



Do Gender, Financial Income, And Religiosity Influence Indonesian's Donations?

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Abstract: This study aimed to identify whether gender, financial income, and religiosity influenced Indonesians' donation behavior during the 2021 Covid-19 pandemic. Besides that, its purpose is also to determine which religiosity dimension significantly correlates to the Indonesians' donation intention during the Covid-19 outbreak. The research questions whether gender, financial income, and religiosity influence Indonesian people's donation behavior in the 2021 Covid-19 pandemic era. The data was collected through questionnaires to 334 respondents in 34 provinces in Indonesia that were then analyzed using Partial Least Square (P.L.S.); it was found that financial income, gender, and religiosity significantly influence donation behavior. The religiosity dimension significantly influences donation behavior is the sincerity of Zakat (Islamic charity tax for wealth) paying routine behavior. In contrast, the religion literature study behavior significantly negatively influences the respondents' donation behavior. This study successfully proves that there are influences of gender, financial income, and religiosity on the respondents' donation behavior. This is very important for many stakeholders, like the government, N.G.O.s, and Zakah Institution, so they can formulate policies and strategies to increase the participation of Indonesian in donating.

Keywords: Donation behavior, Indonesia, Covid-19

Abstrak: Penelitian ini bertujuan untuk mengidentifikasi apakah jenis kelamin, pendapatan finansial, dan agama mempengaruhi perilaku donasi masyarakat Indonesia selama pandemi Covid-19 2021. Selain itu, juga untuk mengetahui dimensi religiusitas mana yang berkorelasi signifikan dengan niat berdonasi masyarakat Indonesia di masa wabah Covid-19. Penelitian tersebut mempertanyakan apakah gender, pendapatan finansial, dan religiusitas mempengaruhi perilaku donasi masyarakat Indonesia

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di era pandemi Covid-19 2021. Data dikumpulkan melalui kuesioner kepada 334 responden di 34 provinsi di Indonesia yang kemudian dianalisis menggunakan Partial Least Square (P.L.S.); ditemukan bahwa pendapatan keuangan, jenis kelamin, dan religiusitas berpengaruh signifikan terhadap perilaku donasi. Dimensi religiusitas yang berpengaruh signifikan terhadap perilaku berdonasi adalah keikhlasan membayar zakat pada perilaku rutin. Sebaliknya, perilaku studi literatur agama berpengaruh negatif signifikan terhadap perilaku donasi responden. Penelitian ini berhasil membuktikan bahwa terdapat pengaruh jenis kelamin, pendapatan finansial, dan religiusitas terhadap perilaku donasi responden. Hal ini sangat penting bagi banyak pemangku kepentingan, seperti pemerintah, LSM, dan Lembaga Zakat, sehingga dapat merumuskan kebijakan dan strategi untuk meningkatkan partisipasi masyarakat Indonesia dalam berdonasi.

Kata Kunci: Perilaku donasi, Indonesia, Covid-19

Introduction

The pro-social behavior is indicated by voluntary and purposeful behavior that aims to give an advantage to other people (Padilla-Walker & Carlo, 2015; Pishghadam, Ebrahimi, Miri, & Shayesteh, 2021), either with a reward or not (Eagly & Crowley, 1986). The empirical study of donation behavior is studied frequently. Noor *cs.* (2015) found that several intrinsic and extrinsic factors, such as age, financial income, education, generosity, and religiosity, influence donation behavior. They found that intrinsic factors like psychographics and behavior significantly influence volunteer or donation behavior. Extrinsic determinants like age, gender, financial income, marital status, and family burden correlate with the finance of donation behavior.

The World Index Report (2014) identified three giving behavior practices: donating money, helping strangers, and giving their time to be volunteers. Gender differences among millennials may play an important role in charity marketing through the social network. Eagly (2009) reported that although gender is involved in pro-social behavior, males and females have different donation behaviors. However, the related study generally reports that females are less empathetic and generous than males (Eagly, 2009; Einolf, 2011; Mesch *et al.*, 2011). Mesch *et al.* (2011) found that female scores are higher than males on the general empathy scale and tend to give charity more than males.

Other than gender, the factor that has already been studied and has a significant influence on donation behavior is financial income. Previous studies found that financial income correlates positively with donation behavior (Iannaccone, Finke, & Stark, 1997; Mesch, 2006). Financial income also positively influences donation behavior (Andreoni, 1990; Choi & Dinitto, 2012; Li, 2017). However, financial income does not have a significant influence on Brunei Darussalam (Bruneian) people's donation behavior because the government takes big responsibility for the charity events in Brunei, so the donation behavior by the people is managed by the government (Lwin, Phau, & Lim, 2013).

Another factor influencing donation behavior is religiosity, a manifestation of religious belief. Religion motivates donation behavior very much (Bekkers & Schuyt, 2008; Bekkers & Wiepking, 2010; Showers, Showers, Beggs, & Cox, 2011; Vaidyanathan, Hill, & Smith, 2011; Metawie, M., El, E.-K., St, M. *et al.*, 2015). Religiosity also influences someone's moral behavior.

Religiosity positively influences the company's philanthropy behavior (Wang et al., 2021). However, religiosity does not influence the behavior of blood donation (Charseatd, 2016) and intention to donate (Hati & Idris, 2014). Religiosity will help people's intention to donate but in a small amount (Li, 2017). In the literature about Zakat, religiosity is essential because Muslims, with their high religious value, are expected to be more aware of its mandatory to pay Zakat as an obligatory charity tax as a donation for the poor.

Previous studies have identified that significant factors influencing donation behavior are gender (Eagly, 2009; Einolf, 2011; Mesch et al., 2011), financial income (Iannaccone, Finke, & Stark, 1997; Mesch, 2006; Andreoni, 1990; Choi & Dinitto, 2012; Li, 2017), and religiosity (Bekkers & Schuyt, 2008; Bekkers & Wiepking, 2010; Showers, Showers, Beggs, & Cox, 2011; Vaidyanathan, Hill, & Smith, 2011; Metawie et al., 2015; Wang et al., 2021, Li, Y., 2017).

However, another study reported that financial income and gender do not significantly influence donation behavior (Lwin, Phau, & Lim, 2013). Although financial income has a

Significant influence on donation behavior, there are still debates about how financial income correlates to charity due to the financial income proportion. Debates about donation behavior profiles were reported in the 1990s by several studies that reported contradictive results. Some of the studies found that the population's generosity, which is defined as a donation amount divided by financial income, follows a U-shape curve, with the individual at both ends of financial income distribution giving their highest financial income proportion (for example, Auten et al., 2002; James & Sharpe, 2007; Jencks, 1987).

These mixed and unconvincing findings allow this study to explore further the influence of gender, financial income, and religiosity on donation behavior. Therefore, this study aimed to identify if gender, religiosity, and financial income factors significantly influence the respondent's donation behavior. This study will also view religiosity dimensions as significantly influencing the respondent's donation behavior. This study is expected to learn about many factors that contribute to the donation behavior of Indonesian; this is very important for many stakeholders, like the government, N.G.O., and Zakah Institution, so they can formulate policies and strategies to increase the participation of Indonesian in donating.

Results and Discussion

Gender and Donation Behavior

The World Index Report (2014) identified three practices of giving behavior: donating money, helping strangers, and giving their time to volunteer to help others. The gender difference among millennials may be significant to charity habit promotion through social networks. Eagly (2009) reported that although both genders are involved in pro-social behavior, males and females conduct it in different activity classes. According to the study literature, female behavior generally found that females are more unselfish, empathetic, and generous than males (Eagly, 2009; Einolf, 2011; Mesch et al., 2011).

Based on Mesch et al. (2011) reported that female scores are higher than males on the general empathy scale and more tend to give charity than males. In addition, when the millennials are divided into groups of high, middle, and low ethnic consumerism supporters, there is a female proportion that is much higher in high and middle groups and male in a low support group. Females tend to give donations

more when they are single, but once they are married, their donation habits should be decided together with their husbands (Kreijns, Xu, & Weidlich, 2021). Therefore, the gender difference in giving is difficult to detect because married couples tend to decide together about giving to charity (Andreoni, Brown, & Rischall, 2003; Novossyolova et al., 2021, p. 124).

The widows tend to donate and give in large amounts (Mesch, 2011; Women's Philanthropy Institute, 2015). These studies also found that households led by divorced females, widows, and unmarried females are more tend to give and give in a large amount. The correlation between gender and giving may vary according to religion. The influence of religious ideology on males' and females' attitudes and behavior is not similar (Darnell & Sherkat, 1997; Hoffmann & Bartkowski, 2008). For the female, conservative theology is correlated to early marriage and family establishment, education achievement, lower-level jobs, lower financial income, and time increase spent on household work and childbearing (Glass & Jacobs, 2006).

These mixed results perhaps described proof of the study that showing gender influence on the social result varies according to the other social categories (Stryker & Burke, 2000). Two significant correlations from giving, marital status, and religion, may intersect with gender to give varied results (Read & Oselin, 2008). Females tend to give more than males. A study in Brunei Darussalam reported there is no correlation between age, financial income, gender, and Bruneian donation behavior because the government takes a big responsibility for charity events in Brunei Darussalam, so the donation behavior by the people is managed by the government (Lwin, Phau, & Lim, 2013). From the Christianity perspective, there are more married couples donating and obedience to the church than unmarried couples or single parents. However, couples seldom have the praying activity together (Chan & Lee, 2014).

Financial Income and Donation Behavior

Previous studies found that financial income correlates positively with donation behavior (Iannacone, Finke, & Stark, 1997; Mesch, 2006). Financial income also positively influences donation behavior (Andreoni, 1990; Choi & Dinitto, 2012; Li, 2017), but donation behavior is assumed to have many variations in all financial income classes when there is indisputable proof that the amount of individual charity increases along with their financial resource (for example, Wiepking & Bekkers, 2012). Debates about how financial income correlates to donation behavior due to financial income was started in the 1990s by several studies that had contradictive results. Some of them found that the population's generosity, which is defined as the amount donated to charity divided by the financial income, followed the U-shape curve, with the individual at both ends of financial income distribution giving their highest financial income proportion (for example, Auten et al., 2002; James & Sharpe, 2007; Jencks, 1987). Although Ulama (Islam intellectuals) have discussed this correlation for more than half a century, their findings were very varied, and they have yet to find a general pattern in this question. Although financial income influences the amount of donation, how the financial income change to the donation behavior is not precisely reported.

In another study, the philanthropy behavior of Americans is influenced by the country's economic condition, which is when the economy of the country is good; the financial income also increases, so the philanthropy behavior also increases (Zinsmeister, 2016). Americans with financial income under USD 10,000 give about 4,6% of their income to charity. In comparison, those with more than USD150,000 of

financial income give 2,2% of their financial income, and those with middle-level financial income 1,4% (James & Sharpe, 2007). However, other studies did not find that the lower financial income level group's behavior was more generous. However, it described the charity-giving profile as a flat curve with an upward gradient for the higher financial income group (Schervish & Havens, 1998).

However, other studies found that poorer households are much more generous in the proportion of the total budget donated to charity than other households (Cowley et al., 2011). Several other studies also reported a negative correlation between financial income and donated financial income proportion, described by a linear downward-gradient curve (Benedikston, 2018). Eventually, several further studies described the curve as flat, with donated financial income proportion as significant as other financial income groups (Schervish & Havens, 1995). Despite the large variety of identified charity-giving profiles, scholars have proposed theoretical explanations for each profile.

For instance, the donation is relatively higher for the lower financial income group, as explained by religious donation (Jencks, 1987; Schervish & Havens, 1995). According to those arguments, this study reported that: There is a positive and significant correlation between financial incomes and Indonesian donation behavior during the Covid-19 pandemic era in the year 2021.

Religiosity and Donation Behavior

The socio-economy development and performance in the last few decades have produced increasing interest in religion and spirituality as essential motivations for empirical and social study (Bin-Nashwan et al., 2020b). In the context of charity, religious belief is equivalent to giving behavior. For example, Islam emphasizes the importance of generosity and helping poor and susceptible groups, which is the command from God (Allah), whether it is wajib (obligatory) or sunnah (not obligatory of conducting but recommended to do so). Zakat (charity tax) is obligatory, whereas donation is sunnah. Religious belief is strictly viewed as an essential motive to strengthen the tendency to donate (Abreu et al., 2015; Bin-Nashwan et al., 2020b; Reitsma et al., 2006). Several Islam intellectuals also reported that religiosity is a multidimensional construction of various religious elements, including belief, practice, knowledge, and experience, which mandates each component to learn individually (Khraim, 2010). Previously, religiosity measurement (1965) consisted of dimensions: a biological dimension that refers to how far the religious follower is expected to obey a specific set of beliefs; ritualistic dimension, which refers to certain religious practices that are adhered to by the followers like praying, fasting, and meditation; an experiential dimension that emphasizes religious experience as the indicator of religiosity level; and intellectual dimension that refers to religion knowledge that used to strengthen someone's religious belief. In Islam, Christianity, Buddha, and Hinduism, the affiliation embodiment of formal religious institutions, donation behavior also becomes the benchmark of the followers' religiosity (Hirschman, 1983).

Prominent religions worldwide have main principles that encourage loving and treating those less prosperous and have a solid call to serve others. As a result, religious belief has been naturally correlated to pro-social activities like volunteering and charity donation because religiosity influences moral behavior (Teymoori et al., 2014). Many studies in Western countries also explored the correlation between religious belief and pro-social behavior theoretically, empirically, and experimentally (Oviedo, 2016).

In Western countries, many studies showed a moderate positive correlation between religious belief and pro-social behavior like volunteering and charity donation. For example, Fényes and Pusztai (2012)

used logistic regression and found that religious belief positively impacts volunteer activities in the circles of students in three Middle European countries. Based on American student surveys, religious belief motivates male students to volunteer to do charity or helping activities (Ozorak, 2003). Then, Nicosia (1965) added the fifth dimension. This consequential dimension identifies the obedience effect to the first four dimensions that guide people to behave following the religion's belief, practice, experience, and knowledge. Allport and Ross (1967) measured religiosity into two orientation dimensions; there are intrinsic (religion as the purpose) and extrinsic (religion as the means).

In later studies in American students' circles, participation in religious service positively impacts volunteer activities and charity donations (Clerkin et al., 2009). Lyons and NivisonSmith (2006) found that Australians that often attend religious services tend to donate more on average to charity. Regardless of the attention to the religiosity role in pro-social activities in other countries' student circles, there needs to be more attentive to the religiosity role in China. Only one study in China showed that religion could predict if the students were volunteers (Luo et al., 2012).

Therefore, it could not be underestimated that the firm religious beliefs will conduct altruistic behavior, pushing their behavior to donate and giving behavior. Because the correlation between extrinsic factors (charity projects and charity trust) and attitudes toward money donation is inconsistent, a moderation variable is needed to strengthen this correlation (Baron & Kenny, 1986).

Many experts also emphasized the importance of considering several religiosity dimensions because every dimension may have a different mechanism for influencing pro-social behavior (Lam, 2002; Regnerus, 2003; Son & Wilson, 2012). For example, Son and Wilson (2012) considered religion (for example, praying at home, spiritual training) and public aspects (for example, attending collective religious activities). They found that only personal religiosity positively influences the obligation to help others. Lam (2002) investigated the religion participative, devotional, affiliation, and theological and found that these four dimensions significantly influence but differ from the participation of secular voluntary associations without inserting detailed questions about religion or religious practice. On the other hand, religious commitment refers to how far the individual observes their religious values, beliefs, and practices in their daily activities.

Several studies reported that individual executives at private companies with religious beliefs tend to donate more than those who are not (Zeng et al., 2016; Sabbagh, 2020) and on behalf of the company (Wang et al., 2021). According to the Chinese General Social Survey data in 2012, only one study showed that people with religious beliefs tend to give and donate more to charity than those who do not follow any religion.

Empirical studies about charity behavior or donation had been conducted in previous studies at several places. Noor et al. (2015) found that several intrinsic and extrinsic factors influence donation behavior, such as age, financial income, education, generosity, and religiosity. Exclusively, Lee and Chang (2007) found that the influence of intrinsic and extrinsic factors on donation behavior differs among kinds of donations. They found that intrinsic factors, like psychographics and attitude, significantly influence volunteers' or time donation behavior. Extrinsic determinants, including age, gender, financial income, marital status, and family burden, correlate with monetary donation behavior.

Islam recognizes religiosity as a significant factor because Muslims with high religious values are expected to be more aware of their obligation to pay Zakat (charity tax) than those Muslims with lower

values. However, the literature about charity tax obedience so far documents various findings on religiosity and charity tax obedience behavior influence. Meanwhile, several studies showed that there is a positive and significant correlation between religiosity and charity tax obedience behavior did not find a significant correlation.

Outer Model Evaluation (Measurement Model)

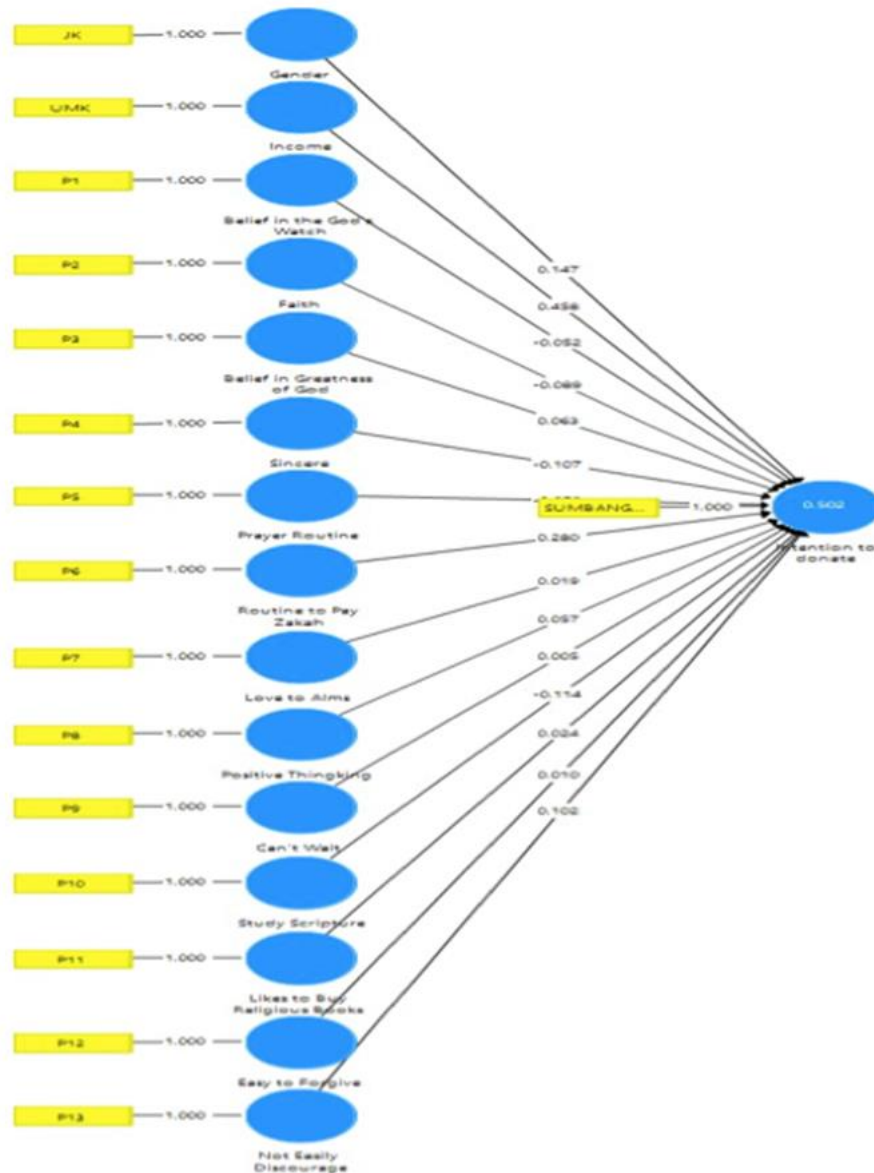


Figure 1. Measurement Model

Based on Measurement Model Smart PLS. above, it is obtained that the R² value is 50.2%. This means the goodness of the model forming from the variable of Intention to Donate can be explained by

the variable of Belief in the Greatness of God, Belief in God's Supervision, Willing to donate Immediately, Ease to Forgive, Faith, Gender, Financial income, Likes to Buy Religious Books, Love to Alms, Not Easily Discourage, Positive Thinking, Prayer Routine, Routine to Pay Zakat, Sincerity, Study Scripture valued 50.2% and 49.8% explained by other variables outside the study. After doing the modeling, we have to look at the value of convergent validity. Convergent validity test of the measurement model that was rated based on the value of indicator loading factor from each construct. In this study, it will be used the loading factor threshold valued at 0.50. The convergent validity is fulfilled if the loading factor value is ≥ 0.50 . The construct must be dropped off the analysis if the loading factor value is < 0.50 . Based on the table, the indicator with Average Variance Extracted (AVE) ≥ 0.50 means the initial model has already fulfilled the convergent validity. The cross-loading value for every indicator of each latent variable is larger than the cross-loading value if it is correlated to other latent variables. Thus, it is assumed that the latent variable is estimated to fulfill good discriminant validity. The constructed value has a composite reliability value of more than 0.70 means that it has good reliability, which can be shown by the composite reliability value of > 0.70 .

In the P.L.S., the statistical testing of every hypothesized correlation is conducted by simulation. This is conducted using a bootstrap method for the samples. Testing results with bootstrapping from P.L.S. analysis are significant if the T-statistic > 1.96 and the original sample value states the influence form is either negative or positive. According to the original sample value above, it is identified that significant religiosity indicators influencing the respondents' intention to donate are: gender, financial income, routine to pay Zakat, sincerity, and study of scripture. Gender, financial income, and routine to pay Zakat significantly influence positively the respondents' intention to donate, whereas sincerity and study of scripture significantly influence negatively the respondents' intention to donate.

This finding agrees with data from The World Index Report (2014) that identified three practices of giving behavior: donating money, helping strangers, and giving their time to volunteer to help others. The gender difference among millennials may be vital to charity habit promotion through social networks. Eagly (2009) reported that although both genders are involved in pro-social behavior, males and females conduct it in different activity classes. According to the study literature, female behavior generally found that females are more unselfish, empathetic, and generous than males (Eagly, 2009; Einolf, 2011; Mesch et al., 2011). Based on Mesch et al. (2011) reported that female scores are higher than males on the general empathy scale and more tend to give charity than males. In addition, when the millennials are divided into groups of high, middle, and low ethnic consumerism supporters, there is a female proportion that is much higher in high and middle groups and male in a low support group.

Females tend to give donations when they are single, but once they are married, their donation habits should be decided together with their husbands (Kreijns, Xu, & Weidlich, 2021). Therefore, the gender difference in giving is difficult to detect because married couples tend to decide together about giving to charity (Andreoni, Brown, & Rischall, 2003; Novossyolova et al., 2021). The widows tend to donate and give in large amounts (Mesch, 2011; Women's Philanthropy Institute, 2015). These studies also found that households led by divorced females, widows, and unmarried females are more tend to give and give in a large amount. The correlation between gender and giving may vary according to religion. The influence of religious ideology on males' and females' attitudes and behavior is not similar (Darnell & Sherkat, 1997; Hoffmann & Bartkowski, 2008). For the female, conservative theology is correlated to

early marriage and family establishment, education achievement, lower-level jobs, lower financial income, and time increase spent on household work and childbearing (Glass & Jacobs, 2006).

Religious ideology influenced men's and women's attitudes and intentions to donate. This study shows that women have a higher intention to donate than men, but only when they identify themselves as devout Muslims. Religious ideology also influences men's and women's voluntary attitudes and behavior in Saudi Arabia. This study shows that women are more likely to take voluntary actions than men, and factors such as religious beliefs and beliefs can amplify this impact. The influence of religious factors was also found by Hosseini, S. S., & Shakouri, M. (2020), who stated that religious experience and beliefs influence the intention to donate to men and women in Iran. This study shows that women tend to be more open and responsive to religious factors than men regarding their intention to donate.

These mixed results perhaps described proof of the study that showing gender influence on the social result varies according to the other social categories (Stryker & Burke, 2000). Two significant correlations from giving, marital status, and religion, may intersect with gender to give varied results (Read & Oselin, 2008). Females tend to give more than males. A study in Brunei Darussalam reported there is no correlation between age, financial income, gender, and Bruneian donation behavior because the government takes a big responsibility for charity events in Brunei Darussalam, so the donation behavior by the people is managed by the government (Lwin, Phau, & Lim, 2013). From the Christianity perspective, there are more married couples donating and obedience to the church than unmarried couples or single parents. However, couples seldom have the praying activity together (Chan & Lee, 2014).

This finding follows the findings of Mesch, D. J., Brown, M. S., Moore, Z. I., & Hayat, A. D. (2011). which states that women tend to make higher charitable contributions than men, especially when they feel positive emotions when making contributions. The results of this study indicate that positive emotions play a role in the link between gender and charitable donations. In addition, this research also shows that moral identity moderates the relationship between gender and charitable donations, with women with stronger moral identities tending to make higher contributions than women with weaker moral identities or men.

Yang, J. Y., & Stritch, J. M. (2020) also found that women tend to be more active in voluntary activities and make more significant donations, but men are more likely to make loans through direct donations. The results of this study indicate that gender influences the preferences and behavior of charitable and voluntary donations, which can have important implications for the management of non-profit organizations. Findings stating that gender influences donating behavior are also found in Roy, S., & Singh, S. et al. (2018), that there are differences in the behavior of charitable donations between men and women in India. The results showed that women tended to make lower charitable donations than men, although they were more likely to donate regularly and had more reasons to donate. In addition, this study also shows that factors such as income levels, trust in charitable organizations, and preferences for types of charitable organizations influence charitable donation behavior, regardless of gender.

Handy and Cnaan (2017) also found the same thing, that there are differences in the behavior of charitable donations between men and women in Canada. The study results show that women contribute smaller amounts but more often than men. In addition, this study also shows that income has a positive effect on the number of loans extended by men, whereas, for women, factors such as having

children and level of education have a positive effect on the number of loans extended. This research shows that social, economic, and demographic factors can influence charitable behavior, regardless of gender. This is also supported by Liu and Jin (2016), who state that men are more likely to contribute more significantly to issues of masculinity or when donations are made through media that are considered masculine. In addition, this study also found that men prefer to make donations through media that are considered adequate, such as cash donations or in-person donations, rather than donations in less effective forms, such as in-kind donations or volunteer time. This research shows that gender can affect preferences in choosing donating media and framing so that it can influence charitable donation behavior. Gender differences affect donating behavior because differences influence donating behavior in individual characteristics.

Research conducted by Wang and Zhang (2020) shows that differences in individual characteristics such as values, outlook on life, and social orientation affect the intention to donate. Gender bias in these characteristics can influence the intention to donate. In addition to individual characteristics, differences in perceived effectiveness also influence donation behavior. Research by Lin, T. L., Liu, H. Y., Huang, C. J., & Chen, Y. C. (2018) found that women tend to be more skeptical of the effectiveness of fund management by charitable organizations, so they tend to make smaller donations. Meanwhile, men are more optimistic and believe that their donations can make a significant impact. Differences in social experience will also affect donating behavior because, according to De Wit, A., & Bekkers, R. (2015), men and women have different social experiences, which can affect their intention to donate. For example, men tend to have a more comprehensive social network, which may influence their perception of the importance of donating. Men and women also have different perspectives on motivation and emotions. Research by Mesch, D. J., Brown, M. S., Moore, Z. I., & Hayat, A. D. (2011) found that women tend to be more oriented towards moral values and positive emotions in their intention to donate, while men tend to be more inclined towards the efficiency and effectiveness of managing funds.

Routinely paying Zakat will increase participation in donating because people who regularly donate to charitable organizations feel happier and have higher self-confidence than people who do not (Smith, J., & Johnson, L., 2018). The same thing was also expressed by Gneezy, A., & Gneezy, U., 2014, who found that donating smaller amounts regularly was more effective in triggering warm feelings than making more significant donations infrequently. The study gave participants \$5 per day for a week or \$35 in one-time donations. The results show that participants who receive \$5 per day are more likely to continue to donate in the future.

In conclusion, the warm glow that occurs when someone donates can influence the intention to donate in the future. This suggests that making small donations regularly can trigger stronger feelings of warmth than making more significant donations infrequently. A "warm glow" is a positive feeling when someone does a good deed. In philanthropy, this feeling arises when someone contributes or donates to a charity or non-profit organization. Several studies have shown that feeling a warm glow can affect one's intention to donate. The feeling of a warm glow can increase one's intention to donate (Banding, M. P., & Mayangsari, S. (2017) this study, the researchers gave money to the participants and asked them to donate it to the selected non-profit organization. The participants were divided into three groups: the first was told that their donation would help others, the second group was told that their donation would help others and give them a warm feeling inside, and the third group was not given any information.

The results show that the second group informed about warm feelings had a higher intention to donate than the other groups. This shows that the feeling of a warm glow can indeed increase one's intention to donate. Another research showing that a warm glow can encourage donation behavior was conducted by Andreoni, J., & Serra-Garcia, M. (2015). In this study, researchers gave participants cash and asked them to choose between keeping the money or donating it to a non-profit organization. Some participants were also given information about the feeling of a warm glow. The results show that participants who were informed about the feeling of a warm glow had a higher intention to donate than others.

From these two studies, a warm glow can increase one's intention to donate. Therefore, non-profits and charities may consider using messages emphasizing a warm glow in their fundraising campaigns. Tusche, A., Böckler, A., Kanske, P., Trautwein, F. M., & Singer, T. (2016) also found that people who have higher brain activity in areas associated with warm feelings when donating money have a higher likelihood of doing so again in the future. This warm feeling when someone donates can affect the intention to donate in the future. In the "warm glow" theory. Namely, consumers feel happiness or satisfaction when donating because they feel they have done good or helped others.

Financial income determines consumption patterns and the household's attitude toward saving (Mulyadi et al., 1997). Individual or family financial income is only sometimes spent or used for household needs. Part of the household financial income allocated to shopping and saving is called disposable income. The equation of household consumption viewed from the National Financial income can be viewed as follows:

$$Y = C + G + I + (X - M), \text{ where:}$$

Y = national financial income

C = consumption

G = government expenditure

X = export

M = import

People with low to middle-level financial income also conduct philanthropy, although by a higher portion of the overall wealth than others with higher financial income (Bullock, 1997). This statement is also supported by Schervish and Havens (2001), that reported that low to middle-economy-level people are more philanthropists. Financial income increase will influence someone's philanthropy behavior more than the increase in tax paying (Taussig, 2021). Someone's financial income also influences the motivation to donate to public facilities (Perry et al., 2008). According to Yoshioka (2003), low-financial-income households donate more often than those with middle-level financial income. Low-financial income, people will donate more often but are not reported because it is given personally (Mesch et al., 2011). Someone's financial income can describe someone's philanthropy behavior, which means someone with more financial income will also tend to conduct philanthropy more (Brown & Ferris, 2007). However, someone's financial income influences the intensity of religious donations more than donations unrelated to the religion (Eckel & Grossman, 2016).

Financial income also influences philanthropy behavior generally (Hughes & Luksetich, 2008). The influence of financial income on Muslims' philanthropy behavior can be viewed from the religious side

and the familiar people's behavior side. On the religious side, it can be viewed with these explanations. The amount of zakat expenditure is also dependent on someone's financial income because Allah's command is obligated to a human being that has come to the niqab and haul of the wealth. Nisab is a wealth minimum threshold that is obligated to pay the Zakat (charity alm), whereas haul is the wealth time threshold that is obligated to pay Zakat. The haul length is one Hijri year or 12 Qamariyah (moon-based) months when the muzak (people obligated to pay charity alms) have the wealth. The niqab value of every wealth is not the same. At the wealth zakat of gold and other precious metals, the Nisab value is 85 grams of gold or precious metals already had for a year.

The zakat Nisab for commerce is 85 grams of gold, with Zakat being 2.5% of the current asset after being decreased by a short-term obligation that already came to the haul. The Nisab of agriculture Zakat is 653 kg of grain, with the amount of Zakat being 10% for the agriculture, plantation, and forestry that do not use irrigation (rainfed) and 5% for the ones using irrigation and other treatment fees. Nisab of the wealth like the silver is 595 grams of silver with the zakat amount of 2.5% of the silver value. Nisab of the wealth-like money is also the same as the gold one, which is equal to the value of 85 grams of gold with the zakat amount of 2.5% of the money that already had for a year.

With the increase of someone's financial income through economic activities like trading, agriculture, plantation, farming, and other productive activities, the zakat value will automatically increase. Financial income influences Islam's philanthropy behavior and will produce a multiplier effect on people's economic activities. The financial income multiplier effect on people's economic activities can be viewed from the consumption and saving function.

According to Keynesian, the consumption function is $C = a + bY$, with $a > 0$ and $0 < b < 1$. Description:

C = Consumption

a = Constant, which means the consumption amount must be kept when no financial income increases.

Y = Disposable financial income

b = Additional consumption when having financial income addition/increase, also called consumption desire. When someone has a financial income increase, they will be viewed the ratio of consumption shift and financial income shift in the equation below: $A.P.C. = C/Y$ and $M.P.C. = \Delta C / \Delta Y$

Description:

$A.P.C.$ = Average Propensity to Consume

$M.P.C.$ = Marginal Propensity to Consume

$M.P.S.$ = Marginal Propensity to Saving

The correlation between the increase in data collection, consumption, and saving with the zakat multiplier can be identified by the equation below.

The consumption function is:

$$C = a + bY$$

$$C = 1,100,000 + 0.2Y$$

The saving function is used to look for the correlation between the saving amounts (S) and financial income amount (Y), which is:

$$Y = C + S \quad C = Y - S \text{ Description:}$$

Y = Financial income

C = Consumption

S = Saving

The zakat multiplier effect also can be identified by assumption to the national economy. There are three sources of national financial income (Y), those are consumption (C), investment (I), and government expenditure level (G).

$$Y = C + I + G$$

$$C + S + T = C + I + G$$

$$S + T = I + G$$

Description:

S = saving

T = tax as government financial income

I = Investment

G = government expenditure

$$Y = C + I + G$$

$$C = Y - (I + G)$$

$$= a + b(cY - dY) + e(1-b)Y + aY + f$$

C = consumption function of Muzakki and Mustahik (people who deserve to receive the Zakat)

$$Y^m = bY - aY \text{ (issued zakat)}$$

$$Y^m = bY + aY \text{ (received Zakat)}$$

$$Y = a + b(cY - dY) + e(1-c)Y + dY + I + G + f$$

$$\text{Assuming that } A = a + I + G, Y = \frac{A}{1 - [c(d+e)] - [d(1-c)+b]} \quad A$$

$$Z = b(c+d) \quad Z = d(1-b) + c$$

Then:

$$K = \frac{Z}{1 - Z}$$

$$-Z_1 -$$

K = zakat multiplier

Z = Muzakki's consumption tendency

Z! = Mustahik's consumption tendency

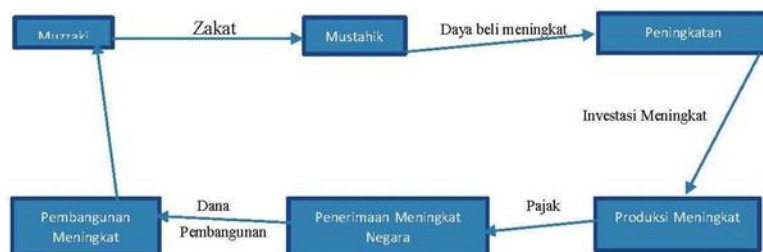


Figure 2. Zakat multiplier effect can apply to alms, infaq, wakaf, and present

The zakat multiplier equation formula above shows that when the muzakki's and mustahik's consumption are small, the zakat multiplier will get larger. That means wanting to increase Zakat's financial income requires actual effort to control individual or private consumption. The multiplier effect is many effects that can be caused by one occasion. In this case, the Zakat multiplier effect is caused by Zakat, for example, with the Zakat utilized to preserve people with low incomes in grocery trading. With grocery trading, it can increase the financial income of people with low incomes, the financial income of companies or factory makers, the financial income of the employee of the factory maker, Etc.

Conclusion

This study successfully proved the influence of gender, financial income, and religiosity on the respondent's donation behavior. It can show the consistency of previous studies that gender, financial income, and religiosity significantly influence donation behavior. On gender, this study strengthens previous studies that reported that gender influences donation behavior. Females will donate more often than males, although quantitatively, the donation value from males is higher than from females (Bekkers & Wiepking, 2010; Namkee & Dinitto, 2012).

The study results on the financial income variable with a positive and significant influence strengthen previous study results stating that financial income significantly influences donation behavior (Andreoni, 2015). People with lower financial income will donate more often, although in small amounts. This is because poorer people have more empathy than push their donation behavior (Wei, Yu, & Li, 2021). Poor people have been trained with their daily lives full of deficiencies and obtain much help from rich people.

The religiosity dimension shows that more critical religious values in any religion allow the followers to have better donation behavior (Sarea & Bin-Nashwan, 2020). Correlating to the religiosity dimension, this study identified only three dimensions that significantly influence donation behavior: routinely paying alms, sincerity, and studying scripture. This is possible because donation behavior needs to be trained from an early age. This training can be conducted through a routine to pay alms.

When someone is capable of routinely paying the Zakat, he/she will donate the money easier. Someone with sincerity will help others quickly and lightly, either with material or immaterial aid. The scripture study influences significantly negative donation behavior. However, on the other side, when religious followers learn religious-themed books intensively, it will negatively influence their donation behavior. This is possible because the more they learn about religious-themed books, it will make a

human being more logically thinking when they want to donate. He/she will have many rational considerations for all charity he/she will conduct.

The influence of financial income, gender, and religiosity donate behavior has been observed occasionally. This phenomenon is the natural trait that ordinary people possess to be kind to all humankind that can be nurtured or even minimalized by the environment where humans socialize.

For the following research, maybe respondents could be taken from all 34 provinces of Indonesia with more proportional participants in each province so that we can learn more about gender, financial income, and religiosity on donation behavior deeper, so we will know about the effect of those factors in Indonesian donation behavior.

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