

Factors Influencing the Intention to Donate (Infaq And Sadaqah) Among UiTMCM Staff

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Abstract

Purpose: This study seeks to empirically explore the donors' intention to donate (infaq and sadaqah), focusing on how the internal and external factors can support ideas about donors' propensity to make financial contributions. This study examined whether internal factors, which are attitude and belief and also external factors, trust in charities and charity project, influence people's general attitude towards donation and their intention to donate.

Design/methodology/approach: A non-experimental study survey technique was implemented. Descriptive and inferential analyses were carried out using a multiple linear regression model (MLR).

Findings: The results show that attitudes, trust, belief and charity project predict the intention to donate.

Research limitations/implications: This study is subject to size limitation. The finding may not encompass the most recent development in the field of charity project in Malaysia. Further research is needed to explore the variety background of donors and to identify additional factors influencing the intention to donate to make financial contribution

Practical implications: Gaining a better understanding of donors and their motivations can help organizations to make informed decisions.

Originality/value: This study contribute to the existing literature by highlighting the significance of charity project in Malaysia and addressing the internal and external factors influencing donors to make financial contribution.

Keywords: sadaqah, infaq, intention to donate, philanthropy, corporate social responsibility (csr)

Introduction

Islam provides us with more than just a way to cleanse ourselves of our flaws. Giving assistance to those in need, either material or moral support is an example of this. Yet, even a genuine smile might help Allah SWT overlook your inadequacies and misdeeds. It's a straightforward act of kindness, and charity is a type of worship.

Zakat, infaq, sadaqah and waqf are forms of Islamic teachings that invite humans to care for others. These four philanthropies have something in common, namely that they both have the value of worship and increase solidarity between people. The four of them have an important role in empowering the people, namely by utilizing philanthropic funds so they can minimize economic inequality in society, eradicate poverty, and minimize unemployment which might cause unrest in society so that a peaceful, prosperous and prosperous society can be created. This study will focus on infaq and sadaqah.

Participating in various community charity projects, particularly those involving giving and supporting people in need, is deeply ingrained in the Malaysian community these days. Malaysians are becoming more interested in community and society-oriented programs, especially when they are aimed towards welfare programs to assist the destitute. This is clear shown by numerous such efforts and actions being carried out on a daily basis, especially in a case where the country is affected by a pandemic, affecting many Malaysians in terms of economic and money generating.

The hashtag sign of Malaysia prihatin (concern Malaysia) showed the ongoing effort so that every Malaysian can help each other and for those who are affected, they are expected to come forward to apply for help through the channels provided.

Che Man, Wahab, Ab Hamid & Ahad (2014) demonstrated that UiTM has played an important role in assisting students and staff who have been affected by natural disasters by implementing sadaqah and sadaqah jariah (wakaf) schemes. Furthermore, zakat assistance play an important role to assist UiTM students from low-income household for their education development. UiTM students can apply for zakat to help with the financial burden of their educational expenditures. Not only that, but families of poor students are assisted by directing their cases to the State Zakat Institutions for consideration. Changing the Destiny of Nations Programme (Mengubah Destini Anak Bangsa-MDAB), for example, is one of UiTM's corporate social responsibilities that has a significant contribution and impact on society.

Among the Infaq and Sadaqah activities that have been run by UiTM Cawangan Melaka (UiTMCM) residents are the Box of Kindness in Ramadhan, which consist of Raya cookies, goodies bag and essential items for Ramadan and Syawal for poor and needy families, the Infaq Program of face masks and hand sanitization for COVID-19 patients and school children, Infaq on Iftar Food for the front liners, Infaq for Eyeglasses Program, Infaq on medical items such as adults diapers and special milk and many more. In addition, the community program that is still implemented is the donation program concerned with basic food baskets and school essentials for targeted groups in need.

Understanding people's intention to donate, assists organizations and researchers in developing more effective campaigns and strategies to increase charitable giving, which can have a beneficial effect on society. Furthermore, nonprofits and charities can better manage their resources by focusing on people who are more likely to donate, and maximizing their fundraising efforts. Understanding and promoting charitable behaviour benefits people, organizations, and society as a whole. Theoretically, having an in-depth awareness of every factor influencing donors' intention to donate remains a priority in research. Thus, this study aims to investigate the UiTMCM's academic and non-academic staff intention to donate empirically, specifically on internal and external factors of the individual donors.

Literature Review

Infaq and Sadaqah

In Arabic, *infaq* means "spending." It is a sort of charity in Islam that is offered without expecting anything in return. One donates *Infaq* to benefit society, their family, and to please Allah swt. *Infaq* is a Muslim's individual obligation, a religious-based circumstantial obligation, a religious-based voluntary commitment, and a social obligation.

Infaq is all types of spending by a Muslim for the benefit of oneself, their family and society. While *sadaqah* is a more specific form of *infaq* which is done in the way of Allah, however, *sadaqah* is not always in the form of wealth. *Infaq* and *sadaqah* are orders from Allah SWT.

وَأَنْفِقُوا فِي سَبِيلِ اللَّهِ وَلَا تُلْقُوا بِأَيْدِيكُمْ إِلَى التَّهْلُكَةِ وَأَحْسِنُوا إِنَّ اللَّهَ يُحِبُّ الْمُحْسِنِينَ

“Spend in the cause of Allah and do not let your own hands throw you into destruction ‘by with holding’. And do good, for Allah certainly loves the good-doers.” (QS. Al Baqarah: 195).

Infaq has a broader meaning than *zakah*, whereby *Infaq* means to spend one's riches for a specific goal as prescribed by Islam. *Infaq* must contain expiation, donations to family or a foundation, and so on. *Infaq* is greatly encouraged but not required. While, *Sadaqah* is a voluntary act of giving or donating that is wide-reaching, to a person or organization in any amount and at any time of the year. *Sadaqah* is not imposed by tangible objects, hence it is not bound by any norms or conditions. *Sadaqah* can be given to everyone, especially those in need. For example, *Sadaqah* can be a voluntary donation, helping someone in need, giving a smile, or it can even be removing a harmful object from your path. *Aqiqah*, *Fidya* and *Kaffarah* are also examples of *Sadaqah*.

Islam demands that its people use their wealth for good. Based on the verses in the Qur'an and hadith, *infaq* and *sadaqah* have many benefits including: 1) *Infaq* is one of the characteristics of a pious person, 2) Gain a big *pahala* in Allah's side, 3) Gain multiplied replacement, 4) Removal of sins, 5) Become a protector from hell fire, 6) Draw oneself closer to Allah, 7) Granted entry to heaven, 8) Become a source of *pahala* that continues to flow (*jariyah sadaqah*) and 9) Acquire shelter on Judgment Day (Irvan Nahrowi,2023).

The basis of the law of *infaq* is clarified in the Qur'an in Surat Adz-Dzariyat, verse 19: "And in every property of theirs there is also the right of the poor who ask and the poor who do not get a share." Furthermore, Surat Al Baqarah verse 245 advises every Muslim on how to do *infaq*.

Sadaqah is described as charitable aids or gifts given willingly to demonstrate sympathy with the benefactor rather than out of obligation or duty. *Sadaqah* can take the form of a donation to help Islam or a Muslim community anywhere in the globe, and it might involve the construction of mosques, schools, hospitals, and/or the maintenance of orphans and widows. According to the Quran and Sunnah, *Sadaqah* does not have to be material; it can be a voluntary effort or even a pleasant word or act (for example, smiling at others).

Sadaqah has numerous benefits in Islam. It is a religious act that purifies the soul and brings one closer to Allah the Almighty. The Prophet Muhammad (PBUH) said, “*Sadaqah extinguishes sin as water extinguishes fire,*” (al-Tirmidhi). It is also a means of obtaining Allah's forgiveness and kindness, as well as a means of increasing one's wealth and rewards. The *Qur'an* states, “*Whatever you donate will be paid back to you in full, and you will not be wronged*” (Surah al-Baqra:272).

Additionally, charitable giving is seen as one of the most essential responsibilities in Islam, having an impact on both an individual's well-being and the well-being of society as a whole. Based on the verses of the Quran and Hadith referring to charity, it is discovered that there are two words often used in Islam for charity, which are sadaqah and infaq. A deeper look into the meaning of and types of charity reveals a thorough taxonomy of charity, which is divided into two broad categories: mandatory and voluntary charitable giving.

Intention to donate

Individuals' intentions to donate to nonprofit organizations (NPOs) were examined (Millán, Retamosa & Carranza, 2023). Based on a thorough examination of the academic literature, research hypotheses concerning the influences of altruism, self-esteem, trust, donation previous behaviour, attitudes, and brand identification were offered. An online survey was used to collect data. The sample consisted of 300 people. The empirical study involved specifying and estimating a model with PLS-SEM. The findings revealed that compassion and self-esteem had no statistically significant effects on the intention to donate. The findings suggested that donations to NPOs were more strongly influenced by trust, past donation behavior, attitudes, and brand identification.

Sura & Lee (2017) studied whether external factors, which are charity project, charity organization, Internet technology features and social network site (SNS) features influence people's general attitude towards online donation and their intention to donate via SNS. Their results indicated that the Internet technology features factor significantly contributes in influencing people's general attitude towards online donation, and general attitude positively influences people's intention to donate via SNSs. However, charity project, charity organization, and SNS features were not significant factors in influencing people's intention to donate via SNSs. They concluded that the most important part is to find a mechanism for gaining donors' trust to use the Internet, particularly in doing online transaction.

Tartila (2022) indicate that internal factors dominate, as evidenced by informants who claim to have individual perceptions of themselves, their needs, and satisfaction with the fintech platform. he results indicated that the Internet technology features factor significantly contributes in influencing people's general attitude towards online donation, and general attitude positively influences people's intention to donate via SNSs.

The results in the study by Sarea & Bin-Nashwan (2020) showed that external aspects, such as charity projects and trust in charities, have a significant relationship with donors' attitudes toward fundraising appeal for the COVID-19 fight. Their study also demonstrates a significant moderating effect of internal values of religious beliefs on the positive relationship between external aspects and attitude to give money. Thus, the results suggest that governments and

non-profit organizations should consider the important role of religious beliefs in driving people's attitudes to engage in fundraising appeals to fight the pandemic.

Chetioui, Satt, Lebdaoui, Baijou, Dassouli & Katona (2023), suggested that prior behaviour, subjective norms, attitude towards charitable giving, and intention to donate are important predictors of charitable giving during the COVID-19 epidemic. This study also confirms the mediating effect of attitude towards providing donations, i.e. subjective norms cause a favourable attitude towards giving donations, which improves respondents' donation frequency. The findings also imply that Islamic religiosity has a strong moderating influence, i.e., persons who consider themselves to be very religious are more likely to adopt a favourable attitude about donating donations and, as a result, are more likely to donate during the pandemic.

The empirical findings by Jamal, Yaccob, Bartikowski & Slater (2019), indicated that four characteristics can strongly predict an individual's propensity to donate: attitude towards donating money to charities, moral obligation, perceived behavioral control, and trust disposition. The empirical findings show that attitude towards donating money to charities fully mediates (indirect-only mediation) three relationships (i.e., organizational trust and intention to donate, charity social media marketing and intention to donate, and attitude towards helping others and intention to donate). Furthermore, attitude towards charitable giving partially mediators (complementary mediation) two associations (moral obligation and intention to donate, and perceived behavioral control and intention to donate). The findings also reveal significant disparities in donation intentions, which are connected to the desired timing of giving.

Othman & Sharim (2022), in their study stated that respondents choose online banking, through the official website of the NPO, donation in the form of items, donation box/tin, digital platform, and cash donation. Less favoured methods of donation include cheques, direct debit fixed instructions, mosque donation boxes, and direct donations. Respondents were also hesitant to use Ripple Coin (XRP), Lite Coin, and other cryptocurrencies. Another findings by Millán, Retamosa & Carranza (2023) suggested that donations to NPOs were more strongly influenced by trust, past donation behavior, attitudes, and brand identification. Sarea & Bin-Nashwan (2020) also emphasized that governments and non-profit organizations should consider the critical role of religious beliefs in motivating people to participate in pandemic fundraising drives.

In conclusion, a number of factors influence an individual's willingness to donate. These elements can vary depending on the circumstances of the donation, but studies and observations have revealed certain similar themes. It's necessary to understand that these elements frequently interact and overlap, resulting in a complicated web of incentives.

Philanthropy

Philanthropy benefits the economy by providing people with property, facilities, services, charities, buildings, and other tangible and intangible objects, ultimately improving social cohesion. It can also diminish social rivalry and hostility among social classes, leading to a country's transition to a welfare state (Adzkiya', Fittria & Wathani,2023).

Philanthropy is defined as large-scale charity contributions to deserving causes, but it is much more than that. Philanthropy is an unselfish effort undertaken by an individual or organization to promote human welfare, and affluent individuals may establish private foundations to facilitate their philanthropic endeavours.

Conventional philanthropy and Islamic philanthropy differ in motives, required contribution requirements, distribution rules, ethical considerations, and the significant link between Islamic generosity and religious beliefs. Such as, conventional philanthropy is often motivated by a variety of factors, including charity, personal values, and a desire to make a positive difference in society. While, Islamic philanthropy is firmly based in Islamic beliefs and teachings. Furthermore, there are no explicit requirements for contributing under conventional philanthropy, though some countries offer tax incentives for charitable donations. On the other hand, Islamic philanthropy includes mandated giving in the form of Zakat, a yearly almsgiving. Furthermore, Muslims are urged to engage in voluntary charity, known as Sadaqah, as a means of collecting rewards and helping those in need. Although, both types of philanthropy seek to address social issues and effect good change, they do it in different ways and with different guiding philosophies.

Islamic philanthropy is derived from the religious philosophy of the Qur'an and hadith as a human and religious commitment, and it manifests itself as zakat, infaq, alms, and endowments (Naisabur, Putra, Naisabur, Farid & Ahyani, 2023). Islamic philanthropy is the act of giving and donating resources such as money, time, and properties in conformity with Islamic values and teachings. It is a charity giving practise that is profoundly founded in Islamic faith, ethics, and social responsibility. Islamic philanthropy includes both obligatory forms of giving like Zakat (mandated almsgiving) and optional acts of generosity like Sadaqah. Islamic philanthropy's major purpose is to eliminate poverty, promote social justice, and assist people in need in accordance with Islamic values and principles. Islamic charity also covers projects like endowments (Waqf) and ethical investing that follow Islamic standards and ethical considerations. It is critical in developing community bonds, fostering Muslim solidarity, and resolving economic imbalances. In Islam, philanthropy is a concept of social charity that seeks to do good. If practised correctly, the concept of Islamic generosity can diminish social disparity in society, resulting in an equal distribution of wealth and a reduction in poverty (Zuchroh,2023).

Zakat, infaq, shadaqah, and waqf are Islamic values that motivate people to care for others. These four philanthropies all have one thing in common: they all emphasize worship and work to strengthen community. The four of them play an important role in empowering the people; specifically, by utilizing these philanthropic funds, they can reduce the community's economic inequality, alleviate poverty, and reduce unemployment, which may generate unrest in the community.

Ultimately, Islamic philanthropy, also known as "Sadaqah" or "Zakat," plays a significant role in the lives of Muslims and is deeply rooted in the Islamic faith. It is an expression of social responsibility and compassion, as well as an important component of a Muslim's religious and moral duty.

Corporate Social Responsibility (CSR)

CSR is defined as "the continuing commitment by business to behave ethically and contribute to economic development while improving the quality of life of the workforce and their families, as well as the local community and society at large" by the World Business Council for Sustainable Development (WBCSD) (1999, p. 3). Thus, from a Western perspective, CSR is about doing business in a sustainable and ethical manner, and being accountable for the well-being of all stakeholders as well as the organization's sustainability and reputation. The traditional Western perspective of CSR is solely concerned with the tangible aspects of fulfilling the and does not encompass the spiritual or religious commitments to The Creator (Allah). stakeholders' various expectations

There are four underlying themes to consider when explaining the influence of Islamic values on CSR: (1) Islamic narratives promoting CSR, (2) Islam-based CSR, (3) Islamic financial institutions as enablers of CSR, and (4) stakeholders' perspectives on how Islamic values influence CSR (Shu, Hashmi, Xiao, Haider & Nasir (2021).

The concept of CSR developed in Islamic teachings is identical to the conventional concept of philanthropy, as evidenced by the teachings to pay zakat, donate, and give alms without expecting a reward (card). According to the findings of Williams and Zinkin (2010) as cited in Achmad (2022), there is no difference between Islamic teachings and the concept of CSR because it has a clear and humane codification of ethics and mechanisms.

The conventional perspective of CSR in Western settings is only concerned with the material aspects to fulfill the various expectations of stakeholders and does not cover the spiritual or religious obligations to The Creator (Allah). On the other hand, Islam prescribes CSR as part of worship to govern the relationship of Muslims to Allah and other human beings to attain barakah and al-falah in this life and the Hereafter (Abu Bakar & Yusof, 2015). Because it is based on the Al-Quran and As-Sunnah, the notion of CSR from an Islamic perspective must be understood from both the root and wide perspectives. These two basic sources serve as the primary philosophical framework for a man's relationship with his God (Allah), nature, and other humans. Tawhid (Allah's unity), where Allah is the Creator, Owner, Absolute, and Ultimate (Quran, 39:44), and Shariah rule the connection.

Methodology

The study focuses on individual's intention to donate among UiTMCM's staff (academic and non academic). The online survey was done in 15th August until 14th September 2023. Data were collected by distributing the google form link through email and Whats App groups of UiTMCM's staff. The hard copy questionnaires also were distributed in Bandaraya Melaka Campus. We managed to obtain 58 responses.

Based on a five-point Likert scale, a total of 18 measurement items were designed for the survey instrument of this study, which was adapted from Sarea & Bin-Nashwan (2020). In this study, attitude is operationally defined as a donor's feeling or assessment, whether favourable or unfavourable, towards donation and response to a charity fundraising plea. Charity projects are charitable endeavour that create one-of-a-kind and urgent answers, as well as actions aimed at reducing the charity's impact on the most disadvantaged populations. Trust in charity refers to donors' trust in charities and non-profits engaging in fundraising campaigns, expecting

charities to the expectation that charities will operate honestly and support efforts to help individuals impacted by the pandemic. Religious belief is the degree to which people follow their religious teachings, which includes assisting others.

The questionnaire consisted of four main sections. Section 1 obtained information on demographic of the respondents. Section 2, evaluated their attitudes of the donors towards fundraising . While, section 3 measured the respondents’ perception on the charity projects. Section 4, emphasizes on their trust in charities and Section 5, examined their religious practices and belief.

Data collected is then organized and analyzed using Microsoft Excel. In the first part of the analysis, descriptive analysis of the data such as table, graph and summary are presented. For the second part, regression statistics is carried out.

Findings

Demographic Profile

Table 1: Respondents Demographic

ITEMS	FREQUENCY	
POSITION	ACADEMICIAN	49
	NON ACADEMIC	9
CAMPUS	ALOR GAJAH	20
	BANDARAYA	32
	JASIN	6
	ACADEMY OF CONTEMPORARY ISLAMIC STUDIES (ACIS)	4
	ACADEMY OF LANGUAGE STUDIES (ALS)	7
	ADMINISTRATION	1
	AUXILIARY POLICE	2
	BURSARY	1
	DEPARTMENT OF LAW	1
	FACULTY/ACADEMIC CENTRE/ DEPARTMENT/ADMINISTRATIVE OFFICES	FACULTY OF ACCOUNTANCY
FACULTY OF BUSINESS AND MANAGEMENT		31
FACULTY OF COMMUNICATION AND MEDIA STUDIES		2
FACULTY OF COMPUTER AND MATHEMATICAL SCIENCES		2
LIBRARY		2
RECTOR		1
STUDENT AFFAIRS		3
AGE	20-29 YEARS OLD	1
	30-39 YEARS OLD	21

	40-49 YEARS OLD	23
	50 YEARS OLD AND ABOVE	13
GENDER	FEMALE	41
	MALE	17
INCOME RANGE	10,001-15,000	6
	15,001 AND ABOVE	1
	2001-5000	8
	5001-10,000	42
	BELOW THAN 2000	2
ETHNICITY	CHINESE	2
	INDIAN	2
	MALAY	54
RELIGION	HINDUISM	1
	ISLAM	55
	CATHOLICISM/CHRISTIANITY	2
HIGHEST LEVEL OF EDUCATION	BACHELOR	4
	CERTIFICATE/DIPLOMA	2
	DOCTOR OF PHILOSOPHY	15
	MASTER'S DEGREE	34
	SPM/STPM	3
MARITAL STATUS	MARRIED	50
	SINGLE	8

The table presented here provides a wealth of data related to the factors influencing the attitudes of donors towards fundraising initiatives among the 58 staffs at Universiti Teknologi MARA (UITM). This analysis delves into each data category to offer a thorough understanding of its significance.

The data indicates that the study's respondents encompass both academic and non-academic staff at UITM. Among those surveyed, there are 49 academic staff members, while the remaining 9 are classified as non-academic staff. This differentiation is crucial as it enables a deeper understanding of how the nature of one's role within the institution might influence their attitudes towards fundraising initiatives. Academic staff, who are primarily involved in teaching and research, may have different perspectives compared to non-academic staff who handle administrative and support functions.

The respondents are distributed across various UITM campuses. Bandaraya has the highest representation with 32 respondents, followed by Alor Gajah with 20, and Jasin with 6. This distribution is significant as it implies that donor attitudes may be influenced by the specific campus context. Factors such as campus culture, location, and size might play a role in shaping how staff members perceive and engage with fundraising efforts.

Next, the data further categorizes respondents based on their affiliations with specific faculties, academic centers, departments, or administrative offices within UITM. For instance, the Faculty of Business and Management has the highest representation with 31 respondents. However, there are variations in the number of respondents across different units, with some having only a single representative. This variation is instrumental in understanding how donor

attitudes may be influenced by their specific roles or associations within the university. Staff members from different units may have unique perspectives on fundraising based on the nature of their work and responsibilities.

The age distribution of respondents is another critical aspect of the data. The majority of respondents fall within the age range of 30-49, with 21 respondents in the 30-39 category and 23 in the 40-49 category. Additionally, there are 13 respondents aged 50 and above, and only one respondent in the 20-29 age bracket. This distribution highlights the importance of considering generational differences when examining donor attitudes. Various age groups may have distinct expectations, preferences, and motivations when it comes to participating in fundraising activities.

While, gender diversity among respondents is evident, with 41 female and 17 male participants. Gender representation is a noteworthy factor to contemplate as it may exert an influence on donor attitudes toward fundraising initiatives. Research suggests that men and women may exhibit different motivations and preferences when it comes to charitable contributions.

Besides that, from income ranges among respondents vary significantly. The majority (42 respondents) report incomes falling within the range of 5001-10,000, while smaller numbers report income levels both above and below this range. Income is a fundamental factor affecting one's ability to contribute to fundraising efforts. Understanding the income distribution among donors is essential for designing targeted fundraising campaigns that align with their financial capacities.

Hence, the data also provides insights into the ethnic and religious backgrounds of respondents. Malays make up the majority of respondents (54), followed by smaller representations of Chinese (2) and Indian (2) individuals. In terms of religion, Islam dominates, with 55 respondents identifying as Muslim. There are also a few respondents who adhere to Catholicism/Christianity (2) and Hinduism (1). These demographic factors are crucial as they reflect the cultural and religious diversity among UITM's staff. Cultural and religious backgrounds can influence one's values and priorities, which in turn may impact their willingness to support specific fundraising causes.

Respondents also have varying levels of education, with most holding a Master's degree (34) or a Doctor of Philosophy (Ph.D.) (15). A smaller number hold Bachelor's degrees (4), Certificates/Diplomas (2), or have completed SPM/STPM (3). Education levels can play a significant role in shaping donor attitudes and behaviors. Highly educated individuals may have different expectations and motivations when it comes to charitable giving, as they may be more informed about the impact of their contributions.

However, the data on marital status reveals that the majority of respondents are married (50), while a smaller number are single (8). Marital status can be an influential factor in charitable giving, as married individuals may have joint financial responsibilities and considerations that differ from those of single individuals.

In conclusion, this comprehensive analysis of the data in the table provides a detailed overview of the demographic and organizational factors that may influence donor attitudes towards fundraising initiatives among UITM's staff. Each data category offers valuable insights that can guide the development of targeted and effective fundraising strategies tailored to the unique

characteristics and preferences of donors within the institution. Understanding these factors is essential for successful fundraising campaigns and donor engagement efforts.

Analysis on Internal and External Factors

In the survey, the respondents were asked questions regarding attitudes, charity project, trust in charity and religious belief that may influence their intention to donate.

Table 2: Survey questions on Internal and External Factors

1 Attitudes				
1.1	For me, donating money to those needy is important.	Strongly Agree	40	69
		Agree	16	27.6
		Strongly Disagree	2	3.4
1.2	I believe donating money to those needy is my responsibility.	Strongly Agree	29	50
		Agree	26	44.8
		Moderate	3	5.2
1.3	For me, donating money to those needy is necessary.	Agree	33	56.9
		Strongly Agree	23	39.7
		Moderate	2	3.4
1.4	I think donating money to the needy through fundraising campaigns plays an important role in public welfare.	Strongly Agree	32	55.2
		Agree	26	44.8
2 Charity Project				
2.1	I choose to donate because of the charity project <u>type</u> for those in need.	Agree	37	63.8
		Strongly Agree	17	29.3
		Moderate	3	5.2
		Strongly Disagree	1	1.7
2.2	I choose to donate because of the <u>location</u> of the charity project for those in need.	Agree	30	51.7
		Moderate	12	20.7
		Strongly Agree	10	17.2
		Disagree	6	10.3

2.3	I choose to donate because of my <u>attachment/connection</u> to the charity project for those in need	Agree	22	37.8
		Moderate	19	32.8
		Strongly Agree	11	19
		Disagree	5	8.6
		Strongly Disagree	1	1.7
2.4	I prefer to donate to the <u>human welfare</u> (charity organization) charity project for those in need.	Agree	34	58.6
		Strongly Agree	13	22.4
		Moderate	10	17.2
		Strongly Disagree	1	1.7
2.5	I prefer to donate to a <u>single</u> charity project rather than fundraising for those in need. (Note: A single charity fund is a fund from which the Foundation will make grants only to a single identified charitable organization)	Moderate	22	37.9
		Agree	19	32.8
		Disagree	11	19
		Strongly Agree	5	8.6
		Strongly Disagree	1	1.7
3 Trust in Charity				
3.1	I donate only to a familiar charity.	Agree	27	46.6
		Strongly Agree	18	31
		Moderate	11	19
		Disagree	2	3.4
3.2	I donate only to charities that have a good track record.	Strongly Agree	26	44.8
		Agree	21	36.2
		Moderate	9	15.5
		Disagree	2	3.4
3.3	I donate only to charities that are transparent in managing money donations.	Strongly Agree	37	63.8

		Agree	20	34.5
		Moderate	1	1.7
3.4	I donate only to charities that frequently update their information.	Strongly Agree	25	43.1
		Agree	25	43.1
		Moderate	8	13.8
3.5	I donate only to a charitable organization that I have attached to it.	AGree	23	39.7
		Moderate	14	24.1
		Strongly Agree	11	19
		Disagree	9	15.5
		Strongly Disagree	1	1.7
4 Religious Belief				
4.1	I regularly donate to those less fortunate.	Agree	35	60.3
		Strongly Agree	15	25.9
		Moderate	7	12.1
		Dissagree	1	1.7
4.2	I try to follow my religious conjunctions in all matters in my life.	Agree	31	53.4
		Strongly Agree	26	44.8
		Disagree	1	1.7
4.3	I always try to avoid minor and major sins.	Strongly Agree	33	56.9
		Agree	25	43.1
4.4	I believe the significance of generosity and giving a helping hand to poor and vulnerable groups is a mandate upon every person.	Strongly Agree	31	53.4
		Agree	26	44.8
		Moderate	1	1.7

For the factor attitude, the respondents agreed that donating money to those in need is important (69%), their responsibility (50%) and necessary (39.7%). Regarding the charity projects, they donate citing the charity project as the reason (63.8%), location as the reason (51.7%), affiliation to the project as the reason (37.9%), and human welfare as the reason (58.6%). However, 37.8% feel uncertain about whether they would rather contribute to a single charitable fund. Regarding trust in charities, respondents highly concurred that they only give to a charitable organization that they personally affiliated with (58.7%), that they donate to well-known charities (31%), charities with a solid track record (44.8%), charities that are open and honest about how they handle donations (63.5%), and charities that update their

information on a regular basis (43.1%). Concerning religious beliefs, respondents believed that their donation practices involve adhering to religious precepts in all aspects of life, attempting to abstain from both minor and major transgressions (56.9%), and considering the importance of generosity and providing aid to the underprivileged as a duty for all individuals (53.4% strongly agreed and 44.8% agreed).

Descriptive Statistics

Descriptive statistics in Excel summarizes and organizes the values of a given data set. The values can be a collection of opinions or observations.

A measure of central tendency describes where most of the values in the data set occur. Excel presents three measures of central tendency, namely Mean, Median and Mode. For the first factor, attitude, the mean is 4.5 (nearly 5), Median is 5 and Mode is also 5. It signifies that attitude, most of the respondents strongly agree that attitude influence the intention to donate (infaq and sadaqah). While, for the second factor, that is trust, the mean is 3.84 (nearly 4), the median is 4 and the mode is also 4. It refers that the respondents agree that trust is among the factors that influence the intention to donate. For the third factor, belief, the mean is 4.18 (nearly 4), the median and mode is also 4. Next, the fourth factor that is charity organization, the mean is 4.5 (nearly 5) and the median and mode is also 5. As a conclusion, it showed that the most strong factors are attitude and charity organization, while the second strong factors are trust and belief in determine the intention to donate.

Figure 1: Descriptive Statistics Summary

Attitude		Trust		Belief		charity org	
Mean	4.568965517	Mean	3.844827586	Mean	4.189655172	Mean	4.568965517
Standard Error	0.065593613	Standard Error	0.08449603	Standard Error	0.083252459	Standard Error	0.065593613
Median	5	Median	4	Median	4	Median	5
Mode	5	Mode	4	Mode	4	Mode	5
Standard Deviation	0.499546073	Standard Deviation	0.64350259	Standard Deviation	0.634031837	Standard Deviation	0.499546073
Sample Variance	0.249546279	Sample Variance	0.414095584	Sample Variance	0.40199637	Sample Variance	0.249546279
Kurtosis	-1.988023613	Kurtosis	0.382015943	Kurtosis	-0.53208394	Kurtosis	-1.988023613
Skewness	-0.285973908	Skewness	-0.258810028	Skewness	-0.17343692	Skewness	-0.285973908
Range	1	Range	3	Range	2	Range	1
Minimum	4	Minimum	2	Minimum	3	Minimum	4
Maximum	5	Maximum	5	Maximum	5	Maximum	5
Sum	265	Sum	223	Sum	243	Sum	265
Count	58	Count	58	Count	58	Count	58

The range is the difference between the largest and smallest values of a data set (Chuah & Keshminder, 2021). For attitude, the range is one because the difference between the maximum answer is 5 and the minimum is 4. As for trust, the range is 3 because the difference between the maximum is 5 and the minimum is 2. While, the range for belief is 2, because the difference

between the maximum is 5 and the minimum is 3. For charity organization, the range is 1, because of the maximum is 5 and minimum is 4.

Skewness of data can be displayed by using a histogram or the coefficient of skewness (CS) (Chuah & Keshminder,2021). The value of CS for attitude,trust,belief and charity organization showed negative value indicating left-skewed distribution. All the value of CS lies between 0.5 and 1, indicated that it is moderate skewness.

Kurtosis measures the degree of peakedness in the distribution curve and the coefficient of kurtosis (CK) measures the degree of kurtosis (Chuah & Keshminder,2021). The CK for all the factors showed the value less than 3, so that indicates that the data are widely spread around the mean.

Multiple Linear Regression

Multiple linear regression is a method used to understand the relationship between two or more explanatory variables and a response variable. The R^2 value of 0.18 indicates that 18% of the variation in the dependent variable is explained by the independent variables. This provides an indication that there are other variables besides trust,belief and charity organization that influence the intention to donate.

In Figure 2, showed that the significance F is 0.01. This is the p-value associated with the overall F statistic. It tells whether or not the regression model as a whole is statistically significant. In other words, it tells if the explanatory variables combined have a statistically significant association with the response variable. In this case the p-value is less than 0.05, which indicates that the explanatory variables; trust, belief and charity organization taken combined have a statistically significant association with intention to donate (attitude).

The individual p-values tell whether or not each explanatory variable is statistically significant. Trust ($p=0.87$) and belief($p=0.51$) in this study is statistically not significant. Only charity organization ($p=0.01$) is significant at $\alpha = 0.05$.

Figure 2: Multiple Linear Regression Analysis

SUMMARY OUTPUT								
<i>Regression Statistics</i>								
Multiple R	0.42669133							
R Square	0.18206549							
Adjusted R Square	0.13662469							
Standard Error	0.46416818							
Observations	58							
<i>ANOVA</i>								
	<i>df</i>	<i>SS</i>	<i>MS</i>	<i>F</i>	<i>Significance F</i>			
Regression	3	2.589724671	0.863241557	4.00665191	0.011996137			
Residual	54	11.63441326	0.215452097					
Total	57	14.22413793						
	<i>Coefficients</i>	<i>Standard Error</i>	<i>t Stat</i>	<i>P-value</i>	<i>Lower 95%</i>	<i>Upper 95%</i>	<i>Lower 95.0%</i>	<i>Upper 95.0%</i>
Intercept	2.64705882	0.666016402	3.974464917	0.00021091	1.311776334	3.982341313	1.311776334	3.982341313
Trust	0.17451084	0.100256493	1.740643717	0.08744185	-0.026491332	0.375513002	-0.026491332	0.375513002
Belief	-0.0656414	0.101347768	-0.64768478	0.51993315	-0.268831447	0.137548634	-0.268831447	0.137548634
charity org	0.33398315	0.127977305	2.609706041	0.01170134	0.077404098	0.590562194	0.077404098	0.590562194

Discussion and Conclusion

In this study, the main purpose is to examine whether internal factors, which are attitudes and belief, and also external factors, trust in charities and charity project, influence people's general attitude towards donation and their intention to donate. The questions are adapted from Sarea & Bin-Nashwan (2020).

Based on the findings of this study, we can conclude that several insights should be addressed in order to activate intention to donate (infaq and sadaqah). Setting up charity initiatives, for example, with inclusive and specific details and information on the charity project kind, location, and nature. Building trust is a critical component of donor-charity interactions. Also, boosting contributors' religious beliefs about the value of assisting others. The study discovered that when donors' religious convictions are strong, their perception of confidence in charities is positively associated to their attitude.

The findings of Multiple Linear Regression showed that $R^2=0.18$. It showed that 18% of variance is shared between dependent and independent variables. Thus, we need to regard other factors also when determining the variability of a regression model.

Although this study might contains some intriguing insights, it does have a number of limitations. The study did not examine every variable that could influence donors' attitudes or intention to donate towards monetary donations. Future research may expand the study's model platform to include other critical features such as economic issues.

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