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## Why do Malaysians perform Internet Giving?

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### **Abstract**

The purpose of this study is to investigate drivers influencing internet giving behaviour among bank customers in Malaysia. Using the theory of interpersonal behaviour (TIB) as a baseline theory, this study proposes a theoretical model of internet giving behaviour in Malaysia. Data from 200 usable questionnaires are analysed using partial least squares (PLS). PLS results reveal that internet giving behaviour is influenced by affect, social factors and facilitating conditions. The proposed relationship between internet giving behaviour and religious satisfaction is also fruitful. This study examines internet giving behaviour with an enhanced consumer model including the TIB and religious satisfaction. With the support of the TIB, the model could be applied as a useful theoretical framework to investigate other giving areas.

**Keywords: Giving; Consumer behaviour; Internet banking services; Internet giving; Malaysia**

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## **INTRODUCTION**

By definition, internet giving means money donations from individuals to organisations or third parties via their internet banking accounts. Internet giving has a bright future in Malaysia as one of the ways of helping needy given the increased number of internet and internet banking users nationwide. Evidently, the penetration rate of internet banking in Malaysia stood at 49.1 per cent as at June 2013, indicating a good prospect of internet giving [1]. This exponential trend shows a bright future for internet giving in Malaysia by turning the users to e-donors, justifying the donation funds generated using internet banking can be enormous. This may explain why internet giving is so important. This development has enabled internet banking providers (e.g. Maybank and CIMB) to improve their list of services available to their customers pertinent to giving. For instance, Maybank lists out some of the organisations involving in internet giving on its internet banking services like Islamic Relief Malaysia, Islamic Aid Malaysia, Mercy Malaysia, MAKNA, MAA-Medicare Kidney and Lembaga Zakat Selangor, to mention some. It also advertises the account numbers of needy on its official internet banking website which allows prospective donors to donate money to the needy electronically. Although internet giving is accessible in Malaysia, there exists limited evidence relating to the factors determining internet giving use. There is a potential indication that the system is used by Malaysians, however, limited evidence is offered on what motives determine their decision. With proper understanding of actual use, internet giving can be of a competitive weapon for banks offering internet banking services, in turn, improving their corporate social responsibility at helping needy and poor people effectively. In all, the current study uses the theory of interpersonal behaviour (TIB) to examine the actual use of internet giving in Malaysia.

The TIB is chosen owing to some reasons. Firstly, it is a flexible theory whereby it has been extended earlier to various settings. Earlier works have empirically supported this issue [2,3]. Secondly, to the best of our knowledge, although the TIB is advantageous, limited works have been done to extend the theory to internet giving. The TIB has not been tested in the context of internet giving, perhaps because it is a complex model compared with the TRA and the TPB, which makes it under-researched [3]. The current study aims to void the gap, and justify further whether the theory is relevant or not in the context of internet giving.

## **LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT**

### **Affect**

By definition, affect is a person's "feeling" associated with a particular behaviour [4]. Hooge [5] reveals that positive emotions are instrumental in motivating givers to participate in gift giving because givers also intend to express their feelings of being altruistic and helpful to others. Review from prior works, however, suggest limited evidence pertinent to a relationship between affect and behaviour in the context of giving [3,6]. However, a study by Bekkers [7] provides a notion that individuals' affect is related to giving behaviour. Bekkers [7] reports that women, younger persons and those

who describe themselves as more extravert, warm, helpful, better able to take the perspective of others and more empathic are more likely to display intentions to volunteer. This result is also consistent with a study by Willer et al. [8] who discover that women are more likely to donate because of an emphatic response to poverty while men are generally less motivated by empathy. Unlike Bekkers [7], Willer et al. [8] further discover that a message that emphasised that poverty hurts everyone in society increased men's poverty concern and willingness to contribute money to help needy as consistent with their self-interest. Combined all, both studies Bekkers [7] and Willer et al. [8] indicate that feeling or affect influences giving behaviour, hence the following hypothesis is proposed:

H1: Affect has a positive impact on the internet giving behaviour.

### **Social factors**

By definition, social factors refer to the influence of the family members, friends and other people, which leads him to perform internet giving. Importantly, Wu et al. [9] argue that social factors are instrumental and impacting one's attitude to perform charitable giving provided all members in society appreciate such a behaviour. This clarifies that one behaviour is generally influenced by social norms, which depend on messages received from others and reflect what individuals think they should do [10]. Generally, an individual may feel guilty if he donates less than a social norm, explaining why donation of others is so instrumental in influencing individual's decision to donate money. In fact, individuals will be reluctant to contribute if their wealthier peers appear relatively uncharitable [10]. Moreover, Smith and McSweeney [11] discover that social factors are instrumental in determining charitable giving. In a similar vein, Dennis et al. [12] also discover a significant relationship between social factors and corporate philanthropy. In that study, however, social factors are termed as political pressures. Unlike these studies, a study by Knowles et al. [13] discovers an insignificant relationship between social factors and behavioural intention to donate money. These findings indicate that the effect of social factors on giving remains inconclusive, which warrants further investigation. Thus:

H2: Social factors have a positive impact on the internet giving behaviour.

### **Facilitating conditions**

By definition, facilitating conditions mean "out there" in the environment, which makes certain behaviours, are executable [4]. In the current context, the provision of support for users of internet giving may be one type of facilitating conditions that can influence the use of the system. By helping users and assisting them when they face difficulties, some barriers affecting the behaviour are reduced or minimised. This describes that one's decision to perform internet giving is influenced by supports offered and provided by online banking services. A study by Mano [14] discovers that the direction of monetary contributions relies on whether donors are involved in voluntary engagement offline or online. This means that when voluntary engagement is offline, there is less likelihood of donating money from respondents. In this study, however, it is worth noting

that “individuals who are active online have tendency to engage in internet giving”. With improved facilitating conditions, one’s decision to perform internet giving is likely greater. Empirically, the literature from other fields has proven that facilitating conditions have a significant influence on behaviour. For instance, Cheng et al. [15] and Pee et al. [6] discover a significant effect of facilitating conditions on usage. With respect to donation, Mano [14] notes that when there is internet at home, the chances of engaging in online activities and therefore donating money electronically are higher. Thus:

H3: Facilitating conditions have a positive impact on the internet giving behaviour.

## **Religious satisfaction**

In the current context, religious satisfaction is added. By definition, religious satisfaction is viewed as a degree of peace of mind because of good deeds (e.g. giving) that is inspired by strong faith. The concept of religious satisfaction is likely to be relevant in our study, as internet giving can improve one’s religious satisfaction because of doing good deeds to others, by helping them financially via internet giving. In fact, internet giving makes one’s religious satisfaction greater because it provides consumers a convenience way to donate money by providing cost and time savings. Religious satisfaction and giving are particularly related. In other words, one who is pious believes giving is part of faith, in which by performing such an act, one is endowed with a beautiful feeling emanated from the feeling of gratefulness to God [16,17]. Based on literature searches, three studies examine the relationship between giving and feeling of satisfaction [7,18,19]. Cialdini et al. [18] assert that one who donates money has tendency to repeat the behaviour owing to the fact such a behaviour makes him feel better and happy. Bekkers [7] asserts that people who give money or time for the benefit of others experience a number of psychological rewards. This suggests giving is nurturing a sense of religious satisfaction which makes people feel happy and grateful. People will feel themselves better when they perform an activity that benefits a group of persons with a higher degree of certainty. The notion of religious satisfaction and its importance in the charitable giving is also addressed by Kandrack [19] who discover a positive relationship between the amount of money given to others and happiness, implying that giving can nurture a sense of happiness among givers because of doing good deeds to others and being blessed by God. Thus:

H4: Internet giving behaviour has a significant effect on religious satisfaction.

Figure 1 presents the four hypotheses in a theoretical framework.

## **METHODOLOGY**

### **Samples**

The participants used in this study are bank customers of Malaysian commercial banks offering internet banking services. The study is conducted in Labuan, one of the Federal Territories in Malaysia. To select respondents, judgment sampling is employed where two conditions are defined. (1) Do you have an internet banking account? and (2) Have

you donated money using your internet banking accounts? The respondents are selected when they meet these requirements. Further, sample is determined using Comrey [20] recommendation. Following Comrey [20] recommendation, a total of 230 questionnaires are distributed. Of these, 200 questionnaires are usable while 30 questionnaires are discarded because incomplete. The sample size of 200 is acceptable. Table 1 reports the demographic characteristics of the respondents:  
Measurement items

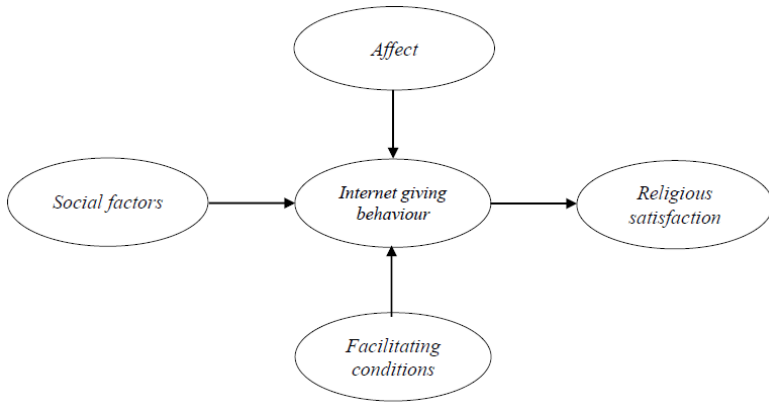


Figure 1: A theoretical framework

Measurement items used in this study are generated from earlier studies except religious satisfaction.

- Three items for affect are adapted from Pee et al. [6] and Moody et al. [3];
- Three items for social factors are adapted from Pee et al. [6] and Moody et al. [3]; and
- Three items for facilitating conditions are adapted from Cheng et al. [15].

In terms of religious satisfaction, this present work refers to the work of many researchers including Poloma and Pendleton [16] and Casas et al. [21]. However, using directly the instruments emanated from these studies is not possible because they are originally designed within the context of sociology and general well-being. Instead, the current study proposes three items that are developed specially for the present study. Likewise, three measurement items representing internet giving behaviour are developed based on Bergeron et al. [4]. A fivepoint Likert scale ranging from “strongly disagree” (1) to “strongly agree” (5) is used to evaluate each statement for all constructs. A pilot test is conducted to evaluate the content validities of the constructs’ items using bank customers who have used internet banking services for giving purposes. A total of 20 actual bank customers rate the measurement items. The research items are revised based on the outcome of the pilot test for actual survey.

## FINDINGS

### Measurement model

Two-stage approach of PLS is used [22]. This involves measurement model and

structural analysis.

Pertaining to measurement model, construct validity consists of convergent validity and discriminant validity. Convergent validity is relied on factor loadings, average variance extracted (AVE) and composite reliability (CR). Factor loading should be at least 0.707 with no measurement item loading more highly on other constructs than the construct it intends to measure [23]. On the same note, the AVE value should be well above of 0.5 to claim sufficiency in the construct’s validity [24]. Furthermore, the CR should be greater than the threshold value of 0.7.

Table 1: Profile of respondents

<b>Demographic items</b>	<b>Description</b>	<b>Frequency</b>	<b>Percentile</b>
<b>Gender</b>	Male	81	40.5
	Female	119	59.5
<b>Marital status</b>	Single	42	21.0
	Married	158	79.0
<b>Age</b>	25-29	3	1.5
	30-34	34	17.0
	35-39	69	34.5
	40-44	59	29.5
	45-49	25	12.5
	50-54	5	2.5
	Above 55	5	2.5

Table 2 shows that all factor loadings for the dimensions are greater than the threshold value of 0.7. Factor loadings for internet giving behaviour are greater than the threshold, inferring the three items are valid. All items are retained. Further, three items representing each affect and social factors are found to be valid. Factor loadings for items capturing facilitating conditions are also acceptable. Moreover, three items capturing religious satisfaction are found to be valid. All items used have a value well above the threshold value of 0.7. Further, Table 2 indicates that all items exhibit high loadings on their constructs (bold values) and no items are loaded higher on constructs they are not intended to measure.

Table 3 shows AVE, the CR and Cronbach’s alpha. The reported CR exceeds the recommended value of 0.7 [23]. The AVE values for all constructs are greater than the threshold value of 0.5, hence demonstrating convergent validity [24]. On the same trend, Cronbach’s alpha for all indicators are exceeded the recommended value of 0.6, suggesting that the dimensions representing the constructs have high internal consistency.

Table 2: Factor loadings

	<b>AF</b>	<b>IGB</b>	<b>FC</b>	<b>RSAT</b>	<b>SF</b>
<b>AF1</b>	<b>0.855</b>	0.547	0.400	0.518	0.481
<b>AF2</b>	<b>0.905</b>	0.492	0.499	0.478	0.577
<b>AF3</b>	<b>0.918</b>	0.580	0.507	0.479	0.586
<b>IGB1</b>	0.495	<b>0.895</b>	0.486	0.517	0.568
<b>IGB2</b>	0.505	<b>0.855</b>	0.474	0.358	0.484
<b>IGB3</b>	0.567	<b>0.828</b>	0.373	0.532	0.406
<b>FC1</b>	0.445	0.375	<b>0.801</b>	0.528	0.428
<b>FC2</b>	0.504	0.536	<b>0.963</b>	0.484	0.527
<b>FC3</b>	0.462	0.458	<b>0.916</b>	0.426	0.515
<b>RSAT1</b>	0.558	0.523	0.434	<b>0.946</b>	0.462
<b>RSAT2</b>	0.426	0.432	0.444	<b>0.917</b>	0.492
<b>RSAT3</b>	0.513	0.545	0.560	<b>0.882</b>	0.378
<b>SF1</b>	0.594	0.529	0.477	0.415	<b>0.882</b>
<b>SF2</b>	0.477	0.516	0.526	0.445	<b>0.917</b>
<b>SF3</b>	0.581	0.475	0.473	0.436	<b>0.891</b>

**Notes:** AF=Affect, IGB=Internet Giving Behaviour, FC=Facilitating Conditions, RSAT=Religious Satisfaction, SF=Social Factors.

In terms of discriminant validity, the square root of the AVE from the construct is greater than the correlation shared between that constructs and others in the model [24]. As described in Table 4, the values for the square root of the AVE of the constructs under examination are well above the recommended value of 0.7, suggesting the discriminant validity.

### Structural analysis

In this study, PLS is conducted to test the hypotheses namely H1, H2, H3 and H4. PLS is a powerful approach to investigate causal models comprising multiple constructs with multiple items [25]. Following Hulland [26], this study reports R2 values for all endogenous constructs included in their models. R2 is a measure of the predictive power of a model for the dependent variables. Based on this suggestion, the present study reports R2 values for endogenous variables. Six explanatory variables explain 45.4 per cent of the variance of internet giving behaviour which is well above the recommended value of 20 per cent, suggesting the model is acceptable. When internet giving behaviour turns to be an explanatory variable, it is able to explain 30.4 per cent of the variance of religious satisfaction, meeting the threshold value and supports the model.

Table 3: AVE, Composite reliability, Cronbach’s alpha

	<b>AVE</b>	<b>Composite Reliability</b>	<b>R<sup>2</sup></b>	<b>Cronbach’s Alpha</b>
<b>AF</b>	0.798	0.922	0.000	0.873
<b>IGB</b>	0.740	0.895	0.454	0.824
<b>FC</b>	0.803	0.924	0.000	0.875
<b>RSAT</b>	0.838	0.939	0.304	0.903
<b>SN</b>	0.804	0.925	0.000	0.878

**Notes:** AF=Affect, IGB=Internet Giving Behaviour, FC=Facilitating Conditions, RSAT=Religious Satisfaction, SF=Social Factors.

As described in Table 5 and Figure 2, affect is significantly associated with internet giving behaviour ( $\beta = 0.36, p < 0.01$ ). Social factors are significantly associated with internet giving behaviour ( $\beta = 0.24, p < 0.01$ ). Facilitating conditions are significantly associated with internet giving behaviour ( $\beta = 0.20, p < 0.01$ ). These results indicate that the TIB’s constructs are found valid in the current framework, extending its generalisability to the context of internet giving. Notably, religious satisfaction also offers a fresh insight into an understanding of internet giving behaviour from Malaysians’ context. Evidently, internet giving behaviour has a large effect on religious satisfaction, suggesting such a behaviour can help to boost one’s satisfaction towards his religion ( $\beta = 0.55, p < 0.01$ ).



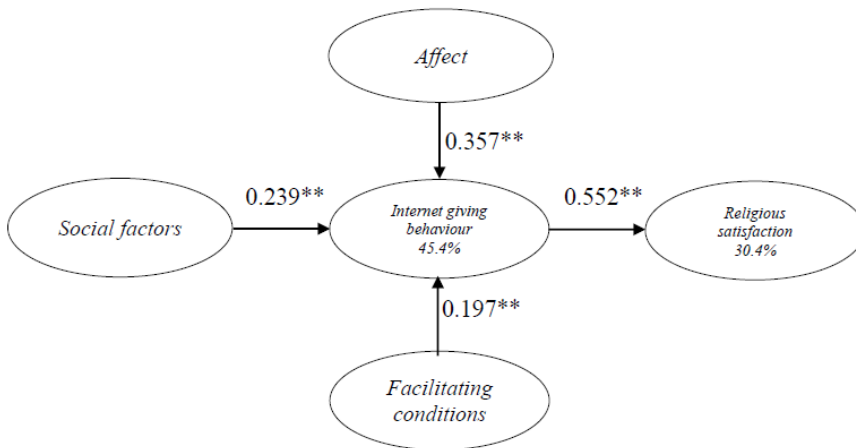


Figure 2. Analysed theoretical framework

### Post hoc analysis

Beyond the research objective, given a framework that suggests a potential evidence for mediation results, the current study attempts to examine the potential role of internet giving behaviour as a mediating factor. Using Preacher and Hayes’ [27] bootstrapping method, this study reveals a significant indirect effect of affect, implying internet giving behaviour mediates the relationship between affect and religious satisfaction ( $\beta = 0.36 \times 0.55 = 0.20$ , t-value = 5.065). It is also discovered that there exists a significant indirect effect of social factors, implying internet giving behaviour mediates the relationship between social factors and religious satisfaction ( $\beta = 0.24 \times 0.55 = 0.13$ , t-value = 3.96). The same outcome is also obtained for facilitating condition ( $\beta = 0.20 \times 0.55 = 0.11$ , t-value = 3.28). In all, internet giving behaviour is considered a good mediating variable in the current context.

### DISCUSSION

Evidently , the results show that affect, social factors and facilitating conditions have significant effects on internet giving behaviour. Internet giving behaviour, in turn, is significantly related to religious satisfaction. Further discussions are provided.

With respect to affect, individuals who have emotions that positively consider the use of the internet giving are more likely to use it for charity. This outcome is consistent with a previous study by Bekkers [7] who describes that those who are emphatic are those who are more likely to display intention to participate in giving behaviour. Our results show that the higher the extent of affect, the better is the internet giving behaviour. The results illustrate that internet giving can be of interesting, pleasant and gratifying. When these elements are greater, individuals are more likely to perform internet giving. This is consistent with previous studies [4,15]. These studies acknowledge that consumers’ affect influences behaviour when the elements of feeling are emphasised. In the present study, affect is closely related to one’s feeling that internet giving is gratifying, pleasant

and interesting, in which such capacity is built based on consumers’ knowledge on the system through information searching, third parties and their own experiences.

Table 4: Discriminant validity

	<b>AF</b>	<b>IGB</b>	<b>FC</b>	<b>RSAT</b>	<b>SF</b>
<b>AF</b>	<b>0.893</b>				
<b>IGB</b>	0.607	<b>0.860</b>			
<b>FC</b>	0.525	0.516	<b>0.896</b>		
<b>RSAT</b>	0.551	0.552	0.528	<b>0.915</b>	
<b>SF</b>	0.614	0.566	0.549	0.481	<b>0.897</b>

**Notes:** AF=Affect, IGB=Internet Giving Behaviour, FC=Facilitating Conditions, RSAT=Religious Satisfaction, SF=Social Factors.

Table 5: Path analysis

<b>Pathway</b>	<b>B</b>	<b>Standard deviation</b>	<b>t-value</b>
<b>AF→ IGB</b>	0.357	0.060	5.958
<b>IGB→RSAT</b>	0.552	0.055	10.071
<b>FC→IGB</b>	0.197	0.058	3.366
<b>SF→IGB</b>	0.239	0.055	4.326

**Notes:** AF=Affect, IGB=Internet Giving Behaviour, FC=Facilitating Conditions, RSAT=Religious Satisfaction, SF=Social Factors.

It is discovered that social factors affect internet giving behaviour. This is consistent with studies by Deb et al. [10] and Thompson et al. [25] that find one’s decision is generally influenced by social factors. We expand on these previous works by exploring the social factors at the individual level regarding the use of internet giving. Three parties, family, friends and co-workers are the significant dimensions capturing social factors. It is described that one is particularly influenced by the messages disseminated by these parties in a social circle via words-of-mouth and written communication which can be sent on SMS and on Facebook. The greater the extent of social factors, the better is the internet giving acceptance.

Our result also suggests that facilitating conditions are an important variable. This outcome corroborates with findings of Cheng et al. [15] and Pee et al. [6] while it is in

contradiction with a finding of Thompson et al. [25]. This is because the current study operationalises, to a certain extent, the items according to Cheng et al. [15] and Pee et al. [6] where supports from the service providers are pivotal. This means that individuals will perform internet giving behaviour when supports are available when needed. Similarly, our finding is also in line with Mano's [14] assertion who argues that facilitating conditions are instrumental in the formation of individual's giving behaviour. Furthermore, the current study concludes that giving behaviour over the internet is more likely to occur when facilitating conditions are taken care of. It is explained that an individual tends to perform internet giving but does not have an internet connection, usage is less likely to occur. Our result demonstrates the importance of organisational supports at ensuring the continuous use of internet giving among users.

To finish, internet giving behaviour and religious satisfaction are significantly related. This finding supports views from previous studies where religious satisfaction is important in consumer research [1,16,21] and hence extends its generalisability to the current context. This finding is also in line with the assertion raised earlier by Bekkers [7] who argues that people will feel themselves better when they have performed a giving activity that benefits a group of persons. Thus, those who believe that internet giving can increase their religious satisfaction are more likely to adopt the system.

## **CONCLUSION, THE THEORETICAL AND PRACTICAL IMPLICATIONS**

The current study has explained why do Malaysians perform internet giving using empirical investigations. Importantly the current study reports significant contributions both on the theoretical and practical implications.

On the theoretical stand point, the study extends the application of the TIB to include internet giving behaviour. In other words, such theories are instrumentals in understanding individuals' formation of prosocial behaviours of internet giving, extending the use of the theories to include internet giving. To the best of our knowledge, this study is a pioneer study of extending the TIB at the individual level to examine internet giving behaviour in Malaysia. On the practical part, there are several implications explained. Concerning affect, given that internet giving behaviour is completely voluntary, bank managers should develop a network with users through social media and ensure the information on the system is available for reading and reference. Besides, sharing a testimony from previous users with regard to the internet giving behaviour can help to create feeling to persuade prospective users to use their internet banking accounts for giving. Concerning social factors, bank managers may work with religious institutions, local universities and schools to tap the importance of social factors, hence, encouraging prosocial behaviours regarding internet giving. Concerning facilitating condition, bank managers may escalate the use of internet giving among internet banking users by providing sufficient technical supports for better giving decision among users.

The current study also extends the importance of religious satisfaction within the

research context. As such, bank managers should, at least, offer free consultations both online and offline to facilitate the queries pertinent to the system. It can also be done by disseminating cogent and comprehensive fliers that illustrate the spiritual benefits obtained when one is about to perform an online money donation. This would help to raise awareness and give people greater understanding on the impact of internet giving behaviour on religious satisfaction, resulting better acceptance of the system.

## Limitations and Future Research

As far as the current study is concerned as an emerging area of internet giving, some limitations are discovered. Two limitations are explained. Firstly, the geographical constraints in which the findings could not reflect to all people in Malaysia. The current study is only done in one particular place, that is, Federal Territory of Labuan. Secondly, the current study only examines one theory to examine Malaysians' internet giving behaviour which may be different if two or more theories are about to employ. In response to these issues, future studies could examine different locations to extend the findings and to test different theories within the internet giving context. Nevertheless, the current study has been exploratory in nature but offers fresh insights into understanding why do Malaysians perform internet giving.

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