Journal of Emerging Information Systems and Business Intelligence
ISSN: 2774-3993
Journal homepage: https://ejournal.unesa.ac.id/index.php/JEISBI/

Analysis Of The Saweria Digital Donation Platform Acceptance Using The Unified Theory Of Acceptance And Use Of Technology 2 (UTAUT2) And Task-Technology Fit (TTF)

Dhenmas Adhimaulana Saputra[1], Aries Dwi Indriyanti[2]
[1.2]*State University of Surabaya, Surabaya, Indonesia*
dhenmas.21051@mhs.unesa.ac.id, ariesdwi@unesa.ac.id

ABSTRACT

Digital donation platforms connect content creators with direct audience support, but sustained use requires more than favorable user attitudes. The service must also provide functions that correspond to the activities involved in sending and receiving donations. This study explains acceptance of Saweria by integrating the UTAUT2 with TTF. Data were collected through an online survey of 192 Indonesian Saweria users consisting of donors and content creators, then analyzed using PLS-SEM in SmartPLS 4. Task Characteristics and Technology Characteristics were found to strengthen TTF. Higher TTF subsequently increased Behavioral Intention, Performance Expectancy, and Effort Expectancy. Among the direct UTAUT2 predictors of Behavioral Intention, only Performance Expectancy and Habit were statistically significant, whereas Effort Expectancy, Social Influence, Facilitating Conditions, Hedonic Motivation, and Price Value were not. These findings indicate that Saweria adoption is primarily supported when the platform fits users' donation tasks, produces practical benefits, and becomes embedded in routine behavior. The integrated model therefore clarifies both the functional and behavioral mechanisms underlying acceptance of digital donation services.

Keyword: digital donation; Saweria; UTAUT2; task-technology fit; behavioral intention; user acceptance.

Article Info:
Article history:
Received July 27, 2026
Revised August 14, 2026
Accepted September 15, 2026

Corresponding Author
Dhenmas Adhimaulana Saputra
Universitas Negeri Surabaya, Surabaya, Indonesia
dhenmas.21051@mhs.unesa.ac.id

1. INTRODUCTION

Digital technologies have reshaped the creative economy by allowing individuals to produce, distribute, and commercialize content through online platforms. In Indonesia, this development is reflected in the increasing role of streaming and multimedia activities within the digital creative sector [1], [2]. One monetization approach that has grown alongside this ecosystem is digital donation, which enables audiences to provide financial support directly to content creators. Unlike conventional advertising, donations can create a more immediate and personal form of interaction between creators and their communities.

The expansion of digital donation services is also supported by Indonesia's internet penetration, which has exceeded 80% of the population [3]. Wider internet access encourages live-streaming activities and increases audience participation in digital communities. Previous

research indicates that perceived usefulness and trust can shape users' intention to participate in donation-based digital services [4]. Nevertheless, studies that focus only on behavioral perceptions may not fully explain whether a platform's features are suitable for the activities users need to perform.

Saweria is a web-based donation platform commonly used by Indonesian content creators. It provides interactive functions such as wishlist, milestone tracking, and media share to support engagement between creators and audiences. Although the platform attracts substantial online usage [5], acceptance may vary according to how well its accessibility, transaction process, security, notifications, and other features correspond to the needs of donors and creators. This issue points to the importance of examining the compatibility between user tasks and platform capabilities.

In response to this issue, this research integrates UTAUT2 and TTF in a single explanatory framework. UTAUT2 represents the behavioral, social, and contextual considerations that shape technology adoption [6], [7], whereas TTF evaluates whether technological functions are appropriate for the tasks they are expected to support [8]. Earlier research suggests that integrating adoption perceptions with task-technology alignment can provide a more complete account of usage decisions [9]. Accordingly, this study evaluates the determinants of Saweria acceptance and places Behavioral Intention at the intersection of functional fit and user perception.

2. METHODS

The research employed an integrated UTAUT2-TTF model to examine factors associated with acceptance of Saweria. UTAUT2 was used to represent individual, social, and usage-related considerations that influence technology adoption [7]. TTF complemented this perspective by assessing the extent to which Saweria's functions support the donation activities performed by donors and content creators [8]. The combined model therefore evaluates acceptance through both behavioral perceptions and functional compatibility.

The research model integrates two theoretical perspectives, namely UTAUT2 and TTF. The TTF dimension examines the compatibility between user tasks and technological capabilities, while UTAUT2 captures behavioral factors associated with technology acceptance. These combined perspectives form the proposed model, where Behavioral Intention (BI) represents the primary dependent construct.

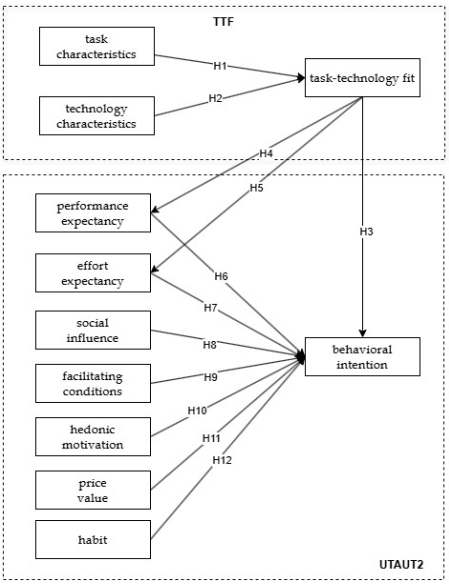


Figure 1. Conceptual model of the study adapted from Putri Rahima et al. (2024).

Based on this integration, twelve directional propositions were formulated to represent the expected connections in the model.

Table 1. Research Hypotheses

Hypothesis	Relationship
H1	Task Characteristics positively influences Task–Technology Fit
H2	Technology Characteristics positively influences Task–Technology Fit
H3	Task–Technology Fit positively influences Behavioral Intention
H4	Task–Technology Fit positively influences Performance Expectancy
H5	Task–Technology Fit positively influences Effort Expectancy
H6	Performance Expectancy positively influences Behavioral Intention
H7	Effort Expectancy positively influences Behavioral Intention
H8	Social Influence positively influences Behavioral Intention
H9	Facilitating Conditions positively influences Behavioral Intention
H10	Hedonic Motivation positively influences Behavioral Intention
H11	Price Value positively influences Behavioral Intention
H12	Habit positively influences Behavioral Intention

A quantitative design was employed, with data obtained through a structured questionnaire distributed to the selected respondents. The research indicators were derived from previous studies related to UTAUT2 and TTF and subsequently adjusted to align with the context of Saweria. Each construct was represented by several indicators and evaluated using a five-level Likert response scale, where the first category represented strong disagreement and the highest category indicated strong agreement. This measurement approach was selected because it allows respondents to provide different levels of perception regarding their experience with the platform in a structured manner. The use of a consistent response format also assists in reducing variation during data processing and supports a more systematic interpretation of user responses. Furthermore, the scale provides sufficient sensitivity to capture differences in user evaluations toward the features and services provided by Saweria. Table 2 presents the indicators applied in the research.

Table 2. Measurement Indicators

Code	Item	Source
TAC1	I want to be able to make or receive donations anytime without time limitations.	[10]
TAC2	I need a fast and simple donation process.	
TAC3	I want to receive real-time donation information or notifications.	
TC1	Saweria provides services that can be accessed anytime and anywhere.	[10]
TC2	Saweria provides real-time donation information or notifications.	
TC3	Saweria provides a secure system for donation transactions.	
TC4	Saweria provides a fast donation process.	
TTF1	Saweria's donation features match my needs.	[10]
TTF2	The features available on Saweria fit my activities in making or receiving donations.	
TTF3	Saweria's real-time services meet my needs for making or receiving donations.	
PE1	I find Saweria useful for making or receiving digital donations.	[6]
PE2	Using Saweria helps me complete donation activities (such as sending or receiving donations) more quickly.	
PE3	Using Saweria makes donation activities (sending or receiving donations) and interactions with audiences more effective.	
PE4	Using Saweria improves my overall performance related to digital donations.	
EE1	My interaction with Saweria features (such as donations, notifications, or media sharing) is clear and easy to understand.	[6]
EE2	I find it easy to become familiar with or proficient in using Saweria.	
EE3	I find Saweria easy to use for making or receiving donations.	
EE4	I find it easy to learn how to use Saweria's features.	
SI1	People who influence my behavior think that I should use Saweria.	[6]
SI2	People who are important to me think that I should use Saweria.	
SI3	People in my community (such as friends or fellow creators) encourage me to use Saweria.	
SI4	In general, my social environment supports the use of Saweria.	
FC1	I have the necessary resources, such as devices and internet access, to use Saweria.	[6]
FC2	I have the knowledge required to use Saweria.	
FC3	Saweria is compatible with other platforms or applications that I use.	
FC4	Assistance (such as guides or customer support) is available when I experience difficulties using Saweria.	
HM1	Using Saweria is enjoyable.	[11]
HM2	Using Saweria provides an interesting experience.	
HM3	Using Saweria is entertaining.	
PV1	Saweria's transaction fees are reasonable.	[11]

Code	Item	Source
PV2	The benefits I obtain from Saweria are worth the costs I pay.	
PV3	Overall, Saweria provides good value compared to the costs I spend.	
HT1	Using Saweria has become my habit in digital donation activities.	
HT2	I am accustomed to using Saweria for making or receiving donations.	[11]
HT3	I feel the need to use Saweria when conducting donation activities during digital content interactions.	
BI1	I intend to use Saweria within the next three months.	
BI2	I predict that I will use Saweria within the next three months.	[6]
BI3	I plan to use Saweria within the next three months.	

The target population included Indonesian Saweria users who had experience as donors or content creators. Because the total number of users could not be determined precisely, the minimum sample was established using the five-observations-per-indicator guideline described for PLS-SEM research [12]. The model contained 38 indicators; consequently, the minimum required sample was calculated as follows:

$$n = Number\ of\ indicators \times 5$$
$$n = 38 \times 5 = 190$$

Accordingly, at least 190 respondents were needed.

Before full data collection, the instrument was tried out with 30 people who had previously interacted with Saweria. This preliminary stage checked the clarity of the statements and provided an initial assessment of measurement performance. Outer-loading values, Average Variance Extracted (AVE), and Cronbach's Alpha were examined in SmartPLS [13].

The final survey link was distributed through Google Forms across social-media networks and online communities in which Saweria users were active. Respondents were selected according to their experience as Saweria donors or content creators. A total of 192 complete and valid responses were obtained for analysis. Table 3 summarizes the respondents by gender, age, and length of Saweria usage.

Table 3. Respondent Characteristics

Characteristics	Category	Frequency	Percentage
Gender	Male	181	94.3%
	Female	11	5.7%
Age	Below 18 years	19	9.9%
	18–23 years	93	48.4%
	Above 23 years	80	41.7%
Saweria Usage Experience	Less than 1 year	35	18.2%
	1–2 years	73	38.0%
	More than 2 years	84	43.8%

The respondent profile was strongly concentrated among men, who accounted for 94.3% of the sample, while women represented 5.7%. Participants aged 18-23 formed the largest group (48.4%), followed by those above 23 years (41.7%). In terms of experience, 43.8% had used Saweria for more than two years. This pattern suggests that a substantial share of respondents were not first-time users and could evaluate the platform from repeated

interaction. At the same time, the uneven gender composition should be considered when interpreting the wider applicability of the findings.

The evaluation of the measurement model included internal consistency, convergent validity, and discriminant validity assessments. Internal consistency was assessed through Composite Reliability (CR), where a value of 0.70 was considered the minimum requirement for acceptable reliability. Convergent validity was determined based on indicator loadings and Average Variance Extracted (AVE), with recommended threshold values of 0.70 and 0.50, respectively. Meanwhile, discriminant validity was assessed by considering cross-loadings, the Fornell-Larcker criterion, and the Heterotrait-Monotrait ratio (HTMT), where an HTMT value below 0.90 indicated adequate distinction between variables [12]. These evaluations were conducted to ensure that the questionnaire items used in measuring Saweria acceptance provided reliable and valid information before proceeding to hypothesis testing. The fulfillment of these criteria indicates that the collected responses were appropriate for further structural analysis.

Following the confirmation of measurement quality, the analysis proceeded to evaluate the structural model. The assessment focused on explanatory capability, predictive relevance, effect contribution, and statistical relationship testing through R^2, Q^2, f^2, and bootstrap estimation. The bootstrapping procedure was performed using 5,000 resamples with a significance level of 5%. A relationship was considered statistically supported when the t-statistic exceeded 1.96 and the p-value was below 0.05 [12]. These statistical evaluations provide an overview of how well the proposed framework explains factors influencing user acceptance of the Saweria platform.

3. RESULTS AND DISCUSSION

PLS-SEM analysis was conducted in two stages. The first stage established whether the measurement instruments demonstrated adequate consistency and validity. The second stage examined the proposed relationships, the model's ability to account for the observed outcomes, its predictive relevance, and the size of each contribution [12].

3.1 Measurement Model Analysis

The outer model explains how observed items represent the theoretical concepts examined within the framework. Its evaluation ensures that each item adequately represents the intended construct before structural relationships are interpreted. Assessing the outer model is an essential step in PLS-SEM because the quality of measurement indicators determines the accuracy of subsequent structural analysis. The evaluation of this stage provides an initial confirmation regarding whether the collected responses are suitable for representing the proposed research framework. A reliable measurement process is necessary because weaknesses in item representation may influence the interpretation of relationships examined in the following analysis stage. Hair et al. [12] state that the PLS-SEM measurement model should be examined through reliability and validity tests.

Reliability was evaluated using Composite Reliability, which reflects the consistency of measurement results obtained from the indicators. A construct is considered reliable when its CR is at least 0.70 [12]. As shown in Table 4, every construct produced a CR above this threshold. Overall, the findings confirm adequate internal consistency, indicating that each construct is measured reliably by its corresponding indicators. These results suggest that the questionnaire items provide stable measurements and can consistently represent respondents'

evaluations. Therefore, the reliability assessment confirms that the measurement items are appropriate for further statistical examination.

Convergent validity was determined from outer loadings and AVE. Hair et al. [12] ecommend an outer loading of at least 0.70 and an AVE of at least 0.50. The assessment in Table 4 confirms that all indicators fulfilled the required criteria, with outer loading values distributed between 0.705 and 0.905, while AVE results were observed between 0.570 and 0.780. These findings indicate that the indicators provide sufficient representation of the variables being examined. In addition, the achievement of the recommended thresholds demonstrates that the measurement items share adequate explanatory ability in describing the intended concepts. The results support the quality of the measurement process because each indicator contributes appropriately to the evaluation. Because the recommended limits were satisfied, no indicator was removed and convergent validity was established.

Table 4 Measurement Model Assessment

Item	Outer Loadings	CR	AVE
TAC1	0.825		
TAC2	0.806	0.850	0.654
TAC3	0.795		
TC1	0.759		
TC2	0.718	0.841	0.570
TC3	0.800		
TC4	0.740		
TTF1	0.808		
TTF2	0.820	0.861	0.674
TTF3	0.835		
PE1	0.747		
PE2	0.824	0.871	0.628
PE3	0.825		
PE4	0.770		
EE1	0.775		
EE2	0.857	0.876	0.640
EE3	0.825		
EE4	0.738		
SI1	0.794		
SI2	0.831	0.907	0.709
SI3	0.855		
SI4	0.885		
FC1	0.705		
FC2	0.826	0.845	0.578
FC3	0.787		
FC4	0.715		
HM1	0.840		
HM2	0.771	0.871	0.693
HM3	0.882		
PV1	0.849		
PV2	0.821	0.879	0.709
PV3	0.854		

HT1	0.845		
HT2	0.888	0.887	0.724
HT3	0.817		
BI1	0.874		
BI2	0.870	0.914	0.780
BI3	0.905		

The assessment of discriminant validity employed cross-loadings, the Fornell-Larcker criterion, and HTMT. The results demonstrate that all indicators appropriately represent their intended measurement categories, as they exhibit stronger relationships with their associated categories compared with others. In addition, the AVE square root values were greater than the correlations among variables, and HTMT values satisfied the required threshold. These results indicate that each measurement category maintains sufficient distinction from other categories within the framework. Therefore, the variables can be considered sufficiently different from one another [12]. The detailed matrices are excluded to preserve the conciseness of the article.

Taken together, the reliability and validity results confirm that the measurement model satisfies the required PLS-SEM criteria. All constructs and indicators were therefore included in the structural-model assessmen.

3.2 Structural Model Analysis

The inner model was used to estimate the proposed relationships and to judge the model's explanatory and predictive performance. This stage was conducted in SmartPLS 4 only after the measurement criteria had been satisfied. Consistent with Hair et al. [12], the assessment covered R^2, Q^2, f^2, and the bootstrapped path estimates. The structural evaluation provides information regarding how effectively the proposed framework explains the observed relationships among variables. Moreover, this analysis helps identify the strength of individual relationships and their contribution toward explaining user acceptance within the research context.

R^2 and Q^2 were first reviewed to evaluate model quality. R^2 indicates the proportion of variance in an endogenous construct accounted for by its predictors, while Q^2 reflects out-of-sample predictive relevance. The reference points of 0.75, 0.50, and 0.25 were used to describe substantial, moderate, and weak R^2 values, and a positive Q^2 value was interpreted as evidence of predictive relevance [12].

Table 5. Model Quality Evaluation

Construct	Q-Square (Q^2)	R-Square (R^2)
Behavioral Intention (BI)	0.422	0.564
Effort Expectancy (EE)	0.159	0.256
Performance Expectancy (PE)	0.247	0.408
Task–Technology Fit (TTF)	0.313	0.476

All endogenous outcomes produced Q^2 values above zero, indicating that the model retained predictive relevance. The strongest Q^2 value was 0.422 for Behavioral Intention, accompanied by an R^2 of 0.564. Thus, the predictors explained 56.4% of the variation in intention to use Saweria, while 43.6% remained attributable to influences outside the model. The R^2 values for TTF, PE, and EE were 0.476, 0.408, and 0.256. Under the selected criteria,

these values range from moderate to weak explanatory power [12]. Although the model does not capture every possible influence, it explains a meaningful portion of the principal outcome.

Effect size (f^2) was used to determine the additional contribution of each predictor after the other predictors were taken into account. Approximate values of 0.02, 0.15, and 0.35 were interpreted as small, medium, and large effects [12]. This statistical evaluation provides additional information beyond significance testing because it identifies the practical contribution of each relationship. Therefore, effect size analysis helps distinguish relationships that provide meaningful explanatory value from those that have limited influence within the proposed framework.

Table 6. Effect Size (f^2) Evaluation

Relationship	f^2	Effect Size
TAC → TTF	0.045	Small
TC → TTF	0.381	Large
TTF → BI	0.069	Small
TTF → PE	0.689	Large
TTF → EE	0.344	Medium
PE → BI	0.028	Small
EE → BI	0.003	No Effect
SI → BI	0.007	No Effect
FC → BI	0.007	No Effect
HM → BI	0.020	Small
PV → BI	0.000	No Effect
HT → BI	0.027	Small

The effect-size estimates identify several relationships with notable practical weight. Technology Characteristics contributed a large effect to Task-Technology Fit ($f^2 = 0.381$). Task-Technology Fit, in turn, produced a large effect on Performance Expectancy ($f^2 = 0.689$) and a medium effect on Effort Expectancy ($f^2 = 0.344$). The remaining relationships were small or negligible. This pattern indicates that the strongest explanatory contributions arise from functional alignment, whereas several adoption-related factors add comparatively limited explanatory value.

Path significance was tested with 5,000 bootstrap resamples at the 5% level. Decisions were based jointly on t-statistics and p-values rather than on coefficient direction alone. A proposed relationship was accepted when the t-statistic exceeded 1.96 and the p-value was lower than 0.05 [12].

Table 7. Hypothesis Testing Results

Hypothesis	Relationship	Path Coefficient	t-statistics	p-values	Result
H1	TAC → TTF	0.192	2.551	0.011	Accepted
H2	TC → TTF	0.558	9.402	0.000	Accepted
H3	TTF → BI	0.259	3.313	0.001	Accepted
H4	TTF → PE	0.639	11.452	0.000	Accepted
H5	TTF → EE	0.506	8.244	0.000	Accepted
H6	PE → BI	0.175	2.003	0.045	Accepted
H7	EE → BI	0.056	0.699	0.485	Rejected
H8	SI → BI	0.079	1.063	0.288	Rejected
H9	FC → BI	0.075	0.817	0.414	Rejected
H10	HM → BI	0.120	1.746	0.081	Rejected
H11	PV → BI	0.020	0.258	0.796	Rejected
H12	HT → BI	0.162	2.249	0.025	Accepted

Seven of the twelve hypotheses were supported, while the remaining five were rejected. The results indicate that the TTF-related constructs significantly enhance Task-Technology Fit, which subsequently has a positive effect on several UTAUT2 constructs. Among the UTAUT2 constructs, only some exhibited significant effects on Behavioral Intention, whereas the others did not demonstrate statistically significant relationships.

CONCLUSION

This study demonstrates that integrating UTAUT2 with Task-Technology Fit provides a more comprehensive explanation of Saweria acceptance. The findings indicate that the TTF-related constructs significantly enhance Task-Technology Fit, which subsequently improves Behavioral Intention as well as key UTAUT2 constructs. The likelihood of adopting Saweria increases when the platform's functionalities effectively facilitate the activities associated with making and receiving digital donations.

Performance Expectancy and Habit were the only UTAUT2 factors with significant direct relationships to Behavioral Intention. From a practical standpoint, development efforts should concentrate on reliable access, timely information, transaction security, operational speed, and a clear flow that supports users from initiation to confirmation. Improvements should be evaluated in relation to the actual donation journey, not only by the number of features offered. The results must nevertheless be interpreted cautiously because men dominate the sample and the cross-sectional design captures perceptions at only one point in time. Future studies should seek a more balanced respondent profile, use longitudinal observations, and examine additional considerations such as trust, perceived risk, security, system quality, and information quality.

ACKNOWLEDGEMENTS

The authors thank all respondents who contributed their time and shared their experiences of using Saweria. Appreciation is also extended to those who offered academic direction and practical assistance throughout the research process.

REFERENCES

[1] D. Mubarok, L. Fadli Muhamad, and A. P. Kusuma, "Technology in the Creative Economy: Implications for Community Empowerment and Sustainable Development," *Journal of Contemporary Administration and Management*, vol. 2, no. 1, pp. 505–511, 2024, [Online]. Available: https://doi.org/10.61100/adman.v2i1.214

[2] Rozikin and M. Jon Tasrif, "Potensi Ekonomi Kreatif Tahun 2024 Negara Indonesia," *Jurnal Manajemen FE-UB*, vol. 11, no. 2, p. 1, 2024.

[3] "Survei APJII: Pengguna Internet Indonesia 2025 Tembus 229 Juta Jiwa." Accessed: Oct. 01, 2025. [Online]. Available: https://inet.detik.com/telecommunication/d-8047759/survei-apjii-pengguna-internet-indonesia-2025-tembus-229-juta-jiwa

[4] Moh. H. N. Ramadhan and A. Hendratmi, "Moslem Millennials Donor Intention Through Donation-Based Crowdfunding In Indonesia," *Jurnal Ekonomi Syariah Teori dan Terapan*, vol. 10, no. 1, pp. 41–56, 2023, doi: 10.20473/vol10iss20231pp41-56.

[5] "SimilarWeb." Accessed: Oct. 01, 2025. [Online]. Available: https://pro.similarweb.com/#/digitalsuite/websiteanalysis/home

[6] V. Venkatesh, M. G. Morris, G. B. Davis, and F. D. Davis, "User Acceptance of Information Technology: Toward a Unified View," 2003.

[7] V. Venkatesh, J. Y. L. Thong, and X. Xu, "Consumer acceptance and use of information technology: Extending the unified theory of acceptance and use of technology," *MIS Q.*, vol. 36, no. 1, pp. 157–178, 2012, doi: 10.2307/41410412.

[8] D. L. Goodhue and R. L. Thompson, "Task-Technology Fit and Individual Performance," *MIS Quarterly*, vol. 19, no. 2, pp. 213–236, Jun. 1995, doi: 10.2307/249689.

[9] H. Putri Rahima, B. Trias Hanggara, W. Hayuhardhika Nugraha Putra, and P. Korespondensi, "ANALISIS ADOPSI PENGGUNA KELOMPOK USIA MUDA PADA INTEGRASI LAYANAN PEMBAYARAN GOPAY DI APLIKASI TOKOPEDIA MENGGUNAKAN MODEL UTAUT2 & TTF," *Jurnal Teknologi Informasi dan Ilmu Komputer (JTIIK)*, vol. 11, Oct. 2024, doi: 10.25126/jtiik.2024118053.

[10] U. Mishra, "Individual performance and mobile banking: Role of task technology fit model," *The Journal of Knowledge and Innovation*, vol. 9, no. 1, pp. 18–27, May 2023, doi: 10.3126/jki.v9i1.53761.

[11] S. Megadewandanu, Suyoto, and Pranowo, *Exploring Mobile Wallet Adoption in Indonesia Using UTAUT2*. IEEE, 2016.

[12] J. F. . Hair, G. T. M. . Hult, C. M. . Ringle, and Marko. Sarstedt, *A primer on partial least squares structural equation modeling (PLS-SEM)*. Sage, 2017.

[13] F. F. A. Munir, “Reliability and Validity Analysis on the Relationship between Learning Space, Studentâ□□s Satisfaction and Perceived Performance Using SMART-PLS,” *International Journal of Academic Research in Business and Social Sciences*, vol. 8, no. 1, Feb. 2018, doi: 10.6007/ijarbss/v8-i1/3847.