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## Merit Piggy Bank in the Digital Economy

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### Abstract

*Making merit, especially charity and donation, is enormous in Asian countries, particularly in Thailand, where it has long been systematically incorporated into Thai culture. This study aimed to evaluate the literature on merit-making in the digital economy. A narrative synthesis was employed for this study. The documentary method and content analysis via systematic review were used to analyze the data. Making merit has several benefits such as improving the community, as well as receiving a tax-deductible and reducing a tax burden. The most fruitful form of merit-making is the good deeds accomplished. Apart from donating money to temples, there are other ways to earn merit these days, including volunteering, painting a school building and so on. In the digital age, online merit-making is becoming more popular. These days, donors use applications or online platforms for merit-making so they can keep track online, similar to a merit piggy bank, which may make the donors happy and encourage them to continue donating. It may benefit the government, private agencies, and other organizations in developing an effective strategy to meet the needs and expectations of donors who wish to donate via digital platforms, which may benefit Thai society and beyond.*

**Keywords:** Merit-Making, Charity, Donation, Digital Economy, Merit Piggy Bank

### Introduction

Thailand, like other countries around the world, faced a war threat during World War II. The government was concerned not only with economic issues but also with social and cultural

issues. Furthermore, since the 1949 Chinese revolution, a cultural threat known as communism has spread from China. At the time, Thailand was the first to establish a non-governmental and non-profit organization to protect and support Thai cultural heritage. The foundation, which is non-profit and non-governmental, was established without political goals to help Thai society maintain its quality of life during difficult times (Middleton & Ito, 2020; Yimtae & Patterson, 2020). However, Thai society has faced numerous economic challenges in the last two or three decades. Thailand's government plan, gross national product (GNP), and gross domestic product (GDP) are increasing due to the small number of companies in Thailand's major cities. During that time, many other small businesses failed and went bankrupt. However, not only economic issues, but also government facilities and the environment, such as water, light, education, hospital, and other social services, are much better in Bangkok or the big city than in other parts of Thailand. The situations described above have resulted in a wide disparity between rich and poor people. As a result of this inequality, many non-profit organizations have become a large part of Thailand, with many categories of charities to send helping people in small cities in distant provinces (Yimtae & Patterson, 2020). In the digital era, donating for community development is the practice of funding a community project by a large number of people, each of whom donates a small amount of money, typically through a digital platform, such as crowdfunding. Because of its convenience, this fundraising pattern is well-suited to the modern world. Donation platform software can easily record donor activities as well as information about donors and communication. In recent years, new functions and modules have been improved, resulting in cutting-edge innovations that can be linked to a financial technology system or FinTech (Maitham & Kraiwanit, 2019). According to a Mastercard survey on donations in Thailand, 70.5% of Thais donate for charitable purposes. Online donations are increasing as a result of the convenience provided by recent technological advances; however, concerns about the security of online transactions may have an impact on donation amounts. Yet, tracking donations made through registered charity websites is easier than tracking cash donations (Thairath Online, 2016). This study evaluates the literature on merit-making in the digital age in the context of Thailand.

## Literature Review

*"Each time you come to the temple, you gain a little more merit. It is like putting money in your piggy bank. If you do not come, you will not gain," Khonnokyoong (n.d.).*

The concepts of rebirth and karma are central tenets of the Buddhist worldview (Eddy, 2013; Lin, & Yen, 2015). Furthermore, the fundamental product of the Buddhist system is merit. Buddhists create and distribute it through their activities, and merit economics has influenced Buddhist practices, organizations, material culture, and interpersonal relationships. It is critical to understand what happens when merit is no longer recognized as a valuable product. For the first time in Buddhist history, some Buddhists are operating completely outside of the merit economy, resulting in changes in organizational structure, ritual practice, and economic activities. When merit is devalued, elements from culturally dominant non-merit economies replace it and may adopt their associated values and practices. Buddhist groups face financial consequences if they abandon the Buddhist merit economy, and those who do so must create new post-merit Buddhisms. As practices, ideas, and institutions based on merit economic logic are altered or abandoned, a sifting process occurs. Buddhism that can be recast with non-merit logic will be successful (Wilson, 2019). Making merit is one way to accumulate good deeds that will be useful in the

future. Some believe it will help to alleviate bad luck and keep bad situations from worsening. Making merit is divided into three phases, including giving, following precepts, and praying (Larpyongyos, 2014).

Making merit, especially charity and donation, is a common practice for people in the hope of receiving something good in return in the future. The vast majority of Thai Buddhists are more likely to make merit by donating rather than practicing the five precepts and meditation, which are also ways of making merit in Buddhist definition, because it is a more difficult way but provides a more profound result to their mind. They see donations to monks as a shortcut to a good life, with supernatural blessings, which is a perversion of the core Buddhist goal of donation. The true core Buddhist goal of donation is to enjoy the happiness of giving while also deleting selfishness from one's mind, resulting in a peaceful mind that cannot be disturbed by winning or losing worldly material (Kachonnarongvanish & Nelson, 2017; Yimtae & Patterson, 2020). Making merit entails doing good deeds as prescribed by religious doctrine. One can earn merit by performing good deeds. Hence, besides donating to temples, there are other ways to make merit (McKenzie, Tsutsui & Prakash, 2019; Chang, 2020). Money donations are the most common and easiest way to give in Thailand. Thai people usually spend their money on non-profit organizations and temples to boost their spirits. For instance, many pop-up booths and even small donation boxes can be found at cashiers in department stores and supermarkets to allow customers to leave small amounts of change in the box. In addition, volunteers are people who donate their time to non-profit organizations. Since the non-profit organization began to do online marketing ten years ago, the number of Thai volunteers has more than doubled. Those organizations will create a Facebook page or a Facebook group and invite those who are interested in volunteering their time to rebuild a school, paint the library, and plant new generations of trees in a forest where most of the trees have been cut down (Yimtae & Patterson, 2020).

There are several key factors driving people to make charitable giving, including awareness of need, solicitation, costs and benefits, altruism, reputation, psychological benefits, values and efficacy. Donors have no control over the mechanisms that precede the conscious deliberation of the costs and benefits of donating. It is the result of beneficiary actions. When the costs of a donation (money or an impediment to donating, such as the timing of the donation) are reduced or not perceived as excessive, the donation will increase. People tend to donate more when they receive something exclusive or beneficial in exchange. Individuals may donate money to charities as they are concerned about the organization's output or the effects of donations on recipients. People in donors' social environments verbally or nonverbally reward donors for giving or punish them for not giving in terms of reputation. The psychological benefits mechanism is the intangible benefits that donors bestow on themselves as a result of donating. Donors believe that the work of nonprofit organizations can help to improve the world. Moreover, donor attitudes and values influence whether or not charitable giving appeals to them. Donors' efficacy is their belief that their contributions make a difference in the cause they support (Bekkers & Wiepking, 2011).

In terms of business, firms experience a multitude of benefits when they donate to charities. There are tax benefits when a business donates to charity. Donations to charities are tax-deductible. Another benefit of donating to charitable organizations is improved team morale. Company culture is important to both current and prospective employees, and the employees will feel good about working for a company that gives back. Moreover, customers are also likely to feel good about supporting a company that donates to charity. Giving back improves a company's

image and leads to a more loyal customer base (Haskins, 2022). Checkout donations are used by companies such as Amazon and eBay to reduce cart abandonment and increase sales. When it comes to the power of giving back, buyers spend 26% more and retailers have 29% more deals. Furthermore, by donating to nonprofits, eBay retailers have reduced customer churn by 67% (Yantsan, 2021).

Due to a rising number of individuals using internet technology to support their activities, the digital world's advancement has encouraged many industrial sectors to digitize their operations. Digital trends have evolved into a way of life. Online donation is one activity that is currently following the digital trend. Many nonprofit organizations are beginning to abandon traditional fundraising methods in favor of digital platforms. This is also supported by the rapid growth of financial technology (FinTech) companies that have developed digital wallets and made it easier for people to donate using their phones. This phenomenon resulted in the emergence of online fundraising platforms, also known as donation-based crowdfunding, in which the nominal donation is reduced but the amount is increased (Maitham & Kraiwanit, 2019; Kenang & Gosal, 2021).

Maitham and Kraiwanit (2019) investigated the factors that influence donors' decisions to participate in online donation crowdfunding and their intentions to donate via crowdfunding digital platforms. Online donation crowdfunding for community development projects is linked to demographic factors such as education, occupation, as well as communication tools such as social networks. As a result, these factors influence donation crowdfunding decisions via digital platforms. Furthermore, attitudes toward donation can be linked to community development crowdfunding on digital platforms. Many donors may be concerned about the security of online donation crowdfunding systems.

Kenang and Gosal (2021) examined factors affecting online donation intention of Generation Y, particularly in donation-based crowdfunding in Indonesia. The perceived credibility of the crowdfunding platform has a significant influence on millennials' willingness to donate. This is due primarily to online transactions. Thus, donors are concerned about whether their contributions will be properly distributed. Subsequently, social presence, website quality, and transaction convenience all have a significant impact on a crowdfunding platform's perceived credibility. Meanwhile, attitude, subjective norms, and perceived behavioral control have no significant impact on donation intention, which could be due to a variety of factors such as security concerns given that donations are made online.

As a consequence of digitization, large-scale social media experiments are increasingly being used in fields such as political science, economics, and marketing (Jilke et al., 2019). Nowadays, an increasing number of charitable organizations attempt to use social media advertising to broaden their appeal, attract supporters, and increase online donations (Tsadiras & Nerantzidou, 2019). Charities and non-profit organizations recognize the importance of online social media platforms in influencing consumer responses, particularly among younger consumers (Wallace, Buil, & De Chernatony, 2017). Social networking sites, such as Facebook, Twitter, GoFundMe, and Crowdrise, provide new methods for nonprofits to involve the community in their fundraising efforts (Saxton & Wang, 2014). Moreover, social media platforms enable conspicuous consumption by allowing people to incorporate goods into their personal profiles

with no obligation to match this ‘virtual consumption’ with their material reality (Wallace, Buil, & De Chernatony, 2017). In short, social media platforms offer nonprofits considerable potential for crafting, supporting, and executing successful fundraising campaigns (Bhati & McDonnell, 2020).

Bilgin and Kethüda (2022) determined the outline of charity social media marketing and how it influences charity brand image, brand trust, and donation intention. Awareness, interaction, timeliness, informativeness, customization, and advertisement dimensions comprise charity social media marketing. The only aspect of the social media marketing that has a significant direct influence on donation intention is awareness. Timeliness, informativeness, and advertisement all have a significant impact on charity brand image, whereas informativeness and customization have an impact on brand trust. Furthermore, through brand image and brand trust, charity social media marketing as a whole influences donation intention both directly and indirectly. Therefore, for charities to promote donation intention through social media marketing, charity brand image and brand trust are critical.

In Thailand, the Siam Commercial Bank (SCB) is implementing the government’s policy of introducing new financial experiences. Recently, SCB has created a “Donation Menu” in the SCB EASY application as another way to donate and earn donation life merit points with a single click and share it with anyone at any time. SCB has already provided and categorized several foundation and charity name lists, such as Siriraj Foundation, Queen Sirikit Center for Breast Cancer Foundation, Thai Red Cross Society, as well as religious foundations, helping children and young people, environmental foundations, and so on. After donating via the SCB EASY app, the system will automatically record the donation in the user’s account and save the transaction slip to the user’s smartphone. This slip can serve as evidence for the donor to send to the foundation in order for the foundation to issue an official donation slip in order to receive a tax deduction (Siam Commercial Bank, 2022).

## Methodology

Narrative synthesis is the process of reviewing related literature and synthesizing findings from multiple studies, which typically rely on words and text to clarify and explain the synthesis’s findings (Siripipatthanakul et al., 2022). Furthermore, the qualitative research method includes four primary research steps: research design, data collection, data analysis, and report writing (Erickson, 2012; Limna, Kraiwanit, and Siripipatthanakul, 2023). For qualitative content analysis, texts are a common starting point. The goal is to condense a large amount of text into a well-organized and concise summary of key findings. The typical starting point for qualitative content analysis is to systematically transform a large amount of text into a highly organized and concise summary of key findings (Limna et al., 2022; Siripipatthanakul et al., 2022). Therefore, in this study, the researchers conducted a systematic documentary review and analyzed the data using content analysis. In addition, secondary data was collected by collecting information on concepts, theories, and related literature with merit-making in the digital economy from various books and research articles on EBSCO, Google Scholar, Scopus, Web of Science, and ScienceDirect. The published journal articles, thesis and organizational reports within the period of 2012-2023 were used for the literature review. To search the database, the researchers identified keywords: “Buddhism,” “merit,” “merit-making,” “merit piggy bank,” “donation,” “charity,” “charity and donation via social media,” “charity and donation in the digital age,” “track charitable donations,”

“donation record,” and “a record of giving.” The data were reviewed between August 15th, 2022, and October 30th, 2022.

## Results and Discussions

Making merit, particularly charity and donation, is enormous in Thailand because it has long been systematically incorporated into Thai culture. Making merit has a number of advantages, and good deeds accomplished are the most fruitful form of merit-making. Several factors can influence an individual's intention to donate or do charity in the digital economy, such as attitude, benefits of charitable giving and perceived credibility of the platform. These days, other than donating money to temples, there are other ways to earn merit, such as joining non-profit organizations and volunteering, as well as painting a community building and filling a classroom with necessary supplies. Hence, in the digital age, making merit online is becoming more popular. Donors are using applications, such as SCB EASY application, to donate so that they can keep track online, which is like a merit piggy bank.

Buddhists worldwide believe in the concepts of rebirth and karma. Making merit, particularly charity and donation, is a common practice among people who hope to receive something good in return in the future. The vast majority of Thai Buddhists make merit by donating and performing charities. Making merit entails performing good deeds in accordance with religious doctrine. Good deeds can be used to earn merit. As a result, aside from donating to temples, there are other ways to earn merit, such as volunteering to rebuild a school in a distant location, painting the library, and so on.

Due to the accessibility provided by recent advancements in technology, online donations are increasing. Social networking platforms have facilitated new ways of raising and giving money, resulting in changes to the set of factors associated with charitable contribution success. However, concerns about the security of online transactions may have an impact on donation amounts. Kenang and Gosal (2021) revealed that the perceived credibility of the crowdfunding platform has a significant influence on individuals' willingness to donate. Moreover, Maitham and Kraiwanit (2019) concluded that community development crowdfunding on digital platforms can influence donation attitudes. However, donors may be concerned about the security of donation crowdfunding platforms. Therefore, security concerns, as well as trust, are critical factors in increasing an individual's intention to donate or do charity on digital platforms. Bilgin and Kethüda (2022) confirmed that charity social media marketing encompasses the dimensions of awareness, interaction, timeliness, informativeness, customization, and advertisement. Charity brand image and brand trust are critical for charities to promote donation intention through social media marketing.

## Conclusions

Donations via digital platforms can help increase the efficiency of government and private agencies, and benefit them from the adoption of technology and supporting the adaptation to the digital economy. It also increases transparency and promotes good governance for donation agencies because it is receiving donations directly into the account. Moreover, individuals' intentions to make a charitable contribution online can be significantly influenced by the use of digital tools for donation and charity record keeping. It is like a merit piggy bank, which may make the donors happy and encourage them to continue donating. Therefore, government, private

agencies, public institutions, and other organizations should devise an effective strategy to meet the needs and expectations of donors to donate via digital platforms, which may benefit Thai society overall.

### Implications

This review article contributed to the existing merit-making in the digital economy literature. Thus, it may be used to direct future research and contribute to a better understanding of merit-making in the digital economy. Furthermore, it may assist the government, private agencies, public institutions, and other organizations in developing an effective strategy to meet the needs and expectations of donors who wish to donate through digital platforms, which may benefit Thai society and beyond.

### Future Research

The narrative synthesis method was utilized in this study. Thus, a quantitative study, such as questionnaires, is recommended for future research. A qualitative approach, such as interviews or focus group discussions, could also provide a clear picture of insight results. Moreover, it is also recommended that more concepts about good deeds, regarding merit piggy bank in the digital economy, be conducted. According to Utsahajit (2017), the Buddhist Spiritual Cultivation and Edutainment Center, a group of volunteers at the Buddhadasa Indapanno Archives, introduced the concept of the Wisdom Tree, as shown in Figure 1.



**Figure 1.** The Wisdom Tree (Utsahajit, 2017)

The Wisdom Tree Model is an intriguing concept for determining the best solution for a multi-member community. Moreover, the model depicts how people consume and distribute resources in a society, as well as how they live together. It has been used to help Thailand's economy, government, social services, and human resources (Utsahajit, 2017; Viphanphong, Pattanachaidech, & Kraiwanit, 2022). Therefore, it is suggested that future research incorporates the Wisdom Tree concept with good deeds, regarding merit piggy banks in the digital economy.

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