



From Heart to Heart: An Empirical-Synthesis of a Muslim's Donation Cycle

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Abstract

This research contributes to the theory of giving behavior from the perspective of Islamic religiosity by describing how an individual Muslim makes donations from the initial intention, manages their finances and savings, and impacts their intrinsic satisfaction and religious beliefs. Descriptive qualitative research was conducted with case studies to describe the dynamics of a series of decisions made by individuals based on their experience of giving donations. The analytical methodology uses a descriptive qualitative narrative type technique taken from in-depth interviews until the data sample is saturated by respondents in Semarang, Indonesia. Twelve respondents were selected based on their experience in donating, the amount of the donation and the variation in their ages. The study results show that individuals who have religious awareness will have a strong desire to help other people or their community because they comply with religious observance guidelines. In addition, donations are helpful because they can provide an experience of gratitude, intrinsic satisfaction, creating a sense of security from evil to have a continuous donation cycle. This research produces a synthesis in a cycle model between religiosity, donation, and intrinsic satisfaction.

Keywords : *Donation Cycle; Empirical Synthesis; Giving Behavior*

INTRODUCTION

The topic of donation behavior is often seen from two different perspectives, namely through secular (Handy & Katz, 2008) and religion-based views (Kashif *et al.*, 2018). Recently, since the digital revolution, there has been growing interest in research on donation behaviors and financial intermediaries, particularly

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in allocating donations through crowdfunding platforms developed mainly by start-ups or philanthropic NGOs (P & Manohar, 2021; Pratono *et al.*, 2020). In addition, there has also been an increase in research interest on charitable donation behavior during the Covid-19 pandemic (Awirya *et al.*, 2021; Chetioui *et al.*, 2022). Nevertheless, as a mature theory, there is still an unexplored issue regarding the cycle of individual donation behavior. Previous research examines donation behavior from a secular point of view, discussing donors as the focus of the study as altruism. Donors donate time, energy, and money to charities to generate a “warm glow” for themselves (Carpenter, 2021; O’Brien & Kassirer, 2019; Wallace *et al.*, 2017). Meanwhile, the findings from a religion-based view, show that religiosity shapes decision-making, including the formation of individual donations by guiding them in public affairs and even in private matters that govern the daily lives of Muslims (Faza & Indriani, 2022), Christians (Auriol *et al.*, 2020), Jews (Orogun, 2022), Hindus (Bhatnagar *et al.*, 2020) and Buddhists (Hoang *et al.*, 2019).

Several previous studies have made little effort to explore the experience of examining the antecedents of participating in charitable donations (da Silva *et al.*, 2020; Drouvelis & Marx, 2021; Mainardes *et al.*, 2016). Events can describe the reasons for each individual’s decision on an event. The donation behavior of secular and religious individuals may be equally different for several personal and environmental characteristics (Sibley & Bulbulia, 2014; Yasin *et al.*, 2020). The question then arises whether there is a difference in this regard from the perspective of a particular religious community, for example, the Muslim community. If considered from previous literary sources, the guidelines offered through the holy book indicate individuals’ role in donating to charity (Lambarraa & Riener, 2012). In Islam, there are at least two provisions, namely voluntary (sadaqah and waqf) and obligatory (zakat and kaffara), so there may be differences between Muslim and adherents of other religions in giving charity (Opoku, 2013). Religion influences donation-making decisions, Kashif *et al.* (2018) revealed that a Muslim donation helps fulfil religious obligations, leads to a higher level of happiness, an innate drive to spiritual comfort, and is considered a source of self-protection against evil spirits. That is, religious stereotypes are considered to affect a person’s cognitive and behavioral aspects in making donations.



It has been agreed that religious belief is one of the key contributions as a significant moderator for making donations (Teah *et al.*, 2014). Social activities that are labelled as more appropriate to reflect a servant's obedience to God's commands (religious stereotypes), such as making donations, can weaken the role of individuals in controlling the donation decisions they make and the reasons for it. Previous findings found that individuals with good morals set aside some of their wealth to be given to others who need financial assistance (Kasri, 2013). For a devout Muslim, Islam offers a complete way of life, but religious beliefs about the intention to donate money are still rarely studied (Lwin *et al.*, 2013). Researchers have recently recognized that a guide to religious activities offers practitioners spiritual comfort (Haq & Wong, 2010). People all over the world have their way of making donations. However, anecdotal evidence shows that many Muslims still tend to prefer direct donations to the poor and employing private means rather than donating through charitable brands (Kashif & Zarkada, 2015).

Donation activities can be analogized as actions carried out voluntarily, helping others, and not demanding reciprocity from the assisted party. This kind of situation is identified in self-motivation (Roberts & Roberts, 2012; Tonin & Vlassopoulos, 2014). However, the empirical conditions found in the field research reveal that donation activities have become an individual's religious identity. Different backgrounds and religious influences can provide colour and dynamics in making donations (Dean & Khan, 1997). These aspects influence how a Muslim analyzes spiritual needs to decide to donate finally (Kashif *et al.*, 2018). This condition is interesting to study further to see how Muslims start and practice making donations. In addition, it is integrated with various personal financial decisions, such as money management and saving decisions, in carrying out donation activities. Different environments can influence individual decisions and activities, so psychological turmoil will also be different. Muslim donors tend to have segmented donor recipients and prioritized parties (Rahmat & Nurzaman, 2019). Understanding human decision-making's various cognitive and psychological processes are essential for understanding human behavior (Fishbein & Ajzen, 1975). Similarly, a detailed understanding of the donor's intentions and motives as part of the overall donation experience can maximize this sharing lifestyle.



Based on the explanation above, there is still variation or insufficient information regarding how Muslims start making their donations, how they manage their daily finances and for savings, and how religiosity plays a role in influencing their donation behavior. It is interesting to explore how they got started with making donations, from the initial intention to make donations to how individuals consider and take personal money. Is the money still a significant factor in making donations, or are there other factors that trigger a Muslim to give money for alms? From a conventional point of view, financial matters have always been an obstacle for individuals not to be interested in making charitable donations. However, is this the actual condition? Or does one's motivation for donating come from within, such as a desire to help and improve one's destiny? Then how strong is the donation's impact on the intrinsic satisfaction of the donor? The purpose of this study is to describe how Muslims make donations between managing their finances and for savings and the impact on their intrinsic satisfaction and religious beliefs. There must be some issues and debates about self-interpretation among Muslim donors regarding the unexplored experience of donating.

LITERATUR REVIEW

Theory of Giving Behavior

Dixon (2008) explains that the giving behavior is a form of identification with the act of donating or giving to others on the grounds of helping fellow human beings. That was the understanding described by the Theory of Altruism (Comte, 1985) because assisting in scientific studies was first termed "altruistic" (Gates & Steane, 2009). Brewer (2003) defines altruism as a cognitive activity that is intended to help others unconditionally and not always motivated by self-seeking (Schmidtz, 1993). Although other hypotheses are used, such as the correlation of attitudes towards money with the value of "benevolence" or "generosity," altruism is more widely discussed (Otto & Bolle, 2011). The nature of benevolence possessed by individuals leads to the assumption that money needs to be following human values, and they like to share or provide assistance to others with their money (Muzikante & Škuškovnika, 2018). While the "empathy-altruism" hypothesis from social psychology studies can



be a sympathetic motive in responding to requests, believing in the cause and moral obligations that return to society (Bekkers & Wiepking, 2011; Eveland & Crutchfield, 2007). The concept of altruism is considered less than perfect if it is called a single factor because it does not adequately explain charitable behavior involving other things outside the explanation (Lwin *et al.*, 2013).

Economists then offer a solution to fill the puzzle as alternatives in the same direction within the framework of these theory (Govekar & Govekar, 2002). Handy and Katz (2008) explain the Theory of Giving Behavior offer as follows: 1) The "private consumption" model assumes that individuals receive a "warm glow" from the act of giving them (Andreoni, 1990); 2) The "impure altruism" model or impure altruism is a model in which the individual intends is to hope to get personal benefits in the form of warm-glow and utility from the act of giving charity to society voluntarily without material returns (Thoits & Hewitt, 2001); 3) The volunteer "investment" model allows individuals to gain work experience, skills, status, and other attributes from giving, especially giving of time (Prouteau & Wolff, 2006); 4) Other possible explanations may be based on the institutional, external, and internal constraints that the charity faces (Handy, 1995), and typically, charities can reduce wages to their stakeholder members (Handy & Katz, 1998).

Muslim motives share a common starting point based on the studies discussed so far that individual personal experiences and Islam help shape donations (Kashif & Zarkada, 2015). From the perspective of Islamic law, there are two provisions of donation that a Muslim can give, namely voluntary (sadaqah and waqf) and obligatory (zakat and kaffara). Opoku (2013) explain as follows: (1) Sadaqah is a general sense of charitable donations that can be made in various ways, such as money, food, and clothing to people in need; (2) Waqf is a form of charitable donation to society, such as constructing mosques, hospitals, or other social institutions developed for the public interest; (3) Zakat is a sum of money that must be spent by the rich in the amount of two and a half per cent of annual income to help the poor and needy; (4) Kaffara is a charitable donation in payment of a fine for breaking an oath.

Psychological Aspects and Donation Decision-Making

Bjälkebring *et al.* (2016), in their research, found that a positive bias in charitable giving to older adults is seen from how much emotional benefit they get older adults to 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 (Tomaszczyk *et al.*, 2008). It seems that it is not only limited to a beneficial effect on one's feelings but may also have a more direct effect on health (Ferraro & Kim, 2014). Along with the increasing number of age with the highest point, the amount of income and social life is getting more mature (Wiepking & James III, 2013). Individual income positively influences on donating (Neumayr & Handy, 2019).

Kashif *et al.* (2018) explains that the reasons that underlie individuals giving or donating are personal and impersonal motives. Furthermore, the experience of participating in donating activities offers forms of personal benefits such as spiritual fulfilment and happiness. Several other factors such as the donor's financial ability (Prendergast & Maggie, 2013), experience (Kashif *et al.*, 2015), self-morality (Knowles *et al.*, 2012), as well as religiosity, altruism, and personal satisfaction (Opoku, 2013) also need to be considered as the reasons for donation individuals. Meanwhile, Stebbins and Hartman (2013) mention that there are factors outside the individual or psychological that they decide to donate, namely the brand image factor attached to the donor institution. It is also essential to highlight the quality of services provided by charitable organizations or donor agencies to build stronger bonds between the two parties (Liu *et al.*, 2018; Shabbir *et al.*, 2007).

In addition to personal and organizational factors in influencing giving behavior, donors' financial performance also makes individuals determine where they will donate (van Iwaarden *et al.*, 2009). (Mustafa *et al.*, 2013) found that the financial capacity, accountability, and management of stakeholders contained evidence that. In addition, Smith *et al.* (2013) found that peers have a broad and robust influence on the decision to donate because there is a personal closeness factor or the formation of expectations between peers. A piece of correct information is essential to influence the decision to choose a charity (Connolly



& Hyndman, 2013). The distance factor also affects donation (Weng & He, 2019), this could be because donors prefer to choose successful charitable organizations to ensure their money can be channeled to the right people in need, as well as to ensure that the number of donations that have been given will be appropriately managed and avoid fraud.

RESEARCH METHOD

This study uses descriptive qualitative research with the case study method to analyze the research problem. Case studies help explain a series of individual decisions on action and event (Yin, 2003). With this type of research, the dynamics of Muslim donors will be described in making donation decisions. The method emphasizes the multisource data collection process. This research was conducted in the city of Semarang, Central Java, Indonesia. The selection of respondents used a snowball-sampling technique to expand the sample by asking respondents to recommend other people to be interviewed. The Kvale's Framework (1996) for qualitative research interviewing was adopted for this study. The number of respondents selected was as many as twelve because the sample data was saturated. After that, no more respondents were selected because the data obtained from interviews were sufficient to explain the experience of making donations. Interview participants consisted of college students, lecturers, accountants, marketers, engineers, IT staff, and zakat professionals who were aware of how they were involved in the dynamics of donation behavior.

The research is planned to be carried out in three stages: data collection, processing, analysis, and synthesis. The data were collected through social media through in-depth interviews, observation, discussion, communication, and interaction. Researchers used a semi-structured technique by preparing an interview protocol in conducting interviews. Field data were analyzed using an interactive strategy that traversed events (Miles & Huberman, 1994). The techniques used for activities are carried out iteratively and continuously until completion. The setting for this analysis began with how they initially understood donations. At this stage, participants were asked to tell about their first impulse to donate, starting from why they donated, where the urge to donate came from, and what was on their mind when donating. Then also examine the obstacles they



face and how they overcome these problems. Before being analyzed, the data's validity was tested using different methods or triangulation. Then compiling transcripts, reduction, coding, grouping, classification, themes, and patterns are part of the data processing stage before analyzing and synthesizing union analysis by looking for similarities and differences from the information collected. The results are presented using a connected narrative approach (Mishler, 1990) and explaining in depth the decisions and impacts of making donations for Muslim donors. Presentation of the report is not only a narrative expression but tries to formulate a synthesis of data findings.

RESULTS AND DISCUSSION

Results

Feeling Compassion

Respondents think that donations bring certain benefits to human life, both from the giver and the recipient. When the respondent first started donating, the individual felt compassion when he received information about the calamity or distress experienced by others. Sadness, in turn, dramatically intensifies the feelings of being moved by others who receive the information, which in this phase often leads to changes in attitudes and behavior (Cova et al., 2017). When compassion becomes a stimulus to help, individuals will be involved in various assistance patterns. Social virtues are created in the form of helping others or alleviating the distress of others without asking for anything in return. Sensitivity to the social environment is the key to encouragement to help.

"Seeing the condition of the prospective recipient of the donation, if the condition looks needy and seems to have a personal or life burden, it becomes a feeling of wanting to give [...] because it is more compassion." (Respondent 2)

This sensitivity needs to be trained to increase social care by seeing and listening to others. It is important to note how feeling moved often results from receiving moving information or participating in moving events, as evidenced during the current investigation (Seibt et al., 2017). By interacting with other people with various social hierarchies, individuals will feel that some people need help because of their weak economic level. Respondents thought that they had



also experienced distress at a moment, and this later became empathy or shared the feelings they brought when they wanted to donate. Management researchers have highlighted the role of the donor-recipient relationship as an essential aspect of making donation decisions (Mustafa *et al.*, 2013). Conditions of mutual assistance like this can be the basis of social solidarity between individuals, namely the need to care for each other

"Because we as humans see other people who are in (financial) trouble indirectly, there is a feeling of compassion because the human component is not only a mind, not only a brain, not only a body but also a heart, that's why we see other people who are in trouble then there is a feeling of compassion that drives me to help others." (Respondent 10)

Each Muslim donor can have varying degrees of motivational orientation. However, basically, there is a strong relationship between inter-subjective beliefs and donor motivation in giving donations, helping others, or even alleviating poverty. Based on the theory of donation behavior, if the giver does not expect anything in return for the donation that has been given, it is referred to as altruism (Saksa, 2015). It means that generous encouragement can come from poor people who have medical needs or communities that need financial assistance for public facilities, which creates a motivational orientation that is interconnected among donors.

Based on the theory of altruism, an individual who has the ability and willingness to donate using his own resources is those who are correlated with the value of "benevolence". This means that individuals experience a positive cognitive bias for the money they donate. This finding is not much different from the research results of Faza and Indriani (2022), who stated that they feel compassion for the suffering of other people, so there is a sympathetic motive for the income earned to be returned back to society. In other words, proactive individuals carry out their public obligations to help others to those in need by donating.

Wealth as a Consequence

Another point of view about Muslim donors is that they view donations due to possessing wealth. In Islamic teachings, each individual is commanded to fulfill his personal needs with halal work (permissible), one of which is by

working to earn money. However, the donation is not an antecedent but can be seen as a consequence of what must be done. A common consensus is that Muslim individuals prioritize their personal and family needs first. Then they set aside some of their savings to donate. They usually start from their closest social circle, participate in community activities, or use a crowdfunding platform by choosing the fundraising campaign they want. There are also empirical facts that show that apart from religion or humanity as primary fundraising issues, some Muslim donors donate to environmental and animal issues as an alternative distribution. They started donations from getting used to helping on a small scale.

“For example, I get one million (Rupiah) I can allocate five hundred thousand (Rupiah) to give to other people, from the amount of donations I hope to get an even bigger return from God [...] Because when I receive sustenance, I feel like there is a burden that must be given off, once the burden has been removed, it's like the responsibility of the donation has been completed.” (Respondent 8)

A Muslim believes that their wealth is a deposit from God, and some of this wealth belongs to other people in need. There is a belief in themselves that they are the financially fortune class. At this level, they have started to think about the needs of others, including the donations that should be made for medicine, education, or building a mosque because they have a need and a determination to improve someone's life. There are allegations that this is related to the collective culture of Muslims in Indonesia (Kasri & Ramli, 2019).

“That is one of our suggestions or obligations (as Muslims) actually from what we get, every two and a half percent of the wealth we get belongs to someone else, so we donate as much as possible in any form and to anyone who needs it more.” (Respondent 4)

Respondents who are still college students donate when they have excess income. Whether it is obtained at the beginning of the month when they get pocket money or when there is still money that can be set aside to donate, they do not have their income, so their funds are limited. Meanwhile, respondents who are already working and have a fixed income will donate more regularly every month, and the nominal donation will also get more significant and varied. It proves the research of Knowles *et al.* (2012), and Wiepking and James III (2013) that at a young age, the curve point is in a low position because they



do not have many sources of income, charitable giving increases with age to a high point as the amount of income and social life matures. Mature donors have planned to manage the proportion of income divided into consumption, savings, and investment, which must be donated to others. Although there are studies that agree that income is not the main factor influencing behavior (Lloyd, 2004), similar findings apply to education, where relatively more educated individuals tend to donate more to charity (Schlegelmilch *et al.*, 1997).

The findings of empirical facts show that the view of Muslim donors on donations is flexible; it can be in any form, not always in the form of money. Donors consider that sharing knows no boundaries; it can be in the form of money, goods, food, or voluntary work because it is adjusted to the recipient's needs. The selection of donation references apart from giving money has also been highlighted (Diop *et al.*, 2018; Prendergast & Maggie, 2013). An assumption is that donating goods is considered more troublesome because they have to find and buy the goods first. Meanwhile, donations using cash are the primary choice because of the nature of money that is easy to spend on buying goods and renting services tailored to the needs of the recipient's condition. Recipients who receive monetary donations can allocate and manage themselves from the money donated for priorities that the giver does not know. Flexibility is an advantage of cash donations over other forms of donation.

The Power of Religiosity

There is already much understanding about the role of religiosity for donations, but not much insight into the power of religiosity. The power of religiosity, using an analogy, can be described in developing donations. When a person has sufficient wealth with an adequate level of religious awareness and understanding, the possibility to donate will be even more significant with income that enters the individual's savings. Furthermore, with the capacity of religious awareness, religiosity from donating activities will also increase as a form of practicing religion, gratitude, helping others, and intrinsic satisfaction (Opoku, 2013). In the context of the theory of donation behavior, with religious awareness, the need to donate and help others will increase.



“Because in Islamic religious values that we believe (donations) apart from investing in the hereafter, it is also a repellent against badness, to prevent us from evil and if we want to be pragmatic, the donations we give will also return to us, “Allah said, ‘O son of Adam! spend (on charity), and I shall spend on you.” So if we give infaq or donations to help others, Allah will also make our lives easier.” (Respondent 10)

The spiritual value is a form of encouragement from a belief in God towards giving donations. A donation is a form of God’s commandment through religious teachings. The practice of outward religious worship shows that when an individual neglects one of the religious orders, it will lower his level of religiosity in society and vice versa. There is an assumption that an indicator of the goodness of a religious individual is to carry it out with obedience (Shukor *et al.*, 2017). These findings represent that the belief in spiritual values only facilitates Muslim participants. The encouragement of religiosity is based on the belief that God will reward the act of donating better (Wulandari *et al.*, 2017). Donors believe that good fortunes and more rewards will come to them in the future.

In addition, Muslim donors feel the need for spiritual fulfillment to live a busy and exhausting daily life. Religiosity will increase through a continuous cycle and process of giving donations, thus facilitating a person to be grateful again at a higher donation cycle. Islam pays attention to the safety net system in society (Dean & Khan, 1997). With the teachings of donations, poor people can meet their financial needs, whether it is food, education, or using health facilities for treatment. Because of this, donations have the power to help other people’s economies, increase consumption activities, and fulfill religious teachings.

“There was an experience before, I don’t know if it’s true or not, I never donated when I was in college, meaning I’m indifferent to donating money, so there’s no setting aside money to make donations. Then there was the tragedy of losing my wallet, I reflected on myself that after listening to religious lectures there was also one impact, that was not giving alms, not sharing, finally once or twice a month as much as possible to set aside money to donate.” (Respondent 9)

Donations also have the power to strengthen psychological states, especially funds with religiosity. When a donor donates, the desired return is not material. Donors who try to avoid thinking about things that have a negative impact will feel more warmth and emotional benefits. With a more substantial financial



capacity than the recipient, they need more security related to mystical things (Kashif *et al.*, 2018). At one point, the respondent had a bad experience, and they believed there was a common thread between a bad experience and a lack of giving alms or donations. This understanding is only owned by people who believe in a divine guide, and people who only rely on rationalism are more like a mere fit of logic. Assuming that there is a belief in a transcendent nature, there is a process of acquiring knowledge, including awareness, feeling, and perception, or the effort to recognize something through one's own experience because of the inability of humans to control something supernatural.

Discussion

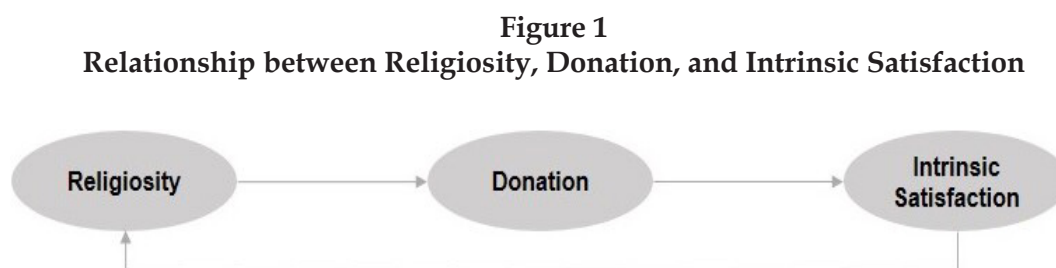
The role and scope of donation have been highlighted by contemporary researchers investigating charitable donation behavior in Muslim communities (Abu Bakar & Abd Ghani, 2011). The distribution of wealth brings certain benefits to human life. The Muslim community believes that the essential goal of wealth management to make donations is to change society (Kasri, 2013). For example some groups of people have worked hard for years and have done all sorts of things, but their income has not increased while their basic needs are inflationary. Donation activities bring economic prosperity and contribute to social welfare because poor people can then collect money to spend on their daily needs (Kashif *et al.*, 2018). In this way, recipients of donations can buy products and services that are difficult to buy if they rely solely on their own money. Donations help bridge the financial gap between the rich and the poor and are a source of significant economic revival.

Based on empirical findings, synthesis can be drawn that donations can affect intrinsic satisfaction. Donations make donors happier and more grateful. On the other hand, when a Muslim donates, it can develop towards religiosity. A Muslim who likes to donate because he has adhered to Islamic religious guidelines and various experiences only hope for God's reward. They hope that the wealth that has been donated will get a double reward from God. The form of reward does not have to be sustenance in the form of wealth, but can be like health, a harmonious family to friends, and a mutually supportive work environment, all of which are known as sound sustenance. Sometimes, the hope is not for worldly

things, but the hereafter as an easy way to reach heaven. Indeed, this behavior is a fundamental part of Islamic teachings as reflected in the many guidelines of God and the Prophet that explain the nobility and importance of alms in Muslim society (Al Qaradawi, 2000).

For the donor, helping others creates intrinsic satisfaction in the form of happiness (Kashif *et al.*, 2018). Satisfaction results from the pleasures that arise after the first act of donating so that the donor wants to donate again in the future. The recipients rejoice, and the smile signals and positively affect the donors, eliminating negative emotional states such as stress or confusion. Donations make donor lives more enjoyable and comfortable in their activities. Donors feel that their burdens can be released after donating. In addition, donations also make the donor feel more grateful for the life he has lived because it turns out that there are still many people who need help more than themselves. Donors conduct self-introspection and understand that they are in a position of giving and not receiving. The role of consumer emotions has been highlighted by previous researchers (Shabbir *et al.*, 2007). We believe that regret can easily be transformed into happiness and rejoice when personal donations are the first choice alternative.

Immediately, it can be synthesized that donations can affect intrinsic satisfaction, intrinsic satisfaction can increase religiosity, and religiosity in individuals can attract the desire for more donations. It is a donation cycle. A Muslim can start anywhere, whether because of the teachings of the Islamic religion or from an experience of intrinsic satisfaction. This cycle is depicted in Figure 1 below.



Source: Research Synthesis (2022)



From Figure 1, it can be seen that donations can affect religiosity by mediating intrinsic satisfaction. In addition, a Muslim who has an independent income and can make donations can be more frequent and significant in amount to people who need help. The spiritual charge of the soul cannot be generated from the possession of material things. We propose that donation will affect religiosity when the relationship is mediated by intrinsic satisfaction.

CONCLUSION

This finding helps enrich data for researchers and charity marketers to position images that affect cognitive aspects in the minds of donors based on experience alone while ensuring Islamic guidelines in organizational activities. Position oneself in the Muslim community's beliefs, such as making donations to protect oneself from evil spirits and avoid badness. If we interpret the motivation to donate as a spiritual motive, it will lead to the transcendent, a way of thinking beyond human rationality. It has not been focused even in societies where the focus is more on achieving materialistic goals such as the return of gifts. In addition to calling for a repositioning of charities, this study implies that making direct personal donations is considered a first choice, while donating to a charity brand is considered an alternative second choice in terms of spiritual satisfaction.

This research produces a proposition in the form of a donation model made by Muslims. In the future, it is necessary to conduct empirical testing so that a generalizable model can be obtained. To the best of our knowledge, there has not been much in-depth research on this issue. There are indications that there is a relationship between religiosity, donation, and intrinsic satisfaction. However, there needs to be clarity about what types of donations can increase intrinsic satisfaction, what kinds of intrinsic satisfaction can increase religiosity, and what types of religiosity can encourage more donations. It is a topic of future research to look for dimensions and indicators of religiosity, donation, and intrinsic satisfaction. It is further necessary to examine the relationship between these three aspects, including whether religiosity functions as a mediator between donation and intrinsic satisfaction.

Therefore, it is essential to incorporate perceptions and understandings of donation's multiple choices and behaviors. The understanding possessed by



an individual will be the primary goal of seeking rationality for the causes that influence individuals in donating. Each donor has his or her perception identical to their affiliation, then the consideration of shared identity is taken into account. There is a common starting point based on several studies that have been discussed that a person's personal experience and religious factors help shape certain behaviors, especially in donating. As a result, the meeting point between reason and faith can be made possible to explain the motivation to donate.



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