

Dynamics of Muslim Millennials in Charity Donation: A Donor-Side Perspective

Dinamika Milenial Muslim dalam Berdonasi Amal: Perspektif Donatur

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ABSTRAK

Penelitian ini bertujuan untuk mengeksplorasi bagaimana pengalaman donasi para donatur milenial muslim, dengan fokus utama untuk mengetahui rasionalitas donatur konsumen yang mendasari pengalaman donasi. Metode Interpretative Phenomenological Analysis (IPA) dilakukan untuk menggambarkan dinamika milenial muslim dalam memulai berdonasi, mengembangkan niat, dan mengidentifikasi alternatif penyaluran donasi. Sepuluh peserta dipilih dari Semarang, Jawa Tengah, Indonesia, menggunakan purposive-sampling dengan kriteria dan persyaratan yang telah ditentukan untuk memilih partisipan. Data wawancara dianalisis dengan menggunakan teknik deskriptif kualitatif tipe naratif. Hasil penelitian menunjukkan bahwa altruisme dan spiritualitas mendorong pemberian sumbangan. Donatur tidak mengharapkan adanya timbal balik dari penerima, pemahaman ini kemudian dimaknai sebagai altruisme. Dari perspektif agama, donasi merupakan bentuk ketaatan kepada Tuhan dengan menjalankan apa yang diperintahkan dan hanya mengharapkan balasan-Nya. Semua partisipan adalah pemeluk agama Islam, sehingga motivasi berdasarkan nilai-nilai spiritual hanya terbatas pada keyakinan satu agama dan secara umum tidak dapat mewakili banyak keyakinan. Temuan selanjutnya, ada transformasi donasi dari donasi langsung, ke lembaga donor dan yang terbaru melalui teknologi digital yang bisa menjadi fokus penelitian di masa depan.

Kata Kunci: Altruisme, Perilaku Donasi, Donatur Milenial, Interpretative Phenomenology Analysis.

ABSTRACT

This study explores the donation experience of Muslim millennial donors, with the main focus on discovering the consumer donor rationality underlying donation experience. The Interpretative Phenomenological Analysis (IPA) method was conducted to depict the dynamics of Muslim millennials in starting a money donation, developing intention, and identifying the alternative distribution for donations. Ten participants were chosen from Semarang, Central Java, Indonesia, using purposive sampling with predetermined criteria and requirements for selecting participants. The interview data were then analyzed using a narrative type of descriptive qualitative technique. The research results show that altruism and spirituality encourage donation-making. Donors do not expect any reciprocity from the recipient; this understanding is interpreted as altruism. From a religious perspective, this is a form of the donor's obedience to God by carrying out what was ordered and only expecting the reward. All participants are adherents of Islam, so motivation based on spiritual values only focuses on the beliefs of one religion and cannot generally represent many beliefs. Further findings show a transformation of donations from direct donations to donor agencies and, most recently, through digital technology, focusing on future research.

Keywords: Altruism, Donation Behavior, Millennial Donor, Interpretative Phenomenology Analysis.

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I. INTRODUCTION

Behavioral finance is a new paradigm in economic research, by integrating psychology into economic theory, especially to explain how individuals make decisions in their financial actions. Individual differences in spending money are caused by many factors such as worldview, gender, life experience, lifestyle, plans, and needs that must be met both in the short and long term. Spending money on charitable donations is like the value of "benevolence," which assumes that the purpose of using money is for the welfare of society; in practice, they will give or assist others with their savings (Muzikante & Skuskovnik, 2018). The basic theory will be the basis for explaining the rational reasons for the decision to donate.

According to the CAF World Giving Index (2021) report describing data, Indonesia was the most generous country in the world in 2020 during the Covid-19 pandemic. Donating money reached the highest score of 83 percent compared to other countries. It is interesting, considering that Indonesia is the fourth most populous country globally and has the largest Muslim population globally. Many previous studies have explained that religion shapes individual decision-making patterns, including influencing attitudes towards charity and donation motivation (Opoku, 2013; Teah et al., 2014). In Muslim societies, giving donations is considered a need and an experience in leading them to higher happiness and encouragement to improve spiritually (Kashif et al., 2018).

Several previous studies have not revealed that older adults and younger generations differ in their initial donation intention. The youth or millennial generation's donation participation is lower than the two generations above; actually, this is due to several factors that influence it, especially those that have not been mapped out financially than the two generations above, which are considered more established (Charities Aid Foundation, 2021). The question that arises then is whether there is a difference from the perspective of generation or age. Various literature sources consider that millennials are different from the generation above, so there may be differences in making donation decisions.

On the other hand, there is a bias towards the younger generation that they are unstable and less rational in making decisions when compared to the older generation above them. However, millennials are also considered a generation with a consumptive lifestyle and want something more pragmatic or instant in their daily lives (Prasasti & Prakoso, 2020). A fact reveals that it often occurs in donating positive bias assessments to parents, which have a higher value when compared to the younger generation (Bjalkebring, 2016). This analytical explanation is because parents try to avoid thinking about things that negatively impact them, so they feel warmer and happier.

Based on the explanation above, it is necessary to explore how millennials initially had the intention and decided to donate. It is fascinating to explore how their motivations are to how donations affect the lives of millennial donors. Do donations happen by accident and spontaneously? From a psychological point of view, what do they want from this donation activity? Or does an individual's donation motivation come from external factors, so there is compulsion? The purpose of this research is to discover the Muslim millennials' donor rationality underlying donation experience.

II. LITERATURE REVIEW

The literature review discusses the sources of motivation for individuals in giving donations, charitable brands, and differences in donation behavior based on age. The phenomenon of the desire to give, including external and internal factors, plays an essential role as a resource for the intangible. Otto and Bole (2011) show that altruism influences charitable giving. Altruistic encouragement can come from an individual who has an urgent need for self-help or a community that needs financial assistance for public facilities. While the "empathy-altruism" hypothesis shows that the desire to help is not always self-seeking but a desire driven by empathy to help others (Eveland & Crutchfield, 2007). However, the theory of altruism does not effectively explain the behavior of charitable donations related to religiosity or spirituality. Teah et al. (2014) claim that the act of helping others in the study is scientific for the first time termed "altruistic." The concept of altruism is considered less than perfect if it is called a single factor because it does not adequately explain charitable behavior that involves other things beyond explanation. Other evidence shows that religiosity also significantly affects motivation to donate.

Kashif et al. (2018) conducted a study that aims to find the phenomenon of the experience of donations in the form of zakat carried out by the Muslim community. The results show that zakat donation is a personal need, and the experience brings them to a higher level of happiness; an intrinsic satisfaction spend more for spiritual comfort. Zakat donation is considered a great source of self-protection against the "evil spirit"; it is an entirely new finding concerning charitable donations. Several types of donations are required in religion as a form of obedience to God (Opoku, 2012).

Meanwhile, Stebbins and Hartman (2013) mention that factors outside the individual or psychic make a person's decision to donate, namely the brand image factor attached to the donor institution. It is also important to highlight the quality of services provided by charitable organizations or donor agencies to build stronger bonds between the two parties (Shabbir et al., 2007; Liu et al., 2018). The several reasons for not donating through charities included lack of trust and the limited product mix offered by charitable organizations. In addition to personal and organizational factors influencing giving behavior, donors' financial performance also makes individuals determine where they will donate.

Mustafa et al. (2013) found that the financial capacity, accountability, and management of stakeholders contained evidence. In addition, Smith et al. (2013) found that peers have a broad and strong influence on the decision to donate because there is a personal closeness factor or the formation of expectations between peers. These factors are important to influence the decision to choose a charity. The distance factor also affects donations (Weng & He, 2019). It could be because donors prefer to choose successful charitable organizations to ensure their money can be channeled to the right people in need. Therefore, it is hoped that the number of donations that have been given will be appropriately managed and avoid fraud.

According to Anik et al. (2009), there was a positive relationship that spending money to donate could lead to happiness. The pleasures obtained after donating can take various forms, such as feelings of happiness, relief, peace, enjoyment, calm, and a means to release the burden on yourself. In addition, donors feel more grateful for the life that has been given because they see there are still many poorer people. Individual income has a positive influence on donating (Neumayr & Handy, 2017).

Wiepking and James III (2013) explain that the curve point is in a low position at a young age because they do not have many sources of income. Charitable giving increases as the number of ages increases to a high point as the amount of income and social life matures. However, the curve will curve downwards and tend to decrease towards old age when entering old age. It is due to the decline in health conditions at old age that personal finances tend to be used for health costs. However, someone will look for alternatives to charitable giving, such as preparing an inheritance for charity.

Bjalkebring et al. (2016), in their research, found that a positive bias in charitable giving to older adults is seen from how much emotional benefit is obtained. Older adults have a more significant overall positive emotional impact than younger adults. The analytical explanation is based because they try to avoid thinking about things that have a negative impact, so they feel more warmth and happiness. In addition, older adults derive a more positive influence from acting proportionately both when it comes to the decision-making process prior to donation and also when it comes to the emotional outcome of the decision.

III. RESEARCH METHOD

A narrative qualitative research used Interpretative Phenomenological Analysis (IPA) method, which for event studies on the inter-subjective social experience will produce information from a phenomenon (La Kahija, 2017). The essence of this research process is the interpretation of the experience of giving charitable donations and the transition to using crowdfunding, as it is ever more impactful in the present era of connectivity. There are two data used primary and secondary data. Primary data was obtained using direct interviews with selected participants. In contrast, secondary data was obtained from literature studies from books and previous research or survey reports to create a research framework and support primary data. IPA was adopted to deliver interpretation results and analysis of research findings.

Participants

The study was planned and executed in Semarang, Indonesia. In qualitative research, sampling to become participants is seen from data available at the research location (La Kahija, 2017). So there is no limit to the participant numbers, which is essential because the data reaches a saturation point. The purposive sampling technique was adapted to predetermined conditions such as the age between 21-30 who live in Semarang and have spent money on charitable donations both in-person and using crowdfunding. The following considerations for selecting the background of participants who were selected for this reason:

1. College Student: Semarang is the center of education in Central Java Province; the city has three major public universities and dozens of other universities/polytechnics. Students are also chosen because their financial abilities are considered less stable than employees.
2. Employee: Semarang is the economic center in Central Java. Employees are the primary workforce that supports the operations of a company or agency such as SMEs and multinational companies. Employees are considered to be more financially secure than students. The more established the individual, the more intensity and money spent.
3. Lecturer/Academics: This type of participant is relatively smaller than the previous two samples. Lecturers/academics are selected to get deeper information with more scientific statements.

The selection was executed to obtain a representative sample and ten participants. The authors found participants with backgrounds: four college students, five employees including accountant, complaint service staff, marketing staff, IT staff, engineer, as well as a lecturer. Researchers only interviewed people who were willing to be participants and met the requirements of this study.

Data Collection

A face-to-face interview will be conducted if the selected sample meets the criteria and is ready to become research participants. Interviews are used to get the primary data processed to produce knowledge. The method chosen was semi-structured interviewing techniques. Before the interview is conducted, the writer has prepared an interview guideline to make it easier for the interview. The interviews were conducted in the Indonesian language. Generally, the interview opened with a question on participant demographics and then elaborated on the charitable donation experience.

Furthermore, the reference groups, awareness, stimuli, and crowdfunding adoption for charitable donations were explored. In addition to the questions prepared in the interview guidelines, the authors used prompting and probing techniques during the interview. Prompting is a question that aims to encourage participants to tell more about their experiences while probing is a question to ask for further clarification about specific terms that are unclear or still vague (Smith et al., 2009). Interviews were conducted on an average of approximately 60 minutes. The interviews with the first seven participants were recorded using a tape recorder on a smartphone. The last three participants were recorded using Zoom, caused by the Covid-19 pandemic. The initial data was in an audio format, so it must be transcribed into text format, which can be used to analyze.

Analysis and Validation

La Kahija (2017) explains that the scientific approach can be carried out after transcribing field data in audio files recorded from interviews into text form. After repeated reading and familiarity with the transcript, the researcher must make preliminary notes. Preliminary notes were used to comment on the implied intent of the transcript. The notes use an exploratory comment approach, comments that aim to dig deeper to understand by marking the important part. This comment is the researcher's interpretive statement of the participant's statements that are considered important in the transcript. Data analysis using the IPA method was carried out in seven stages: 1) Reading and re-reading; 2) Initial notes; 3) Developing emergent themes; 4) Searching for connection across emergent themes; 5) Moving to the next case; 6) Looking for patterns across cases; 7) Describe the main theme. The discussion by conveying research findings and conclusions in qualitative research produces important information to answer the formulation of the problem, but it can reach more broadly. This report can also be made in the form of a descriptive explanation of each theme found.

A study will be considered a scientific work if the research can show validity, verification, or trustworthiness. The main point is that the researcher is committed to taking the right research. To verify this phenomenological approach, the researcher uses the reference proposed by Yardley (2007), which consists of the four essential qualities that are relevant to use for phenomenological research, along with the four essential qualities:

1. Context sensitivity

Research should use literature relevant to the original purpose by taking into account the socio-cultural context and the perspective of participants in the world of experience. When conducting interviews, it should be noted that the data are obtained empirically based on the participants' direct experience.

2. Commitment and rigor

The results of interviews and material for analysis must be written, interpreted, and published with scientific characteristics to obtain in-depth information from participants, using phenomenological methods as a whole and analyzing the data in detail.

3. Transparency and coherence

Transparency of the research is shown by the presentation of data, analysis of interpretations or descriptions, and the arguments are fully loaded. Meanwhile, coherence adapts research to other relevant philosophies, methods, and research analysis lines.

4. Impact and importance

This research provides a theoretical impact as an additional reference on the behavior of donating and explains how financial research with qualitative methods.

IV. RESULTS AND DISCUSSION

Results

Participants' Comprehension in Interpreting of Donating

The interview findings lead us to present the participants' views (Muslim donors) regarding the meaning of donating. Participants' perceptions are constructive to analyze and fully understand their related issues. The following are participant responses in interpreting donations:

“Donating, in my opinion, is like alms. Sharing with others can be in any form (money, goods, or voluntary work). The important thing is that there is a sincere side of the person who wants to give to the given person.” (Participant No. 01)

Similarly, nine other people who were research participants shared their views on the meaning of donating:

“Giving some of our wealth to other people, especially those who need the term. Whether it's for treatment or to help other things, the economy, and others. If it's important to donate voluntarily.” (Participant no. 02)

“Donating means sharing, so we continue to give to others what we have. We donate to make our hearts at peace.” (Participant no. 03)

“Donations are a form of our concern for others. In addition, donations are the implementation of our actual obligations. As a Muslim, there are rights of others, at least two and a half percent. Nevertheless, if we're able, we can exceed the donation.” (Participant no. 04)

“We share like sharing with each other, whether it's in the form of money or it can be direct goods, such as groceries. In the form of money or whatever, it's crucial that we share what we can with those in need. It's not necessarily that those in need are more capable than us. What matters is that we share.” (Participant no. 05)

“Donating means giving what is more than us to people in need. That's all.” (Participant no. 06)

“Simply helping others who are less fortunate than us.” (Participant no. 07)

“There are many types of donations, not only in the form of goods in the form of money. Helping you (willing to be a research participant) is like a donation. Basically helping other people.” (Participant no. 08)

“Help lighten the load in any form. Because I cannot be directly involved, I usually give money instead of goods (rare).” (Participant no. 09)

“Deliberately setting aside some of the money that we use to help ease the distress of others.” (Participant no. 10)

The phenomenon can interpret the understanding of donating above that the existence of donations is helping others in the form of money, goods, and even voluntary work because these donations can be carried out easily anywhere, anytime, and to anyone. Muslim donors have planned money to be given to people, or it could be spontaneous because they see people in need. Donations are often prioritized for the health sector, education, poverty, and natural disasters to the construction of public facilities.

Sources and Motives of Donation

Respondents were asked – what is your motivation for making donations? The answer to this question yields two perspectives; altruism and religion. Altruism is a desire in individuals to do social virtues, and all participants experience it. These social virtues are in the form of helping others or alleviating the distress of others without asking for anything in return. The experiences that participants have experienced become the basis for understanding how altruism is formed. As represented by the following participants:

“Morally, people in Indonesia that I have ever met donate in the sense of 'helping people' because they have been in trouble. So he understood why he was donating because 'I've been through that (trouble), I don't want others like that'.” (Participant no. 06)

“Because some people have worked hard in all kinds of ways, but the fulfillment of their needs is just like that. However, maybe for other people who can get more sustenance, it means that there are other people's rights that we must share.” (Participant no. 10)

However, during the open-ended interviews, it was noted that only seven out of ten people mentioned that they were arrogant because of the teachings of the Islamic religion. The author does not provoke/direct answers based on religious beliefs so the resulting data is natural. Some respondents explained why religion is important as an incentive to donate:

“Sadaqah (alms) is not obligatory because what is obligatory according to my religion is Zakat. So if you can, prioritize the mandatory first. After that, for example, if there is still excess, you can still share it with others. Then it will be allocated there.” (Participant no. 01)

“The first motivation must be because I am a Muslim is a religious rule, meaning that the indicator of the goodness of a religious person is to obey the rules of his religion. It means that the first motivation to donate was because of religious orders.” (Participant no. 10)

The understanding that can be captured in interpreting the respondent's answers that there is a condition of altruism that supports the behavior of donating. Sensitivity to the social environment when receiving information about calamities or difficulties experienced by others is the primary key to encouragement to help. This sensitivity does not need to be trained to increase social care for others; the way is by seeing and listening to others a lot. Meanwhile, from a religious perspective, donation is a form of God's command through religious teachings. Those who donate based on religion, in order to achieve obedience, only expect reciprocity from God. Donors believe that good fortunes and more rewards will come to them in the future.

Transformation in Channeling Donations

It has been observed that people donate through two channels; one is private, and the other source is a charitable organization. Based on personal and impersonal experiences, the donors' feelings were mixed, as stated by the following participants:

“I prefer to use the traditional method or meet the person directly because the person does not only need material. They (recipients) are also possible if we meet, share, and maybe more in terms of emotion. That's what I think so far, and maybe in the future, there will still be no

platform for that section. So in the future, the platform can be said to be modern or digital, but it still cannot replace donating traditionally.” (Participant no. 05)

“If there is a time when there is a plan, I will prioritize the conventional, for sure, but if there is no time, there is no plan, then definitely go to crowdfunding.” (Participant no. 08)

The push of technology makes donors who initially only donate directly then have another choice to donate, namely through digital platforms. Starting from busy work or other activities, it isn't easy to have free time to donate directly to the location. This phenomenon is often found in participants who are already working. As stated by the following participants:

“If it's conventional, we have to come to the people who need it. It's already a hassle. Especially if we are already very busy, busy at work, busy with other activities, where do we want to take the time to find out who needs it? It's troublesome too.” (Participant no. 07)

“Because I think his life is only office and home. After (work), it goes home and finishes, so I prefer to use other zakat institutions or crowdfunding because they understand better who the target is.” (Participant no. 10)

Participant no. 10 also said that those who are married like her but do not have a permanent place to live and are still moving around. Digital platforms are very helpful for channeling donations.

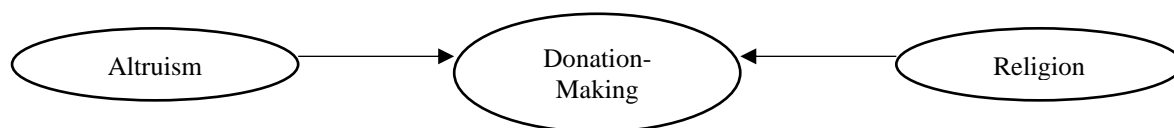
“I don't understand (who should be donated), especially since the house is still moving around because it's still under contract. So I don't seem to understand who the exact target is.” (Participant no. 10)

Discussion

The decision of all participants to donate is a form of implementation of their motivation. Motivation is the central aspect that influences the behavior of donating, and motivation is the extent to which an impulse makes an individual perform a certain action. An understanding of motivation is helpful because it can explain the many drives that move individuals towards donating or giving charity (Choy and Schlagwein, 2016).

The findings suggest that altruism is the cause that drives their motivation to donate. Saksa (2015) explains that a moment can be called altruism if the donor does not expect anything in return for his donation. Altruistic encouragement can come from an individual who has an urgent need for self-help or a community that needs financial assistance for public facilities. Individual actions that were initially only altruistic moments later developed into the basis of social solidarity. This finding supports the research results by Otto and Bole (2011), which show that altruism influences charitable giving to students. Moreover, the results of Mu'minah's research (2018) show that the nature of altruism in the form of world justice, sociobiological, and situational has a significant influence on the donating behavior of a religious group.

The interview findings led us to develop a picture of the association of donation experiences by millennial Muslim donors, as postulated in Figure 1. Both altruism and religion have a strong influence on encouraging donations. An individual can start from anywhere, whether from altruism or religion.



Source: Author's Analysis (2022)

Figure 1.
Motives of Donation-Making

In addition, the motivation to donate can also be based on religion. It should be noted that all participants are Muslim, so this cannot represent the spiritual values of many religions. Kashif (2018) explains that Islamic teachings are a source of inspiration for every Muslim for their actions in donating. Muslims believe that if the donation is made sincerely, God will multiply what they have donated both in this world and in the hereafter. The findings support the results of the study of Teah et al. (2014), which shows that religiosity has a significant influence on motivation to donate, and Aziz

et al. (2019) that it is known that the level of community religiosity has a positive and significant effect on donation satisfaction.

However, it is important to incorporate perceptions and understandings of the multiple choices and behaviors of donation. Each donor has their perception, which is identical to their respective affiliation, then the consideration of shared identity is taken into account. The result is that there is a meeting point between reason and faith regarding the motivation to donate, namely intrinsic satisfaction. Namely, the satisfaction that results from the pleasures that arise after the first act of donating so that the donor wants to donate again in the future. Pleasure is a positive emotional state such as feelings of happiness, pleasure, and serenity. A person who donates will feel more enjoyment in their daily activities because they feel a burden has been released. They will become more grateful for the life they have lived and the sustenance that has been obtained because they are in the position of giving and not receiving. Those who introspect have come to understand that many people lack more than themselves.

The new method of using digital platforms as a medium for donating adds a way of thinking about contributing to the community. New forms of donating have also developed, which initially only donated directly or through traditional institutions such as mosque charity boxes, humanitarian organizations, and zakat institutions, and alms that still use door-to-door methods. There is an option through digital technology that is more affordable, more efficient, and broader. The transition to donating through digital platforms occurs because of the convenience offered by technology that is increasingly integrated only in the grip of a cellphone. It also changes the behavior of users in their activities. The convenience offered is that you can donate anywhere and anytime. Digital technology in fintech is becoming more inclusive, reaching the community evenly (Hua et al., 2019).

Crowdfunding is the main alternative that is prioritized because of the benefits of the digitalization of technology. All participants explained that integrating crowdfunding with m-banking or e-money made it easier for them to channel donations anywhere and anytime. For participants already working, crowdfunding makes it easy to direct donations because they have difficulty finding free time from work activities. Meanwhile, crowdfunding makes it easy for married participants to find donations that are right on target because their residences are still rented out and moved around, so they rarely interact with the surrounding environment. This finding supports the results of Afa S's research (2018) finding that internet technology has a significant positive effect on alms distribution in Muslim communities, and digital finance as a modifying factor strengthens the correlation.

V. CONCLUSION

This study aims to explain the rationale reasons for how someone wants to donate. The research concludes that motivation in the form of altruism and religion are the main reasons individuals take the act of donating. The first motivational impulse to donate is because of feelings of compassion for other people's problems which then creates a moment of altruism to encourage the act of donating. The second is the spiritual value in donors who believe that donations are a form of obedience and expect reciprocity from God. Subsequent research can see the results of enjoyment obtained from the first donation so it raises the desire to donate again at another time. In addition, you can also explore the transformation of donations, which initially made donations directly, then through charity brands, and the latest changes to alternative methods through digital technology.

The limitations of this study are that all participants are adherents of Islam, so motivation based on spiritual values only focuses on the beliefs of one religion and cannot generally represent many beliefs. The narrowing of participants who incidentally only facilitated the teachings of Islam was influenced by the social circle of the researcher. So in the process of collecting data, we asked our fellow researchers for help in disseminating information on the need of searching for participants voluntarily. On the other hand, this research was conducted during the pandemic, so there is limited space for mobilization or moving in search of a broader range of participants.

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