

# ZISWaf Intention Through Islamic Philanthropy Organizations, Does Empathy Matter? The Role of the S-O-R Framework and TPB

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## Keywords

*ZISWaf, Islamic Philanthropy, S-O-R Framework, TPB, SEM-PLS.*

## Abstract

This research aims to examine the variables that affect the intention to pay ZISWaf, through Islamic Philanthropy Organizations (IPOs) in Indonesia. This research uses the Stimulus-Organism-Response (S-O-R) framework and the Theory of Planned Behavior (TPB) as the model framework. This research is quantitative with primary data, obtained through online surveys by random sampling method. As many as 145 respondents have participated for further analysis, by using SEM-PLS. From the analysis carried out, Islamic Religiosity proved to be the variable that most influenced ZISWaf Intention. As an indirect effect, Perceived Credibility is significantly proven to mediate the relationship between Transaction Convenience and ZISWaf Intention. On the other hand, Empathy has not been shown to have a relationship with ZISWaf Intention. This finding can be used as an academic-based foundation for IPOs as ZISWaf fund managers, to develop the credibility issues as a strategic step in increasing intention to pay ZISWaf through IPOs. This research offers a comprehensive model, while still considering the theoretical framework that has been proved. From an academic perspective, this research provides a fresh viewpoint, particularly in the area of Islamic Philanthropy with empirical-based approach.

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## 1. Introduction

Philanthropic activities have proven to be able to have a positive impact on the economy, through the provision of public and private goods, beyond the capacity that the government sector can do (Rawashdeh *et al.*, 2017). As the largest Muslim country in the world, at least 237.53 million Indonesians are Muslims. In addition to a large number of Muslims, Indonesia occupies the first position as the most generous country for the fifth year (World Giving Index, 2022). This proves that Indonesian society is very close to philanthropic activities. The quantity of Muslims and philanthropic culture owned by Indonesia can be seen as a social capital that needs to be continuously optimized. The attitude of altruism that belongs to the Indonesian people in general, as well as Muslims in particular, needs to continue to be developed to alleviate economic problems.

Indonesia has a big challenge to optimize the amount of realization of zakat collection. The realization of collecting zakat, infaq, and sadaqah (ZIS) funds is IDR 14 trillion, while the potential owned is IDR 327 trillion (DataIndonesia.id, 2022). There is a very large gap between potential and realization, where the realization that has been collected is only about 4.28% of the potential.

The large gap between potential and realization gives rise to a large "opportunity lost", considering that if the literacy rate is better, there will be more benefits received by the community. The size of the gap can be corrected, one of which is by optimizing the role of Islamic Philanthropy Organizations (IPOs). IPOs have a central role in managing philanthropic activities indirectly. Direct philanthropy actions are considered incapable of covering society as a whole (Hayek, 1988). Philanthropic activities through IPOs are able to provide a helicopter view, to provide a better mapping of problems which in the end the benefits received by the community will be more optimal.

Islam as a religion encourages its followers to carry out philanthropic activities, both mandatory and voluntary. Islamic philanthropy is not only limited to charitable activities, more than that Islamic philanthropy has developed into a social justice instrument (Fauzia, 2017). Zakat is an instrument of income distribution that is mandatory, while sadaqah, infaq, and waqf are voluntary. Income redistribution, poverty alleviation, and inequality minimization are some of the main issues in the Islamic economy, and one of them can be resolved through Islamic philanthropic instruments (Setiyowati, 2019).

When this research was made, there were no studies that specifically examined IPOs and ZISWaf intention, although there were several studies under the umbrella of Islamic philanthropy that were qualitative in nature (Fauzia, 2017; Iskandar *et*

*al.*, 2021; Rawashdeh *et al.*, 2017; Setiyowati, 2019). Specifically, quantitative studies with philanthropic topics and intentions raise the issue of donations (See: Adnin, 2022; Gorczyca, 2017; Hung, 2019; Nonnis, 2020; Rabinovich, 2009; Song & Kim, 2020; Vlaholias, 2015). Islamic philanthropy has a characteristic difference, in that Islamic Philanthropy has two properties (voluntary and mandatory), while philanthropy in general is usually only voluntary. The implication of these differences in traits is to place Islamic philanthropy as an economic instrument that has a sustainable characteristic in nature, not just situational charity as well as donations.

Research on donate intention on NPOs is quite broad, not limited to monetary donations. Vlaholias *et al.* (2015) examined donate intention in NPOs that focus on food redistribution. His research focuses on examining the role of values, attitudes, and motives of food industry donors. The findings in his research suggest that there is a significant difference between food donations and donations in other forms such as money. Gorczyca & Hartman (2017) examined millennials' motivation to donate money using 3 main variables: intrinsic motivation, attitude toward helping others, and attitude toward charitable organizations. The results of their research found that attitudes toward charitable organizations can be positive and significant towards donate intention in the millennial age group.

No research has been found on donations through NPOs that use the Stimulus-Organism-Response (S-O-R) framework. S-O-R is a framework that can be used to examine a variety of behaviors (Mehrabian & Russell, 1974). This framework is simultaneous where a person's positive or negative behavior will be influenced by the environment, internal assessment, and certain behaviors. The S-O-R framework has been used in donation research through crowdfunding platforms. Lili *et al.* (2018) used this framework to research the behavior of donations through crowdfunding in China by targeting Weibo and WeChat users. Similarly but more specifically, Kasri & Indriani (2022) also used S-O-R to examine the behavior of Muslim donations through charitable crowdfunding in Indonesia.

Characteristically, IPOs has slightly different characteristics from NPOs. In the context of Indonesia, which is a religious country, IPOs have a specific role related to a person's motivation to donate. Unlike NPOs in general, IPOs have a social-religious role in the context of donations. Some religious organizations in Indonesia, have subsidiaries in the form of IPOs as a means to collecting donations from members and the public in general. The different characteristics of IPOs are the reason for the importance of conducting specific research related to donations through IPOs.

This research aims to increase the role of IPOs in raising ZISWaf funds, thereby improving the gap between the potential and realization of ZISWaf fund receipts in Indonesia. IPOs were chosen as the main instrument for collecting ZISWaf because they have advantages in terms of networking distribution and the ability to see problems more broadly. Referring to previous research, several variables were used in this research in the S-O-R framework as follows: Stimulus (Transaction Convenience, and Organization Reputation), Organism (Empathy, and Perceived Credibility), and Response (ZISWaf Intention). Meanwhile, Attitude, Subjective Norm, and Perceived Behavioral Control are variables derived from the Theory of Planned Behavior (TPB). Using both model frameworks, this research will answer some questions as follows:

1. What is the variable that most influences ZIFWaf Intention through IPOs in the Indonesian context?
2. How is the role of Empathy and Perceived Credibility, in the context of ZIFWaf's Intention through IPOs in Indonesia?
3. How is the role of Islamic Religiosity, Altruism, Moral Obligation, and Social Ties on ZIFWaf Intention through IPOs in Indonesia?

To reduce the potential for omitted variable bias, this research also uses control variables that refer to previous studies and also considers the Indonesian context. The control variables used in this research are Islamic Religiosity, Altruism, Moral Obligation, and Social Ties.

For closing the introductory section, this paragraph explains the writing structure used in this research. The first section is an introduction which is then followed by a literature review along with the hypotheses proposed. The method will be displayed along with the successfully collected respondent data. The result will provide an overview of the analysis carried out followed by an in-depth discussion. The last section will contain conclusions and recommendations which is a synthesis of the research conducted.

## **2. Literature Review**

### ***2.1. Islamic Philanthropy***

In Islam, the term philanthropy is matched with several words including al-'ata' al-ijtima'i (social giving), al-takaful al-insani (humanitarian solidarity), and 'ata khayri (giving for good) (Linge, 2015). Philanthropy itself is a word derived from the Greek "philanthropia", which consists of two syllables philo (love) and anthrophos (human) (Sulek, 2008). Based on the root word philanthropy, this activity can be

widely interpreted as a form of love for fellow humans.

It is difficult to separate philanthropy and charity, where the two words are often used to diagnose each other. Both philanthropy and charity have anthropological roots in common, which come from reciprocal human interactions and form social adhesive and mutual ties (Kidd *et al.*, 1996). Schervish (1998) defines philanthropy as social relations governed by a moral obligation that matches a supply of private resources to a demand of unfulfilled needs and desires that are communicated by entreaty (Sulek, 2010). The definition provides clarity on the meaning that, philanthropy has an "obligatory" dimension not only "voluntary" as is the case with charity. Another opinion provides a significant difference between charity and philanthropy in terms of the time period. Charity is defined as a service delivery for short-term assistance, while philanthropy is more of a long-term project that seeks to alleviate existing social problems such as inequality and poverty (Casey, 2016).

This study tries to interpret philanthropy as an interaction between individuals and groups, which is based on the obligation of humanity to solve existing social problems and more long-term.

Islamic philanthropy often refers to Zakat, Infaq, Sadaqa, and Waqf, although some studies often specifically interpret Islamic philanthropy as Zakat, although some give specific notes to Waqf (see: Fauzia, 2017; Muhtada, 2014). This specific meaning can be traced from the philanthropic dimension which is "obligatory" compared to "voluntary". Infaq, Sadaqa, and Waqf are more voluntary, while Zakat is more obligatory. The difference between philanthropy and Islamic philanthropy can be seen from the root of the obligatory dimension in the background. In general, the nature of obligatory in philanthropy is motivated by socio-economic motives, more than that the nature of obligatory in Islamic philanthropy comes from religious motives in this case Islamic law.

## **2.2. Islamic Philanthropy Organizations (IPOs)**

IPOs refer to Islamic organizations that focus on philanthropic activities. According to Fauzia (2017), IPOs is a non-profit organization that aims to provide public services for the needy group, based on Islamic values. IPOs may or may not be affiliated with certain religious organizations which in this context are Islamic religious organizations. Diversity organizations themselves can be defined as organizations that are oriented towards religion and play a prominent, sometimes dominant, role within the non-government development sector field (Bielefeld & Cleveland, 2013; Clarke & Ware, 2015). Unlike NGOs, IPOs do not emphasize differences in government affiliation. IPOs can be affiliated, or not with the

government. The focus of IPOs lies in the philanthropic activities carried out, as opposed to their affiliate relationships. In the Indonesian context, some IPOs have affiliations with the government, such as BAZNAS (Amil Zakat National Bodies) and BWI (Indonesia Waqf Bodies).

### **2.3 S-O-R Framework**

S-O-R has been used in many research topics, especially research with the theme of consumer behavior such as retail stores, virtual stores, charitable crowdfunding, social media, and hotels (Donovan & Rossiter, 1982; Mummalaneni, 2005; Liu et al., 2018; Cao & Sun, 2018; Chakraborty, 2019). In this research, the S-O-R framework was used in the context of behaviors that are specific to donation behavior through IPOs.

As the name suggests, this framework has three simultaneous dimensions, namely: stimulus, organism, and response. The stimulus comes from a person's environment and can be a trigger for internal assessment (organism), where the internal assessment will affect certain behaviors of a person as a form of response (Mehrabian & Russell, 1974). Stimulus is a factor that comes from outside the individual (external stimuli). The organism is an internal process, which usually manifests into a certain attitude (internal response), while specific behavior over something is a manifestation of a response (external response) (Lorenzomero and Gomezborja, 2016). The formation of behavior created from the stimuli process (stimulus) – internal assessment (organism) – external response (response), is an active process (Zhu *et al.*, 2020). So that S-O-R can also be said or similar to the information processing model, which is a simultaneous process of decision environment-cognitive systems-final response (Wang & Chang, 2013).

In the context of ZISWaf payment through IPOs, of course, an individual will be influenced by variables that are external in other words beyond the control of a person. This research used the variables transaction convenience, and organization reputation, as stimuli (external) variables. These two variables are considered variables that come from external and are beyond a person's control. Variables Empathy and Perceived Credibility are variables that are internal where they are under the control of a person (organism). ZISWaf Intention is a response variable that comes from internal-external in the context of ZISWaf payment through IPOs. A person's response will certainly vary depending on the input and assessment process that occurs in each individual.

### **2.3.1. Response: ZISWaf Intention**

It should be emphasized that the ZISWaf intention referred to in this research is the payment of ZISWaf through IPOs, not the payment of ZISWaf in general. As previously explained, a response is an external dimension in the form of certain behaviors that are produced or influenced by the previous dimension (organism). The response will depend on the model building being developed, for example, some studies put purchase intention as a response variable (see: Zhu *et al.*, 2020). The purchase decision, which in this context is converted into the decision to pay ZISWaf through IPOs is a response (result) of the individual's valuation. An individual's assessment of something will be influenced by various variables, which in this research used 11 variables, namely: Transaction Convenience, Organization Reputation, Empathy, Perceived Credibility, Attitude, Subjective Norms, Perceived Behavioral Control, Islamic Religiosity, Altruism, Moral Obligation, and Social Ties

### **2.3.2. Organism: Empathy and Perceived Credibility.**

#### **2.3.2.1. Empathy**

Empathy is the feeling of connecting with someone, which is often related to altruistic motivation to help others (Snow, 2016). In this context, donating is part of the instrument to help others. Empirically, previous research found a link between empathy and donation through crowdfunding projects (Kasri & Indriani, 2022; Lili *et al.*, 2018). In this research, empathy was still considered as a variable that influences ZISwaf payment through IPOs. In this context, IPOs play a big role in distributing aid to those in need. This activity of helping others can generate a feeling of empathy for IPOs to participate in making ZISWaf payments through IPOs. Based on the arguments and findings from previous studies, the hypothesis is compiled as follows:

***H3 Empathy has a positive and significant effect on ZISWaf Intention.***

#### **2.3.2.2. Perceived Credibility**

Credibility can be defined as the capacity for belief (Osidele, 2002). In this research, perceived credibility was defined as donor trust in the donation manager, which in this case is IPOs. The assumption that is built is, the higher the level of trust, the greater intention to donate. Previous research found empirical evidence of a relationship between perceived credibility and donation intentions in crowdfunding projects (Kasri & Indriani, 2022; Lili *et al.*, 2018). Crowdfunding in previous research, was replaced with ZISwaf payment through IPOs in this research. So the level of donor trust in IPOs will affect the intention to pay ZISWaf through IPOs. Based on previous research and the assumptions developed, the hypothesis



is compiled as follows:

***H4 Perceived Credibility has a positive and significant effect on ZISWaf Intention.***

***2.3.3. Stimulus: Transaction Convenience and Organization Reputation.***

***2.3.3.1. Transaction Convenience***

Transaction convenience is not a new discourse in consumer behavior and marketing research (Jih, 2007). This variable relates to utility and convenience for consumers, who in the context of this research are ZISWaf payers (Lili *et al.*, 2018). For example, ZISWaf payers have limited space and time in this case it is difficult to make ZISWaf payments, so IPOs initiated to “pick up the ball”. The ease of transacting on IPOs will determine the convenience of donors to do ZISWaf payment, the quality of payment services can directly affect the credibility of the IPOs. The easier ZISWaf payments are made, the more it will create a positive image (credibility) for IPOs. This is also in line with how empathy emerges toward IPOs. Based on this explanation, the research hypothesis was constructed as follows:

***H1a Transaction Convenience has a positive and significant effect on Empathy***

***H1b Transaction Convenience has a positive and significant effect on Perceive Credibility***

***2.3.3.2. Organization Reputation***

Reputation can simply be interpreted as a good impression (Marsden and Lin, 1982), which in this context is how donors view particular IPOs. The reputation of an IPOs is a reflection of how the IPOs perform services and pays attention to donors (Jøsang *et al.*, 2007). Previous research found that an organization's reputation has a direct effect on perceived credibility (Lili *et al.*, 2018). The more reputation the organization has, the more empathy a person has towards the organization. Based on these assumptions, the following hypothesis is compiled:

***H2a Organization Reputation has a positive and significant effect on Empathy***

***H2b Organization Reputation has a positive and significant effect on Perceive Credibility***

***2.4. Theory of Planned Behavior (TPB)***

TPB is a theory designed to predict and explain a person's behavior in specific contexts (Ajzen, 1991). This theory is a development of the theory of reasoned action (TRA) (Ajzen & Fishbein, 1980). TPBs have been widely used as a theoretical basis for behavior-related studies (see: Amalia *et al.*, 2020; awn & azam, 2020; Elseidi, 2018; Iranmanesh *et al.*, 2020; Sherwani *et al.*, 2018; Vanany *et al.*, 2020). TPBs have also been used in empirical studies related to donations (see: Hyde, 2009; Kinnally, 2013; Latifi, 2021)

As previously explained, ZISWaf payments through IPOs have similarities with



donations and philanthropic activities. So that in this research, TPBs are used as a theoretical basis to predict how a person's behavioral intentions are, in paying ZISWaf through IPOs.

#### **2.4.1. Attitude**

The attitude in this research is the attitude towards an organization, which in this context is IPOs. Previous research has found that attitudes toward organizations are a variable that has a significant effect on donations (Webb *et al.*, 2000). Attitude as a general variable, is slightly different from attitude toward organizations. Attitude toward an organization has a more specific dimension, which is a reflection of how a person contributes through a specific platform. Webb *et al.*, (2000) constructed a variable attitude toward charitable organizations, which was adopted in this research into Attitudes toward IPOs. Attitude toward the organization reflects how a person behaves in the context of donations through religious philanthropic organizations. Based on this explanation, the following variables are compiled:

***H5 Attitude has a positive and significant effect on ZISWaf Intention***

#### **2.4.2. Subjective Norm**

Ajzen (1991) defines a subjective norm as "the decision to accept or not accept social pressure over a particular behavior". This variable wants to test whether a person's behavior is influenced by social and environmental pressures. ZISWaf is generally an Islamic order for its adherents, but ZISWaf payments through philanthropic institutions are only one of the alternative options for paying ZISWaf itself. Environmental "pressure" will allegedly affect one's choice of a platform to pay ZISWaf. Based on these arguments, the hypothesis is compiled as follows:

***H6 Subjective Norm has a positive and significant effect on ZISWaf Intention***

#### **2.4.3. Perceived Behavioral Control**

Perceived behavioral control is a statement of the ease or difficulty in carrying out a certain behavior (Ajzen, 1991). Resources and opportunities for a person will determine how the intention is toward certain behaviors in the future. In the context of ZISWaf payments through Islamic philanthropic institutions, the role of IPOs will determine how to control a person's behavior. For example, the flexibility and variety of ZISWaf payment options through IPOs will be sufficient to determine how individuals pay ZISWaf through IPOs. Based on these arguments, the hypothesis is compiled as follows:

***H7 Perceived Behavioral Control has a positive and significant effect on ZISWaf Intention***

### **2.5. Islamic Religiosity, Moral Obligation, Altruism, & Social Ties**

Religiosity is considered one of the variables that influence the formation of certain behaviors in a person (Delener, 1994; Essoo & Dibb, 2004; Sood & Nasu, 1995). Several empirical studies have proven how a person's religiosity relates to the selection of Islamic banks (Dusuki & Abdullah, 2007; Haque, *et al.*, 2009; Manzoor *et al.*, 2010). Based on these findings, it is very likely that religiosity plays a role in shaping ZISWaf's paying behavior through IPOs. This research used a more specific measurement of religiosity, which is often referred to as Islamic religiosity. Islamic religiosity is measured through 5 dimensions, namely: religious consequences, religious tolerance, religious enrichment, religious contradiction, and religious belief (Usman, 2016).

Moral obligation is a feeling of guilt when unable to carry out certain activities or behaviors (Fu, 2019). Ajzen (1991) defines a moral obligation as an obligation to follow or not follow certain behavior. In the context of the intention of ZISWaf payments through IPOs, the moral obligation can be an obligation for a person to participate in certain behaviors.

Altruism is generally understood as behavior that benefits others at the expense of the person acting (Kerr *et al.*, 2004). Altruism is part of personal aspects that are closely related to internal values (Blogowska & Saroglou, 2011). In the context of paying ZISWaf, altruism can be a social capital for a community with positive values about helping others, whether directly or through certain organizations.

Social ties in this research are defined as strong connections between a person (ZISWaf payer) to certain organizations / IPOs. In this context, one would consider making ZISWaf payments through certain IPOs that have social ties with it.

### **3. Method**

This research is quantitative research that uses the S-O-R approach and theory of planned behavior (TPB) to analyze the factors that influence ZISWaf intention through IPOs. This research used primary data obtained through online surveys. The IPOs used in this research refer to data released by Filantropi Indonesia. Before the online survey was conducted, a questionnaire was prepared to measure how the perception of ZISWaf payments to IPOs was measured. Respondents were asked to fill out 50 statements, which were based on a Likert scale of 1-5.

This research used 11 variables, 7 of which were the main variables and 4 of them were control variables. Figure 1 is the theoretical model used in this research.

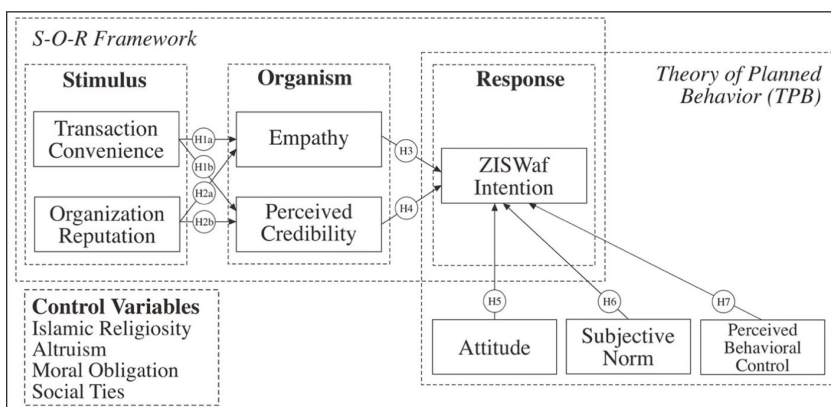


Figure 1. Research Model

**Notes:** Transaction Convenience, Organization Reputation, Empathy, and Perceived Credibility are variables in the S-O-R framework, while Attitude, Subjective Norm, and Perceived Behavioral Control are TPB variables. Islamic Religiosity, Altruism, Moral Obligation, and Social Ties, are variable controls.

The questionnaire was distributed online between February and March 2023, using a purposive sampling method so that only those who met the criteria could participate. The primary data obtained were subsequently analyzed using the regression model of Partial Least Square (PLS)– Structural Equation Model (SEM), with SmartPLS 3.2.7 as the analysis software. The PLS-SEM regression model makes it possible to analyze models with high complexity, with many indicators and structural paths without considering the assumption of data distribution (Kasri & Indriani, 2022). PLS-SEM is a causal-predictive approach used to estimate statistical models with causal explanations (Hair *et al.*, 2019).

From the results of the distribution of questionnaires carried out, 146 data were obtained, with 145 data that can be further analyzed. Table 1 is a summary of descriptive statistics of respondents who participated in this research.

Table 1. Demographic Characteristics of Respondents

Demographic aspects	Description	Frequency	%
Gender	Male	72	49.32
	Female	74	50.68
Age	16-19	13	8.90
	20-23	84	57.53
	24-27	24	16.44
	28-35	20	13.70
	> 35	5	3.42

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Occupation	Student	88	60.27
	Private employee	33	22.60
	Entrepreneur	5	3.42
	Civil Servant	9	6.16
	Others	11	7.53
Income/month	<Rp 1 million	57	39.04
	Rp 1-2 million	33	4.11
	Rp 2-5 million	44	22.60
	Rp 5-10 million	6	30.14
	>Rp 10 million	6	4.11
Education	Senior High School	86	58.90
	Diploma	10	6.85
	Bachelor	39	26.71
	Master	9	6.16
	Doctoral	1	0.68
Experience paying ZISWaf through IPOs	Never	63	35.62
	Seldom	52	35.62
	Sometimes	16	10.96
	Frequently	15	10.27

*N* = 145

## 4. Result

### 4.1. Measurement Model

Of the 50 statements related to the intention to pay ZISWaf through IPOs, 4 statements must be eliminated because they have an outer loading value of <0.7, this does not meet the standards of reliability and validity (Sarstedt *et al.*, 2021). The remaining 46 statements have met reliability and validity, with cut-off values of CR ( $\geq 0.7$ ), AVE ( $\geq 0.5$ ), and VIF ( $< 3$ ) respectively (Hair *et al.*, 2019). The model was also shown to have significant differences between variables as evidenced by Fornell Larcker's testing. Tables 2 and 3 are a summary of the measurement model in this research.

Table 2. Measurement Model

Variables	Indicator	Outer Loading	CR	AVE	VIF
Transaction Convenience (TC)			0.926	0.806	
X1	I feel comfortable when paying ZISWaf through Islamic philanthropic institutions.	0.892			2.360
X2	I can make ZISWaf payments through Islamic philanthropic institutions, anytime.	0.890			2.343
X3	I found it easy to make ZISWaf payments through Islamic philanthropic institutions.	0.911			2.648

Organizational Reputation (OR)			0.911	0.719
X4	I am familiar with the Islamic philanthropic institution where I made ZISWaf payments.	0.839		2.644
X5	Islamic philanthropic institutions (where I make ZISWaf payments), are quite well-known.	0.877		2.951
X6	The Islamic philanthropic institution (where I made my ZISWaf payment), has a good reputation.	0.847		2.077
X7	Islamic philanthropic institutions (where I make ZISWaf payments), are known to be honest and transparent.	0.829		1.795
Attitude			0.920	0.743
X8	The ZISWaf funds that I pay through Islamic philanthropic institutions, will be channeled for good.	0.860		2.332
X9	I have a positive outlook towards Islamic philanthropic institutions.	0.892		2.738
X10	Islamic philanthropic institutions have succeeded in helping those in need.	0.874		2.414
X11	Islamic philanthropic institutions play an important role in society.	0.819		1.920
Subjective Norm (SN)			0.918	0.651
X12	My family advocates for ZISWaf payments through Islamic philanthropies.	0.800		2,278
X13	The person I respect encouraged me to pay ZISWaf through Islamic philanthropy.	0.848		2.842
X14	Mass/social media influenced me to pay ZISWaf through Islamic philanthropies.	0.784		1.917
X15	The government advocates to pay ZISWaf through Islamic philanthropic institutions.	0.781		1.859
X16	A close friend of mine advocated to pay ZISWaf through Islamic philanthropic institutions.	0.807		2.352
X17	My work/school/college environment, advocating to pay ZISWaf through Islamic philanthropic institutions.	0.821		2.427
Perceived Behavioural Control (PBC)			0.899	0.748
X18	I have the opportunity to pay ZISWaf through Islamic philanthropic institutions.	0.812		1.635
X19	I have enough wealth to pay ZISWaf through Islamic philanthropic institutions.	0.903		2.349
X20	It is very easy for me to pay ZISWaf through Islamic philanthropic institutions.	0.877		2.142
Empathy				
X21	Paying ZISwaf through Islamic philanthropy is one way to help those less fortunate.	0.730		1.787
X22	Paying ZISwaf through Islamic philanthropic institutions, is one way to help others who are in trouble.	0.851		2.466
X23	Paying ZISwaf through Islamic philanthropic institutions is one way to feel the calamity that befalls others.	0.831		2.239
X24	Paying ZISwaf through Islamic philanthropic institutions, is one way to help those who are treated unfairly.	0.839		2.188

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X25	Paying ZISWaf through Islamic philanthropic institutions, is a form of helping hands for a disaster / something that happens.	0.809		2.156
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Perceived Credibility (PC)			0.916	0.733
X27	In my view, Islamic philanthropic institutions can be trusted.	0.815		1.958
X28	In my view, Islamic philanthropic institutions have competence.	0.865		2.387
X29	In my view, Islamic philanthropic institutions have credibility.	0.876		2.846
X30	In my view, Islamic philanthropic institutions have expertise in their fields.	0.867		2.746
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ZISWaf Intention (ZI)			0.915	0.783
Y1	It is possible for me to pay ZISWaf through Islamic philanthropic institutions.	0.877		2.088
Y3	I have preference to pay ZISWaf through Islamic philanthropic institutions.	0.879		2.152
Y4	I am willing to recommend others, to pay ZISWaf through Islamic philanthropic institutions.	0.899		2.403
<hr/>				
Altruism			0.907	0.711
C1	I am willing to recommend others, to pay ZISWaf through Islamic philanthropic institutions.	0.765		1.768
C2	I am always ready to help others.	0.882		2.817
C3	I am willing to take my time, in order to be able to help others.	0.884		2.759
C4	I am willing to set aside some of my material to help others.	0.836		2.021
<hr/>				
Moral Obligation (MO)			0.875	0.778
C5	Morally, I have a tendency to pay ZISWaf through Islamic philanthropic institutions.	0.922		1.467
C6	Moral integrity/adherence as a Muslim becomes questionable if it does not pay ZISWaf through Islamic philanthropic institutions.	0.839		1.467
<hr/>				
Social Ties (ST)		0.922	0.922	0.797
C7	I have a feeling of connection with Islamic philanthropic institutions.	0.909		2.356
C8	I take the time to interact with Islamic philanthropic institutions.	0.887		2.390
C9	I communicate with Islamic philanthropic institutions.	0.882		2.275
<hr/>				
Islamic Religiosity (IR)			0.898	0.637
C10	I believe the management of Islamic philanthropic institutions is in accordance with Islamic principles.	0.839		2.255
C11	In my opinion, paying ZISWaf through Islamic philanthropic institutions is a form of effort.	0.761		1.797
C13	I had the pleasure of listening to explanations related to Islamic philanthropic institutions.	0.805		1.939

Notes: Only items that meet the cut-off value.

Table 3. Fornell-Larcker Criterion

	Altruism	Attitude	Empathy	IR	MO	OR	PBC	PC	ST	SN	TC	ZI
<b>Altruism</b>	0,585											
<b>Attitude</b>	0,326	0,599										
<b>Empathy</b>	0,385	0,458	0,565									
<b>IR</b>	0,394	0,413	0,413	0,554								
<b>MO</b>	0,325	0,288	0,240	0,451	0,613							
<b>OR</b>	0,267	0,491	0,351	0,417	0,340	0,589						
<b>PBC</b>	0,263	0,424	0,417	0,459	0,335	0,460	0,601					
<b>PC</b>	0,349	0,475	0,417	0,483	0,319	0,410	0,438	0,594				
<b>ST</b>	0,269	0,130	0,158	0,439	0,437	0,244	0,258	0,238	0,620			
<b>SN</b>	0,268	0,365	0,319	0,462	0,423	0,435	0,458	0,436	0,388	0,560		
<b>TC</b>	0,288	0,452	0,384	0,376	0,248	0,496	0,467	0,474	0,184	0,366	0,624	
<b>ZI</b>	0,318	0,375	0,328	0,523	0,432	0,457	0,460	0,462	0,404	0,497	0,433	0,615

### 4.2. Structural Model

After getting the results of the validity and reliability of the model, the next step is to perform structural modeling to find out the coefficients and test the hypothesis. The results of structural testing are shown in table 4. To determine the level of the predictive variable, the values of  $R^2$  and  $Q^2$  must be measured. To find the value of  $Q^2$  on Smart PLS, it is necessary to take additional steps using the Blindfolding calculation ( $Q^2 = 1 - SSE/SSO$ ). Variables that have  $R^2$  of 0.75, 0.50, and 0.25 have a substantial (high), medium, and weak degree of analysis, while variables that have a  $Q^2$  value greater than 0, 0.25, and 0.50 describe small, medium, and large (Hair *et al.*, 2019).

The *ZISWaf* Intention variable has an  $R^2$  value of (0.693) in other words has a medium degree of analysis, while the Empathy and Perceived Credibility variables each have an  $R^2$  value of (0.331) and (0.487).  $Q^2$  values for *ZISWaf* Intention, Empathy, and Perceived Credibility, respectively (0.503), (0.213), and (0.350).

From the 9 hypotheses proposed, there were 3 rejected hypotheses (H2a, H3, and H5), while the other 6 of them proved to have a significant influence on *ZISWaf* Intention. Transaction Convenience has a value (0.392) towards Empathy and (0.532) towards Perceived Credibility. Organization Reputation has a value (0.211) towards Perceived Credibility. Perceived Credibility, Subjective Norm, and Perceived Behavioral Control each have values (0.183), (0.199) dan (0.175) towards *ZISWaf* Intention.



ZISWaf Intention Through Islamic Philanthropy Organizations, does Empathy Matter?

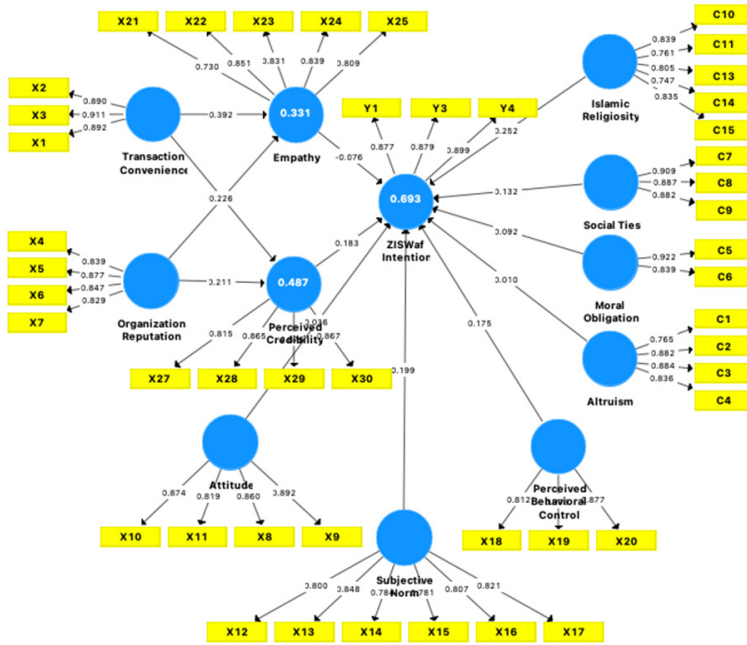


Figure 2. PLS results

Table 4. Hypothesis Testing

	Standard Deviation	T Statistics	P Values	Decision
H1a Transaction Convenience -> Empathy	0,079	3.426	0.001**	Accepted
H1b Transaction Convenience -> Perceived Credibility	0.090	5.935	0.000**	Accepted
H2a Organization Reputation -> Empathy	0,089	1.755	0.080	Rejected
H2b Organization Reputation -> Perceived Credibility	0,070	2.057	0.040*	Accepted
H3 Empathy -> ZISWaf Intention	0.096	0.548	0.298	Rejected
H4 Perceived Credibility -> ZISWaf Intention	0.089	2.057	0.040*	Accepted
H5 Attitude -> ZISWaf Intention	0.092	0.272	0.482	Rejected
H6 Subjective Norm -> ZISWaf Intention	0.075	2.644	0.008**	Accepted
H7 Perceived Behavioral Control -> ZISWaf Intention	0.076	2.299	0.022**	Accepted

Note(s): \* $p < 0.05$ , \*\* $p < 0.01$

### 4.3. Importance-Performance Matrix Analysis (IPMA)

IPMA analysis was conducted to determine which variables have the most significant influence on ZISWaf Intention. IPMA test results are shown in Figure 3. Islamic Religiosity is the most influential variable on ZISWaf Intention, followed by Perceived Credibility and Perceived Behavioral Control.

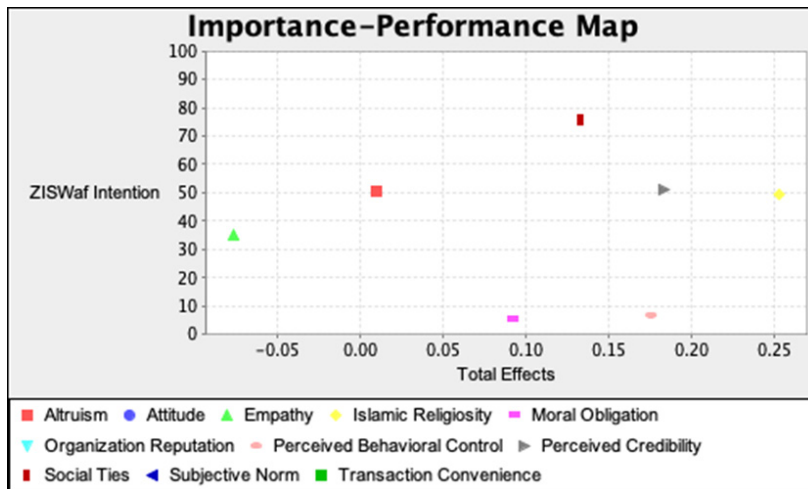


Figure 3. Importance-Performance Matrix Analysis

## 5. Discussion

This research seeks to find variables that influence ZISWaf payments through IPOs in Indonesia. From the 11 variables and 9 hypotheses used, several variables had no effect, and hypotheses were rejected. Figure 4. This is a summary of the results of the analysis carried out.

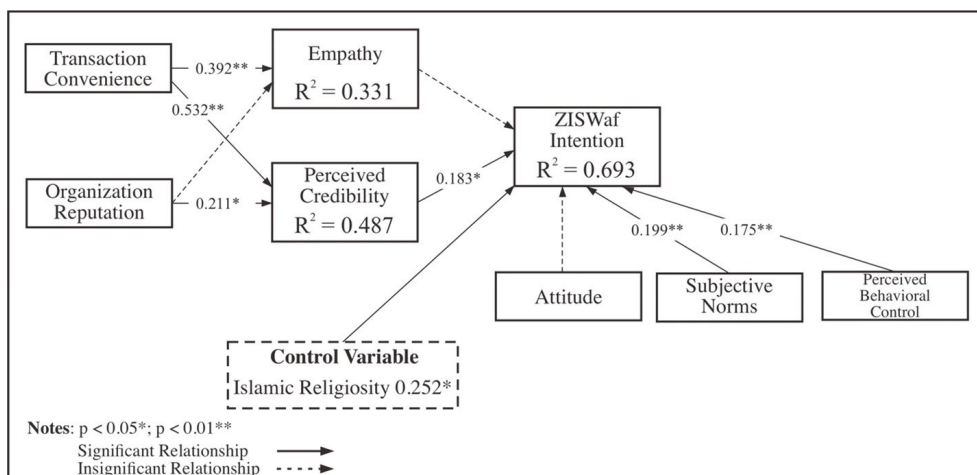


Figure 4. Model Summary

Simultaneously, the proposed model has a fairly good predictive rate with  $R^2 = 0.693$ . Attitude and Empathy are not proven to have a relationship to ZISWaf's Intention, while Organization's Reputation is not proven to have a relationship to Empathy.

Islamic Religiosity is the only control variable that is proven to influence ZISWaf Intention. Islamic Religiosity is built on 5 dimensions: Consequences, Tolerance, Enrichment, Contradiction, and Belief. This variable can be seen as "social capital" in this context, to encourage Muslims to pay ZISWaf through IPOs. From the results of the tests conducted, Islamic Religiosity was proven to have the greatest significance and coefficient value (influence) on ZISWaf Intention. This indicates that Muslims in Indonesia, have a preference to pay ZISWaf through IPOs because it is more able to accommodate the dimensions of religiosity they need. Although the Islamic Religiosity variable was only used in the context of ZISWaf payments in this research, in another research it was found that Islamic Religiosity affects the choice of banking services (Islamic Bank) (Usman, 2016). The findings of this research, in line with previous research, are in the context of a preference for the use of services of Islamic institutions such as Islamic Banks and IPOs.

Perceived Credibility is also proven to influence ZISWaf's Intention. This proves that the credibility of IPOs plays an important role in determining ZISWaf payments through IPOs. As explained at the beginning of this research, ZISWaf payments through IPOs are not an obligation but an option. ZISWaf payments through IPOs provide opportunities for more effective management and distribution of ZISWaf to the community compared to direct ZISWaf payments. However, from the results of the tests conducted, at least it can answer why ZISWaf funds collected through IPOs are still far from the existing potential. In the Indonesian context, the credibility of IPOs has proven to be one of the keys to increasing public interest in paying ZISWaf through IPOs, thus increasing the possibility of improving ZISWaf fund management in IPOs.

Empathy has not been shown to have any effect on ZISWaf Intention. If examined further, ZISWaf has a voluntary and mandatory nature, in contrast to only voluntary donations. Concerns about how funds are managed professionally and by Islamic values are a major concern compared to Empathy itself. Although empathy plays an important role in the context of donations through the crowdfunding (Lili et al., 2018), it does not apply in the context of ZISWaf payments through IPOs. Donations through crowdfunding are more specific to certain projects, in contrast to ZISWaf distribution which is long-term, and will depend heavily on the discretion of the fund management institution.

Perceived Behavioral Control and Subjective Norms, are derived variables from the Theory of Planned Behavior (TPB). This research found that these two variables have a positive influence on ZISWaf Intention. Perceived Behavioral Control is more internal, where individuals will conduct self-evaluation to adopt certain behaviors. Subjective Norm is proven to have a positive influence on ZISWaf Intention, this variable constructs how the views of the surrounding social environment affect certain intentions by individuals. This proves that a positive view of one's social environment towards ZISWaf payments through IPOs will affect the intention to pay ZISWaf through IPOs.

The research also found an indirect effect between Transaction Convenience and ZISWaf Intention, mediated by Perceived Credibility. This finding can mean, if IPOs offer an easy choice of ZISWaf payment transactions, it will increase credibility in the eyes of ZISWaf payers. Ease of payment and increased credibility will further result in increased intention to pay ZISWaf through IPOs. This finding by implication, can be used by IPOs to offer a wide selection of ZISWaf payment channels to increase credibility as well as ZISWaf payments through IPOs.

Organization Reputation is proven to influence Perceived Credibility, although it is not proven to have an indirect effect on ZISWaf's Intention. However, because this variable has a positive impact on perceived credibility, it cannot be ignored. Organization Reputation, in this case, is the reputation of IPOs in the formation of Perceived Credibility which has a direct impact on ZISWaf Intention.

## **6. Conclusion**

Returning to the main question of the research, from the results of testing conducted Islamic Religiosity became the most influential variable on ZISWaf Intention. This becomes social capital, for IPOs to be able to increase the collection and distribution of ZISWaf funds. Empathy is not proven to influence ZISWaf payments through IPOs, on the contrary, Perceived Credibility is one of the variables that is proven to have an influence and plays an important role in ZISWaf payments through IPOs. For variable control, only Islamic Religiosity has been shown to influence ZISWaf Intention.

The findings in this research can be a recommendation for IPOs strategy steps to prioritize increasing institutional credibility, compared to other marketing issues. Another thing that deserves attention is how the ability of IPOs to offer a variety of payment channels that make it easier for ZISWaf payers. The government, which in this context is a regulator, can play a role, one of which is through the role of supervision of IPOs as an effort to increase the credibility of IPOs.

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