

The Role of Religious Faith on Female Muslim Attitude and Behavior of Charity Intention

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ABSTRACT

This study aims to explore how women's religious faith influences their interest in giving charity. The female Gen-Z has a unique and fast adaptation to digital and social media. It is important to explore their role in giving to charity. The sample size of this study is 311. Data was collected using purposive sampling based on specific criteria: female Muslim, done performing or ever performing a charity, Gen-Z between 17 to 21 years old. The research results were analyzed using Structural Equation Modeling (SEM) by employing AMOS 20; hence, Exploratory Factor Analysis (EFA) and Confirmatory Factor Analysis (CFA) are essential for ensuring the reliability and validity of data analysis. EFA was analyzed through SPSS 20, while CFA and SEM were through AMOS 20. This study reveals that religious faith has a positive and significant impact on attitude and perceived behavioral control. Additionally, both attitude and perceived behavioral control significantly influence the intention of Muslim female Gen-Z to engage in charitable acts. This study is limited to female Muslim Gen-Z individuals. Therefore, future studies need to expand the demographic. This study also did not explore potential mediating or moderating factors. Therefore, future studies are encouraged to add mediating or moderating variables.

Keywords: *Intention; Attitude; Perceived Behavioral Control; Religious Faith; Female Gen-Z; Charity.*



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INTRODUCTION

The Muslim population in Indonesia accounts for 87.2% of the country's total population of 277.5 million people. This means there are approximately 229 million Muslims in Indonesia (Badan Pusat Statistik Indonesia, 2020). Therefore, it is unsurprising that the potential for Muslims to achieve prosperity through the distribution of ZIS (Zakat, Infaq, and Sadaqah) funds is very high. Furthermore, in 2020, According to a survey by the AID Foundation, Indonesia was recognized as the most generous country in the world. This survey was conducted during the challenging period of the COVID-19 pandemic, which heavily impacted both the government and individual economies in Indonesia (Charities Aid Foundation, 2021). This finding is unsurprising, as the culture of mutual giving is deeply rooted and ingrained in Indonesian society. This is also closely related to the teachings of Islam, which are strongly adhered to throughout Indonesia and have become an integral part of local customs in various regions (Latif et al., 2021).

ZIS, particularly *shadaqah*, is one of the Islamic financial instruments aimed at improving the welfare of Muslims. As previously mentioned, this is especially relevant in Indonesia, which has a significant Muslim population and great potential. The potential of ZIS in Indonesia is estimated at IDR237 trillion; however, only IDR33 trillion of that potential has been realized. Thus, according to the National Board of Zakat for the Republic of Indonesia (BAZNAS) (2024), only about 10% of ZIS collections have been achieved. One contributing factor is the increasing interest in digital donations, which is not matched by adequate and widely available facilities, leading to significant limitations.

The average growth in ZIS fund collection has reached 32.33% annually. This indicates that Indonesian Muslims are increasingly aware of the importance of channeling their funds through ZIS institutions. This trend was particularly evident during the 2020–2021 period, when Indonesia, like the rest of the world, was facing the COVID-19 pandemic. Amid the difficulties experienced, the community played an active role in helping one another (Hudaefi & Beik, 2021). During that time, people even increased their acts of charity to alleviate burdens and provide mutual support (Ismail et al., 2021).

Women have always played a key role in managing family finances, often serving as the backbone of household budgeting and planning (Saleh et al., 2022). They excel at balancing priorities, making thoughtful decisions about expenses, and saving for both immediate and future needs. This ability not only supports their families' financial well-being but also reflects their

resourcefulness in handling their own personal finances while ensuring the family's stability (Hanna et al., 2021).

For Gen-Z women, these skills have evolved with the times. Growing up in the digital era, they are more comfortable using apps and online tools to manage money, save, and even invest. They value financial independence and take an active role in learning about budgeting and planning. Their strong awareness of social issues often shapes how they spend and give, reflecting a deep sense of responsibility toward creating a positive impact (Nurastuti, 2021).

When it comes to charity, Gen-Z women bring fresh energy. They use social media and digital platforms to raise awareness and funds for causes they care about. In addition, they find new ways to give back, whether by donating to a crowdfunding campaign or organizing online drives. Their compassionate and inclusive mindset inspires others to contribute, making charity not just about giving but about creating meaningful change in their communities (Mahmud et al., 2019).

Several studies have explored the role of religious faith in shaping women's attitudes and behaviors toward charitable giving. For instance, Hanna et al. (2021) highlighted that religious teachings significantly influence women's intentions to donate, as faith often emphasizes altruism and community care. Similarly, Khan et al. (2022) found that religious women are more likely to contribute to charity due to their moral values and sense of duty instilled by their faith. D'Souza et al. (2021) showed that women with strong religious affiliations often channel their charitable efforts through faith-based organizations, aligning their giving with their spiritual beliefs. Purwatiningsih et al. (2023) demonstrated that religiosity positively impacts women's willingness to participate in community service and philanthropy, fostering a deeper connection between faith and social responsibility. Finally, Arslan-Erbaş (2023) examined the role of religious commitment in shaping women's charitable intentions, emphasizing that frequent participation in religious activities enhances their motivation to give, driven by a shared sense of purpose and belonging. These studies collectively underscore the powerful influence of religious faith on women's charitable behaviors and intentions.

The originality of this study lies in its unique exploration of the role of religiosity in shaping the attitudes and perceived behavioral control of female Muslim Gen-Z individuals, which subsequently influence their intention to perform shadaqah. By integrating religiosity with the Theory of Planned

Behavior (TPB), this study offers a novel perspective on how religious beliefs impact key constructs of attitude and perceived behavioral control, which are central to understanding charitable intentions. While TPB is widely used in behavioral research, this study's focus on religiosity within the context of Islamic charity intention provides a distinctive contribution to the literature. This study examines how religiosity affects their attitudes and perceived control toward intentions to perform shadaqah, filling a gap in understanding this generational cohort's behavior.

Furthermore, this study examines the dual impact of religiosity—on attitude and perceived behavioral control—rather than focusing solely on its direct impact on behavior or intention. This layered approach offers a deeper understanding of how religiosity can motivate Islamic charitable behavior, extending beyond simple causal relationships. In addition, this study highlights the role of perceived behavioral control within the Islamic context, emphasizing how religiosity enhances individuals' trust in Allah (tawakkul) and their faith-based self-efficacy.

Although previous studies have explored various factors, there is limited research examining how religious faith influences the attitudes and behaviors of female Gen-Z toward charitable giving. Therefore, this study seeks to explore how women's religious faith influences their interest in giving to charity.

LITERATURE REVIEW

Charity Intention

There is ongoing debate regarding the term “charity” in Islam. Some argue that it refers specifically to “sadaqah,” while others believe it encompasses various forms of charitable giving that may be similar to or quite different from sadaqah. In this context, this paper supports the view that charity is akin to sadaqah in Islam. Shadaqah originates from the Arabic root word صدق - يصدق - صدقا, which means to give something to someone. In the early days of Islam, shadaqah referred to voluntary giving (sunnah). However, after *zakat* became obligatory, it was also recognized and referred to as shadaqah. In the Qur'an, the term shadaqah carries two meanings: voluntary giving (sunnah) and obligatory giving (zakat) (Zuhaily, 2011).

Shadaqah can be either obligatory or voluntary, as is commonly understood in the context of giving. An example of obligatory shadaqah is zakat, as mentioned in the Qur'an. In other words, all types of zakat can be considered a form of shadaqah, though it is obligatory in nature. Yusuf Qardhawi offers an explanation as to why zakat is also referred to as shadaqah. According to him, shadaqah is derived from the word *shidiq*, which means truthfulness in every aspect—be it actions, words, or beliefs (Qardhawi, 1994).

Meanwhile, in Indonesia, according to Law No. 23 of 2011 on Zakat Management, shadaqah refers to assets or non-assets given by an individual or business entity outside of zakat for the benefit of the public. According to Wahyu, shadaqah means allocating a portion of one's wealth to be given to the *fuqara wal masakin* (the poor and needy) or others entitled to receive it, with a sincere heart and seeking the pleasure of Allah. It involves giving to others, either materially or non-materially, voluntarily, without a specified minimum amount (*nishab*) and can be done anytime, anywhere, and to anyone, without specific rules or conditions, except with the intention of seeking Allah's pleasure (Zamzamy, 2015).

In conclusion, shadaqah is the act of giving to an individual or an organization, whether in the form of assets or non-assets, sincerely and outside of zakat, to people experiencing poverty or those entitled to receive it. Its practice is not restricted by time, nor is the amount specified, with the ultimate goal of seeking guidance and the pleasure of Allah the Almighty.

This study utilizes the TPB to assess an individual's intention to donate to charity, a framework commonly applied in social research. The TPB builds upon the Theory of Reasoned Action (TRA), emphasizing that intention is the primary determinant of behavior. According to Ajzen (1991), intention refers to an individual's effort to carry out a specific behavior. While the TRA identifies attitude and social norms as the main predictors of intention, the TPB expands these predictors to include attitude, subjective norms, and perceived behavioral control. These components are shaped by three key belief types: behavioral, normative, and control beliefs.

The development of this theory focuses on how behavioral intention arises within an individual before actual behavior is performed. Intention is a crucial instrument within a person that precedes action. This theory is utilized to analyze social behavior. As outlined by Fishbein and Ajzen (1977), intention comprises four key elements: 1) Behavior, 2) Target, 3) Situation, and 4) Time. Human intention is influenced by three main components:

behavioral beliefs (attitudes), normative beliefs, and control beliefs. Behavioral beliefs represent an individual's strong conviction that drives them to act in pursuit of specific goals. Conversely, normative beliefs reflect an individual's perception of others' expectations or beliefs, which can shape their willingness to carry out a particular action.

Meanwhile, the indicators of interest can be measured using several indicators, which are attention, interest, desire, action, and enjoyment. First, attention means observing and focusing on an action while disregarding other things. Second, interest refers to an individual's attraction to a person, object, or activity. Third, desire is a person's desire for an activity that motivates them to engage in it. Fourth, action means the decision to take action. Lastly, enjoyment is an individual's feeling of pleasure from an action.

The TPB effectively measures Islamic charity intention (shadaqah) by linking key constructs such as attitude and perceived behavioral control to intention. Attitudes toward shadaqah are influenced by Islamic teachings, which emphasize its spiritual rewards and societal benefits, shaping positive evaluations of charitable behavior (D'Souza et al., 2021). Perceived behavioral control represents an individual's confidence in their capability to engage in charitable actions, driven by factors such as financial capacity, access to opportunities, and reliance on Allah (tawakkul). By focusing on these two constructs, this study addresses the internal cognitive and motivational dimensions of intention, which are directly shaped by individual evaluations (attitude) and perceived self-efficacy (behavioral control). Excluding subjective norms is justified, as this study targets female Muslim Gen-Z, a demographic characterized by high independence and self-directed decision-making, making internal factors more influential than external social pressures. Research by Busry (2020) and Iman et al. (2021) supports the strong relationship between attitude, perceived behavioral control, and intention, demonstrating the sufficiency of these two indicators in predicting shadaqah behavior.

Attitude

Attitudes and behaviors are forms of self-evaluation that involve an object, namely attitude. Ajzen (2015) explains the connection between attitudes and behaviors, rooted in beliefs about the outcomes of a behavior, known as behavioral beliefs. Attitude plays a vital role in predicting and understanding human behavior. These beliefs stem from an individual's

evaluation and perception of the potential advantages or disadvantages associated with a specific behavior.

Attitude can be defined as a psychological tendency expressed through a favorable or unfavorable evaluation of a particular entity (George, 2004). In general, the more positive a person's attitude toward a behavior, the greater the likelihood of their engagement in that behavior (Rosilawati & Amanullah, 2021). Numerous studies have examined the significant relationship between attitude and intention.

Attitude is a key construct of the TPB and plays a crucial role in measuring Islamic charity intention (*shadaqah*). It reflects an individual's positive or negative evaluation of *shadaqah* and is heavily influenced by Islamic teachings emphasizing its spiritual rewards, such as earning *barakah* (blessings) and fulfilling communal obligations. A positive attitude towards *shadaqah* motivates individuals to engage in charitable acts, as they perceive such actions as meaningful, beneficial, and aligned with their religious values. Niswah et al. (2020) and Busry (2020) highlight that a favorable attitude strongly predicts charitable intentions, demonstrating its central role in shaping Muslim behaviors toward giving.

Some indicators for measuring attitude include the following: First, the cognitive component, which is based on research findings that involve perception, knowledge, and beliefs about the object. Second, the affective component, derived from research findings, determines feelings and emotions (pleasant or unpleasant). Third, based on research findings, the conative component refers to reactions toward the object.

Perceived Behavioral Control

Behavioral control arises from the belief that an individual is capable of performing a certain behavior and the belief that perceived factors will either facilitate or hinder that behavior (Ajzen, 2020). Behavioral control, also referred to as social control, describes an individual's perception of the ease or difficulty of carrying out a particular behavior. Perceptions of behavioral control can vary depending on circumstances and the type of behavior being undertaken. A proper locus of control aligns with an individual's belief that their ability to accomplish something is driven by their own will (Sok et al., 2021).

Perceived behavioral control is interpreted as the ease or difficulty of carrying out a particular action (George, 2004). The ease or difficulty of

giving shadaqah is influenced by an individual's self-control (Indahsari et al., 2014). The control over one's personality, as assumed by the individual, will have motivational implications for them. The more positive a person's attitude toward a behavior, the more supportive the social norms are, and the stronger their perceived control is, the greater their intention to perform that behavior will be.

Perceived behavioral control, another key construct of TPB, measures an individual's belief in their ability to perform shadaqah. This belief is influenced by internal factors, such as confidence and financial stability, as well as external factors, like access to charitable platforms or trust in Allah (tawakkul). Perceived behavioral control assesses how capable individuals feel in overcoming barriers to giving charity, such as resource limitations or time constraints. Niswah et al. (2020) and Iman et al. (2020) show that stronger perceived behavioral control significantly increases the likelihood of intention to engage in shadaqah, underscoring its importance in understanding how female Muslim Gen-Z perceive their capacity to perform charitable acts.

Religious Faith

Religious faith has the potential to shape an individual's inclination to give shadaqah, serving as an intrinsic motivation to participate in charitable acts. Religious faith is a set of behaviors or meanings associated with the actions of a religious person (Abdullah, 2015). In this study, the researcher identifies the level of religious faith as a potential predictor of Gen-Z Muslim women's intention to give shadaqah. It can be assumed that Muslim women with higher levels of religiosity are believed to be more devout, leading to a stronger intention to give shadaqah compared to others. Research on the influence of religiosity on behavioral intention, particularly in the context of shadaqah, is quite limited in general.

Religious faith serves as a foundational factor in shaping attitudes and perceived behavioral control toward Islamic charity intention. Faith fosters positive attitudes toward shadaqah by emphasizing its spiritual rewards, such as earning barakah (blessings) and purifying wealth, alongside its societal benefits, like supporting the needy and strengthening communal bonds (Busry, 2020). Additionally, religious faith enhances perceived behavioral control by instilling trust in Allah (tawakkul), which empowers individuals to overcome barriers such as financial constraints or limited access to charitable opportunities. Faith-based practices, including participation in

Islamic community initiatives, further strengthen perceived self-efficacy by providing supportive networks and resources for giving (Busry, 2020; Hiyanti et al., 2020; Jazil et al., 2019). These influences collectively demonstrate how religiosity directly shapes the intention to perform shadaqah through its impact on attitudes and control perceptions.

This study uses three dimensions of religious faith as indicators: practice, knowledge, and orthopraxis (El-Menouar, 2014). Religiosity itself is built upon perceived *ihsan* and Islamic egalitarianism, both of which have a positive and significant influence on cash waqf giving (Rizal & Amin, 2017). Religiosity also has a positive and significant effect on an individual's likelihood and intention to engage in shadaqah.

Hypotheses Development

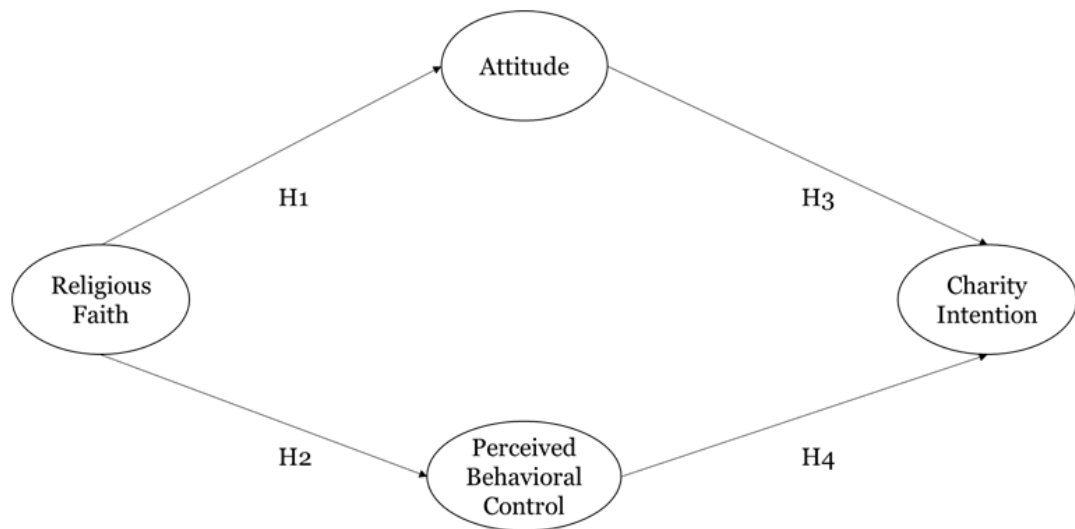
Individuals' behavior is driven by their interest or willingness to engage in a particular action. One factor that motivates and influences this interest is attitude. According to Ajzen (1991), the relationship between attitude and behavior is based on behavioral beliefs, which help to understand the outcomes of a specific behavior. These beliefs can strengthen attitudes toward behavior based on the assessment that the behavior will bring benefits. Moreover, Kunju and Amin (2019), Alifiandy and Sukmana (2020), and Berakon et al. (2021) show that attitude significantly affects the intention to engage in cash waqf. In addition to attitude, Ajzen (2015) states that Behavioral control influences interest based on the assumption that an individual's perception of personal control has motivational effects. The more positive a person's attitude toward the behavior, the stronger the supportive subjective norms, and the greater their perceived control, the stronger their interest in engaging in the behavior. Mujahidah and Rusydiana (2023) and Hasyim and Nurohman (2021) found that perceived behavioral control significantly affects the community's intention to participate in cash waqf.

This study hypothesizes that Muslims with higher levels of religiosity are more inclined to be religious and, as a result, have a stronger intention to engage in cash waqf schemes compared to others. The researcher suggests that religiosity can predict Muslim donors' or *waqifs'* intentions to participate in cash waqf initiatives. However, there is still limited research on how religious beliefs indirectly impact interest, although they influence interest through attitudes and perceived behavioral control. Therefore, in this study, religious belief is assumed to affect attitudes toward interest in charity and

influence perceived behavioral control in the intention to give charity. At the same time, some studies have found that religious belief influences interest (Hiyanti et al., 2020; Juliana et al., 2024); some studies have found that religious belief does not affect an individual's behavior (Huda et al., 2021; Shukor et al., 2017). Hence, the hypotheses in this study are as follows:

- H1:** Female Muslim Gen-Z religious faith has a significant relationship with attitude on intention to perform charity
- H2:** Female Muslim Gen-Z religious faith has a significant relationship with perceived behavioral control on intention to perform charity
- H3:** Female Muslim Gen-Z attitude has a significant relationship with the intention to perform charity
- H4:** Female Muslim Gen-Z perceived behavioral control has a significant relationship with the intention to perform charity

Based on the hypotheses developed above, the framework of this study is pictured as follows:



RESEARCH METHOD

This study adopts a quantitative research design with an exploratory approach. The target population comprises Muslim female Gen-Z individuals aged 17 to 21. Purposive sampling was used for participant selection based on

specific criteria aligned with the research objectives. Inclusion criteria were female Muslims who had either engaged in charity or had the intention to do so and who fell within the 17 to 21 age range. A total of 311 respondents participated in the study. Primary data were collected through a non-test instrument, specifically via questionnaires. These were distributed through Google Forms to ensure the collection of valid responses via various social media platforms. A 1-5 Likert scale was used for measurement. The collected data were analyzed using Structural Equation Modeling (SEM) with Exploratory Factor Analysis (EFA) through the SPSS 20 application. Meanwhile, Confirmatory Factor Analysis (CFA) was used as a measurement model, while SEM was employed through the AMOS 20 application.

The threshold of using CFA and SEM using a p-value that should be < 0.05 , chi-square = the smaller, the better, CMIN/DF (normed chi-square) < 3 , CFI, GFI, and TLI are ≥ 0.9 . Lastly, the root mean chi-square (RMSEA) should be < 0.8 . On the other hand, EFA was conducted in this study using principal component analysis with varimax rotation. The Kaiser-Meyer-Olkin (KMO) measure and Bartlett's test were also verified (Hair et al., 2010). The adequacy of data for factor analysis is typically assessed using the KMO measure and Bartlett's test of sphericity. Kaiser (1974) recommended that KMO values in the 0.90s indicate excellent adequacy, values in the 0.80s are considered good, values in the 0.70s are average, values in the 0.60s are mediocre, values in the 0.50s are poor, and values below 0.5 are unacceptable. Bartlett's test of sphericity should yield a significant result (p-value < 0.05). The next step in the factor analysis process is determining the number of factors.

In this study, religiosity is considered an exogenous variable, and it is measured, and it is measured through 6 items. After analyzing through EFA, only three items were able to be used for further analysis. The result shown in the next section is that the items were modified by Arief et al. (2021)—meanwhile, attitude and perceived behavioral control as intervening variables. Attitude is measured through 5 items, yet four items remain for further analysis after EFA. In line with that, PBC was measured through 5 items. Both attitude and PBC were modified by Osman and Muhammed (2017). Lastly, charity intention as an endogenous variable was measured by five items and modified from Osman et al. (2016) and Noor et al. (2024). The EFA shows the results of reliably measured items in the section below.

RESULTS

This section presents the data analysis results, which consist of a factor analysis result using EFA, a measurement model using CFA, and a structural model. The hypotheses test is shown after the structural model is estimated. The coefficient's R2 is also presented in the last part of this section.

Exploratory Factor Analysis (EFA) Result

The satisfactory result of EFA's first attempt at the analysis shows that the sampling adequacy meets the minimum standard. The factor that has passed the minimum standard rotated using varimax rotation and shows two factors should be eliminated since it is not associated with any of the emerging variables, which are factor 1 and factor 17. Hence, the analysis should be redone until there are no cross-emerging factors or factors with emerging variables. After the second attempt, there were no issues in sampling adequacy, where the KMO result was about 0.880, which was adequate, and the p-value was about 0.000, which was below 0.05. Hence, the result of EFA is as follows:

Table 1
Exploratory Factor Analysis (EFA) Result

Factors	Measurement Items	Factor Loadings
Charity Intention	I have a high interest in giving alms	0.731
	I have a great desire to give alms	0.819
	I have the confidence to give alms	0.777
	I give alms without coercion from anyone	0.719
Attitude	I believe that giving alms will help Muslim brothers and sisters in need.	0.789
	I feel happy when my wealth is useful for others	0.797
	I feel satisfied when I give alms in charity on my wealth	0.597
	I have a positive perception of almsgiving	0.585
Perceived Behavioral Control	I give alms on a personal basis	0.584
	I decided to give alms as often as possible.	0.642
	I give alms because it is so easy to do so	0.694
Religious Faith	I have a high awareness of giving alms	0.501
	I always give alms based on my Islamic religious beliefs	0.597
	I believe giving alms can purify my wealth	0.784
	My family believes that giving alms can purify wealth	0.825
	I have experience that charity purifies wealth and blessings	0.627

The EFA results revealed four factors: charity intention, attitude, perceived behavioral control, and religious faith. The KMO test, used to assess sampling adequacy, yielded a value of 0.880, indicating that the sample was suitable for factor analysis. Bartlett’s test of sphericity produced a score of 2971.221 with a significance level of 0.000 ($p < 0.05$), confirming the presence of correlations among the variables. Therefore, the identified factors are valid and reliable for further analysis.

Measurement Model Using Confirmatory Factor Analysis (CFA)

A CFA was conducted to assess the model’s construct validity. Convergent validity refers to the verification of a construct’s presence, demonstrated through correlations from independent measures of the construct. In order to assess convergent validity, the loading estimates and construct reliability were analyzed. In AMOS 20, convergent validity is evaluated through the measurement model by examining the significant t-values of each item’s estimated pattern coefficient in relation to its hypothesized underlying construct factor (Anderson & Gerbing, 1988). The CFA was performed using AMOS 20. As a general guideline, standardized loading estimates should ideally be greater than 0.5 (Hair et al., 2014). The results of the CFA test are presented in the figure below:

Figure 2
CFA Result of Measurement Model

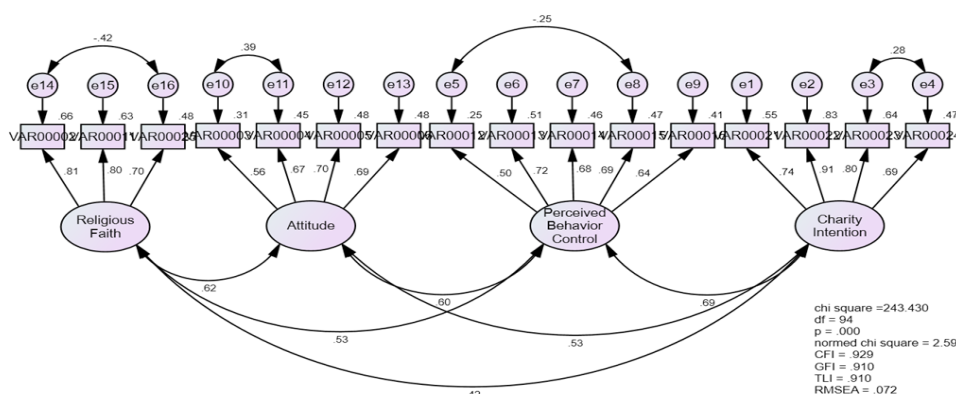


Figure 2 presents the results of the CFA, showing that the measurement model meets all the fit indices: Chi-square (X^2) = 243.430, normed chi-square (CMIN/DF) = 2.590, root mean square error of approximation (RMSEA) = 0.072, and comparative fit index (CFI) = 0.929. These results indicate that the measurement model is a good fit and reliable for testing with Structural Equation Modeling (SEM).

Structural Equation Modeling (SEM) Result

SEM was employed to test the proposed hypotheses. This technique allows for the simultaneous estimation of multiple regression equations within a single framework. The model was estimated using the maximum likelihood method. The structural model was applied to the data on charity intention, attitude, perceived behavioral control, and religiosity, following the model structure outlined in Figure 3. The goodness-of-fit indices for the final structural model indicated a strong fit to the data, with a normed chi-square ratio between 2 and 5 (Wheaton et al., 1977; Tabachnick & Fidell, 2013), excellent CFI values (greater than 0.9), and RMSEA values ranging from 0.03 to 0.08 (Hair *et al.*, 2010). The path diagram of this study is as follows:

Figure 3
Path Diagram of Structural Model

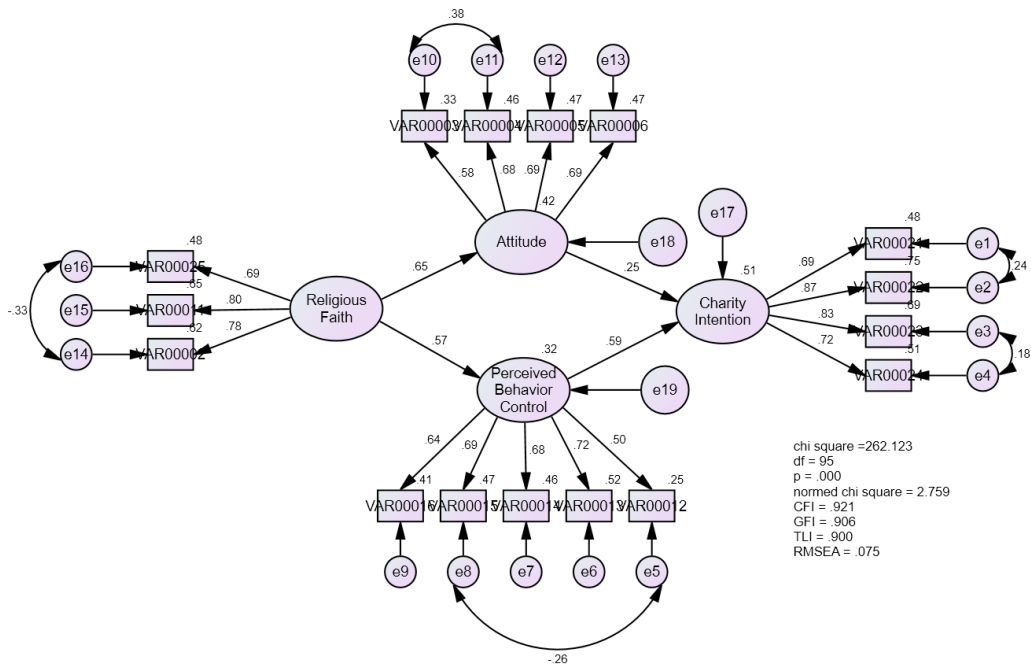


Figure 3 shows the structural model result that has achieved all fit indices ($\chi^2 = 262.123$), normed chi-square (CMIN/DF) = 2.759, root mean square error of approximation (RMSEA) = 0.075, comparative fit index (CFI) = 0.921. Therefore, the hypotheses test can be reported as follows:

Table 2 Hypotheses Test Result

Path	Hypothesis	p-value	Estimate	Result
R à ATT	H1	0.000**	0.298	Supported
R à PBC	H2	0.000**	0.447	Supported
ATT à INT	H3	0.000**	0.493	Supported
PBC à INT	H4	0.000**	0.678	Supported

Note: **significant with below 0.01 p-value, *significant with below 0.05 p-value

Table 2 provides the hypotheses test result that H1 is supported with a p-value of 0.000 below 0.05. This means that religious faith significantly influences the attitude of female Gen-Z Muslims in their intention to perform charity. H2 in this study is also supported with a 0.000 p-value. This means that religious faith in this study has a significant influence on female Gen-Z Muslim’s perceived control behavior in intention to perform charity. Respectively, H3 and H4 are supported with p-values of 0.000, which is below 0.05. Means, respectively, attitude and perceived behavioral control of female Gen-Z Muslims have a significant relationship with their intention to perform charity.

The path diagram also provides an R2 correlation between the exogenous and indigenous variables. R2 for attitude is 0.419, while perceived behavioral control is 0.322. This means that 41.9% of attitude and 32.2% of perceived behavioral control are explained by the religious faith, while the rest of the data is excluded from this study. Meanwhile, R2 for charity intention is 0.512, meaning 51.2% of charity intention is explained by religious faith, attitude, and perceived behavioral control, while the rest is excluded from this study.

Based on the data analysis, this study confirms that religiosity significantly influences both attitudes and perceived behavioral control, which in turn drives Islamic charity intention. Religiosity plays a central role in shaping attitudes by embedding strong positive evaluations of shadaqah within the framework of Islamic teachings (Busry, 2020). These teachings emphasize shadaqah as a moral obligation and a source of spiritual fulfillment,

as seen in Quranic verses and Hadith, highlighting its rewards, such as earning barakah (blessings) and helping the less fortunate. This alignment between religious faith and attitude encourages individuals to view charity as a significant and desirable action, reinforcing their intention to perform it (Jazil et al., 2019).

The influence of religiosity on perceived behavioral control arises from its ability to instill trust in Allah (tawakkul), fostering a sense of empowerment and capability to engage in charitable acts despite potential challenges. Faith strengthens self-confidence and promotes reliance on divine support, alleviating concerns about financial or logistical barriers (Khan and Siddiqui, 2024). For instance, devout Muslims may believe that giving shadaqah will not diminish their wealth but instead bring spiritual and worldly blessings, enhancing their perceived ability to give (Kailani & Slama, 2020).

The significant relationship between attitude and intention reflects the internal motivational framework whereby individuals with positive evaluations of shadaqah are more likely to engage in it. Attitudes rooted in religious principles make the intention to give charity stronger and more consistent (Sarea & Bin-Nashwan, 2021). Similarly, perceived behavioral control influences intention by boosting self-efficacy and reducing perceived obstacles. When Muslims feel confident in their ability to perform shadaqah, supported by faith and external resources, they are more likely to act on their intentions (Kasri & Chaerunnisa, 2022).

DISCUSSION

The findings of this study reveal a significant relationship between religious faith and attitude among female Muslim Gen-Z individuals. This aligns with Ajzen's TPB (Ajzen, 2015), which emphasizes the role of beliefs in shaping attitudes and subsequent behavior. Religious faith, as a core belief system, profoundly influences attitudes by providing moral guidelines and shaping perceptions of right and wrong. For female Muslim Gen-Z, who are navigating a complex interplay of modernity and tradition, religious faith serves as a stabilizing factor that informs their attitudes toward behaviors such as charity or modesty.

Previous studies support this observation. For instance, Berakon et al. (2021) found that religiosity among Muslim youth positively affects their attitudes toward engaging in ethical and faith-driven behaviors. Similarly, Judijanto et al. (2024) highlighted that stronger religious faith fosters attitudes

aligned with Islamic values, particularly among younger demographics. This is further justified by the findings of Sulaiman et al. (2022), which indicate that religiosity not only enhances moral judgment but also motivates actions consistent with Islamic teachings.

The significant relationship observed in this study suggests that fostering religious education and providing platforms for faith-based discussions can further reinforce positive attitudes among female Muslim Gen-Z. Such initiatives may include mentorship programs, Islamic study circles, or social media campaigns emphasizing faith-driven values.

This study also revealed a significant relationship between religious faith and perceived behavioral control among female Muslim Gen-Z individuals, with perceived behavioral control being explained by Ajzen's TPB (Ajzen, 1991), which reflects an individual's confidence in their ability to perform a behavior, shaped by both internal factors (self-efficacy) and external factors (resources and opportunities). Religious faith enhances this sense of control by instilling confidence and resilience derived from spiritual beliefs and practices.

Research supports this assertion. Busry (2020) found that higher levels of religiosity contribute to greater self-regulation and the perceived ability to manage challenges, thereby reinforcing perceived behavioral control. Similarly, Kasri and Chaerunnisa (2022) highlight that religious teachings emphasizing trust in divine support (tawakkul) empower individuals to believe in their capacity to act, even under challenging circumstances. For female Muslim Gen-Z, religious faith provides both intrinsic motivation and external guidance, shaping their perception of control over behaviors aligned with Islamic principles, such as giving shadaqah or participating in cash waqf.

The findings underscore the importance of integrating religiosity into interventions to enhance perceived behavioral control. Educational programs, mentorship initiatives, and digital platforms that promote Islamic values can further strengthen this relationship, fostering greater confidence among female Muslim Gen-Z in their ability to engage in faith-driven behaviors.

The findings of this study also demonstrate a significant relationship between attitude and intention to perform charity among female Muslim Gen-Z individuals. According to Ajzen's TPB (Ajzen, 1991), attitude is a key determinant of intention, where positive evaluations of behavior increase the likelihood of engaging in it; for female Muslim Gen-Z, attitudes toward

charity are shaped by their perceptions of its moral, social, and spiritual benefits, aligning with their Islamic values and sense of social responsibility.

A notable influence on these attitudes is religious faith, which serves as a foundational element in shaping the mindset and behavior of female Muslim Gen-Z. Religious faith instills a moral framework emphasizing compassion, generosity, and accountability to Allah, reinforcing positive attitudes toward charitable acts. This aligns with the findings by Kunju and Amin (2019) and Sahal (2020), who observed that religiosity fosters attitudes that support ethical and altruistic behaviors. Similarly, Kasri and Chaerunnisa (2022) highlight that individuals with stronger religious beliefs tend to hold more favorable attitudes toward charity, motivated by the spiritual rewards and societal impact associated with such actions.

For female Muslim Gen-Z, a generation influenced by both traditional values and contemporary social norms, fostering positive attitudes toward charity can have a profound impact on their intention to perform such acts. This underscores the need for educational programs, community initiatives, and social media campaigns that emphasize the personal and societal benefits of charity, reinforcing the alignment of these behaviors with their Islamic identity. Moreover, the relationship between religious faith, attitude, and intention underscores the holistic influence of Islamic principles on female Muslim Gen-Z. When religious teachings emphasize charity as a means of achieving barakah (blessing) and communal welfare, they not only enhance positive attitudes but also strengthen the intention to act. This highlights the need for community programs, educational initiatives, and digital platforms that promote the virtues of charity within an Islamic context, fostering both attitudes and intentions rooted in faith-driven values.

This study reveals a significant relationship between perceived behavioral control and the intention to perform charity among female Muslim Gen-Z individuals. Perceived behavioral control, a central construct in Ajzen's TPB (Ajzen, 1991), reflects an individual's belief in their ability to perform a specific behavior. It encompasses both internal factors, such as self-efficacy, and external factors, such as access to resources and opportunities. Among female Muslim Gen-Z, higher perceived control over charitable acts strengthens their intention to engage in them, as they feel empowered to overcome potential barriers and act on their motivations.

Previous studies support this relationship. Johari et al. (2018) highlighted that perceived behavioral control significantly impacts intentions

to engage in faith-driven behaviors, such as waqf or shadaqah, especially when individuals believe they have the means and capability to perform these actions. Kasri and Ramli (2019) further emphasized that when people perceive fewer obstacles and higher self-confidence, their intention to contribute to charity increases. This is particularly relevant for female Muslim Gen-Z, whose sense of autonomy and self-expression aligns with their ability to take action in line with Islamic principles.

The findings also suggest that religious faith indirectly reinforces perceived behavioral control by fostering trust in divine support (tawakkul) and encouraging proactive efforts. Programs aimed at enhancing self-efficacy, such as workshops on financial literacy or access to digital platforms for charitable giving, can further strengthen the perceived behavioral control of female Muslim Gen-Z. These initiatives would empower them to act on their intentions and make a meaningful impact through charity.

CONCLUSION

This study is aimed to explore how women's religious faith influences their interest in giving charity. Hence, there are four hypotheses in this study. First, this study found that the religious faith of female Muslim Gen-Z has a significant relationship with attitude. Second, this study also found that the religious faith of female Muslim Gen-Z has a significant relationship with perceived behavioral control on intention to perform charity. Consequently, the attitudes of female Muslim Gen-Z have a significant relationship with the intention to perform charity. Accordingly, perceived behavioral control of female Muslim Gen-Z has a significant relationship to the intention to perform charity.

The findings of this study suggest that religious faith indirectly reinforces attitude and perceived behavioral control by fostering trust in divine support (tawakkul) and encouraging proactive efforts to perform charity. When religious teachings emphasize charity as a means of achieving barakah (blessing) and communal welfare, they not only enhance positive attitudes but also strengthen the intention to act. Moreover, the findings of this study highlight how religiosity not only shapes cognitive and motivational constructs like attitude and perceived behavioral control but also serves as a catalyst for the intention to engage in Islamic charity. This highlights the pivotal role of faith in driving charitable behavior and suggests that fostering religiosity can enhance both the willingness and ability to give, particularly among Muslims.

LIMITATION

This study has several limitations that need to be considered. Firstly, it concentrates exclusively on female Muslim Gen-Z individuals, which restricts the generalization of the findings to other demographic groups, such as males, older generations, or individuals from diverse cultural or religious backgrounds. Second, the study relies on self-reported data, which may be subject to social desirability bias, potentially influencing the accuracy of responses. Third, while the study establishes significant relationships among variables, it does not explore potential mediating or moderating factors, such as socioeconomic status, cultural influences, or digital exposure, which may also affect the intention to perform charity. Lastly, the research is cross-sectional, limiting the ability to assess changes in attitudes, perceived behavioral control, and intentions over time.

Therefore, to address these limitations, some suggestions need to be considered for future studies. Expanding the demographic scope to include male respondents, different age groups, or Muslims from diverse regions would enhance the generalizability of the findings. Longitudinal studies could be conducted to observe how changes in religiosity, attitudes, and perceived behavioral control over time influence intentions to perform charity. Furthermore, integrating qualitative approaches, such as interviews or focus groups, could offer a more in-depth understanding of the motivations and challenges linked to charitable intentions. Future studies should also explore potential mediators and moderators, such as social norms, digital literacy, and economic factors, to provide a more comprehensive understanding of the determinants of charitable behavior. Lastly, integrating experimental designs could help test interventions aimed at strengthening attitudes, perceived behavioral control, and intentions to promote sustained engagement in charitable activities.

This study implies that giving an insight into the psychological and spiritual mechanisms that empower individuals to overcome barriers to shadaqah provides a valuable contribution to the broader field of behavioral research. Finally, this study adds to the limited literature on the impact of religiosity in shaping attitudes and control perceptions within Muslim-majority cultural contexts. By addressing these gaps, this study provides valuable insights into the intersection of religiosity, behavioral constructs, and charitable intentions, offering both academic and practical contributions to fostering shadaqah behavior.

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