ABSTRACT

The existence of the internet in Indonesia has a fast development. around 64.8 percent of Indonesians are connected to the internet. This figure increased from 2017 when at that time Indonesia was recorded at 54.86 percent. From the development of the internet, financial technology companies have emerged using the crowdfunding model. Crowdfunding is a fundraising effort that connects fundraisers and fund owners in an online-based deadlock project. Seeing the lifestyle of Indonesian people who have involved technology in their daily activities, crowdfunding has always experienced an increase in donations from year to year.

This study aims to analyze the influence of faktors affecting the decisions of the people of Semarang in distributing alms through the Kitabisa.com online platform. This study uses multiple linear regression analysis techniques and data testing using the SPSS Statistics 20 program. The sample of this study was 100 people using purposive sampling where the data collection method was carried out through a questionnaire.

The results showed that partially knowledge and income had no effect on people's decisions in donating through online platforms. Meanwhile, lifestyle and satisfaction partially affect people's decisions in donating through online platforms. While simultaneously knowledge, income, lifestyle and satisfaction have a positive effect on people's decisions in donating through online platforms.

Keywords: Alms, Online, Internet, Donation, Knowledge, Income, Lifestyle, Satisfaction, Decision, Kitabisa, Crowdfunding, Semarang