

Exploring the Factors Influencing Donation Behavior Among the Muslim Community at LAZISNU, East Java, Indonesia

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ABSTRACT

Purpose:

This study aims to identify and analyze the key factors influencing donation behavior within the LAZISNU program in East Java, Indonesia. By focusing on empirical evidence, the research seeks to contribute theoretically to the broader understanding of Islamic philanthropic behavior, particularly in the context of Indonesia's cultural and religious diversity. The findings are also expected to inform future strategies for enhancing sustainable donor engagement within Islamic philanthropic institutions.

Design/Methodology:

The research method used was descriptive quantitative. The sampling technique used was random sampling with respondents from the donors LAZISNU program in East Java, totaling 399 respondents. The data analysis and hypothesis testing method uses Smart PLS 4.0 software to describe latent variables. Inner model testing through R Square (R²) 0.67 as substantial, F-Square (F²) 0.15 has a moderate effect, Q-Square (Q²) exceeds zero (0) has a good predictive relevance value, and Goodness of Fit (GoF) analysis.

Findings:

The findings indicate that variables such as generosity, religiosity, the influence of religious leaders, and trust in implementing institutions have a positive effect on donation behavior, as evidenced by t-statistic values greater than 1.96 and p-values less than 0.05. In contrast, income and financial security do not exhibit a significant positive effect, as indicated by t-statistic values below 1.96 and p-values greater than 0.05. Nonetheless, reporting these non-significant variables remains important, as it provides a comprehensive understanding of the tested model and highlights potential contextual or mediating factors that may influence their effects in different settings or populations.

Practical Implications:

This means that generosity, religiosity, the influence of religious leaders, and trust in implementing institutions in this study are the most influential on the donation behavior in LAZISNU program in East Java.

Originality/Value:

Specifically discuss the behavior of donating through alms management institutions by income level, generosity, financial security, and religiosity.

Keywords: Donation, Behavior, Financial Security, Generosity, Religiosity

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A. INTRODUCTION

As stated in the World Giving Index (WGI) 2022, Indonesia is listed as the most generous society globally, launched by the Charities Aid Foundation (CAF). Indonesia has the highest donation rate, with a WGI score of 68%. (Fondation, 2022) Three indicators become the parameters of WGI, including helping strangers or unknown people, donating money, and volunteering. The most dominant activity is giving donations (Dzulfaroh, 2023). This is following the 2023 Philanthropy Outlook report which shows that the distribution of

philanthropic funds increased by IDR 15.4 trillion. This amount increased compared to 2022, which only reached IDR 12.52 trillion. The distribution of funds in this amount was mostly directed to religious institutions amounting to IDR 12.43 trillion, or equivalent to 80.71% of the total distribution of funds in that period. Even donations to religious institutions jumped 21% from previous years (Katadata, 2022).

As a country claimed to be the most generous according to WGI, Indonesia has several forms of philanthropic fund management institutions (Bariyah, 2016). One of the charity intermediary institutions currently contributing greatly is the Lembaga Amil Zakat Infaq Shadaqoh Nahdlatul Ulama (LAZISNU) (Haslinda, 2020). LAZISNU's contribution is evidenced by the *Annual report on the collection of funds from LAZISNU*, which has continued to increase in the last three years starting in 2021, amounting to IDR 501,273,523,749, IDR 779,132,496,423, IDR 1,044,387,877,221 respectively (CARE-LAZISNU, 2021).

This institution is also supported by the increasing public trust in managing funding and donating. Among the fundraising strategies carried out by LAZISNU is Koin NU *Sedekah Sehari Seribu* (S3). Among the fundraising strategies carried out by LAZISNU is the Koin NU *Sedekah Sehari Seribu* (S3) program, which promotes daily giving of IDR 1,000. This initiative has helped normalize donation as a daily habit, making it accessible across income levels and fostering a culture of consistent and collective giving. As a result, it has strengthened donor engagement and enhanced trust in LAZISNU's grassroots-based philanthropy (Rohmah, 2021; Tutik et al., 2021).

The explanation above shows the uniqueness and innovation philanthropic behavior LAZISNU as one of the important factors in the success of fundraising activities. Some studies on alms-giving behavior still lack specific explanations that have to do with alms management institutions, for example, research from Brunei by Lwin, et. al (Lwin et al., 2014), Pakistan by Awan and Hameed (Awan & Hameed, 2014) Indonesia by Kasri and Malaysia by Noor on donation behavior influenced by factors related to the management institution. The factors in the study as they relate to donation behavior include: religious understanding (Kasri, 2013; Nuari & Hendratami, 2019), income level (Awan & Hameed, 2014), education level (Awan & Hameed, 2014; Noor et al., 2015), gender (Lwin et al., 2014), age (Noor et al., 2015) and self-motivation (Setianagara, 2019).

Some studies have been conducted in various countries such as the UK by Schlegelmilch *et al.* (1997), (Schlegelmilch et al., 1996) Australia by Lwin and Phau (2010), (Lu et al., 2010), Brunei by Ali (Muhamad Don et al., 2023), and Pakistan by Awan and Hameed (2014) (Awan & Hameed, 2014). Some of these studies show high donation behavior. The factors that influence donation behavior include: religious understanding (Kasri, 2013; Nuari & Hendratami, 2019), income level (Awan & Hameed, 2014), education level (Awan & Hameed, 2014; Noor et al., 2015), gender (Lwin et al., 2014), age (Noor et al., 2015) and self-motivation. (Karnawijaya, 2020; Noor et al., 2015; Setianagara, 2019) But some research on donation behavior shows limited data. The research does not specifically discuss the behavior of donating through alms management institutions.

The increasing contribution of zakat, infaq, and sadaqah management organizations (LAZ) in Indonesia highlights their irreplaceable function in advancing social welfare and empowering the Muslim community (Busnetty & Faisal, 2024). LAZISNU (Lembaga Amil Zakat, Infaq dan Shadaqah Nahdlatul Ulama), being among the largest and most influential Islamic charitable organizations in Indonesia especially in East Java is an example of distinctive

characteristics in its fundraising activities and interaction with donors. Yet, empirical research on Muslim donation behavior with respect to LAZISNU is still scarce, particularly research that examines the interplay of religiosity, institutional trust, and local sociocultural conditions.

The significance of the study is underscored by the necessity of learning patterns and motivation for giving in the particular Islamic cultural situation of East Java. Gaining knowledge about these shaping factors is necessary in order to enhance fundraising efforts, assist institutional accountability, and determine the long-term sustainability of Islamic philanthropic institutions. At an academic level, this study adds to the emerging literature on Islamic philanthropic traditions that has generally been based on research from the Middle East or in urban-modern communities in Indonesia.

Based on the data and the previous explanation, this study aims to analyze the factors influencing donation behavior in people in the East Java region who donate through the LAZISNU program. These factors are: income level, generosity, financial security and religiosity of the provinces on the program *Sedekah Sehari Seribu* East Java province.

B. LITERATURE REVIEW

1. Factors That Influence Donation Behavior

Some previous research related to donation behavior, according to Setianagara (2019) state that the factor that influences the intention to give alms is Perceived Behavioral Control (Setianagara, 2019). The most dominant factor is individual perception, which is motivated by concern for others (Dinata & Darna, 2022). Several studies have also been conducted on donation behavior in crowdfunding activities including research by Nurul (Adila Iskandar et al., 2020; Allah Pitchay et al., 2022; Aula, 2020; Liu et al., 2017) which found that a sense of empathy and social identification with the crowdfunding community has a positive influence on one's intention to donate (Gustina et al., 2021). Recent research showed social crises, such as the pandemic, can affect donation behavior (Litofcenko et al., 2023).

2. Donation Behavior at Donation Institutions

Accordance to (Khairunnisa et al., 2020) that trust and *brand awareness* significantly influence people's decisions to channel donations through an institution. Meanwhile, Salbiyah (2019) found that intention is an intervening variable that can influence a person in giving alms (Salbiyah, 2019). Another study conducted by Nuari and Hendratmi (2019) showed that religiosity plays a very important role in the motivation to give alms (Nuari & Hendratmi, 2019). In addition research by Fadillah (2021) indicate that level of religiosity, income, and knowledge of alms partially has a significant and positive effect (Fadillah, 2021). Other research found that the variables of productivity and job satisfaction significantly influence the effectiveness of raising ZIS funds (Muniroh & Ulyah, 2019). Throughout the research on NU coins only focuses on strategy, distribution, and implementation indicated 3 strategies traditional consumptive distribution, constructive consumptive distribution, and distribution in the form of creative productivity (Haslinda, 2020; Rohmah, 2021).

3. The Effect of Donation behavior to Increase the Fundraising

This understanding is important because it can increase the accuracy of predicting individual behavior. Several studies have shown that variables that influence giving behavior can be classified into extrinsic and intrinsic determinants (Bandhu et al., 2024). Factors included in extrinsic variables are age, gender, income level, and education level (Fabiani et al., 2024). Factors included in intrinsic variables are generosity, financial security, religiosity, and the

influence of religious leaders (Usman et al., 2022). Age is an important determining factor in evaluating the impact on donation interest because it is one part of the population demographics (AlShamali & AlMutairi, 2022; Kartika et al., 2022). In addition, there is positive correlation between individual age and giving behavior. Also gender is an effective variable and key predictor of donation intentions (Chetioui et al., 2023). Demographic factors such as age and gender serve as appropriate criteria for segmentation (Ushi et al., 2021).

Meanwhile the other opinion showed donation behavior is included in the generosity factor (Mishra & Dash, 2023). The generosity comes in many forms to helping others (McDonnell et al., 2024). Meanwhile the perceived financial security can be described as financially secure (Ismail et al., 2020; Lwin et al., 2014; Nuari & Hendratami, 2019). Religiosity affects donation behavior in Malaysia (Johan & Canggih, 2024; Sukri et al., 2023) Pakistan (Saboor et al., 2021), and Brunei (Muhamad Don et al., 2023).

In addition, religious figures are the main actors behind changes in Indonesia's religious, social, political, and national dynamics (Aula, 2020; Dyatmika, 2022; Putra & Sawarjuwono, 2019). Alms management institutions can be important in a person's motivation to give alms. This provides its own motivation for muzakki to pay *zakat* because the level of trust influences it (Glaeser et al., 2000; Riyaldi & Yusra, 2020). Several things can influence the management institution, for example the accountability and transparency of the institution's finances (Darmawan & Alfajriyani, 2024; Irsyad et al., 2023; Vandiantara et al., 2025).

4. Hypotheses Development (Second Hading) – If Any

Hypothesis Testing Technique in Discriminant Validity carried out to measure how far a construct is really different from other constructs. Discriminant validity testing is done through cross-loading analysis between indicators and their constructs. Discriminant validity can be said to be achieved if the AVE value is greater than 0.5. For hypothesis testing, using a statistical value, for alpha 5%, the t-statistic value used is 1.96. So that the criteria for acceptance or rejection of the hypothesis are H_a accepted and H_0 rejected when the t-statistic > 1.96 . To reject or accept a hypothesis using probability, H_a is accepted if the p value is < 0.05 . Based on the above statements and literature studies, the following hypothesis can be formulated

According to Kai (2023), Maftai (2020) and Noor (2015) Income is an important variable when trying to measure the characteristic of donations behavior (Maftai, 2020; Noor et al., 2015; Zhang et al., 2023). Meanwhile, generosity has a relation effect on the donation behavior (Noor et al., 2015; Umer, 2023; X et al., 2020; Zubairi, 2022). While Shamali (2022) and Susanto (2021) through their study states the financial security as important variable that impact the decision-making on the donation behavior (AlShamali & AlMutairi, 2022; Susanto et al., 2021). Chetioui (2023) and Fahrullah (2020) argued religiosity will make more charitable donations for society (Chetioui et al., 2023; Fahrullah et al., 2020). Religious leaders has positive effects on the donation behavior (Doces et al., 2021; Sarea & Bin-Nashwan, 2021). Furthermore, there were also significant relationship between trust in the management institution on the donation behavior (Lee & Kim, 2023; Thomas & Jadeja, 2021; Wymer et al., 2020).

Based on the demographic factors the following hypotheses are depicted:

H1: Income level has a significant effect on the donation behavior of the people of East Java through the LAZISNU S3 Program.

H2: Generosity has a significant effect on the donation behavior of the people of East Java through the S3 LAZISNU Program.

H3: Financial security has a significant effect on the donation behavior of the people of East Java through the LAZISNU S3 Program.

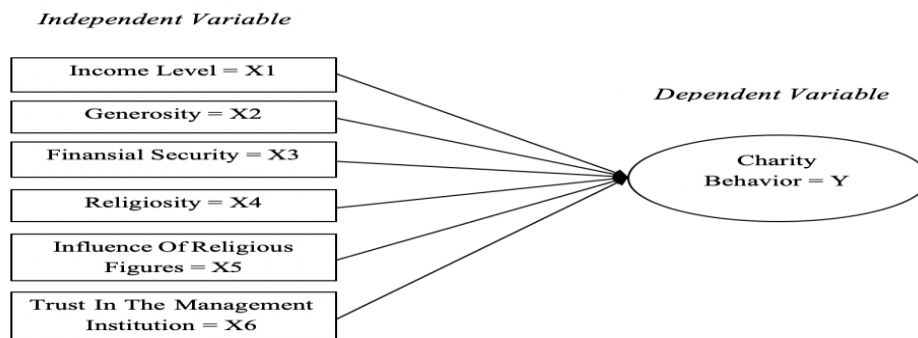
H4: Religiosity has a significant effect on the donation behavior of the people of East Java through the S3 LAZISNU Program.

H5: The influence of religious leaders has a significant effect on the donation behavior of the people of East Java through the LAZISNU S3 Program.

H6: Trust in the management institution has a significant effect on the donation behavior of the people of East Java through the S3 LAZISNU Program.

The particular model concentrates on the donation behavior of East Java people in LAZISNU's *Sedekah Sehari Seribu* program. The variables used in this study consist of variables of income level (X1), generosity (X2), financial security (X3), religiosity (X4), influence of religious leaders (X5) and trust in the management institution (X6). Variable X is the independent variable, and the donation behavior variable (Y) is the dependent variable

Figure 1. Research Framework



Source: Author Modification

C. METHOD

This research employs a quantitative approach, utilizing Structural Equation Modeling (SEM) as the primary method of statistical analysis. SEM was chosen because it allows for simultaneous examination of complex relationships between observed and latent variables, making it suitable for studies involving multiple interrelated constructs such as generosity, religiosity, income level, trust, and donation behavior (Joseph F. Hair et al., 2017). Data were collected through structured instruments and analyzed using Partial Least Squares-SEM (PLS-SEM), which is especially appropriate for exploratory research, smaller sample sizes, and models with predictive orientation (Ramlo, 2022; Ross, 1977; Sabol et al., 2023; Scârnci-Domnișoru, 2024).

Population as generalization area consisting of objects /subjects with certain magnitudes and characteristics determined by researchers to study and then draw conclusions (Canggih et al., 2017; David Kleinbaum & M, 1982). The population of this study comprises Muslim residents of East Java who donate through the Sedekah Sehari Seribu (S3) program of LAZISNU, estimated at approximately 40.99 million people. The sample size was determined using Slovin's formula (Adhikari, 2021; Bostley Muyembe Asenahabi & Peters Anselemo Ikoha, 2023), resulting in a minimum required sample of 399 respondents with a 95% confidence level and a 5% margin of error.

However, the justification for using this sample size rests on two considerations. First, cluster random sampling was employed to ensure broader coverage across geographical and socio-economic segments of East Java, increasing the likelihood of representativeness despite the relatively small size. Second, the demographic profile of LAZISNU donors—many of whom are from rural and semi-urban NU-affiliated communities—tends to exhibit relatively homogenous characteristics in terms of religious affiliation, values, and participation in community-based giving. These shared cultural and religious traits help reduce behavioral variance, thereby increasing the validity of generalizations drawn from the sample. Moreover, previous studies on Islamic philanthropic behavior in Indonesia have demonstrated that donor patterns are often shaped more by religious commitment and community networks than by purely demographic diversity using the following equation:

$$n = \frac{N}{1 + N(0,05)^2}$$

$$n = \frac{40.994.000}{1 + 40.994.000(0,05)^2}$$

$$n = \frac{40.994.000}{1 + 102.485}$$

$$n = 399,1 = 399$$

assuming a significance level of 5% and the population size determined above, it produces a sample size of 399.

The sampling technique used in this research is probability sampling, with cluster random sampling (Olken & Rotem, 1995). This study employs cluster random sampling due to the large and geographically dispersed population of LAZISNU donors across East Java. Given the logistical challenges and resource constraints in reaching individual respondents across multiple districts, cluster sampling allows for more efficient data collection by dividing the population into naturally occurring groups—such as districts, sub-districts, or community branches of LAZISNU—and then randomly selecting several clusters for inclusion. This method ensures representativeness while maintaining feasibility and cost-effectiveness in the fieldwork process (Candraning & Muhammad, 2017).

The data collection techniques used in this study were the questionnaire on certain topics proposed by the researcher (Pratt & Loizos, 1992; Sheatsley, 1983). The questions given can be divided into two types, namely structured questions and open questions (Thakkar, 2020). To measure the level of reliability of the research variables, the alpha coefficient or Cronbach alpha and composite reliability are used. Several statistical indicators were used in this phase. First, the coefficient of determination (R^2) was employed to measure the model's explanatory power, with thresholds of 0.67 (substantial), 0.33 (moderate), and 0.19 (weak) as suggested by Lu (Lu et al., 2010). Second, multicollinearity among the independent variables was assessed using the Variance Inflation Factor (VIF) (Joseph F. Hair et al., 2017). Third, the effect size (f^2) was calculated to determine the magnitude of the impact of exogenous constructs on the endogenous variables. Lastly, the overall model quality was assessed through the Goodness of Fit (GoF) index, which serves as a global validation criterion to measure the balance between the measurement and structural models in PLS-SEM analysis.

The author uses Partial Least Square (PLS) because the variables used in this study are latent variables which can be measured based on their indicators, and together involve the level of measurement error (Guenther et al., 2023; Kono & Sato, 2022). This allows the

researcher to conduct a more detailed analysis of the indicators representing each latent variable, identifying which indicators most strongly and weakly reflect the constructs, including an assessment of the associated error levels (Sabol et al., 2023). Hypothesis Testing Technique in convergent validity determines the correlation between the indicator score or question and the total construct score where each indicator item must be convergent or have a high proportion share of variance (Cole, 1987; Joseph F. Hair et al., 2021; Rönkkö & Cho, 2022). To measure this convergent level, it can be seen in the results of testing loading factors. Indicators are said to be valid if the loading factor is >0.7 . However, Chin revealed that for early-stage research the *loading factor* value of 0.50 to 0.60 is still considered quite good. Under this section, you have to present the procedural steps of data analysis, how you ensure the validity and reliability, as well as how you measure the variables of your research.

D. RESULT AND DISCUSSION

1. Donation Program by LAZISNU

Alms that are channeled through intermediary institutions have the potential to have relatively higher collection and distribution rates. One of the institutions that play a role in collecting alms is LAZISNU (Rohmah, 2021). Based on data released by LAZISNU from 2015 to 2021, the acquisition and distribution of funds has always increased. Starting in 2015, it received around Rp. 1.7 billion until 2021, when it reached Rp. 1.04 trillion with a distribution of Rp.1.024 trillion. The distribution of the program results is devoted to 9 sectors known as 9 Saka Nusantara including social and religious, disaster, health, education, economy, law, culture, natural resource management, environment and energy (Tutik et al., 2021). This phenomenon is certainly not just a coincidental factor, but needs reasons to choose the right ZIS institution as their donation channel.

2. Descriptive Statistical Analysis

The results of statistical analysis that provide an overview of the characteristics of each research variable seen from the average (mean), maximum, and minimum values can also be referred to as descriptive statistics. In this study, the discussion of descriptive statistical analysis was carried out with 399 normally distributed samples. The number of variables used is 6 independent variables including income level (X1), generosity (X2), financial security (X3), religiosity (X4), the influence of religious leaders (X5), trust in programs and management institutions (X6), and 1 dependent variable in the form of donation behavior (Y). The results of data processing descriptive statistical analysis results are shown in table 1:

Table 1. Descriptive Statistics

Variable	Observation	Min	Max	Mean	Standard Deviation
1. Income Level (X1)	399	4	20	10,978	0,120
2. Generosity (X2)	399	4	20	16,206	0,177
3. Financial Security (X3)	399	3	15	8,200	0,156
4. Religiosity (X4)	399	4	20	16,453	0,129
5. Influence of Religious Leaders (X5)	399	3	15	11,872	0,099

6. Trust in the management institution (X6)	399	4	20	15,915	0,051
7. Donation behavior (Y)	399	5	25	19,995	0,069

Source: Author Estimation

Based on the research results, the descriptive statistical data shown in table 4.7 is obtained. It is stated that from a sample size of 399 respondents, the smallest minimum and maximum values are shown in the financial security (X3) and the influence of religious leaders (X5) with interval values of 3 to 5. While the highest interval value is shown in the donation behavior (Y) with a minimum value of 5 and a maximum of 25. The magnitude of the value is influenced by the number of indicators of each variable and the number of parameter scales of the study.

The next descriptive statistical data is the sum of the average values on each variable. The results presented in Table 4.7 show that the financial security(X3) has the lowest mean score, with an average value of 8.200, while the donation behavior(Y) has the highest mean, reaching 19.995. The low mean for financial security may indicate that, overall, respondents perceive their financial condition as relatively insecure or limited, which aligns with the demographic context of LAZISNU donors, many of whom come from lower-middle income or rural communities. This finding suggests that financial constraints may still be present, yet do not necessarily inhibit participation in religious-based donation programs such as Sedekah Sehari Seribu (S3).

In contrast, the generosity variable exhibits the largest standard deviation among all measured constructs. This wide dispersion indicates a high degree of variability in how respondents perceive or express generosity. Such heterogeneity could reflect differences in personal values, religious interpretations, or socio-economic capacities across different clusters in East Java. It may also point to variation in the internalization of generosity as a norm, or differences in the way generosity is operationalized or understood among respondents. Alternatively, a large standard deviation could signal potential issues with measurement consistency, warranting further examination of the reliability and validity of the generosity indicators used in the instrument.

Overall, the descriptive statistics underscore the diversity in donor experiences and perceptions, suggesting that while financial limitations are widely acknowledged, generosity remains a more subjective and context-sensitive construct. The average total value is obtained based on the average acquisition results of respondents giving answers to the parameters of the research questionnaire that has been distributed. The size or size of the average value obtained shows the tendency of respondents to choose scale parameters on the questionnaire.

The next data is the average value of Standard Deviation. The Standard Deviation value shows the distribution size and variation of the data from the average value. Based on the results that have been obtained, the largest value is in the generosity variable (X2) with an average value of 0.177. While the smallest Standard Deviation average value is shown in the variable trust in the management institution (X6) with a value of 0.051. The greater the Standard Deviation value indicates a higher value of data variation. Conversely, the smaller the Standard Deviation value, the less varied or homogeneous the data.

Apart from observing the cross-loading value, discriminant validity can also be known through other methods, namely by looking at the Average Variant Extracted (AVE)

value for each indicator, the value is required to be >0.5 for a good model (J. F Hair et al., 2012). The following is the AVE value of each variable in this study in table 2:

Table 2. Average Variant Extracted (AVE)

Variable	AVE
1. Income Level (X1)	0.770
2. Generosity (X2)	0.616
3. Financial Security (X3)	0.786
4. Religiosity (X4)	0.665
5. Influence Of Religious Figures (X5)	0.639
6. Trust In Management Institutions (X6)	0.641
7. Charity Behavior (Y)	0.606

Source: SmartPLS output, 2024

Based on Table 4.10, all variables show an AVE value greater than 0.50, namely with the smallest value of 0.606 for the charity behavior variable (Y) and the largest of 0.786 for the financial security variable (X3). This value has met the requirements in accordance with the specified minimum AVE value limit of 0.50. Thus, it can be stated that each variable has good discriminant validity.

3. Composite Reliability

The outer model, apart from being measured by assessing convergent validity and discriminant validity, can also be measured by looking at the reliability of constructs or latent variables as measured by the composite reliability value. Composite Reliability is the part used to test the reliability value of indicators on a variable. A variable can be declared to meet composite reliability if it has a composite reliability value >0.7 (Ghozali, 2011).

SmartPLS output results for the composite reliability value can be shown in Table 3:

Table 3. Composite Reliability

Variable	Composite Reliability
1. Income Level (X1)	0.961
2. Generosity (X2)	0.865
3. Financial Security (X3)	0.917
4. Religiosity (X4)	0.888
5. Influence Of Religious Figures (X5)	0.841
6. Trust In Management Institutions (X6)	0.877
7. Charity Behavior (Y1)	0.885

Source: SmartPLS output, 2024

Based on the data presentation in table 4.10 above, it can be seen that the smallest *composite reliability* value is shown in the *influence of religious figures* variable (X5) of 0.841, while the largest *composite reliability* value is shown in the *income level* variable (X1) of 0.961. In addition, based on the data above, it can be seen that the *composite reliability* value of all research variables is >0.7 . These results indicate that each variable has met the composite reliability so it can be concluded that the overall variable has a high level of reliability.

4. Cronbach Alpha

The reliability test with composite reliability above can be strengthened by using the Cronbach alpha value. A variable can be declared reliable or meet Cronbach alpha if it has a Cronbach alpha value >0.7 (J. F Hair et al., 2012). The following is the Cronbach alpha value of each variable in table 4:

Table 4. Cronbach Alpha

Variable	Cronbach Alpha
1. Income Level (X1)	0,905
2. Generosity (X2)	0,792
3. Financial Security (X3)	0,880
4. Religiosity (X4)	0,831
5. Influence Of Religious Figures (X5)	0,719
6. Trust In Management Institutions (X6)	0,813
7. Charity Behavior (Y)	0,838

Source: SmartPLS output, 2024

Based on the data presentation above in table 4.12, it can be seen that the Cronbach alpha value for income level (X1) is 0.905, generosity (X2) is 0.792, financial security (X3) is 0.880, religiosity (X4) is 0.831, the influence of religious leaders (X5) is 0.719, trust in implementing institutions (X6) is 0.813 and donation behavior (Y) is 0.838. this shows that the Cronbach alpha value of each research variable is >0.7 . Thus, these results can show that each research variable has met the requirements of the Cronbach alpha value, so it can be concluded that all variables have a high level of reliability.

5. Coefficient of Determination (R^2)

The R-Square (R^2) value is used to determine the predictive power of the structural model in SEM-PLS analysis. According to Chin & Wynne, 1999, the criteria for the R-square value close to 0.67 are considered strong, 0.33 as moderate, and 0.19 as weak (Ghozali, 2011). The R-square value can be seen in table 5 below:

Table 5. Coefficient of Determination (R^2)

Variable	R-Square	R-Square Adjusted
1. Charity Behavior	0.687	0.682

Source: SmartPLS output, 2024

Based on this table, it can be seen that the *R-Square* and *R-Square adjusted* values of the endogenous variable *charity behavior* (Y) are 0.687 and 0.682. This value indicates that the model has strong predictive ability because it is above 0.670. These results also explain that the strength of variables X1, X2, X3, X4, X5 and X6 is able to explain Y is 68.7% and 68.2%. While the remaining 31.3% and 31.8% are influenced by other variables outside the research model.

6. Cross-validated Redundancy (Q^2)

The Q-Square value has the same meaning as the coefficient of determination (R-Square) in regression analysis, where the higher the Q-Square, the better or more fit the model is with the data (Ghozali, 2011). The results of the calculation of the Q-Square value are as follows:

Table 6. Cross-validated Redundancy (Q^2)

Variable	Q ² predict
Charity Behavior	0.672

Source: SmartPLS output, 2024

Based on table 4.14 above, it is known that the sum of the Q-Square values on the endogenous variables is 0.672. These results mean that the amount of data diversity explained by this research model is 67.2%. While the remaining percentage of 32.8% is explained by other factors that are outside this research model. Thus, this research model is declared to meet the requirements of goodness (model fit).

Effect Size (F²) Ghozali and Latan (2012) state that the Effect Size (F-Square) value is 0.02 (small); 0.15 (medium); and 0.35 (strong) (Ghozali & Latan, 2012). The results of the Effect Size (F- Square) test are presented in table 7 below:

Table 7. Effect Size (F²)

Variable	F-Square
1. Income Level -> Charity Behavior	0,005
2. Generosity -> Charity Behavior	0,110
3. Financial Security -> Charity Behavior	0,010
4. Religiosity -> Charity Behavior	0,114
5. Influence Of Religious Figures -> Charity Behavior	0,017
6. Trust In Management Institutions -> Charity Behavior	0,139

Source: SmartPLS output, 2024

Based on Table 4.15, the F-Square value of generosity is 0.110, religiosity is 0.114 and trust in the management institution is 0.139. The analysis of effect sizes (f²) reveals that three variables generosity, religiosity, and trust in implementing institutions have values greater than 0.02 but below 0.15. According to Cohen's guidelines, this range indicates a small effect size, despite these variables being statistically significant in influencing donation behavior. On the other hand, the effect of income level (0.005), financial security (0.010), and influence of religious leaders (0.017) fall below the 0.02 threshold, suggesting very small or negligible effects.

This result may appear inconsistent with the earlier interpretation of some variables as the "most influential" in the abstract. However, it is important to distinguish between statistical significance and practical (or substantive) significance. Statistical significance (based on t-statistics and p-values) indicates that the effect is unlikely to have occurred by chance, especially in a sufficiently powered sample. In contrast, effect size (f²) reflects the magnitude or practical relevance of that effect within the model.

In this study, the small effect sizes suggest that while variables such as generosity and religiosity are statistically significant predictors of donation behavior, their individual contribution to the overall explanatory power of the model is modest. Nonetheless, their practical implications remain relevant, particularly in behavioral and social sciences, where even small effects can be meaningful especially when dealing with complex human behaviors like charitable giving that are influenced by multiple overlapping factors.

Moreover, in the context of Islamic philanthropy, constructs like religiosity and trust may exert their influence through cumulative or interaction effects within communal networks,

making even small individual effects valuable in designing policy or institutional strategies. Therefore, the findings support the notion that statistically small effects can still have practical importance, especially when interpreted within the specific socio-religious context of LAZISNU donors in East Java.

7. Discussion

After a series of tests on the outer model and inner model, the next step is to test the hypothesis. Hypothesis testing is carried out based on the results of testing the Inner Model (structural model). To see whether a hypothesis can be accepted or rejected, among others, by paying attention to the significance value between constructs, t-statistics, and p-values. Hypothesis testing in this study was carried out with the help of SmartPLS (Partial Least Square) 4.0 software. These values can be seen from the bootstrapping results. The research hypothesis can be accepted if the t-statistic > 1.96 with a significance level p-value of 0.05 (5%) and the beta coefficient is positive (Sofyan & Heri, 2011). The value of testing this research hypothesis can be shown in table 8:

Table 8. Path Coefficient

	Original Sample	T Statistics	P Values	Status	Description
Income Level -> Charity Behavior	-0.041	1.566	0.117	No Support	Not Significant
Generosity -> Charity Behavior	0.282	5.663	0.000	Support	Significant Positive
Financial Security -> Charity Behavior	-0.056	1.828	0.068	No Support	Not Significant
Religiosity -> Charity Behavior	0.290	5.121	0.000	Support	Significant Positive
Influence Of Religious Figures -> Charity Behavior	0.084	2.234	0.026	Support	Significant Positive
Trust In Management Institutions -> Charity Behavior	0.303	5.980	0.000	Support	Significant Positive

Source: SmartPLS output, 2024

Based on the hypothesis test results above, it can be seen as follows:

In the variable income level, 3 variable indicators are used including the job you have (Santoso et al., 2023) the income you get, and the spending plan (Awan & Hameed, 2014). Meanwhile, the number of statements in the questionnaire is 3 statements. The test results indicate that the path coefficient of income level on donation behavior is -0.041, with a t-statistic of 1.566 and a p-value of 0.117. These results do not meet the threshold for statistical significance ($t < 1.96$; $p > 0.05$), leading to the rejection of the first hypothesis. From an economic standpoint, this finding is counterintuitive, as income is traditionally considered a key determinant of consumption behavior and financial capacity to give (Awan & Hameed, 2014; Kasri, 2013; Noor et al., 2015). The unexpected negative coefficient further complicates interpretation, suggesting that higher income levels may correlate (albeit insignificantly) with slightly lower donation behavior—contrary to dominant assumptions in the literature.

Several factors could explain this anomaly. One likely explanation lies in measurement limitations of the income variable. The instrument used in the questionnaire may have categorized income too broadly or lacked sufficient sensitivity to capture nuanced differences in financial capacity. Respondents may also have underreported or misclassified their income due to privacy concerns or unclear wording. As a result, the data collected may not accurately reflect true income variation, weakening its explanatory power in the model.

Alternatively, this finding may reflect a more fundamental reality within the socio-religious culture of LAZISNU donors in East Java, where donation behavior is not primarily driven by income, but by other non-monetary motivators. Programs such as Sedekah Sehari Seribu (S3) are intentionally designed to enable low-income individuals to participate in consistent charitable giving by contributing small amounts (IDR 1,000 per day). This approach aligns with Islamic teachings that emphasize intention (*niyyah*) and regular giving (*istiqamah*) over nominal amount (Qur'an, 2:261), thereby decoupling financial capacity from charitable obligation. In addition, religiosity, community norms, and spiritual leadership—all variables found to have significant influence in this study—may play a more dominant role in shaping donation behavior than income itself (Chetioui et al., 2023; Doces et al., 2021; Setianagara, 2019). This supports previous findings in Islamic philanthropy that giving is often perceived as a religious duty rather than a discretionary financial act (Muhamad Don et al., 2023; Sarea & Bin-Nashwan, 2021).

Taken together, while income is theoretically important, in practice, the culturally embedded and spiritually motivated nature of LAZISNU's fundraising model may minimize the role of income in determining participation. This highlights the need for future studies to further refine the measurement of economic variables and to explore interaction effects between income and religiosity or institutional trust. The finding that income level does not significantly influence donation behavior in the context of the Sedekah Sehari Seribu (S3) program suggests that financial capacity alone is not a key driver of philanthropic engagement among LAZISNU donors in East Java. This contrasts with many prior studies conducted in different contexts—both within and outside Indonesia—which consistently find that income positively correlates with charitable behavior (Awan & Hameed, 2014; Kasri & Azzahra, 2020).

However, several contextual factors specific to East Java may help explain this divergence. East Java is known for its strong tradition of social solidarity (*ukhuwah islamiyah* and *ukhuwah wathaniyah*), where communal values and mutual aid are deeply ingrained in local culture. Furthermore, this region has a high concentration of Nahdlatul Ulama (NU) followers, whose religious worldview often emphasizes modesty, spiritual merit, and collective responsibility over material wealth. In such environments, religiosity and community norms may override financial considerations, encouraging individuals across all income levels to participate in charitable acts as a moral and religious duty, not just an economic choice.

Additionally, the design of the S3 program itself—asking only IDR 1,000 per day—makes donation behavior financially accessible across all socioeconomic groups. This micro-philanthropy model reduces the psychological and economic barriers typically associated with charitable giving, thereby neutralizing income as a significant differentiator. In contrast, studies showing a strong link between income and donation behavior often examine larger or more discretionary philanthropic contributions, where financial margin plays a more critical role.

These findings reinforce the notion that in certain socioreligious ecosystems like that of East Java, donation behavior is better explained by non-monetary motivators, such as

spiritual conviction, institutional trust, and habitual giving, rather than purely by income. This context-sensitive insight highlights the importance of not generalizing behavioral economics findings without accounting for local cultural and religious dynamics.

This study used 3 variable indicators consisting of empathy (Bekkers & Wiepking, 2011), social responsibility (Tabiin, 2017), *just world*, and *Internal Locus of control* (Manongko & Pd, 2018) with 4 statements on the questionnaire. The test results show the path coefficient value of generosity on donation behavior is 0.282 with a t-statistic of 5.663 and a p-value of 0.000. From these results, it is stated that the t-statistic is significant because it >1.96 and p-value <0.05 so that the second hypothesis is accepted. This proves that generosity is proven to have a positive influence on donation behavior.

From the results of the research conducted, it can be concluded that there is a significant partial effect that is positive in nature from generosity to donation behavior in the LAZISNU S3 program. This means that the greater the generosity a person has, the more a person's donation behavior will also increase. The results of this study are in accordance with the research of (Adila Iskandar et al., 2020; Awan & Hameed, 2014; Liu et al., 2017; Noor et al., 2015) Which these results, it can be seen that in the generosity variable, the strongest factor.

The variable indicators used in this study include indicators of not having dependents (Nuari & Hendratami, 2019), financial planning (Vasylieva et al., 2020), and adequacy of assets (Delas et al., 2015) with 3 statements on the questionnaire. The finding that financial security does not significantly influence donation behavior and even shows a negative coefficient ($\beta = -0.056$) contradicts much of the existing literature. Theoretically, individuals who feel financially secure are generally more inclined to donate, as their basic needs are met. However, in the context of the Sedekah Sehari Seribu (S3) program by LAZISNU in East Java, this result can be understood through cultural and contextual lenses. High levels of religiosity and strong social norms such as gotong royong (communal solidarity) may be more influential in motivating individuals to give, even when they do not feel entirely financially secure. The spiritual drive to seek divine blessings (barakah) through giving can often outweigh rational financial considerations.

Furthermore, there may be measurement issues with the financial security variable itself. Indicators such as “not having dependents,” “financial planning,” or “asset adequacy” may not fully capture the complex and subjective perception of financial security. This perception is not only shaped by objective economic factors but also by psychological, spiritual, and future-oriented beliefs. Measurement scales that are overly technical or culturally detached may result in respondent misinterpretation. Therefore, this finding highlights the need for a more context-sensitive measurement instrument and suggests that non-material motivations—particularly spiritual and communal values play a central role in shaping philanthropic behavior in religious contexts.

The research results obtained are not in accordance with research conducted (Kasri, 2013; Litofcenko et al., 2023; Minan et al., 2021) there are also several studies that state that *financial security* does not have a positive effect on donation behavior, including research (Awan & Hameed, 2014; Lwin et al., 2014; Nuari & Hendratami, 2019) The result of the study show that people give alms without paying attention to the sufficiency of assets, financial planning, or financial dependents.

The religiosity variable uses 3 variable indicators, namely *ideological*, *ritualistic*, and *experimental* (Noor et al., 2015) with 4 statements on the questionnaire. The test results show

the coefficient value of religiosity on donation behavior is 0.290 with a t-statistic of 5.121 and a p-value of 0.000. From these results, it is stated that the t-statistic is significant because it >1.96 and p-value <0.05 so that the fourth hypothesis is accepted. This means that alms-giving behavior is positively and significantly influenced by the level of religiosity.

The results that have been described about the effect of religiosity on motivation to give alms are in line with several references and previous studies. According to Sup *et al.* 2023, Risma 2020 and Fadhillah 2021 perception and religiosity on the habit of giving a positive and significant effect on the habits of female students in giving alms (Fadillah, 2021; Rismantari, 2020; Sup *et al.*, 2023).

The variable influence of religious leaders uses 3 indicators including social influence of religious leaders, invitation of religious leaders to participate in NU (Chakraborty & Bhat, 2016) activities, and religious motivation (Nasution, 2017). The test results show the path coefficient value of the influence of religious leaders on donation behavior is 0.084 with a t-statistic of 2.234 and a p-value of 0.026. From these results, it is stated that the t-statistic is significant because it >1.96 and p-value <0.05 so that the fifth hypothesis is accepted. This proves that the influence of religious leaders is proven to have a positive influence on donation behavior. This means that there is an influence from the variable of religious leaders on donation behavior positively and significantly.

These results are in line with the previous study which states that religious leaders play a role and have a positive influence in preserving the tradition of giving alms (Fitriya, 2023). The influence of religious leaders on a person's religious behavior even though the influence is still classified as moderate (Arianto, 2020; Maulaniam & Amiruddin, 2021). Religious leaders accommodate the aspirations of the community and run programs (Hani'am, 2021).

The variable of trust in the management institution, four variable indicators are used including *Conviction*, ease of giving alms (Ayuningtyas & Sari, 2020), interest (Irsyad *et al.*, 2023), and emotional factors (Setiawan, 2017). Meanwhile, the number of statements in the questionnaire was 4 statements. The test results show that the path coefficient value of trust in the management institution on donation behavior is 0.303 with a t-statistic of 5.980 and a p-value of 0.000. From these results, it is stated that the t-statistic is significant because it >1.96 and p-value <0.05 so that the sixth hypothesis is accepted. This proves that trust in managing institutions is proven to have a positive influence on donation behavior.

E. CONCLUSION

The results important factors that shape the donation behavior of the East Java Muslim community towards LAZISNU's one thousand a day. Six independent variables were tested in this study, four of which have a positive effect on donation behavior, namely generosity, religiosity, the influence of religious leaders, and trust in implementing institutions, while the other two factors have no positive effect, namely income level and financial security. This means that the greater the generosity, religiosity, influence of religious leaders, and trust in implementing institutions, the higher the donation behavior of the East Java community on NU coins, but the better the level of income and financial security, the no effect on donation behavior.

The two factors that were found to have no significant influence on donation behavior also exhibited statistical insignificance, as indicated by t-statistic values below 1.96 and p-

values exceeding 0.05. While the four factors that significantly influence donation behavior are generosity, religiosity, the influence of religious leaders, and trust in implementing institutions because they have a t-statistic value >1.96 and p-value <0.05 . The finding that generosity, religiosity, the influence of religious leaders, and trust in implementing institutions are the most influential factors in motivating East Java Muslims to donate to the NU Coin (Koin NU) program highlights the centrality of non-material and value-driven motivations in philanthropic behavior. From a psychological and spiritual standpoint, generosity may stem from an intrinsic moral orientation a personal sense of duty or virtue which aligns with the concept of pure altruism in behavioral economics. This theory posits that individuals derive utility from increasing the welfare of others, independent of personal benefit. Meanwhile, the influence of religiosity indicates that adherence to Islamic teachings including obligations around sadaqah and infaq directly shapes giving behavior. This can also be interpreted through the lens of warm glow giving, wherein donors receive emotional or spiritual satisfaction from the act of giving itself, particularly when the cause aligns with their values and religious identity

Furthermore, in sociological terms, the strong influence of religious leaders reflects the authority they hold in shaping communal norms and trust networks. Their endorsements can significantly legitimize donation programs and influence participation through moral persuasion or example. Likewise, trust in institutions plays a critical role in reducing perceived risk and ensuring that the intended impact of the donation will be achieved. Together, these findings suggest that charitable giving in this context is less a product of economic surplus and more a reflection of religious ethics, social cohesion, and emotional fulfilment elements that should be central to both theoretical understanding and practical strategies in zakat and philanthropy management.

The impact of research on theory are generosity, religiosity, the influence of religious leaders, and trust. The findings of this study have important implications for shaping more effective fundraising strategies at LAZISNU, particularly for the *Sedekah Sehari Seribu* (S3) program and its broader mission to improve community welfare. Given that intrinsic factors such as *generosity* and *religiosity* are shown to be highly influential in motivating donation behavior, LAZISNU can design targeted interventions to further strengthen these motivations. For instance, LAZISNU could develop spiritual education campaigns that emphasize the religious virtues and social rewards of daily charity, leveraging Quranic and prophetic narratives to reinforce the moral and spiritual imperative of giving. Integrating “warm-glow” messaging highlighting the emotional and spiritual fulfillment donors receive from helping others into their communication strategy may also be effective.

Moreover, LAZISNU should intensify the involvement of religious leaders (*ulama* and *kiai*), not merely as symbolic figures but as active agents in mobilizing donations. This can be done through regular Friday sermons (*khutbah*), community study sessions (*pengajian*), and digital platforms where religious authorities discuss the spiritual merits of consistent micro-philanthropy. These leaders can also act as trusted ambassadors to reassure donors about the transparency and impact of LAZISNU’s programs, thereby enhancing institutional trust. Additionally, storytelling that showcases the direct benefits of the S3 program on community livelihoods could humanize the cause and strengthen emotional engagement. Through such spiritually rooted and community-embedded strategies, LAZISNU can effectively sustain and grow its donor base.

The conclusion must clearly indicate the results obtained, their advantages and disadvantages, as well as possible further developments. Conclusions are explained briefly and concisely from the results of the discussion.

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