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## Article

# Factors influencing charitable giving in Malaysia : an Islamic perspective

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# FACTORS INFLUENCING CHARITABLE GIVING IN MALAYSIA: AN ISLAMIC PERSPECTIVE

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## ABSTRACT

**Purpose** — This study aims to discover how Islam, as a religion, influences its believers to contribute in the form of gifts, donations or charity, generally referred to as *tabarru'*.

**Design/Methodology/Approach** — Structural equation modelling analysis was used to investigate the online questionnaire responses from 402 Muslims who have contributed to charity.

**Findings** — The study finds that only *targhīb* (reward) and *tarhīb* (threat) have a significant positive relationship with *tabarru'*, while *ihsān* (excellence) and *ukhūwah* (brotherhood)—despite showing positive influence—are not significant. It also highlights that the influences of *targhīb* and *tarhīb* are more robust when the respondent has a higher level of education.

**Originality/Value** — To the best of the authors' knowledge, only a few studies on the influence of religion on charitable behaviour have been carried out. So far, no study has looked at the determining variables from the standpoint of Islam.

**Research Limitations/Implications** — Due to constraints of time and research funding, the sample population was not drawn from all states in Malaysia. The sample was restricted to Malaysians in Sabah, Malaysia.

**Practical Implications** — This study highlights that non-profit organisations in Malaysia, especially those from an Islamic background, should be able to organise their fundraising strategies with an emphasis on the factors of *targhīb* and *tarhīb*.

**Keywords** — Brotherhood, Charity, Donation, Reward, Threat

**Article Classification** — Research Paper

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## INTRODUCTION

*Tabarru'* (giving) is a highly encouraged act in Islam. According to Rizal and Amin (2017), charity is a significant responsibility for Muslims to perform. There is also extensive support from the Qur'ān and hadith that clarify the value of generosity. For instance, Qur'ān (57:18) states: 'Indeed, the men who practise charity and the women who practise charity and [they who] have loaned Allah a goodly loan—it will be multiplied for them, and they will have a noble reward'. Jarīr ibn 'Abdullāh related: 'I gave the pledge of allegiance to the Prophet (SAW) for offering prayer perfectly, giving zakat, and to sincerely wish well for every Muslim' (Bukhārī).

There are different forms of charity in Islam, each with its own execution but with a common goal of strengthening fairness and public well-being (Al-Zuhayli, 1997). Generally, there are five types of giving in Islam, including zakat (obligatory alms), *ṣadaqah* (voluntary charity), *hibah* (gift), waqf (Islamic endowment), and *waṣiyyah* (bequest). Zakat is an Islamic religious obligation imposed on the rich and well-to-do members of the society to be distributed to the poor and needy, as well as other beneficiaries stipulated in the Qur'ān (9:60). The basic goal of zakat is to preserve the poor and disadvantaged's socioeconomic well-being. *Ṣadaqah*, on the other hand, is solely donated to the poor and needy (Al-Zuhayli, 1997). *Hibah* is simply a gift; the recipient could be wealthy or a non-Muslim (Muda, 2008). Waqf is similar to an endowment; an asset is made irrevocably inalienable, and its proceeds are donated in perpetuity to designated beneficiaries, usually defined by certain shared attributes. Its essential elements include the donor, the waqf asset, the declaration of intention, and the recipient. Lastly, *waṣiyyah* is an asset donation that becomes effective when the testator dies (Muda, 2008).

The *tabarru'* system in Islam has an enormous impact and contribution to the society. As stated by Bidin *et al.* (2009), the allocation of zakat funds can benefit production and stimulate a country's economic performance via an increase in individuals' purchasing power. Development of society could also be more dynamic if zakat funds are efficiently used. According to Jalil and Muda (2008), *ṣadaqah* represents complementary funding that supports any shortfalls occurring in zakat funds or other funds such as waqf. *Ṣadaqah* is entirely flexible and can be used in multiple forms and sectors. Similarly, as argued by Abd Rashid and Hassan (2013), *hibah* is highly beneficial because its administration can meet the recipients' needs. Waqf assists in the reduction of national debt, supports the development of education, enhances the healthcare sector, alleviates the plight of the needy, protects the sustainability of Islam, and promotes overall community development.

In the past half-century, charitable donations have consistently continued to increase during quiet as well as severe economic times. Normally, the total charitable funds' donation exceeds 2 per cent of the gross domestic product (GDP) in the United States of America (List, 2011). In Malaysia, more than MYR3 billion of zakat were collected in 2019. At the same time, the collection of cash waqf of more than MYR20 million was registered in Malaysia in 2018 (Abd Jalil, 2018). Overall, it is noted that the funds collected in different charity funds increased compared to a decade ago. The fact that the zakat amount collected is considerably higher than waqf funds is not surprising, as waqf is a voluntary act while zakat is compulsory for Muslims whose wealth exceeds the *niṣāb* (the minimum amount of wealth on which zakat is due).

However, even though zakat is mandatory in Islam, there are still many people who do not pay it, as enforcement is difficult to implement compared to income tax. According to Manat

(2006), despite extensive provisions on offences and penalties, these cannot be fully enforced due to specific problems such as staff constraints, infrastructure issues, inadequate skills of enforcement personnel and the administrative structure of zakat. Still, even with the weak enforcement, the collection figures tend to be relatively high. This raises the question as to whether there are specific factors that influence Muslims' donations other than legal compulsion.

Zakat, waqf, *ṣadaqah*, *hibah* and *waṣīyyah* are all related to religion, and the factor of religion has been shown to have a significant impact on the donor's intention to help the needy and the poor (Al-Zuhayli, 1997). However, there are limited studies that explain how Islam as a religion encourages its followers to give charity. This study thus aims to examine the factors that influence Muslims to donate from the point of view of Islam. Consequently, it is expected to fill the void in the corpus of knowledge pertaining to giving from the Islamic perspective. This research is likely to contribute significantly to the development of Islamic giving theory. Practically, fundraisers can make use of this conceptual model to better understand their donors and develop their marketing strategies.

This paper is organised as follows: following the introduction, the second section discusses the theoretical literature and reviews past studies on the subject. The third section highlights the research methodology whilst the fourth one presents the findings. The next sections then discuss the results and conclude the paper.

## LITERATURE REVIEW

This research is unique in at least two aspects. First, it considers *targhīb* (reward), *tarhīb* (threat), *ihsān* (excellence), and *ukhūwah* (brotherhood) as independent variables that affect donations. These have been overlooked in previous studies such as Mohd Noor *et al.* (2015), which examined factors such as demographics, perceived generosity, financial security, and religiosity, leading to disparate outcomes and contributions. Second, the current study includes education as a moderating variable in the interactions between *targhīb*, *tarhīb*, *ihsān*, *ukhūwah*, and *tabarru'*, whereas Noor *et al.* (2015) regard education simply as an exogenous variable at best.

According to giving theories, people give for a variety of reasons. Green and Webb (1997) provide three reasons for charitable behaviour, notably interpersonal motives, societal motives, and economic considerations. Based on these reasons, the charitable behaviour hypothesis may be divided into two categories: selfish and selfless behaviour. This categorisation is drawn from a variety of theories related to giving including, but not limited to, social conformity (Asch, 1951), the theory of social exchange (Blau, 1964), the theory of social responsibility (Berkowitz, 1972), tax incentive (Becker, 1974), financial ability (De Alessi, 1975) and the negative state model (Cialdini *et al.*, 1981).

There are various elements that impact a donor's inclination to contribute, according to empirical evidence. The religious aspect is one of the reasons why people give. Individuals who believe religion is essential are more likely to be donors (Amin, 2016). Ostrower (1997) discovered diverse giving patterns that reflect different sources of donor identification, such as religion, race and gender, and explained why particular types of donors are more or less inclined to deviate from their class's prestige hierarchy in their philanthropy. Teah *et al.* (2014) investigated the impact of religious beliefs on charitable attitudes and the motivation to give, and found that religious beliefs modulate the relationship between generous views and willingness to

give. The influence of religion on charity donation also affects the rich. Doces *et al.* (2022) further discovered a significant relationship between religion (without referring to any specific religion) and charitable donations.

There are also findings that charitable donations among Muslims are influenced by Islamic belief and faith (Brodard, 2022; Taş *et al.*, 2022). The findings of Chetoui *et al.* (2022) point to a significant moderating effect of Islamic religiosity, i.e., individuals who consider themselves to be highly religious are more likely to develop a favourable attitude towards donating and, as a result, are more likely to donate.

Altruism refers to a deed that benefits others for mutual well-being (Kerr *et al.*, 2004). It is a core component of many religious traditions and secular worldviews, including moral values. The idea of ‘others’ to whom care should be directed to, on the other hand, varies among cultures and faiths. According to Rizal and Amin (2017), altruism is viewed as *ihsān*, which means showing compassion towards others, particularly those who are weak or helpless, describing a person’s disposition of doing good towards parents, brothers, sisters and neighbours. Hence, the greater the degree of altruism, the greater the proclivity to undertake charitable giving.

To gain the reward as promised by religion, one must sacrifice something in the name of charity giving. Green and Webb (1997) categorised the behaviour of charity giving in exchange for something as ‘selfish’ behaviour, which is the opposite of altruism. The theory that explains this phenomenon is the social exchange theory (SET), established by Blau (1964). The theory holds that human relationships are formed via subjective cost-benefit analysis and alternative comparisons. People who participate in contracts are rationally aiming to maximise profits. Individuals strive to maximise revenues while minimising expenses when dealing with others. People manage their behaviour through their expectations for rewards and expenses because it is difficult to know the precise advantages and costs involved when interacting with someone before encounters occur. Blau (1964) proposed in his ‘basic philanthropy model’ that gratitude from beneficiaries and social approval from peers are the rewards for giving charity donations.

Based on the theories discussed, it is understood that the behaviour of giving (*tabarru*) might be influenced by religion, altruism (Pfатtheicher *et al.*, 2022), care for others (Myers *et al.*, 2022), or it could also be due to seeking benefits for themselves (Gao *et al.*, 2022).

### ***Targhīb***

The term *targhīb* comes from the Arabic verb *raghaba*, which, when used with the preposition *fī*, means ‘to desire or covet’ something. *Targhīb* means ‘to awaken a desire’ in someone for something. One way of doing that is to create an expectation of reward. The Qur’ān and hadith contain numerous texts that encourage individuals to undertake good deeds, with the promise of recompense. For example, the Qur’ān (2:245) states:

Who will give Allah a good loan, which He will increase for him many times over? It is Allah who withholds and Allah who gives abundantly, and it is to Him that you will return (Translated by Abdel Haleem).

The concept of *targhīb* motivates a person to donate for a reward in the Hereafter. A Muslim is also promised to get God’s help in the world by giving donations. The Prophet (SAW) stated: ‘Allah will help His servant so long as that servant is helping his brother’ (Muslim). However, a

person may give charity not because they want to help the recipients but, rather, mainly because they are motivated by the reward offered. This phenomenon is quite similar to the social exchange theory, which states that an individual expects a reward when donating. According to the findings of Liu *et al.* (2021), users' intentions to donate money are positively influenced by their enjoyment, social interaction, the quality and quantity of the information. According to Doces *et al.* (2022), the decision to donate is unaffected by the trigger, but the likelihood of donations is positively, significantly, and statistically affected by one's belief in heaven and hell.

There are several researches that back up the notion of giving in exchange for something in return. Political gains and tax incentives, according to Cage and Guillot (2021), drive people to give. Green and Webb (1997) support this conclusion. In the context of anthropology, the motivations for giving can range from agonistic, where the donors seek personal gain or happiness, to altruistic, where the givers seek to maximise the recipient's enjoyment (Rizal & Amin, 2017). Dawson (1988) discovered that career advancement and income advantages motivate charitable giving. Some people seek rewards such as increased recognition, including social rewards such as new friendship and increased sense of community (Mixer, 1993; Broadbridge & Horne, 1994).

Based on the above discussion, the first hypothesis is stipulated as follows:

H<sub>1</sub>: There is a significant relationship between *targhīb* and *tabarru*’.

### ***Targhīb***

The term *targhīb* comes from the Arabic verb ‘*rahaba*’, which means ‘to fear’. The infinitive *targhīb* means ‘to frighten’. Allah (SWT) threatens punishment for committing acts He has prohibited, or neglecting the obligations He has commanded (Al-Bani, 2000). As such, *targhīb* applies to religious obligations in Islam such as *ṣalāh* (prayer), zakat, fasting during the month of Ramadan, and hajj (pilgrimage). The concept is rarely applied to practices that are encouraged but not mandatory in Islam, such as *dhikr* (remembrance of Allah), fasting every Monday, and *sadaqah*. This is because the non-practice of voluntary acts does not make the individual a sinner.

As Muslims realise that the non-payment of zakat involves punishment, they are motivated to give zakat. So far, according to the authors' research, there is still no empirical literature on the influence of *targhīb* on giving. Nonetheless, previous studies have shown that one of the motivations for giving is fear (Chan & Septianto, 2022). Other studies have highlighted negative motivations such as anxiety and insecurity as factors for people to give (Hepworth *et al.*, 2021). Bagozzi and Yi (1988) found that public commercials aimed at minimising the frequency of kids' exploitation elicit unpleasant feelings, which then result in empathetic responses and the choice to aid. According to Bagozzi and Moore (1994), people are motivated to contribute because they fear that there are children who will experience child abuse if they do not help. Although empirical literature does not discuss the repercussions in the afterlife, it demonstrates that individuals contribute because they are afraid of something.

It was narrated that ‘Adiyy bin Hatim said: ‘The Messenger of Allah mentioned the Fire, and he turned his face away (as if seeing it) and sought refuge with Allah from it’. (One of the narrators) Shu’bah said: ‘He did that three times, then he said: ‘Protect yourselves from the Fire

even with half a date, and if you cannot find that, then with a good word.’ (Sunan an-Nasa’i 2553).

Based on the above discussion, H<sub>2</sub> is hypothesised as follows:

H<sub>2</sub>: There is a significant relationship between *tarhīb* and *tabarru’*.

### ***Ihsān***

The Muslim’s responsibility to attain excellence in worship is known as *ihsān* in Islam. Muslims, for example, make an effort to worship Allah (SWT) as if they can see Him, and even if they cannot, they are assured that Allah (SWT) is always watching over them. It is widely accepted that an individual can only achieve *ihsān* with the assistance and direction of God, who rules over everything.

In the conventional theory of giving, the concept of *ihsān* shares a commonality with the theory of altruism. While the term *ihsān* originates from Islam, altruism is initiated from the religion of Christianity. Rizal and Amin (2017) defined altruistic behaviour as an aim that is not motivated by monetary gain; it is about the act of giving without expecting something in return. Some wealthy people donate because they have a strong desire to help others (Breeze, 2013). However, the empirical data on altruism is inconsistent, which is not unexpected given that people are born selfish, according to Amin (2016). Materialist psychology avers that true altruism cannot be proved and that alternative egoistic theories (e.g., reinforcement) are sufficient to explain it.

Nonetheless, a narration recorded in Bukhārī and Muslim shows the altruistic behaviour that prevailed among the companions (AS) during the time of the Prophet (SAW). It is reported that one of the Prophet’s (SAW) companions had a visitor; the companion (RA) asked his wife: ‘Do you have something to entertain guests?’ She replied: ‘No, just enough food for our children’. The husband said: ‘Distract them with something, and when the guest enters put out the lamp, and we’ll give him the impression that we’re eating.’ So they sat down, and the guest had his meal while his hosts went hungry. In the morning, they went together to the Prophet (SAW), who praised them, saying: ‘Allah was well pleased with your treatment of your guest last night.’

Based on the above discussion, H<sub>3</sub> is hypothesised as follows:

H<sub>3</sub>: There is a significant relationship between *ihsān* and *tabarru’*.

### ***Ukhūwah***

By definition, *ukhūwah* means brotherhood. This concept is exemplified in the stories of the companions of Prophet Muhammad (SAW). For example, it is reported that Ibn Umar said: ‘One of the associates of Prophet (SAW) was given the head of a goat’. He said: ‘So and so, and their families need this more than we do’. Ibn Umar related: ‘So he sent the gift to the other, and the gift was continually sent from one person to another, passing between seven houses until it finally came back to the one who first gave it’. In another incident ‘Ikrimah, lying mortally wounded, asked for water to drink, and then he saw Suhayl looking at him, so ‘Ikrimah said: ‘Give it to him’. Just as Suhayl was about to drink, he saw al-Harith gazing at the water. Suhayl said, ‘Give it to him’. By the time the water came to al-Harith, he had passed away. All three had died without a chance to taste the water (Reported by Ibn Sa’d in al-Tabaqat).

In Islam, *ukhūwah* is a broad concept that would include treating people with kindness, treating others the way we want to be treated, and uniting around shared ideals. To gain the love of Allah, Muslims establish a bond of brotherhood among themselves which develops a sense of camaraderie, community, and shared purpose in society. Given this bond, the believers work together to achieve the religion's goals and to live up to its ideals. The Qur'ān highlights this concept in several verses (e.g., Qur'ān, 3:103; 9:71). Qur'ān (49:10) states: 'The believers are brothers, so make peace between your two brothers and be mindful of God, so that you may be given mercy' (Translated by Abdel Haleem).

The bond of brotherhood encourages people to give. They give because they want to see others benefit (Mane, 2018). Broadbridge and Horne (1994) examined the demographics of a charity's volunteer workforce and studied its work patterns and motives. They found that one of the reasons for volunteering was because there was a buddy in the business. Brotherhood does not always have to be based on religion or race; *ukhūwah* can come among people from any part of the world.

Based on previous research, the following hypothesis is considered:

H<sub>4</sub>: There is a significant relationship between *ukhūwah* and *tabarru* '.

### The Moderating Effect of Education

Many scholars examine the influence of education in human interactions in the light of intellectual capabilities (Sun & Zhang, 2006). To test education as an antecedent, measuring it is vital. Generally, education is gauged on the basis of levels—for example, high school (college), bachelor's degree (undergraduate), and graduate degree (postgraduate). Respondents' education was also divided into five groups by Al-Gahtani (2008): less than high school, high school, some college, college graduates, and postgraduates. This article will examine education from the perspective of those who have a Malaysian education certificate to those who have a PhD.

According to Onitilo *et al.* (2004), people with a higher level of education and age tend to be more generous contributors. The majority of studies that utilised education as a variable in their research discovered a positive relationship between education and donation (Bekkers & Wiepking, 2011). Park *et al.* (2019) found that phased education was successful in altering people's 'readiness to donate' a household member's organs, should the situation arise, but it had an inadequate influence on altering people's 'desire to donate' a household member's organs. It was also found that after learning about blood transfusions and their life-saving advantages through education or personal experience, people were more ready to donate blood (Pule *et al.*, 2014). Teah *et al.* (2014) further pointed out that youths' contributions to charity organisations and charitable causes increased as a result of global concerns and greater knowledge and education.

In this study, the information about the advantages of *ṣadaqah*, punishment for those who do not pay zakat, and stories of the Prophet's (SAW) companions will be more known if people are more educated. Hence, the following hypotheses were developed:

H<sub>5</sub>: Education can moderate the relationship between *targhīb* and *tabarru* '.

H<sub>6</sub>: Education can moderate the relationship between *tarhīb* and *tabarru* '.

H<sub>7</sub>: Education can moderate the relationship between *iḥsān* and *tabarru* '.

H<sub>8</sub>: Education can moderate the relationship between *ukhūwah* and *tabarru* '.



## RESEARCH METHODOLOGY

### Samples

This study's unit of analysis is Muslim people who have made donations in Sabah, Malaysia. A self-directed questionnaire was employed as the tool. Data were obtained by utilising online social media, namely Facebook, with a non-probability convenience sampling method. More than 600 surveys were conducted among potential donors via their Facebook profiles, but only 402 were usable, resulting in a 67.1 per cent response rate. The usable questionnaires in this study followed the rule of thumb of a 10-to-1 ratio of the number of latent variables to be evaluated as the minimal number of respondents.

A partial least square (PLS) analysis was conducted to examine the connection between the components of the study model using the SmartPLS 3.2.9 software. Hair *et al.* (2014) provided the criteria for reporting the Partial Least Square-Structural Equation Modelling (PLS-SEM) method that was followed.

### Measures

Previous research was reviewed to identify the measuring items for the questionnaire. The items were, however, modified to suit the needs of this study. According to Amin *et al.* (2014), conventional theory can be employed as long as it does not contradict the Sharī'ah. To assess the anticipation of receiving a reward, the *targhīb* factor was modified from Foulkes *et al.* (2014). The study also takes into account the element of *tarhīb*, which is likely to influence a donor who acts out of the fear of punishment. Battery items for *ihsān* are adapted from Rizal and Amin (2017). Items of the *ukhūwah* factor were adopted from prior studies as well (Mokthar, 2019). The purpose of including such items is to assess the donor's fraternity spirit.

To assess donors' education level, the items for education as a moderator variable were taken from Al-Gahtani (2008). The surveys were gauged using a 5-point Likert scale: from a low of 1 that denotes strongly disagree to a high of 5 that denotes strongly agree.

## RESULTS

### Respondents' Profile

A total of 402 respondents were included in the final sample. Based on the responses collected, 64.68 per cent of respondents were female, while the remaining 35.32 per cent were male. The majority of the respondents worked in the government sector, accounting for 56.97 per cent of the sample, while 20.40 per cent were employed in the private sector, and 22.64 per cent were self-employed. As for the level of education, the highest number of graduates is 45.77 per cent. The remaining education levels are Master's (20.15 per cent), STPM/Diploma (19.65 per cent), SPM and below (7.21 per cent), PhD (5.72 per cent) and Certificate level (1.49 per cent). In this particular study, undergraduate degree, Master's and PhD fall under the 'High Education Group', while the STPM/Diploma, Certificate level and SPM and below fall under the 'Low Education Group'.

### Reliability Analysis

**Table 1** summarises the findings of loadings and alpha values used to examine the measurement items' inter-item consistency. The reliability levels were set at 0.7, as recommended by Nunnally

& Bernstein (1979). Cronbach's alpha values in this study exceeded the necessary indices. Items TR2 (i.e., I give zakat because I don't want to sin) and TR5 (i.e., the hadith says that a person's religion isn't flawless if he doesn't aid others, therefore I give zakat) were removed because they did not match the factor loading requirement of 0.7. It was then concluded that the measurements were accurate and the next step of the study was pursued.

**Table 1: Results of Reliability Test**

Constructs	Cronbach's Alpha ( $\alpha$ )	No. of Items
<i>Ihsān</i>	0.924	5
<i>Ukhūwah</i>	0.982	5
<i>Tabarru'</i>	0.928	5
<i>Targhīb</i>	0.939	3
<i>Tarhīb</i>	0.912	5

Source: Authors' own

### Construct Validity

Following Hair *et al.* (2014), the values of items (in bold and italic) examined were greater than 0.5, demonstrating the construct validity. As seen in **Table 2**, all items measuring a single construct have a high load on that construct and a low load on the other constructs, indicating construct validity (IK: 0.7639-0.9692; IS: 0.7556-0.9542; TU: 0.7159-0.9375; TG: 0.8472-0.9225; TR: 0.8875-0.9506).

**Table 2: Factor Loadings**

Construct/ Items	<i>Ukhūwah</i> (IK)	<i>Ihsān</i> (IS)	<i>Tabarru'</i> (TU)	<i>Targhīb</i> (TG)	<i>Tarhīb</i> (TR)
IK1	<b>0.7805</b>	0.0263	0.0066	0.005	0.001
IK2	<b>0.9692</b>	0.0147	0.0266	0.0117	0.077
IK3	<b>0.8426</b>	0.0413	0.0197	0.0262	0.0056
IK4	<b>0.7639</b>	0.0342	0.0086	0.0057	0.0014
IK5	<b>0.7721</b>	0.0291	0.0061	0.0028	0.0007
IS1	0.0148	<b>0.9302</b>	0.2894	0.1117	0.1519
IS2	0.0100	<b>0.9399</b>	0.3159	0.1489	0.1714
IS3	0.0266	<b>0.9542</b>	0.3058	0.1239	0.1500
IS4	0.1167	<b>0.7952</b>	0.2036	0.1454	0.1273
IS5	0.0384	<b>0.7556</b>	0.2026	0.0951	0.1084
SD1	0.0468	0.2802	<b>0.8999</b>	0.4458	0.5183
SD2	0.0345	0.3566	<b>0.9375</b>	0.486	0.5228
SD3	0.0513	0.3283	<b>0.9218</b>	0.4797	0.5038
SD4	0.0527	0.267	<b>0.9290</b>	0.4937	0.5311
SD5	0.0296	0.1425	<b>0.7159</b>	0.9367	0.3604
TG1	0.0163	0.161	0.6067	<b>0.8934</b>	0.3171
TG2	0.0602	0.1167	0.5538	<b>0.8472</b>	0.2643
TG3	0.0340	0.1005	0.6348	<b>0.9225</b>	0.2987
TG4	0.0098	0.1178	0.6185	<b>0.9202</b>	0.3018
TG5	0.0451	0.1399	0.6344	<b>0.9016</b>	0.3372
TR1	0.0686	0.132	0.5154	0.3129	<b>0.9282</b>
TR3	0.0743	0.2082	0.558	0.3623	<b>0.9506</b>
TR4	0.0876	0.1016	0.4393	0.253	<b>0.8875</b>

Note: Bold values are loadings for items that are above the recommended value of 0.5.

Source: Authors' own

### Convergent Validity

Convergence validity is assessed using factor loadings, composite reliability (CR), and average variance extracted (AVE). The convergent validity, as proposed by Hair *et al.* (2014), analyses the degree of agreement between several items that measure the same ideas. The communality values (CV) for all items in **Table 3** surpassed the suggested value of 0.5. The composite reliability values, which show how well the construct indicators suggest the latent construct, varied from 0.9161 to 0.9538, which were likewise higher than the recommended value of 0.7.

The AVE calculates the variation collected by the indicators as a function of measurement error; values larger than 0.50 support construct validity. The extracted AVE was between 0.6877 and 0.8509. The results show that all five constructs are reliable measures of their respective constructions based on their parameter estimations and statistical significance.

**Table 3: Results of Measurement Model**

Constructs	A	CV	CR	AVE	Loadings
<i>Ukhūwah</i> (IK)	0.9827	0.6877	0.9161	0.6877	
I give zakat because I love my fellow believers					0.7805
I give zakat because of the brotherly spirit in Islam					0.9692
The stories of the companions of the Prophet (SAW) who gave a lot of zakat encouraged me to give zakat					0.8426
The stories of the companions of the Prophet (SAW) who made sacrifice because of other companions motivated me to give zakat					0.7639
I give priority to Muslims first when giving zakat					0.7721
<i>Ihsān</i> (IS)	0.9247	0.7725	0.9439	0.7725	
I give zakat because I love Allah					0.9302
I give zakat because I know Allah is omniscient					0.9399
I give zakat because I am a Muslim					0.9542
I give zakat because I believe in Allah					0.7952
I give zakat because God sees my deeds					0.7556
<i>Tabarru'</i> (TU)	0.9287	0.7828	0.947	0.7828	
I often give zakat					0.8999
Zakat giving is one of my pious practices					0.9375
I give zakat whenever there is an opportunity					0.9218
I have practised zakat giving for a long time					0.929
I like to give zakat					0.7159
<i>Targhīb</i> (TG)	0.9393	0.8053	0.9538	0.8053	
I give zakat because I want to go to heaven					0.8934
I give zakat because I want a reward from Allah					0.8472
I give zakat because I want the <i>riḍā</i> (pleasure) of Allah					0.9225
The hadith regarding the reward of giving zakat motivated me to give zakat					0.9202
The Qur'ānic verses regarding the benefits of giving zakat motivated me to give zakat					0.9016
<i>Tarhīb</i> (TR)	0.9125	0.8509	0.9448	0.8509	
I give zakat out of fear from going to hell					0.9282
I give zakat because I do not want God to be angry with me					0.8875
The verses of the Qur'ān regarding the punishment of those who do not pay zakat motivated me to give zakat					0.9220

Notes: The questionnaire was distributed in the Malay language. TR2 and TR5 were deleted due to low loading.

Source: Authors' own

### Discriminant Validity

By analysing the correlations between the measures of possibly overlapping conceptions, discriminant validity assesses the degree of item distinction between constructs or separate concepts. The model's items should have a larger loading on their constructs, and the average variance shared by each construct and its measures should be higher than the variance shared by the construct and other constructs. As demonstrated in **Table 4**, the squared correlations for each construct are less than the average variance obtained by the indicators evaluating that construct, suggesting excellent discriminant validity. The results demonstrate that the measurement model has adequate convergent and discriminant validity.

**Table 4: Discriminant Validity of Constructs**

Constructs	IS	IK	TU	TG	TR
<i>Ihsān</i> (IS)	0.7725				
<i>Ukhūwah</i> (IK)	0.0215	0.6877			
<i>Tabarru'</i> (TU)	0.3066	0.0483	0.7828		
<i>Targhīb</i> (TG)	0.1416	0.0319	0.6803	0.8053	
<i>Tarhīb</i> (TR)	0.1636	0.0824	0.5505	0.3393	0.8509

Note: Correlation is significant at 1 per cent level (2-tailed)

Source: Authors' own

### Hypothesis Testing

The hypothesis testing results are presented in **Table 5**. *Ihsān*, *ukhūwah*, *targhīb* and *tarhīb* explained 60.8 per cent of the variation in the amount of *tabarru'*, according to the  $R^2$  value of 0.608. *Tarhīb* ( $= 0.3379$ ,  $p = 0.05$ ) and *targhīb* ( $= 0.5407$ ,  $p = 0.01$ ) were both substantially linked to *tabarru'* ( $= 0.3379$ ,  $p = 0.05$ ). *Ihsān* ( $= -0.007$ ) and *ukhūwah* ( $= 0.1795$ ) were not significant predictors of *tabarru'*.  $H_1$  and  $H_2$  were reinforced by the results.  $H_3$  and  $H_4$  were not. The findings reveal that *targhīb* is the greatest vital predictor of *tabarru'*, followed by *tarhīb*; this explains that the greater the *targhīb* variables, the greater the desire to make *tabarru'*.

**Table 5: Path Coefficients and Hypothesis Testing**

Hypothesis	Relationship	Coefficient	t-value	Supported
H <sub>1</sub>	<i>Tarhīb</i> → <i>Tabarru'</i>	0.3379	1.9837	Yes**
H <sub>2</sub>	<i>Targhīb</i> → <i>Tabarru'</i>	0.5407	2.6236	Yes**
H <sub>3</sub>	<i>Ihsān</i> → <i>Tabarru'</i>	0.1795	0.9031	No
H <sub>4</sub>	<i>Ukhūwah</i> → <i>Tabarru'</i>	0.007	0.0482	No
H <sub>5</sub>	Moderation Effects of High Education Level (Total Effects 0.3451)			
H <sub>6</sub>	<i>Tarhīb</i> → <i>Tabarru'</i>	0.3451	2.0292	Yes**
	<i>Targhīb</i> → <i>Tabarru'</i>	0.5212	2.6491	Yes**
H <sub>7</sub>	Moderation Effects of Low Education Level (Total Effects 0.3189)			
H <sub>8</sub>	<i>Tarhīb</i> → <i>Tabarru'</i>	0.3189	2.0058	Yes**
	<i>Targhīb</i> → <i>Tabarru'</i>	0.5212	3.3207	Yes**

Note: \*\* Significant at 5 per cent level

Source: Authors' own

The results show that the fact of having high or low education levels does not guarantee the intention of *tabarru'* among Malaysians. Individual education will act as a stimulator to align with the willingness to give. Based on **Table 5**, education levels only act as a moderator for *targhīb* towards *tabarru'* with  $\beta = 0.5212$ ,  $t$ -value = 2.6491 and *tarhīb* towards *tabarru'* with  $\beta = 0.3451$  and  $t$ -value = 2.0292. Interestingly, education levels act as a moderator for both *tarhīb* and *targhīb* and both high and low levels of education groups, but not for *ihsān* and *ukhūwah*. The findings in this study suggest that education level acts as a moderator to measure the intention to make *tabarru'* as a result of *ihsān* and *ukhūwah*.

## DISCUSSION

While various past studies have examined giving behaviour from Western perspectives, this study examined the issue from an Islamic worldview. The results of this present study indicate that two intrinsic variables, notably *targhīb* and *tarhīb*, have a strong positive relationship with *tabarru'* and thus represent important motivational factors that influence individuals' giving behaviour. In other words, from the general perspective, the factors of reward and fear of punishment affect Muslims' giving behaviour.

The finding that *tarhīb* affects giving behaviour is consistent with the findings of Zubairi and Siddiqui (2019), who highlighted that the psychological factors that have an impact on donors' behaviour are gratification, self-esteem, self-image, empathy, pity, fear and anxiety. The findings of Lee and Andrade (2011), who stated that fear influences an individual's decision on financial activity, also support this research. In addition, the findings coincide with a hadith narrated by Anas ibn Mālik about a companion who immediately donated part of his wealth upon hearing a Qur'ānic verse which stated that the afterlife's reward could not be achieved unless one donates what he loves; fearing that he cannot achieve it.

Similar to the findings of Faulk *et al.* (2020), who revealed that donors are positively driven by profit incentives, this study also proved that *targhīb* has a strong positive relationship with *tabarru'* behaviour. Accordingly, Muslim donors are expected to make *tabarru'* when they are reminded of the reward of giving. Even prior to this study, this strategy has been adopted by fundraisers to motivate donors to donate. On another note, a hadith recorded the good deed of an individual who donated his camels in the way of Allah (SWT). Abū Mas'ūd al-Anṣārī reported that a man came to the Prophet (SAW) with a bridled she-camel and said: 'This is [offered] in the way of Allah'. The Prophet (SAW) responded: 'You will have seven hundred she-camels for it on the Day of Judgment, all of them with bridles' (Muslim, 2006, hadith no. 5005).

As this research anticipated, the factor of education played a substantial role as a moderator between *tarhīb*, *targhīb* and *tabarru'*. The higher a person's level of education, the more knowledge he has. The influence of *tarhīb* and *targhīb* was thus found to be greater on respondents with higher education levels than respondents with low education levels. Despite the difference in areas sampled, a study by Low *et al.* (2020) backs up the findings of this study by proving that education impacts knowledge, which in turn drives human actions.

## CONCLUSION

The role of religion in shaping human behaviour has long been demonstrated and proven by past researchers. In the context of philanthropy, past empirical studies have shown that religion plays a significant function as an explanatory variable of giving behaviour. Studies that examined charity within the context of the religion of Islam have demonstrated that Islam has an influence on Muslims' behaviour to give *tabarru'*.

This study specifically examined the factors from the point of view of Islam that can shape Muslims' attitude to make a contribution, gift, donation or charity (*tabarru'*). Based on Qur'ān and hadith, four factors were considered to have an influence on Muslims' behaviour to give *tabarru'*, notably *targhīb*, *tarhīb*, *ihsān* and *ukhūwah*.

Empirical analysis of data collected through an online social media convenience sampling approach that surveyed 402 respondents in Malaysia, however, shows that only *targhīb* and *tarhīb* play a significant and positive relationship with *tabarru'*, while *ihsān* and *ukhūwah*, although having a positive influence, did not have a significant impact on *tabarru'*. It was also found that the influence of *targhīb* and *tarhīb* was more robust when the respondents have a higher level of education.

Academically, this paper is believed to fill the gap in the body of knowledge in the discipline of philanthropy and Islamic studies. Future researchers can also use these findings to enrich their arguments. Practically, non-profit organisations in Malaysia, especially from an Islamic background, should be able to reorganise their fundraising strategy with an emphasis on the factors of *tarhīb* and *targhīb*.

One of the limitations faced by this study is that the respondents sampled did not come from all the states of Malaysia due to time and cost constraints. Future research may enlarge the sample of respondents surveyed across different states in Malaysia to assess Muslims' giving behaviour. The study also surveyed respondents only through social media. Future studies should take into account the elderly, who may be more influenced by religion, as target respondents. This study examined only education as a moderator variable. Future studies can consider other potential moderators or mediator variables such as gender and the level of religiosity. Adding another dimension to charitable giving by including both Islamic and non-Islamic factors that influence giving behaviours may further expand the scope and universality of future research. Lastly, future studies may incorporate qualitative methods such as interviewing Islamic scholars.

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