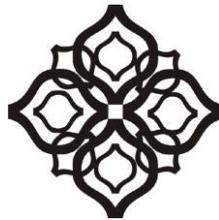


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**Table of Contents**

Family in Top Management Team and Firm Value: Do Gender and Education of Family Manager Matter? <i>Hadi Sumarsono</i>	146
Indonesian Consumers' Intention of Adopting Islamic Financial Technology Services <i>Anissa Hakim Purwantini, Fauzul Hanif Noor Athief, Faqiyatul Mariya Waharini</i>	171
Impact of Transparency and Accountability on Trust and Intention to Donate Cash Waqf in Islamic Microfinance Institutions <i>Zulfikar Ali Ahmad, Rusdianto</i>	197
Education Level, Spiritual Intelligence, and Love of Money: Do They Correlate to Ethical Perception? <i>Irma Istiarini, Uliya Arifah</i>	228
How Ramadan and Global Pandemic Affect Religiosity and Donating Behaviors <i>A'rasy Fahrullah, Moch. Khoirul Anwar, Ahmad Ajib Ridlwan, Prayudi Setiawan Prabowo, Ach. Yasin</i>	250
A Critical Review of the Market Efficiency Concept <i>Karwan Hussein Mustafa, Amanj Mohamed Ahmed</i>	271



# **How Ramadan and Global Pandemic Affect Religiosity and Donating Behaviors**

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## **Abstract**

Ramadan in the year of 2020 is the witness of global pandemic caused by the spread of Covid-19 that significantly alters human behaviors. In response to the current phenomenon, the present study is conducted to scrutinize how the holy month of Ramadan and global pandemic affect human religiosity and donating behaviors. To this end, this study employed a web-based questionnaire to gather the required data from 128 Indonesians who were voluntarily participated upon invitation. Using WarpPLS to analyze the data, the results showed that there was a significant influence of global pandemic situation and Ramadan on the level of religiosity. Moreover, the pandemic situation also encouraged the exist growth of donation institutions. This study further revealed the positive impact of the holy month of Ramadan and religiosity on human donating behaviors. In other words, Ramadan and global pandemic increased the level of human religiosity and the existence of donation institutions, as a results, their donating behaviors were also improved. However, this study found that the existence of donation institutions

did not have any influence on human donating behaviors. These results offer an implication that Ramadan and global pandemic obviously provide a direct impact on human donating behaviors.

**Keywords:** Donating Behaviors; Donation Institutions; Global Pandemic; Ramadan; Religiosity

## **Introduction**

The culture of helping is a characteristic possessed by Indonesian people (Munir, 2005). Indonesia, with the largest Muslim population in the world, certainly has various types of social activities often known as Islamic philanthropy. Judging from the type of source of funds, philanthropy in Islam consists of infaq, alms, zakat, waqf, and endowments. Philanthropy can contribute positively to Indonesia's economic development. Although the presence of philanthropic institutions has not significantly contributed to poverty alleviation, at least these philanthropic fund-based programs have clearly benefited the poor and vulnerable (Bahjatulloh, 2016).

In Islam, sharing behavior is commonly referred to as alms/infaq. Such behavior is highly recommended and is a fundamental part of Islamic teachings as reflected in many verses of the Quran and hadith which explain the glory and importance of giving alms (Al-Qaradawi, 1969). According to the holy Qur'an Surah Ali 'Imran 3: Verse 134 and Surah Al-Ma'idah 5: Verse 93, Sharing is also a praiseworthy attitude. Sharing orders are also contained in the Quran Surah Al Hadiid: 7 which contains the command to believe in Allah and His Messenger and spend part of the wealth. People who earn their wealth get the title of faith.

Islamic philanthropy has a lot of potentials in Indonesia. Collecting donations in Indonesia has also experienced very significant developments. In addition to individuals,

communities, institutions, and companies also actively participate in contributing social funds, both for social generosity and obligations for their religion. It is undeniable that there are still many Indonesians who have potentials to share only through the zakat sector. This potentials will be achieved if Indonesian people fully understand the importance of donations. In addition, with the concept and potential of donations in Indonesia, Muslims are still unable to make a maximum contribution to the development, so that there is still a serious problem especially among Muslims (Maulida, 2016).

Previous studies have indicated that one of the factors that influence the behavior of donating was religiosity. According to Ranganathan and Henley (2008), religiosity is one of the determinants of donation intention. Religiosity gains a power to control beliefs and behaviors (Maulida, 2016). It includes religious knowledge, religious rituals, religious experiences, religious behaviors, and social and religious attitudes which are applied by way of doing charity, so that the authors assume that religiosity is closely related to human behaviors of performing a good deed.

Besides religious factors, there are other factors that influence donating behaviors, such as the existence of donation institutions, pandemic situations, and the month of Ramadan. The factor of donation institution is considered as one of the extrinsic factors of a person in channeling funds (Aufa & Trapsila, 2018). Public perceptions of charitable institutions are good enough that any charitable institutions that publish charitable projects will not affect donor trust in channeling infaq (Aufa & Trapsila, 2018). This belief is supported by the current pandemic situation where many people are competing to distribute donations to various donation institutions. A study to review charity and philanthropic activities as a leadership practice in India during the covid 19 pandemic era explained that amidst the global pandemic, there were many

changes that resulted in a rapid donation rising (Pushpendu P Rakshit, 2020). Meanwhile, Ramadan has an influence in donating behaviors because it is not only about the concept of *ubudiyah* (rituals) of Islam, but also a lot of worship that shows the nuances of concern for people who experience economic difficulties in dealing with this pandemic (Muslim, 2020). This is evidenced by the increase in donations from the BAZNAS institution, which increased by around 40-50% from last year's achievements in the same month (Baznas, 2020). The increase must be supported by individuals or groups to support the solving problems caused by the Covid-19 pandemic in Indonesia.

Based on the contextual background above, the present study is at the cutting edge of examining several factors that influence human donation behaviors, both individuals and groups/communities. The factors include religiosity, the existence of donation institutions, global pandemic situation, and the holy month of Ramadan. Examining the determinants of human donating behaviors is crucial to be conducted. The results of this study contribute as fruitful insights for individuals and communities to take their roles to solve the economic challenges of the society by increasing sharing and donations during the global pandemic. Additionally, understanding the factors influencing people donating behaviors can be used as a basis for donation institutions to gain an optimal fund raising.

## **Review of Literature**

The terms religiosity is used interchangeably but often defined as an individual's conviction, devotion, and veneration towards a divinity. However, in its most comprehensive use, religiosity can encapsulate all dimensions of religion, yet the concept can also be used in a narrow sense to denote an extreme view and over dedication to religious rituals and traditions. This rigid form of

religiosity in essence is often viewed as a negative side of the religious experience. It can be typified by an over involvement in religious practices which are deemed to be beyond the social norms of one's faith (Gallagher & Tierney, 2013). Religiosity has a power to control beliefs and behaviors. It is the level of a person's relationship to the religion that includes religious knowledge, rituals, experiences, behaviors, and attitudes (Light, et al, 1989 in Maulida, 2016). Furthermore, personal beliefs, frequency of attending worship activities in mosques, and conservative theology are also the determining factors of charitable deeds (Alawiyah, 2009).

In the time of crisis, humans have a tendency to turn to religion for comfort and explanation. The global pandemic caused by the spread of Covid-19 in the year of 2020 is no exception. Using daily data on Google searches in around 95 countries, it is shown that the number of Google searches for *doa* (Islamic prayers) in the age Covid-19 has significantly increased (Bentzen, 2020). It is because people are not only dealing with physical diseases, but they must also prepare their mental and spiritual health (Holmes et al., 2020). Yet, some analysts argue that instead of giving hope, religion could also be a source of spreading diseases in some cases (Wildman et al., 2020).

Donation institutions are considered as one of the extrinsic factors of a person in channeling funds (Aufa & Trapsila, 2018). It is shown by a study that Donation institutions (charity communities) have a significant positive effect on enhancing the confidence of Muslim in Malang in channeling their infaq through social networking sites (Aufa & Trapsila, 2018). In making a decision to donate to an organization that manages zakat is strongly influenced by the quality of service and the image of the institution (Nur'aini & Ridla, 2015). Quality of service is an expected level of excellence and control over these advantages to meet customer expectations (Nur'aini & Ridla, 2015). Meanwhile the product image can be

interpreted as perceptions that exist in the community's view of the reality that exists in a company (Nur'aini & Ridla, 2015).

Donation institutions in Indonesia that have experienced growth both in terms of quality and quantity are zakat management organizations. This can be seen from the increasing public trust in the institution by giving alms and donations through the organization (Suripto, 2018). Law No. 23 year 2011 has regulated that zakat management organization consists of BAZNAS that is managed by the government and LAZ by the community. As a country having a lot of diversities, we should be thankful that there are many institution engaged voluntarily to gain donations. Competition among Islamic philanthropy institutions has a positive impact on the aggregate donations by all donors in the market (Bose, 2012). However, they also need a reformation management to survive in the period of the global pandemic (O'Connel, 2020).

The public perception toward the existence of donation institutions is good which is indicated by the public trust to donate their funds in the institutions (Aufa & Trapsila, 2018). This is evidenced by the large number of people contributing funds to some donation institutions to solve some problems as a result of this global pandemic in Indonesia, one of which is the BAZNAS institution which experienced an increase around 40-50% from last year's funds in the same month (Baznas, 2020). The donations were also gathered through KitaBisa.com, with the amount collected as much as Rp130 billion (Tim Komunikasi Publik Gugus Tugas Nasional, 2020).

Ramadan in the year of 2020 has been the witness of global pandemic at almost of the countries in the world, including Indonesia. Ramadan is a moment to sharpen social sensitivity. People tends to be more generous in this holy month (Haruvy et al., 2018). Ramadan is not only focused on the *ubudiyah* aspect, but also on a lot of worship that shows the nuances of

concern for people who experience economic difficulties as a result of this pandemic (Muslim, 2020).

The determinants of donating behaviors have been studied for years. Maulida (2013) analyzed the effect of religiosity on charitable behavior. The result of this research showed that religiosity has a significant influence on charitable behavior. The possible reason is that the contribution of religiosity to charitable behavior is still small compared to other variables outside the model. Moreover, a study conducted by Neumayr and Handy (2019) revealed some other factors that influenced human intention to donate, namely empathy, trust, religiosity, and resources such as education and income.

Nurhidayati (2012), in a study entitled "Empathy and the Emergence of Altruistic Behavior in Adolescence", examined the empathy and emergence of altruistic behavior in adolescence using analytical studies of the adolescent world. The results showed that someone who was able to feel the difficulties of others (empathize) will foster a strong urge to perform altruistic behaviors. This finding indicates that a person's motivation for having empathy to others affects his sharing and donating behaviors.

Chatijah (2007) shed some light on the relationship between religiosity and teenagers' consumptive attitude. The result stated that there was a significant negative correlation between the level of religiosity with someone consumptive attitude. The study further revealed that the higher the level of adolescent religiosity was, the lower the consumptive attitude of the adolescent would be, and vice versa. This means that religiosity has a significant effect on an individual's attitude and behavior. In a similar direction, Kovic and Hänsli (2017) aimed to determine the implications of three categories namely political divisions, religiosity, and attitudes toward non-profit organizations. Based on

the results, the implications of religiosity are consistent with previous studies, meaning that the higher the level of religiosity, the more positive attitude towards NPOs. Conceptually, religiosity and spirituality are similar in general, however, they are different in terms of their implications. This shows that the level of religiosity has an influence on an individual's behavior or attitude.

Furthermore, according to Pushpendu P Rakshit (2020) in a study to review charity and philanthropic activities as a leadership practice in India during the Covid-19 pandemic explained that there were many changes that resulted in donations rising including the philanthropic field, institution, and philanthropic relationship. In Malaysia, age, income, education and religious factors affect the charitable donation behavior (Noor et al., 2015). In addition, in the context of Pakistan, Zubairi and Siddiqui (2019) suggest that religious events such as Ramadan greatly affect the donors' generosity and behaviors to donate to Muslim.

Having reviewed the previous literature, most of the studies examine the determinants of human donating behaviors asynchronously. Each study discussed religiosity and donations along with variables such as the month of Ramadan and also the pandemic situation. However, this research tries to combine all of these variables in order to find out the interrelated relationship between these variables. In other words, the present study aims to figure out the empirical relationship among the holy month of Ramadan, global pandemic situation, the existence of donation institutions, religiosity, and donating behaviors. This study involve 128 Indonesians who willingly fulfill a web-based questionnaire. Drawing on WarpPLS, this study seeks for empirical evidences of the following hypotheses.

H1: There is an impact of global pandemic situation on religiosity.

H2: There is an impact of global pandemic situation on the exist growth of donation institutions.

H3: There is an impact of Ramadan on religiosity.

H4: There is an impact of Ramadan on human donating behaviors.

H5: There is an impact of religiosity on human donating behaviors.

H6: There is an impact of the existence of donation institutions on human donating behaviors.

H7: There is an impact of global pandemic situation on human donating behaviors through religiosity and donation institutions as mediating variables.

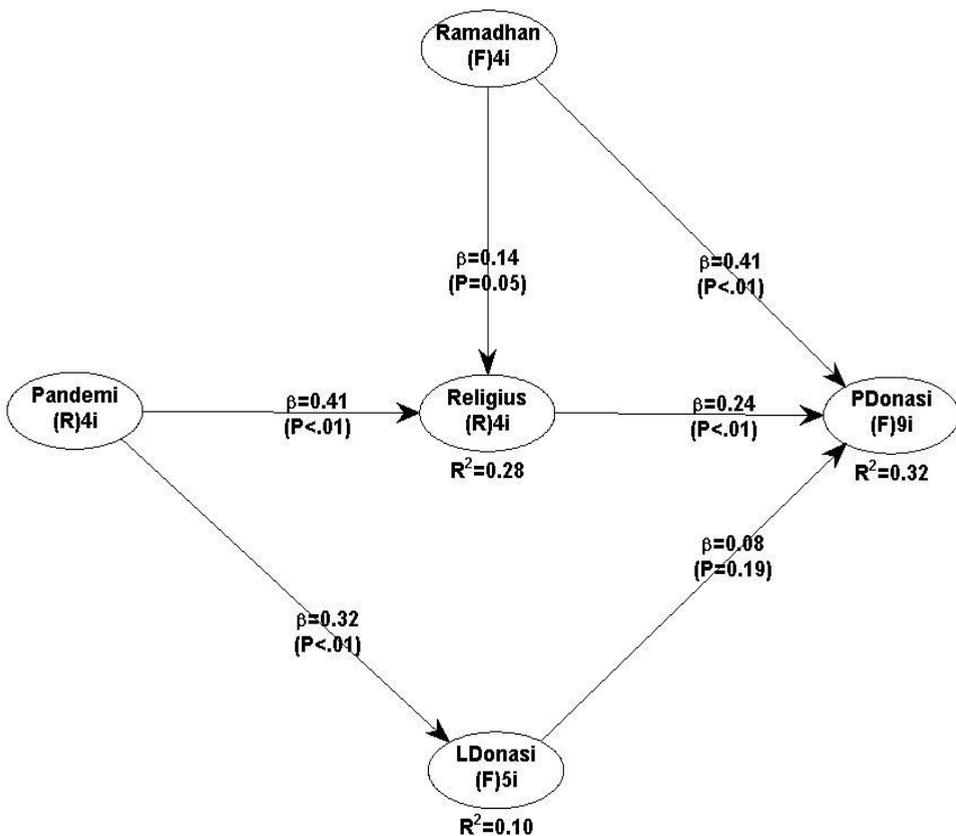


Figure 1. Hypotheses Model

**Research Method**

*Research Context and Participants*

This explanatory study intends to determine the empirical relationship among the holy month of Ramadan, global pandemic situation, the existence of donation institutions, religiosity, and donating behaviors. The participants of this study were the representatives of several communities throughout Indonesia who were selected as respondents via an online questionnaire due to social distancing measures in response to the global pandemic. The data collection was conducted from May to August 2020 and resulted in 128 respondents. The population was society (can be individual or community) who become donors in various social and donation institutions. The required sample size for SEM WarpPLS according to Solimun and Fernandes (2017) is equal to 5 times of indicator numbers of all latent variables. Since this study employed 22 indicators, there must be a minimum 110 respondents involved (22x5), and fortunately this study has 128 participants. Therefore, it is concluded that the number of participants in this study is appropriate. Table 1 presents indicators of variables in this study.

Table 1. Indicators of variables

Variables	Indicators
Global pandemic situation (X <sub>1</sub> )	a. Empathy on adversity b. Opportunity to help others c. Feeling lucky to get better conditions than others d. The influence of other people to give donations
Holy month of Ramadan (X <sub>2</sub> )	a. A valuable month for every Muslim b. A worship time for every Muslim c. Ramadan of 2020 can be the last chance d. Ramadan encourages charity and donations

Variables	Indicators
Religiosity (Y1)	<ul style="list-style-type: none"> <li>a. Religion as a way of life</li> <li>b. The intensity of religious rituals</li> <li>c. Showing religious identity</li> <li>d. Inviting others to learn religion</li> </ul>
Donation institutions (Y2)	<ul style="list-style-type: none"> <li>a. Credibility</li> <li>b. Interesting promotion</li> <li>c. Attractive brand ambassadors</li> <li>d. Affordable location</li> <li>e. Convenience for payment</li> </ul>
Donating behaviors (Y3)	<ul style="list-style-type: none"> <li>a. Having intrinsic motivation, invited by others, or required by institutions</li> <li>b. Donating via institutions</li> <li>c. Mentioning name or anonymous</li> <li>d. Automatic or self-employed mechanism</li> <li>e. Donating materials or finance</li> </ul>

### ***Data Collection and Analysis***

The instrument used in this study was a web-based questionnaire consisting of items about variable indicators as mentioned above. The questionnaire was further distributed to the prospective participants by means of social media. The obtained data from the questionnaire were then analyzed by employing Structural Equation Model (SEM) Warp Partial Least Square (WarpPLS). The data analysis consisted of measurement model and structural model approach. This analysis approach does not require normally distributed data and can be used on a small number of samples (recommended a minimum of 30). PLS is used with the aim of predicting constructs in models that contain several factors and have a collinear relationship.

## Results

### *Measurement Model Test*

The measurement model test consists of examining the discriminant validity and convergent validity. First, discriminant validity is the degree to which two conceptually similar concepts are distinct. The empirical test is again the correlation among measures, but this time the summated scale is correlated with a similar, but conceptually different measure. The results of discriminant validity test demonstrated that the summated scale is sufficiently different from the other similar concepts (Hair Jr. et al., 2014). Hence, the result from each variable in this model sufficiently met the requirement (see table 2).

Table 2. Discriminant Validity

Variables	X1	X2	Y1	Y2	Y3
Global Pandemic (X1)	<b>0.921</b>				
Ramadan (X2)	0.821	<b>0.821</b>			
Religiosity (Y1)	-0.127	0.184	<b>0.775</b>		
Donation Institutions (Y2)	0.303	0.152	0.097	<b>0.805</b>	
Donating Behaviors (Y3)	0.150	0.132	0.093	0.226	<b>0.787</b>

Source: data analysis

Second, convergent validity assesses the degree to which two measures of the same concept are correlated. Here, the authors may look for alternative measures of a concept and then correlate them with the summated scale. The high correlations indicate that the scale is measuring its intended concept (Hair Jr. et al., 2014). It is also explained that standardized loadings above 1.0 or below -1.0 are out of the feasible range and are an important indicator of a problem with the model (Hair Jr. et al., 2014). Based on the result of

convergent validity test (see table 3), all of values measured in this study have already fulfilled the feasible range.

Table 3. Convergent Validity

Variables	Construct item	Standardized Loading	Cronbach's alpha	AVE	Composite Reliability
Global Pandemic	X1.1	0.855	0.644	0.760	0.810
	X1.2	0.921			
	X1.3	0.854			
	X1.4	0.055			
Ramadan	X2.1	0.609	0.673	0.698	0.787
	X2.2	0.821			
	X2.3	0.780			
	X2.4	0.545			
Religiosity	Y1.1	0.775	0.595	0.677	0.767
	Y1.2	0.462			
	Y1.3	0.713			
	Y1.4	0.717			
Donation Institutions	Y2.1	0.682	0.805	0.751	0.866
	Y2.2	0.802			
	Y2.3	0.688			
	Y2.4	0.771			
	Y2.5	0.805			
Donating Behaviors	Y3.1	0.740	0.557	0.484	0.469
	Y3.2	0.619			
	Y3.3	-0.115			
	Y3.4	0.442			
	Y3.5	0.017			

Source: data analysis

### ***Structural Model Test***

#### *Direct Impact*

Table 4 present the results of hypotheses testing to portray the empirical relationship among global pandemic, Ramadan, religiosity, donation institutions, and donating behaviors. Based on the table, some interesting findings have been revealed. First, there

is a significant influence of global pandemic situation on religiosity (0.407) with p-value <0.001. This result means that H1 is accepted, which indicates that the level of human religiosity increases during the age of global pandemic caused by Covid-19. Second, the situation of global pandemic has also provided a significant impact on the exist growth of donation institutions (0.316) with p-value <0.001. Thus, H2 is accepted. The result implies that the situation of global pandemic encourages the existence of donation institutions. Third, it is also shown that the holy month of Ramadan has significantly influenced the level of religiosity (0.142) with p-value 0.05. The result indicates that H3 is accepted, which means the holy month of Ramadan provides a positive effect on the level of religiosity.

Table 4. Hypotheses Testing Results (Direct Impact)

Hypothesis	Path coefficient	p-value	Information
H1: Pandemic→ Religiosity	0 , 407	<0.001	Supported
H2: Pandemic→Donation Institutions	0 , 316	<0.001	Supported
H3: Ramadan→ Religiosity	0 , 142	0.05	Supported
H4: Ramadan→ Donating Behaviors	0 , 408	<0.001	Supported
H5: Religiosity → Donating Behaviors	0 , 238	0.003	Supported
H6: Donation Institutions→ Donating Behaviors	0 , 078	0.186	Not Supported

Source: data analysis

Fourth, the result of data analysis further reveals that the holy month of Ramadan has a significant impact on human donating behaviors (0.408) with p-value <0.001. Therefore, H4 is accepted. The result implies that in the time of Ramadan, the human donating behaviors tend to increase. Fifth, the level of religiosity is found to

give a significant impact on human donating behaviors (0.238) with p-value 0.003. Thus, H5 is accepted. It gives an implication that the increase of donating behaviors is significantly influenced by the level of religiosity. However, the H6 which measures the relationship between the existence of donation institutions and donating behaviors resulted in a not significant evidence. Hence, H6 is rejected. It suggests that the growing number of donation institutions does not provide any significant impact on human donating behaviors.

### *Indirect Impact*

To depict the results of hypothesis 7 whether religiosity and donation institutions can be intervening variables between global pandemic situation and human donating behaviors. The results of the hypotheses testing is presented in table 5. It is indicated from the table that there is an impact of global pandemic situation on human donating behaviors through religiosity and donation institutions as mediating variables (0.121) with p-value 0.05. Hence, H7 is accepted.

Table 5. Hypotheses Testing Results (Indirect Impact)

Hypothesis	Mediating Variable	Path Coefficient	p-value	Information
H7: Pandemic→Donating Behaviors	Religiosity and Donation Institutions	0.121	0.05	Supported

Source: data analysis

## **Discussion**

Having obtained the results of the present study in the form of a model, it can be concluded that almost all of the proposed hypotheses are accepted, except for 1 hypothesis, namely the existence of donation institutions has an impact on human donating

behavior, which is based on the results of data analysis, the hypothesis is not supported. This result means that the behavior of donating to a community is not influenced by the existence of donation institutions. This is in accordance with the research conducted by Aufa and Trapsila (2018) which stated that the community already trusts the donation institution, so whether the donation institution publishes the results of the collection of funds does not affect the behaviors of people who will give charity and who are still intend to donate.

Another result reveals that the global pandemic caused by the spread of Covid-19 significantly affects the level of religiosity and donation institutions. This result suggests that the pandemic situation also increases the religiosity of individuals or communities that become indicators for donation institutions. For example, in the research results, there are two main indicators that are very important for donation institutions, namely promotion and ease of payment. This means that to collect very large donations from the public in connection with this pandemic situation, various donation institutions are competing to carry out promotions and also provide convenience in payment.

It is also shown in the result of data analysis that the holy month of Ramadan has a positive influence on religiosity and human donating behaviors. Moreover, the variable of religiosity is also proven to increase the behaviors of individuals and communities donations. This results are consistent with previous studies conducted by Alawiyah (2009), Chatijah, (2007), and Kovic and Hänsli (2017). The possible reason for this results is that Indonesian people perceive the holy month of Ramadan as a valuable, special, and noble religious event. In addition, during the holy month of Ramadan, they believe that performing good deeds, particularly giving donations in the forms of money or materials to

others, are media to enhance the quality of their spiritual characters. In this way, their level of religiosity is also increased.

If we take a look at the results of indirect impact analysis among the variables, this study portrays that the variables of religiosity and the existence of donation institutions successfully mediate the empirical relationship between the global pandemic situation and donating behaviors of individuals or communities. This result confirms the finding of Pushpendu P Rakshit (2020) that reveals the increasing behavior of individual and community donations during the pandemic of Covid-19.

The results of the present study have some implications. First, the results of this study contribute as literature enrichments in the field of Islamic philanthropy. Second, examining the impact of the current issue on global pandemic on donating behaviors surely improve people's knowledge and awareness to take role as a human being who solve the economic problems by involving in donating activities. Third, the results of this study become fruitful insights for Islamic donation institutions as a basis to create strategies to improve their funds. By acknowledging the determinants of human donating behaviors, the institutions can improve the quality and accountability to gain the public trusts.

## **Conclusion**

In conclusion, the results of this study reveal some compelling results. First, the global pandemic situation is proven to have an impact on the level of religiosity. Second, the global pandemic also provides a significant influence on the exist growth of donation institutions. Third, the holy month of Ramadan is evidenced to give a direct effect on the level of religiosity. Fourth, Ramadan is also make a positive relationship with increase of human donating behaviors. Fifth, it is shown in this study that religiosity has a positive influence on human donating behaviors. Moreover, it is

also depicted that the variables of religiosity and donation institutions successfully mediate the relationship between the variables of global pandemic and donating behaviors. Notwithstanding the results, this study could not prove the relation between donation institutions and human donating behaviors.

Besides the compelling results, it is acknowledged that wider scope and greater number of participants are needed to generalize what have been proven in this study. Therefore, future studies that share similar topic are strongly suggested to conduct an immense project by inviting more participants from various backgrounds and characteristics to enrich the literature of Islamic philanthropy. Specifically, future studies can explore the impact of the current situation of global pandemic on other aspects of human behaviors such as saving strategy, donation institutions' marketing, etc.

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