

Subjective norms as a mediation of the opportunity to donate factors and agreeableness personality that can affect the intention to donate

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CHRONICLE

Article history:

Received: August 29, 2021
 Received in revised format:
 October 9 2021
 Accepted: October 25, 2021
 Available online:
 October 25, 2021

Keywords:

Opportunity To Donate
Subjective Noms
Intention To Donate
Theory of Reasoned Action
Theory of Planned Behavior

ABSTRACT

The purpose of this study was to determine the role of subjective norms as a mediation between the relationship opportunity to donate and agreeableness personality on intention to donate. This research includes a quantitative approach with a survey method distributed to 400 participants of BPJAMSOSTEK East Java Province using a Likert scale. Data analysis using SEM using WarpPLS 6.0 software. The results of this study state that subjective norms can be a link between the opportunity to donate and in accordance with the intention to donate. This can increase the intention to donate for BPJAMSOSTEK participants. The increased intention to donate owned by participants will increase participants who donate.

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1. Introduction

Human behavior is something that always exists in every aspect of human life. Therefore, human behavior is something important and needs to be well understood. Humans behave because of the need to achieve goals. One of the first theories to study the factors driving behavior is the Theory of Reasoned Action (TRA) by Fishbein & Ajzen (1975). In this theory, it is explained that human behavior is preceded by an intention, where the intention is determined by subjective attitudes and norms. This theory was further developed by Ajzen (1991) into Theory of Planned Behavior (TPB). TPB complements TRA, namely by having behavioral control as one of the determinants of human intentions and human behavior. TRA and TPB have been widely used to explain various types of human behavior, such as pro-environmental behavior, purchasing behavior of green-food products (Ham *et al.*, 2015), department store customer behavior (Pratana, 2014), and others. One type of behavior that is interesting to study is related to the behavior of donating. The behavior of donating is basically the giving of physical assistance by a person or legal entity that is voluntary in nature and without compensation in the form of profits. Several studies that use TPB as a grand theory that are relevant to the behavior of donating are research by Pauli *et al.* (2017) on organ donation behavior and Pérez and Egea (2019) on behavior

Donating behavior is a manifestation of human nature as social beings, namely doing something not only for themselves but also for others (Dunfield, 2014; Doucet *et al.*, 2016). The existence of donations can provide good benefits for the donors (donors), and mainly provide benefits for the donors. For donors, donating to parties in need can bring satisfaction. Meanwhile, for the donation target, getting donations can help fulfill their needs. Heikal *et al.* (2014) regarding zakat, and Van der Linden (2011) regarding charitable behavior. Donating behavior is a manifestation of human nature as social beings, namely doing something not only for themselves but also for others (Dunfield, 2014). The existence of donations can provide

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good benefits for the donors (donors), and primarily provide benefits for the donors. For donors, donating to parties in need can bring satisfaction. Meanwhile, for the donation target, getting donations can help fulfill their needs.

Based on this explanation, there is a research gap, namely wanting to know the role of subjective norms owned by members in influencing the relationship between the opportunity to donate and the suitability of personality to the intention to donate.

2. Literature Review and Conceptual Framework

Ajzen (2005) defines Subjective Norm as a function based on beliefs called normative beliefs, namely beliefs about agreement and/or disagreement originating from referents or people and groups that influence individuals (significant others) such as parents, spouse, close friends, coworkers or others to a behavior. Subjective norm is an individual's perception of social pressure to perform or not to perform a behavior. Jogiyanto in Septifani (2014) explains that the Subjective Norm is a person's perception or view of the beliefs of others that will fulfill an interest in doing or not doing the behavior under consideration. Meanwhile, Ramayah & Harun (2005) explain that Subjective Norm is a form of individual belief to obey the directions or suggestions of people around them to participate in entrepreneurial activities. Furthermore, Ramayah & Harun (2005) explained that the Subjective Norm indicators are (1) the role of the family, (2) the support of people who are considered important, and (3) the support of friends.

Donate is an amount of money donated to a particular organization and group of people for the welfare of individuals. According to the Big Indonesian Dictionary, donations can be interpreted as permanent donations (in the form of money) from donors to associations, or can also be interpreted as gifts or gifts. Smith and McSweeney (2007) define donating behavior as donating money to charities or community service organizations. Fishbein and Ajzen (1975) suggested that there are four important elements in the formation of intentions, namely behavior, the object or target where the behavior is shown, the situation in which the behavior is displayed and the time at which the behavior will be performed. At the most specific level, a person will display certain behaviors depending on the object in a certain situation and time. Intentions are assumed to be the motivational factors that have an impact on behavior, as an indication of how strong the individual is willing to try and how much effort to perform the behavior. From the explanation above, the intention to donate can be interpreted as the motivation or intention of the individual in carrying out the behavior of donating. Faqah *et al.* (2015) suggested that the Intention to Donate indicators are (1) Attitude to donate, (2) Subjective norms owned, (3) Perceived behavioral control, (4) Descriptive norms in making decisions, (5) Moral norms held, (6) Anticipated regrets, (7) Anxiety about donations, and (8) Adhered religious norms.

Agreeableness refers to an individual's general tendency to be helpful, friendly, and cooperative with others. People who have agreeableness personalities tend to be friendly. In the workplace, friendliness is mostly associated with accommodating employees and prosocial behavior. The indicators of Agreeableness Personality are (1) Straight-forwardness, (2) Trust, (3) Altruism, (4) Modesty, (5) Tender-mindedness, and (6) Compliance (McCrea & Costa in Pervin & Oliver, 2005). Opportunity can be interpreted as the availability of conditions that allow someone to do something. Thus, the opportunity to donate can be defined as the availability of a place that allows someone to channel donations to those in need. In this modern era, the platform for donating has developed. Donations that were originally collected in person, for example through a charity box, can be collected online. The indicators of Opportunity to Donate are (1) Availability of services and (2) Ease of accessing services.

3. Methodology

This study uses a quantitative approach, namely a research approach related to quantification and variable analysis to obtain research results (Apuke, 2017). In addition, this research is also included in explanatory research because it aims to get an explanation of the influence between variables through hypothesis testing (Solimun *et al.*, 2017). This study uses primary data in the form of respondents' perceptions with surveys as data collection using research instruments in the form of questionnaires. This study aims to determine the donation behavior of BPJAMSOSTEK participants. Overall, BPJAMSOSTEK has 11 regional offices spread throughout Indonesia. The more BPJAMSOSTEK participants in an area, the greater the potential for donations in that area. Based on participation data, the regions with the most BPJAMSOSTEK participants are DKI Jakarta, JABAR (West Java), JATENG & DIY (Central Java and DI Yogyakarta), and JATIM (East Java) (BPJAMSOSTEK, 2019).

The population in this study were all active participants of BPJAMSOSTEK East Java Province as of August 2019 as many as $N = 3,028,849$ people spread over 16 branch offices. Sampling is based on the Slovin formula, the number of samples needed is 400 people. Determination of sample allocation at each selected Branch Office is carried out proportionally.

The research hypothesis is formulated based on the conceptual framework shown in Fig. 1.

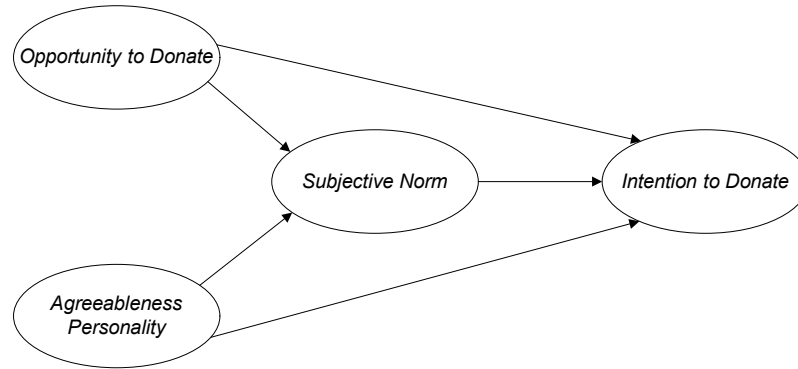


Fig. 1. Research Hypothesis Model

4. Results and Discussion

This study involved 400 respondents who were BPJAMSOSTEK participants in East Java. In this section, a description of the respondents based on age, gender, type of work, length of work, and length of time being a participant in BPJAMSOSTEK is presented. The data obtained from this study indicate that the youngest respondent is 21 years old, while the oldest respondent is 57 years old. In Fig. 2 below, a description of respondents based on age groups is presented in the form of a frequency distribution.

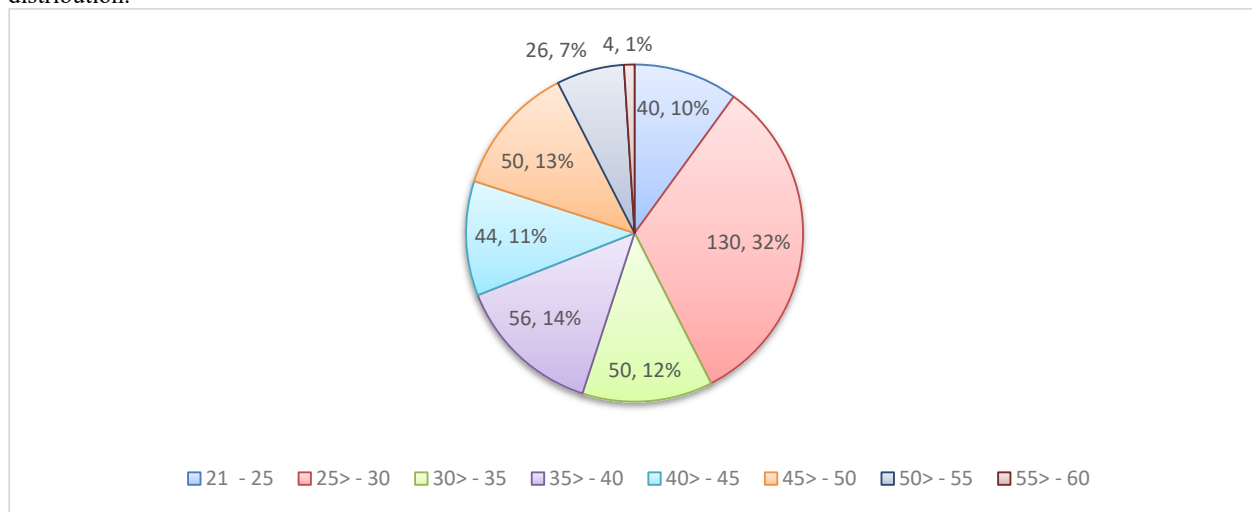


Fig. 2. Description of Respondents by Age

Source: Research Data Processing Results, 2020

Fig. 2 shows that most of the respondents are in the age group of 26-30 years (32%). On the other hand, BPJAMSOSTEK participants aged 51-60 years who became respondents were very few, namely only 8%. Meanwhile, the percentage of respondents in other age groups is almost the same, namely 10% for the age group 21-25 years, 12% for the age group 31-35 years, 14% for the age group 36-40 years, 11% for the age group 41- 45 years, and 13% for the 46-50 year age group. The goodness of fit test of a model in the Structural Equation Model (SEM) method with the WarpPLS approach can be done through the following indices.

Table 1
Results of the Research Model Suitability Test

Index	Values	Criteria	Conclusion
Average path coefficient	APC = 0.151 P < 0.001	Significant if p-value > 0.05	Significant
Average R-squared	ARS = 0.094 P = 0.015	Significant if p-value > 0.05	Significant
Average adjusted R-squared	AARS = 0.087 P = 0.020	Significant if p-value > 0.05	Significant
Average blockVIF	AVIF = 1.040	Accepted if AVIF ≤ 5 Ideal if AVIF ≤ 3.3	Ideal
Average full collinearity VIF	AFVIF = 1.114	Accepted if AFVIF ≤ 5 Ideal if AFVIF ≤ 3.3	Ideal
GoF		Small if GoF ≥ 0.1 Medium if GoF ≥ 0.25 Ideal if GoF ≥ 0.36	Small
Sympson's paradox ratio	SPR = 1.000	Accepted if SPR ≥ 0.7 Ideal if SPR = 1	Ideal
R-squared contribution ratio		Accepted if RSCR ≥ 0.9 Ideal if RSCR = 1	Ideal
Statistical suppression	SSR = 1.000	Accepted if SSR ≥ 0.7	Accepted
Nonlinerbivariate	NLBCDR = 0.933	Accepted if NLBCDR ≥ 0.7	Accepted

Source: Research Data Processing Results, 2020

Based on Table 1, the p-values for the average path coefficient (APC), average R-squared (ARS), and average adjusted R-squared (AARS) are less than 0.05 which indicates a significant model. In addition, the average block value of VIF (AVIF) model reaches 1,040 which is included in the ideal criteria. Similarly, the value of the average full collinearity VIF (AFVIF) also reached 1.114 so it can be said to be included in the ideal criteria. The Tenenhaus GoF value is 0.194 which is included in the small category. In addition, the value of Simpson's paradox ratio (SPR) and R-squared contribution ratio (RSCR) in Table 2 also shows an ideal value, namely 1. Furthermore, the statistical suppression ratio (SSR) and nonlinear bivariate causality direction ratio (NLBCDR) values shows a value indicating that the model is acceptable, which are 1 and 0.933 respectively. Based on the 10 model suitability indices, it can be concluded that the model is fit. Thus, the results of the analysis can be continued for interpretation of the results. This study involved 16 direct influence hypotheses and 1 moderating hypothesis. Hypothesis testing is done by looking at the p-value. The hypothesis is accepted (stating the influence between variables is significant) if the p-value is less than the significant level of 0.05. The results of hypothesis testing in this study are presented in Table 2. In addition, the results of testing the hypothesis graphically are also shown in Fig. 3.

Table 2
Hypothesis Test Results of Direct Effect and Mediation

No.	Hypothesis	Path Coefficient	p-value	Conclusion
H1	Opportunity to Donate (X1) → Subjective Norm (Y1)	0.166	<0.001	Significant
H2	Agreeableness Personality (X2) → Subjective Norm (Y1)	0.147	0.001	Significant
H3	Opportunity to Donate (X1) → Intention to Donate (Y2)	0.074	0.068	Not Significant
H4	Agreeableness Personality (X2) → Intention to Donate (Y2)	0.058	0.121	Not Significant
H5	Agreeableness Personality (X2) → Intention to Donate (Y2)	0.215	<0.001	Significant

Source: Research Data Processing Results, 2020

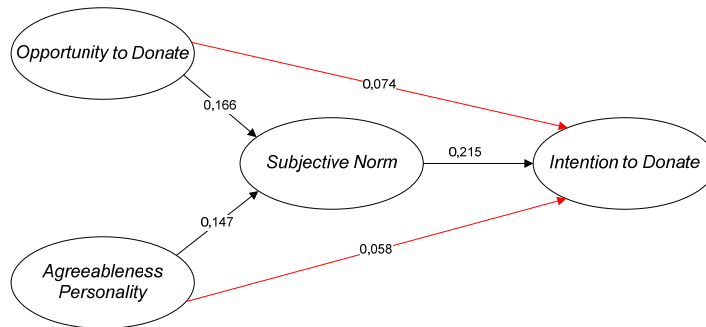


Fig. 3. Research Results Model

Based on Table 2 and Fig. 3, it can be seen that the direct and mediating effects are as follows.

1) Effect of Opportunity to Donate (X1) on Subjective Norm (Y1)

The effect of Opportunity to Donate (X1) on Subjective Norm (Y1) is known to have a path coefficient of 0.166. The positive sign in the path coefficient indicates that the increase in Opportunity to Donate (X1) causes the Subjective Norm (Y1) to increase as well. In addition, the p-value for this effect is <0.001. Because the p-value is smaller than the 0.05 level of significance, it can be stated that the effect is significant. Thus, it can be concluded that Opportunity to Donate (X1) significantly has a positive effect on the Subjective Norm (Y1). In this regard, BPJAMSOSTEK must pay attention to the GN Circle program as a place for donations for BPJAMSOSTEK participants. Thus, it is expected that BPJAMSOSTEK participants will have a greater perception of social pressure to make donations. The variable measurement model shows that Opportunity to Donate (X1) is significantly and positively reflected by two indicators, namely Availability of services (X1.1) and Ease of accessing services (X1.2). On the other hand, the variable measurement model also shows that the Subjective Norm (Y1) is significantly reflected by three indicators, namely the role of the family (Y1.1), the support of people who are considered important (Y1.2), and the support of friends (Y1.3). Based on the indicators that reflect these two variables, it can be explained that an increase in the availability of services (X1.1) and the ease of accessing services (X1.2) can significantly improve the role of the family (Y1.1), the support of people who are considered important (Y1.2), and Friend support (Y1.3). The search results in previous studies have not found any research that discusses the effect of Opportunity to Donate (X1) on Subjective Norm (Y1). However, a number of other studies have explained the effect of Opportunity to Donate (X1) on Attitude (Y1) which is the constituent of Theory of Planned Behavior (TPB). Thus, the results of this study are up-to-date which can explain the positive effect of Opportunity to Donate (X1) on Subjective Norm (Y1) as another variable that composes TPB. In this regard, it is necessary to conduct similar research, both on the same object or on different objects, so that the results of this study can be used as concepts or theories.

2) Effect of Agreeableness Personality (X2) on Subjective Norm (Y1)

The effect of Agreeableness Personality (X2) on Subjective Norm (Y1) is known to have a path coefficient of 0.147. The positive sign on the path coefficient indicates that the increase in Agreeableness Personality (X2) causes the Subjective

Norm (Y1) to increase as well. In addition, the p-value for this effect is 0.001. Because the p-value is smaller than the 0.05 level of significance, it can be stated that the effect is significant. Thus, it can be concluded that the Agreeableness Personality (X2) has a significant positive effect on the Subjective Norm (Y1). The variable measurement model shows that Agreeableness Personality (X2) is significantly and positively reflected by six indicators, namely Straight-forwardness (X2.1), Trust (X2.2), Altruism (X2.3), Modesty (X2.4), Tender-mindedness (X2.5), and Compliance (X2.6). On the other hand, the variable measurement model also shows that the Subjective Norm (Y1) is significantly reflected by three indicators, namely the role of the family (Y1.1), the support of people who are considered important (Y1.2), and the support of friends (Y1.3). Based on the indicators that reflect the two variables, it can be explained that the increase in Straight-forwardness (X2.1), Trust (X2.2), Altruism (X2.3), Modesty (X2.4), Tender-mindedness (X2.5), and Compliance (X2.6) can significantly improve Family Role (Y1.1), Support of important people (Y1.2), and Support of friends (Y1.3). The search results in previous studies have not found any research that discusses the effect of Agreeableness Personality (X2) on Subjective Norm (Y1). However, a number of other studies have explained the effect. Thus, the results of this study are up-to-date which can explain the positive effect of Agreeableness Personality (X2) on Subjective Norm (Y1) as another variable that composes TPB. In this regard, it is necessary to conduct similar research, both on the same object or on different objects, so that the results of this study can be used as concepts or theories.

3) Effect of Opportunity to Donate (X1) on Intention to Donate (Y2)

The effect of Opportunity to Donate (X1) on Intention to Donate (Y2) is known to have a path coefficient of 0.058. The positive sign in the path coefficient indicates that an increase in Opportunity to Donate (X1) causes Intention to Donate (Y2) to increase as well. In addition, the p-value for this effect is 0.068. Because the p-value is greater than the 0.05 level of significance, it can be stated that the effect is not significant. Thus, it can be concluded that Opportunity to Donate (X1) does not significantly have a positive effect on Intention to Donate (Y2).

4) Effect of Agreeableness Personality (X2) on Intention to Donate (Y2)

The effect of Agreeableness Personality (X2) on Intention to Donate (Y2) is known to have a path coefficient of 0.215. The positive sign on the path coefficient indicates that the increase in Agreeableness Personality (X2) causes the Intention to Donate (Y2) to increase as well. In addition, the p-value for this effect is 0.0121. Because the p-value is greater than the 0.05 level of significance, it can be stated that the effect is not significant. Thus, it can be concluded that the Agreeableness Personality (X2) does not significantly have a positive effect on the Subjective Norm (Y1).

5) Effect of Subjective Norm (Y1) on Intention to Donate (Y2)

The effect of Subjective Norm (Y1) on Intention to Donate (Y2) is known to have a path coefficient of 0.150. The positive sign on the path coefficient indicates that the increase in the Subjective Norm (Y1) causes the Intention to Donate (Y2) to increase as well. In addition, the p-value for this effect is 0.001. Because the p-value is smaller than the 0.05 level of significance, it can be stated that the effect is significant. Thus, it can be concluded that the Subjective Norm (Y2) has a significant positive effect on Intention to Donate (Y2). The variable measurement model shows that the Subjective Norm (Y1) is significantly reflected by three indicators, namely the role of the family (Y1.1), the support of people who are considered important (Y1.2), and the support of friends (Y1.3). Variable measurement also shows that Intention to Donate (Y2) is significantly reflected by eight indicators, namely Attitude to donate (Y2.1), Subjective Norm owned (Y2.2), Perceived behavioral control (Y2.3), Norm descriptive in making decisions (Y2.4), moral norms held (Y2.5), anticipated regrets (Y2.6), anxiety about donations (Y2.7), and religious norms adhered to (Y2.8). Based on the indicators that reflect these two variables, it can be explained that an increase in the role of family (Y1.1), support from people who are considered important (Y1.2), and support from friends (Y1.3) significantly improves attitudes to donate (Y2.1). Subjective norms possessed (Y2.2), Perceived behavioral control (Y2.3), Descriptive norms in making decisions (Y2.4), Moral norms held (Y2.5), Anticipated regrets (Y2.6), Anxiety about donations (Y2.7), and religious norms adopted (Y2.8). The results of testing this hypothesis are supported by the results of the description of the Subjective Norm variable (Y1) which is in line with the results of the Intention to Donate (Y2) description. The average value of the Subjective Norm variable (Y1) is 3.29 which is included in the moderate category (not good). This shows that respondents who are BPJAMSOSTEK participants feel that they do not have a good enough perception or view of the GN Circle program. Meanwhile, the average value for the Intention to Donate (Y2) variable is 3.32. This value is also included in the medium category (not good), indicating that the willingness of respondents to donate who are BPJAMSOSTEK participants is still not good enough. Thus, it is known that the lack of perceptions or views causes the respondent's desire to donate is also not good enough. This is empirical evidence that the Subjective Norm (Y1) has a positive effect on Intention to Donate (Y2). In addition, this is also empirical evidence that social pressure to donate behavior, the opportunity to donate is very important to increase the intention of BPJAMSOSTEK participants to donate.

5. Conclusion

Opportunity to Donate (X1) has a positive and significant effect on Subjective Norm (Y1). Empirically, the positive sign on the path coefficient indicates that if there is an increase in Opportunity to Donate (X1), the Subjective Norm (Y2) will also

increase. In this regard, BPJAMSOSTEK must pay attention to the GN Circle program as a place for donations for BPJAMSOSTEK participants. Thus, it is expected that BPJAMSOSTEK participants will have a greater perception of social pressure to make donations. Agreeableness Personality (X2) has a positive and significant effect on Subjective Norm (Y2). In this regard, BPJAMSOSTEK can encourage participants to have pro-social behavior. Thus, it is expected that BPJAMSOSTEK participants will have a greater perception of social pressure to make donations. Opportunity to Donate (X1) has a positive and insignificant effect on Intention to Donate (Y2). Empirically, this is shown by the Opportunity to Donate (X1) in BPJAMSOSTEK which is considered not good enough, which in turn causes the Intention to Donate (Y2) in BPJAMSOSTEK participants is also not good enough. Agreeableness Personality (X2) has a positive and insignificant effect on Intention to Donate (Y2). This effect is evidenced by the description of Agreeableness Personality (X2) and Intention to Donate (Y2), each of which is still in the moderate category (not good enough). Subjective Norm (Y1) has a positive and significant effect on Intention to Donate (Y2). In this regard, BPJAMSOSTEK needs to encourage BPJAMSOSTEK participants to have greater social pressure to make donations. Thus, it is hoped that the intention of BPJAMSOSTEK participants to donate will increase.

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