-1	Construction-2
0.844	Trust	Perceived Usefulness
0.886	Trust	Perceived Ease of Use
-0.577	Trust	Perceived Risk
-0.597	Trust	Perceived Security
0.834	Trust	Attitude
0.627	Trust	Engagement
0.793	Trust	Meaning
0.883	Perceived Usefulness	Perceived Ease of Use
-0.458	Perceived Usefulness	Perceived Risk
-0.432	Perceived Usefulness	Perceived Security
0.941	Perceived Usefulness	Attitude
0.285	Perceived Usefulness	Engagement
0.845	Perceived Usefulness	Meaning
0.306	Perceived Ease of Use	Perceived Risk
-0.536	Perceived Ease of Use	Perceived Risk
-0.457	Perceived Ease of Use	Perceived Security
0.866	Perceived Ease of Use	Attitude
0.663	Perceived Ease of Use	Engagement
0.895	Perceived Ease of Use	Meaning
0.877	Perceived Risk	Perceived Security
-0.603	Perceived Risk	Attitude
-0.319	Perceived Risk	Engagement
-0.481	Perceived Risk	Meaning
-0.491	Perceived Security	Attitude
-0.273	Perceived Security	Engagement
-0.466	Perceived Security	Meaning
0.671	Attitude	Engagement
0.826	Attitude	Meaning
0.739	Engagement	Meaning

Table 6 presents the results of the discriminant validity test to assess the extent to which the constructs in the research model can be distinguished from each other. Each row shows a pair of constructs (Construction-1anConstruction-2) along with the correlation coefficient (HTML). Positive correlations indicate a direct relationship, while negative correlations indicate an inverse relationship [34]. The results show that Trust has a positive correlation with Perceived Usefulness (0.844), Perceived Ease of Use (0.886), and Meani (0.793), indicating that user trust supports perceptions of usefulness, ease of use, and meaningfulness of the system. Conversely, PerceiveddeniedAt (-0.603) and Engagement (-0.319), suggesting that perceived risk hinders users' positive attitudes and engagement. The correlation values between constructs are lower than the correlations within constructs themselves, confirming good discriminant validity [35].

Thus, constructs such as Trust, Perceived Usefulness, Perceived Ease of Use, Perceived Risk, Perceived Security, Attitude, Engagement, and Meaning represent distinct concepts clearly, supporting the research model on technology acceptance in the context of digital donations [36]. HTMT values below 0.85 indicate good discriminant validity, confirming constructs like trust versus PU and trust versus attitude are distinct [37]. Values between 0.85 and 0.90 (trust vs. PEOU) are acceptable but may need further review. Negative HTMT values between trust and perceived risk or security suggest possible inverse relationships needing more examination [38].

Composite reliability (CR) assesses internal consistency, with values above 0.7 indicating good reliability. All constructs in this study exceed this threshold, showing consistent measurement [39]. Cronbach alpha, a traditional reliability measure, is acceptable above 0.6. All variables meet this criterion, further confirming instrument reliability [40].

Table 7. Composite Reliability and Cronbach Alpha Values

Variables	*Composite Reliability*	*Alfa Cronbach*	Reliability
Trust	0,892	0,819	Reliable
Perceived Usefulness	0,910	0,853	Reliable
Perceived Ease of Use	0,935	0,896	Reliable
Perceived Risk	0,886	0,812	Reliable
Perceived Security	0,826	0,707	Reliable
Attitude	0,942	0,877	Reliable
Engagement	0,932	0,855	Reliable
Meaning	0,935	0,895	Reliable

Table 7 presents the study core findings from testing eight hypotheses regarding relationships affecting digital donation intentions. A T-statistic above 1.96 and a P-value below 0.05 indicate statistical significance. Results support six hypotheses: PEOU (H2) and PU (H3) positively influence attitudes; perceived risk (H4) negatively influences attitude; attitude (H6) positively affects engagement; engagement (H7) positively influences donation intention; and trust (H8) positively influences donation intention. However, evidence does not support trust directly influencing attitude (H1) nor perceived security directly influencing attitude (H5).

Table 8. Results of T Statistic Calculation and P Value

Relationship Between Variables	*Original Sample (O)*	Average Example (M)	*Standard Deviation (STDEV)*	Statistic T (O/STDEV)	P - Values
Belief ->Attitude	0,164	0,161	0,105	1,557 people	0,120
Perceived Usefulness ->Attitude	0,285	0,284	0,116	2,465 years	0,014
Perceived Ease of Use ->Attitude	0,350	0,350	0,088	3,952 people	0.000
Perceived Risk ->Attitude	-0,189	-0,185	0,078	2,417 years	0,016
Perceived Security ->Attitude	0,032	0,022	0,069	0,461	0,645
Attitude ->Engagement	0,582	0,580	0,057	10,266 people	0.000
Engagement >Intention	0,330	0,335	0,081	4,073 people	0.000
Attitude ->Intention	0,543	0,540	0,073	7,479 years	0.000

The R-squared values (R^2) of each latent variable, which reflect the proportion of variance in the dependent variables explained by the model, are comprehensively presented in Table 8. These values provide insights into the model ability to capture and explain the relationships among key constructs such as Attitude, Engagement, and Meaning, thereby offering a quantitative measure of the model explanatory power [41].

Table 9. R-square Test Results

Variables	R-squared
Attitude	0,685
Engagement	0,339
Meaning	0,613

Table 9 shows R^2 values indicating the variance explained by the model: Attitude (0.685 or 68.5%) influenced by trust, PU, PEOU, perceived risk, and perceived security; Engagement (0.339 or 33.9%) influenced by Attitude; and Intention (0.613 or 61.3%) influenced by Attitude and Engagement. The remaining variance is due to factors outside the study. The model predictive power was assessed using Q^2, with a value of 0.919 (91.9%), indicating strong ability to explain variance in donation intention [42].

Based on Table 8, Hypothesis 1 ("trust positively affects attitude toward digital donation intention") is rejected (p = 0.120; T = 1.557), indicating that trust does not directly influence attitudes in this sample. This may be due to the Church's institutional credibility fostering implicit trust [43]. Recent studies also suggest that trust's direct effect is less significant, with factors like Perceived Ease of Use, social influence, and emotional involvement playing stronger roles [44]. The narrative also highlights how Perceived Usefulness, ease of use, and engagement consistently explain donation intention [45].

Hypothesis 2, that PU positively influences attitude, is accepted, supported by a p-value of 0.014 and T-statistic of 2.465. PEOU also positively influences attitudes, aligning with previous studies showing ease of use fosters positive attitudes and intentions to donate digitally. Easy navigation helps users identify as generous donors, enhancing positive attitudes [46].

Hypothesis 3, that PEOU positively affects attitude toward digital donation, is strongly accepted ($p \approx 0,\ T = 3.952$). This confirms PEOU as a key factor in user acceptance and donation intention, supported by TAM and prior research emphasizing simplicity and emotional engagement [47].

Hypothesis 4, stating perceived risk negatively influences attitude, is accepted (p = 0.016, T = 2.417). High perceived risk reduces positive attitudes toward digital donations, consistent with literature on banking and online services. Concerns about donation effectiveness and security deter giving [48]. These findings emphasize the need to address perceived risk to improve attitudes and increase digital donations. The study technopreneurial relevance lies in its potential to guide the development of faith-based fintech platforms that leverage trust, security, and engagement to encourage digital giving [49].

Hypothesis 5 ("perceived security positively affects attitude toward digital donation intention") is rejected, with a p-value of 0.645 and T-statistic of 0.461. Perceived security together enhance user trust in donation platforms, influencing attitudes [50]. Digital literacy and security awareness also play key roles in shaping positive attitudes and increasing participation. Educating users and ensuring transparency are crucial for fostering engagement [51].

Hypothesis 6 ("attitude positively affects involvement in digital donation") is accepted, with p=0.000 and T = 10.266. Positive attitudes increase engagement, supported by studies highlighting emotional connections, social media interactivity, and storytelling as motivators [52].

Hypothesis 7 ("engagement positively affects digital donation intention") is accepted (p = 0.000, T = 4.073). High engagement fosters emotional bonds and social responsibility, boosting donation intentions [53].

Hypothesis 8 ("attitude positively affects digital donation intention") is accepted (p = 0.000, T = 7.479). Positive attitudes toward technology correlate with stronger donation intentions. However, positive attitude alone doesn't guarantee behavior, as factors like perceived behavioral control and social norms also influence actual donations. Overall, fostering positive attitudes, trust, and engagement is vital to increasing digital donation participation [54].

4. MANAGERIAL IMPLICATION

The findings suggest that unexamined factors such as habit, social influence, donation size, and leadership policies may significantly influence digital donation intentions in the Catholic Church. While this study emphasizes psychological and technological constructs, behavioral and institutional factors also play a critical role. Church leaders and platform managers should implement strategies that address these elements to improve digital giving outcomes. Cultivating a habit of digital donation can involve regular reminders, incorporating digital giving into weekly services, and offering easy to use systems that encourage consistent participation. Social influence may be enhanced by engaging respected clergy, lay leaders, and active parish members to promote and normalize digital giving. Providing transparency about donation size options and clearly communicating how contributions support church programs can increase trust and motivation. Leadership policies that prioritize digital innovation through staff training, digital budgeting, and infrastructure support are vital for long-term adoption. Future research should examine the roles of parish leadership and empirically analyze socioeconomic factors like income, education, and digital literacy to understand their impact on donation behavior. These insights will help the Church develop more effective, inclusive, and sustainable digital donation strategies that align with its mission in an evolving digital society.

5. CONCLUSION

The results show that six of eight hypotheses are supported. Perceived Ease of Use (H2) and Perceived Usefulness (H3) significantly influence attitudes toward digital donation, while perceived risk (H4) has a negative effect though reducing risk can enhance engagement. Engagement (H7) and trust (H8) positively affect donation intention. In contrast, the direct influence of trust on attitude (H1) and the indirect effect of perceived security (H5) are not significant, possibly due to the Church's existing institutional credibility, which reduces the need for explicit trust.

These findings suggest that in the post-pandemic context, users are more driven by convenience and Perceived Usefulness than by trust alone. The study demonstrates that digital transformation can strengthen donation intentions in the Indonesian Catholic Church by offering secure, accessible, and user friendly donation platforms. Psychological constructs like trust, Perceived Usefulness, Perceived Ease of Use, and perceived security shape user attitudes and engagement, which drive donation behavior. A proposed QRIS based mobile platform featuring donor dashboards, impact tracking, and secure transactions reflects practical implementation aligned with digital preneurship, technopreneurship, and socialpreneurship goals, enabling scalable and community oriented religious giving solutions.

Theoretically, this study extends the Technology Acceptance Model (TAM) by integrating trust, perceived risk, and security into a faith-based context. Engagement emerges as a key mediator between attitude and donation intention, while ease of use and usefulness remain dominant predictors. These insights provide a foundation for faith based digital entrepreneurship by encouraging the creation of fintech platforms that combine technology, trust, and transparency to foster greater participation and long-term sustainability in religious donations.

6. DECLARATIONS

6.1. About Authors

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6.2. Author Contributions

Conceptualization: TS; Methodology: DJ; Software: RA; Validation: DA and TS; Formal Analysis: DJ and RA; Investigation: DA; Resources: TS; Data Curation: DJ; Writing Original Draft Preparation: RA and DA; Writing Review and Editing: TS and DJ; Visualization: RA; All authors, TS, DJ, RA, and DA, have read and agreed to the published version of the manuscript.

6.3. Data Availability Statement

The data presented in this study are available on request from the corresponding author.

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6.5. Declaration of Conflicting Interest

The authors declare that they have no conflicts of interest, known competing financial interests, or personal relationships that could have influenced the work reported in this paper.

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