
KEY FACTORS IMPACTING UNIVERSITY STUDENTS' INTENTION TO ENGAGE IN INFAQ THROUGH KITABISA.COM

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ABSTRACT

This research aims to analyze determinant factors affecting university students' intention in giving infaq using Kitabisa.com. This research was conducted because the expected numbers of zakat, infaq, and sadaqah (ZIS) are huge in Indonesia. Using a Likert-scaled questionnaire, we collected data from 100 students of the Faculty of Economics and Business, Universitas Brawijaya, in the class of 2016-2018 who had used Kitabisa.com. This research uses Partial Least Square model, a quick, efficient, and optimal regression method based on covariance. The model should satisfy both the outer and the inner model testing. This study result shows that altruism and effort expectancy directly influenced the intention of university students in giving infaq using Kitabisa.com, while facilitating conditions did not have any effect on the college students in giving infaq using Kitabisa.com. The finding also concludes that the student's intention to give infaq does not depend on their income.

Keywords: Altruism; Effort Expectancy; Facilitating Conditions; Income; Online Infaq; Partial Least Square

INTRODUCTION

Indonesia is famous for its large Muslim population. As evidenced in the 2010 population census, there were 207.176.162 or 87,18% of the Muslim population in Indonesia (Na'im & Syaputra, 2011, p. 10). This number makes Indonesia the country with the largest number of Muslims globally in the same year (Pew Research Center's, 2011, p. 156). That makes the potential for Zakat, Infaq, and Sadaqah (ZIS) very large in Indonesia. In 2018 the potential of ZIS in Indonesia was more than 230 trillion, but of the magnitude of this potential, only 3,5% or 8,1 trillion was collected (Dewi, 2018; Kompas.com, 2019). The existence of ZIS funds will significantly help the government overcome various socio-economic problems, ranging from problems of poverty, hunger to natural disasters. ZIS funds have been proven to significantly reduce the proportion of poor people in 1998 – 2010, but the effect is still small because the role of zakat institutions is less efficient in collecting and distributing (Lapopo, 2012, p. 100). Times are advancing, and we are now entering the fourth industrial revolution. Our way of sharing should also continue to grow easier and wider with a broader scope. We could only channel ZIS funds to nearby mosques in the past, but now many institutions have extensive networks that can easily reach various regions in Indonesia to channel existing ZIS funds (Efendi & Arifin, 2019, p. 129).

Kitabisa.com is a crowdfunding website that accommodates individuals or institutions to give or seek help. The presence of websites such as Kitabisa.com provides many conveniences for muzaki or donors and mustahik or those in need. The funds collected can help those affected by natural disasters such as earthquakes, floods, and landslides, as well as give medical assistance to those who cannot afford it. Several institutions such as BAZNAS, Rumah Yatim, Global Zakat, Dompot Dhuafa, LazisMU, Rumah Zakat, and NU Care-LazisNU have opened payment channels through Kitabisa.com. Another institution registered as #OrangBaik on Kitabisa.com is the Baitul Maal Hidayatullah National Amil Zakat Institution, an amil zakat institution engaged in collecting Zakat, Infaq, and Sadaqah, humanitarian, and corporate CSR funds. The distribution of aid is carried out through national education, da'wah, social and economic programs. Their offices are located in 30 provinces with 97 units of zakat, infaq, and sadaqah collection assistants (UPP).

The presence of Kitabisa.com is one form of convenience that was born due to the times. However, this can still not fully increase the realization of the potential collection of existing ZIS funds. Even though ZIS funds can help the government reduce poverty and narrow the Gini ratio, this will ultimately realize social justice for all Indonesian people (Efendi & Arifin, 2019). One way to increase the acceptance of ZIS is to attract more people, and this can be done if we understand their behavior (Kasri, 2013, p. 307). Many studies have investigated what factors influence a person's interest in paying ZIS. Altruism is one of the factors considered to influence interest in paying zakat (Mukhlis & Beik, 2013; Prastyawan, 2016). Not only zakat, but altruism also significantly influences the frequency of paying a person's infaq (Beik & Alhasanah, 2012).

The second factor that is often tested for its influence on the desire to give is income. Several studies state that income influences the desire to give (Kasri, 2013; Noor et al., 2015) or zakat (Muliadi, 2014). However, another conclusion says that income does not affect participation in donating (Beik & Alhasanah, 2012). The third factor is the facilitating conditions. This factor has been shown to positively influence a person's interest in using information technology (Aningsih, 2015; Singh et al., 2017). The last factor is business expectations. Previous research found that this factor positively influences a person's interest in using information technology (Ramdhani et al., 2017; Sin et al., 2012; Singh et al., 2017).

From several studies that form the basis, other studies generally look at someone's interest in paying ZIS, but these three things have different characteristics. Zakat is an obligation for a Muslim whose wealth has reached the nisab while sadaqah and infaq are sunnah and can be done by all Muslims, but infaq is only limited to material, while sadaqah can be done with non-material only (Arifin, 2016, p. 254). Infaq is more flexible than zakat. That is because the use of the collected infaq funds is not limited to a few groups. In addition, infaq can also be done by anyone, without any conditions for nisab. As Muslims, we should spend our wealth, whether in a narrow or spacious situation. In other words, a Muslim is encouraged to be diligent in giving (Al-Mishri, n.d., p. 299). That makes students whose income comes mainly from their parents highly recommended to be diligent in donating.

Students are a group of people with a penetration rate of internet use reaching 92.6% (APJII, 2018), so they feel they know more about donating online through Kitabisa.com. In addition, those who are young and educated are the ones who give the most (Kasri, 2013). Around 58.89% of Indonesians aged 20-39 have allocated up to 5% of their income to donate (Purnamasari, 2018). Although many studies have discussed the interest in paying ZIS, few still discuss the interest in issuing infaq specifically. Therefore, the aim of this research is to know whether altruism, income, facilitating conditions, and business expectations affect student's intention to use Kitabisa.com for donating to beneficiaries.

Based on the problems above, four hypotheses will be tested in this study (1) Altruism (ALT) has a positive effect on student interest in donating to Kitabisa.com; (2) Income (PND) has a positive influence on students' interest in donating using Kitabisa.com; (3) Facilitating conditions (KM) have a positive influence on student interest in donating using Kitabisa.com; and (4) Business expectations (EU) have a positive influence on students' interest in donating using Kitabisa.com.

LITERATURE REVIEW

Theory of Consumption

Consumption, in general, can be interpreted as the use of goods and services that will directly meet human needs (Rosyidi, 2006). Consumption is divided into three categories: non-durable goods, durable goods, and services (Mankiw, 2010, p. 25). The main factor that affects a person's consumption is income, and this is because the higher a person's income, the higher his consumption will be (Curatman, 2010, p. 37). Keynes stated that household's consumption is determined by their level of incomes (Putong,

2015, p. 44). It is clear how income affects a person's consumption, but the increase in consumption due to an increase in income will not be as significant as the change in income itself.

In contrast to above explanation, based on Islamic view consumption is not only to fulfill the utility or physical wants but also to meet spiritual needs (Medias, 2018, p. 46). The purpose of consumption in Islam is to get victory, peace, and prosperity in the hereafter by spending money or income for oneself or doing good deeds for others. Consumption in Islam includes self and family, consumption as social responsibility (doing zakat, infaq, and sadaqah), and lastly, consumption for savings (Muhyiddin et al., 2020, pp. 47–48). Islam teaches that to give zakat, infaq and sadaqah people need not to be a rich person but they only need have a strong willingness to share for each other.

The Unified Theory of Acceptance and Use of Technology

The Unified Theory of Acceptance and Use of Technology (UTAUT) is the result of a combination of eight previous technology acceptance theories, namely: theory of reasoned action, technology acceptance model, motivational model, theory of planned behavior, a model combining the technology acceptance model and the theory of planned behavior, model of PC utilization, innovation diffusion theory, and social cognitive theory (Venkatesh et al., 2003, pp. 428–433). This study uses only two variables constructs expressed by Venkatesh above: expectations of effort (effort expectancy) and the conditions that facilitate (facilitating condition). That is because the two variables relate directly to students as technology users and Kitabisa.com as a new technology system whose acceptance will be measured.

Concept of Infaq

Infaq is a flexible Islamic philanthropic fund because the amount of infaq is not determined, there is no specific time when someone wants to donate, and the collected infaq property can be given to anyone (Muhyiddin et al., 2020). However, this does not mean that the collection and management of funds are carried out freely without any restrictions. There are several things to consider when collecting. Infaq can only be done with property or something material (Arifin, 2016). Besides having to be in the form of property and actually exist, something to be donated must have value and can be transferred.

Several conditions need to be considered by the giver and recipient of infaq. The giver of infaq should not feel higher in status when giving infaq to someone, but he should only want to be pleased with Allah alone. In addition, recipients of infaq must also use the infaq obtained for useful things, not for immoral acts or the like (Multifah, 2001, pp. 54–55). Some of the above are requirements that must be complied with when donating directly. However, now times are different. Infaq is growing more advanced, wider, and easier. Digital technology is a means of collecting, distributing, and managing infaq funds. Indonesians love new ways to donate. The easier it is to pay infaq, new muzaki are born, especially young people because they are the most familiar with fintech (CNN Indonesia, 2019).

This online infaq is indeed something new or did not exist at the time of the Prophet Muhammad, so there is no discussion about this. However, if someone look at some of the things above, there are no requirements that limit infaq only to be done directly. The existence of Kitabisa.com is only a gathering place, while the management of the collected funds is left to those who raise funds. However, Kitabisa.com as the organizer of the container, continues to monitor the circulation of the collected funds by requiring fundraisers to continue to provide the latest information regarding the fundraising that is being carried out.

Kitabisa.com requires costs for monthly operations covering team costs, technology development, infrastructure, marketing costs, and other needs. These operational costs are obtained from a deduction of the funds collected for each fundraising conducted through Kitabisa.com. The administrative fee is 5% of the total donation in a fundraiser and 0% specifically for raising natural disasters and zakat. The

administrative fee set by Kitabisa.com can be called *ujrah* given by the fundraiser as compensation for providing a forum for him to raise funds (Mahdania, 2018). The transactions are carried out following the rules of Islamic law where both parties do not feel aggrieved to prevent disputes (Fikriawan, 2019).

METHODS

The research tries to determine whether altruism, income, facilitating conditions, and business expectations affect donating intention online among Muslim students. This study uses primary and secondary data. Primary data was obtained from the questionnaires distributed to Muslim students of the Faculty of Economics and Business, Brawijaya University, that registered since 2016 to 2018. Meanwhile, secondary data was collected from various official sources and websites of related agencies.

To collect data, we employed a simple random sampling method, that is a sampling technique where each member of population has the same opportunity to be selected as a sample (Ismail, 2018, p. 42). The population of this study is all undergraduate students at the Faculty of Economics and Business, Universitas Brawijaya, in 2016-2018 who are Muslim, with total 3,153 respondents. The sample in this study amounted to 100 students who had used the kitabisa.com website.

Variables of Research

The variables in this study are derived from the results of previous studies, which are considered able to describe students' interest in donating using Kitabisa.com, such as altruism, income, facilitating conditions, and business expectations. Each variable is the average value of several indicators. The altruism factor has nine-question items in five measurement indicators, namely: empathy, gratitude, guilt, sincerity, a pleasure to help. The income factor comes from the amount of student income each month, be it from parents, salary, or scholarships. The facilitating condition factor has seven-question items in three indicators: resources, compatibility, and availability of assistance. The business expectation factor also has seven-question items in three indicators: convenience, effectiveness, and usability.

Analysis Technique

This study uses two kinds of analysis, namely descriptive analysis and Partial Least Square (PLS). Descriptive analysis is used to describe and describe the data that has been collected without intending to make general conclusions or generalizations. PLS analysis is used to test the validity and reliability of the data obtained by evaluating the measurement model. In addition, PLS analysis is also used to test the causality relationship between variables through the evaluation of the structural model. Hypothesis testing is done by looking at the results of t-value and p-value. The independent variable is said to have a significant effect if the t-value is greater than 1.96 and the p-value is less than 0.05 (Hair et al., 2017, p. 153).

RESULTS

Descriptive Analysis

In this section, the researcher will describe the characteristics of the 100 students who became research respondents. There are several groups of respondents according to their characteristics. Of the total respondents, 70% are female, and the remaining 30% are male. There are 36% of students majoring in management, 34% majoring in accounting, and 30% majoring in economics. Meanwhile, based on the batch year, 40% came from 2016, 36% from 2017, and 24% from 2018. As many as 46% of the total respondents used Kitabisa.com less than one month ago, 32% of the last used it 1-2 months ago, and the remaining 22% last used Kitabisa.com more than two months ago.

Based on the frequency of use, respondents are divided into three divisions, 97% of respondents use Kitabisa.com 1-5 times per month, 3% use 6-10 times per month, and no respondent uses Kitabisa.com more than ten times per month.

PLS analysis begins with an evaluation of the measurement model in which there are two kinds of validity tests and two kinds of reliability tests. The first test of validity is discriminant validity. This test is seen from the value of the Fornell–Larcker criterion, where the relationship value of each variable must be greater than the other variables.

In the first discriminant validity test, the value of the condition variable that facilitates and student interest in donating using Kitabisa.com has a smaller Fornell–Larcker criterion value when compared to the variable itself. That was resolved in the second discriminant validity test by removing two indicators on the facilitating condition variable and one indicator on the variable of student interest in donating using Kitabisa.com.

After passing the discriminant validity test, then the convergent validity test was carried out. This validity is seen from the Average Variance Extracted (AVE) value. All variables in this study have an AVE value above 0.50 which means they pass the convergent validity test. The first reliability test is indicator reliability, which is seen from the loading value of each existing indicator. All existing indicators get a loading value greater than 0.70, which means that all study indicators are reliable. The internal consistency reliability test is seen from the Composite Reliability value of all existing variables. The results of this reliability test found that all variables had a Composite Reliability value of more than 0.70, which means that all variables in this study were declared reliable.

The second evaluation is the evaluation of the structural model, which is carried out by looking at the results of the R-square. This study obtained an R-square value of 0.642 or moderate, which can also mean that the dependent variable can be explained by the independent variable by 64.2%, while factors outside the model explain the remaining 35.8%.

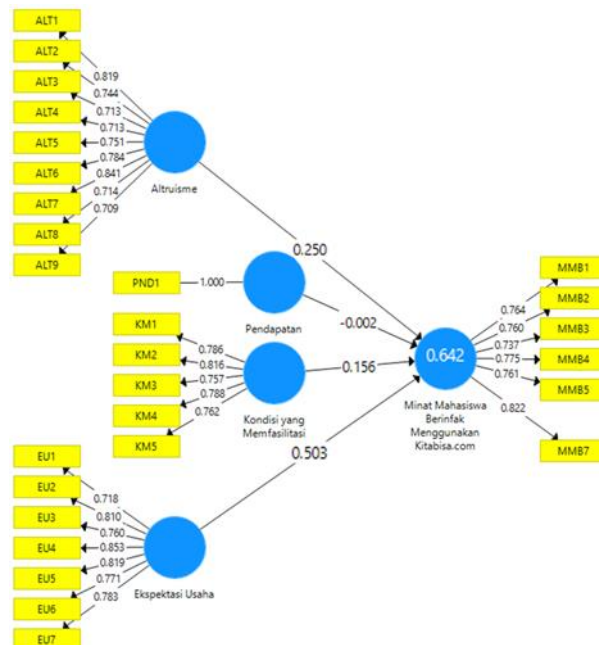


Figure 1. Final Path Diagram
Source: Author Analysis (2020)

Hypothesis Testing

The hypothesis test of this research was carried out using the bootstrapping method with several bootstraps of 500 subsamples. It can be seen in table 4.1 how the

first hypothesis, namely altruism, has a positive influence on student interest in donating using Kitabisa.com, and the fourth hypothesis, namely business expectations having a positive influence on student interest in donating using Kitabisa.com, is accepted because it has at-value greater than 1.96 and a p-value smaller than 0.05.

Table 1. Hypothesis Test Results

Hypothesis	Test results		Description
	t-Value	p-Value	
ALT (H1)	3,190	0,002	Accepted
PND (H2)	0,025	0,980	Rejected
KM (H3)	1,418	0,157	Rejected
EU (H4)	4,701	0,000	Accepted

Source: Author Analysis (2020)

DISCUSSION

Altruism on student's intention to donate using Kitabisa.com

Based on the hypothesis testing that has been done, the first hypothesis in this study was accepted with a t-value of 3.190 and a p-value of 0.002. The results of this study are in accordance with the hypothesis offered by researchers who refer to several previous studies related to altruism (Beik & Alhasanah, 2012; Mukhlis & Beik, 2013; Prastyawan, 2016). The acceptance of this hypothesis means that the higher the altruism of a student, the higher his interest in donating through Kitabisa.com.

The second hypothesis in this study was rejected with the results of an at-value of 0.025 and a p-value of 0.980. The results of this study are not in accordance with the hypothesis offered by the researcher. However, there are several previous studies that state that income does not affect interest in donating (Beik & Alhasanah, 2012).

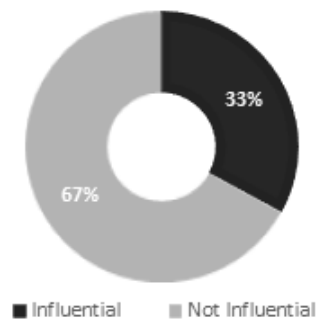


Figure 2. Income and Decision to Donate
Source: Source: Author Analysis (2020)

It can be seen in Figure 4.2, 67% of respondents stated that their income did not affect their decision to donate, and the remaining 33% said that their income influenced their decision to donate. The data above is in accordance with the test results that reject the hypothesis that income positively affects student interest in donating using Kibabisa.com. The rejection of this hypothesis can be interpreted as high or low student income will not affect their interest in donating through Kitabisa.com.

Facilitating conditions on student's intention to donate using Kitabisa.com

Based on the hypothesis testing that has been done, the third hypothesis in this study was rejected with a t-value of 1.418 and a p-value of 0.157. The results of this study are not in accordance with the hypothesis offered by the researcher, but there are

several studies that state that is facilitating conditions do not have an effect (Ramdhani et al., 2017).

The existence of the effort expectation variable can fully mediate the effect of facilitating conditions on a person's desire to use an information technology system (Venkatesh et al., 2003). When the effort expectation variable is not in the model, the variable that will predict interest is the facilitating condition variable and vice versa. The explanation above is also one of the reasons for the rejection of the third hypothesis, namely, facilitating conditions positively influence student interest in donating using Kitabisa.com. The rejection of this hypothesis can also mean that the presence or absence of facilities that support a student does not affect his interest in donating through Kitabisa.com

Business expectations on student's intention to donate using Kitabisa.com

Based on the hypothesis testing that has been done, the fourth hypothesis in this study was accepted with a t-value of 4.701 and a p-value of 0.000. The results of this study are in accordance with the hypothesis offered by researchers who refer to several previous studies related to business expectations (Aningsih, 2015; Ramdhani et al., 2017; Sin et al., 2012; Singh et al., 2017). The acceptance of this hypothesis means that the more convenience a student feels, the higher his interest in donating through Kitabisa.com.

CONCLUSION

Based on the study's results, it can be concluded that This study has a coefficient of determination of 0.642, which means that the independent variable in this research model can explain the variable of student interest in donating using Kitabisa.com by 64%, and the remaining 36% is explained by other variables. Altruism and business expectations positively affect student interest in donating to Kitabisa.com, while income and facilitating conditions do not. Giving donations through kitabisa.com is not prohibited because the existence of Kitabisa.com is only a container. Students can increase their intentions to donate through any means that available around them

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