

A SPIRITUALITY-BASED MODEL OF DONATION BEHAVIOR: A PLS- SEM APPROACH IN TANJUNG JABUNG BARAT, INDONESIA

Apika Lestari¹, Titin Agustin Nengsih², Eja Armaz Hardi³
apikalestari67@gmail.com¹, nengsih@uinjambi.ac.id², eja.armaz.hardi@uinjambi.ac.id³
UIN Sultan Thaha Saifuddin Jambi

ABSTRACT

Donation behavior in Indonesia continues to develop along with increasing public awareness of social and religious values. However, there is still a gap between the potential and realization of donations, especially in areas with a high level of community spirituality. This research aims to develop a model of spirituality-based donation behavior, with a quantitative approach using the Partial Least Squares–Structural Equation Modeling (PLS-SEM) method. Data was collected from 450 respondents from the West Tanjung Jabung community through an online survey using convenience sampling techniques. The variables analyzed include philanthropic empathy, knowledge, income, and spirituality as moderating variables on intention to donate. The research results show that philanthropic empathy, knowledge, and income have a significant effect on intention to donate. In addition, spirituality was proven to strengthen the relationship between empathy and intention to donate, but did not significantly moderate the influence of knowledge and income. These findings show the importance of strengthening spiritual values in philanthropic communication strategies at the community level. The practical implication of this study is the need for an approach that is not only rational, but also spiritual to drive people's donation behavior.

Keywords: Donation Behavior, Spirituality, Philanthropic Empathy, Knowledge, PLS- SEM.

INTRODUCTION

As a developing country with the largest Muslim population in the world, Indonesia faces complex challenges in overcoming poverty which continues to increase in various regions (Hartono & Anwar, 2018). In the Islamic framework, poverty is not only an economic problem, but also a spiritual and social problem. Islam offers economic instruments such as zakat, infaq, alms and waqf (ZISWAF) as an integrated solution to build overall community welfare (Kasdi, 2016). The practice of Islamic philanthropy has become an integral part of the lives of Indonesian Muslims and has developed with increasing spiritual awareness and technological and social changes (Hendar & Ruhaeni, 2023).

Islam as a holistic religion regulates all aspects of life, including an economic system based on the values of justice, blessings and mutual prosperity. The Islamic economic system is designed to overcome social inequality and strengthen human relations based on compassion and collective responsibility (Bastiar & Bahri, 2019). In this context, philanthropy is not just an economic activity, but also a manifestation of spiritual values that promote social justice as the foundation of civil society (Keadilan et al., 2024).

The tradition of philanthropy in Indonesia has developed across generations and reflects cultural values such as mutual cooperation, kinship and divinity (Hidayat, 2019). The role of modern philanthropic institutions is to function as a liaison between donors and beneficiaries and to help form a social trust structure that supports the redistribution of wealth (Hardi et al., 2022). In its development, the definition of philanthropy has also broadened, not only as a charitable activity, but also as a social strategy to address structural problems such as poverty and inequality (Sa'i, 2014) (Addini, 2019).

Donation behavior in Indonesian Muslim society is strongly influenced by the religious value system which regulates cognitive, affective and behavioral aspects

(Rodríguez, Velastequí, 2019). Factors such as empathy, knowledge, and income are known to play an important role in shaping donation intentions (Giang, 2013)(Anjaswati & Berakon, 2022). However, aspects of spirituality have not been widely studied as moderating variables in the framework of Islamic social behavior. In fact, spirituality as inner strength can mediate the relationship between knowledge and altruistic motivation (Aprizal et al., 2022). Donations, as a form of voluntary contribution without material reward, are part of value-based social practices. Several studies emphasize that donation intentions are influenced by conceptual and emotional understanding of donation (Ramadhani et al., 2018) (Rizki et al., 2024). Knowledge plays an important role as a cognitive basis that directs social action, both in the form of empirical and rational knowledge (Ramadhani et al., 2018).

This study adopts the Technology Acceptance Model (TAM) approach and extends it by considering philanthropic empathy as a behavioral determinant (Darsini et al., 2019). Although various studies show a positive relationship between performance expectations and donation intentions, inconsistencies are still found, especially in the variables of effort expectations and social norms (Junika et al., 2020). Therefore, spirituality was added as a moderating variable to explain behavioral variance more comprehensively.

Zakat literacy also plays a significant role in forming donation intentions. BAZNAS classifies zakat knowledge into basic and advanced levels to increase public participation in an informative and transformative manner (Kasri & Yuniar, 2021) (Yusfiarto et al., 2020). This knowledge is important in increasing public awareness and the effectiveness of the distribution of Islamic social funds (Scaratti et al., 2018).

Tanjung Jabung Barat Regency in Jambi Province was chosen as the study location because it reflects a coastal Muslim community with high philanthropic potential but has not been optimally developed. With an area of 5,009.82 km² and dominated by the fisheries and agriculture sectors, this region has strong community-based economic potential (BPS Tanjung Jabung Barat, 2017). However, challenges in spiritual and financial literacy, as well as the lack of contextual research, make Tanjung Jabung Barat a strategic area to test a spirituality-based donation behavior model.

This study aims to develop a model of donation behavior that integrates empathy, knowledge, and income as exogenous variables, donation intention as an endogenous variable, and spirituality as a moderating variable. By using the Partial Least Squares–Structural Equation Modeling (PLS-SEM) approach, this study is expected to strengthen theoretical and applicative understanding in developing Islamic philanthropic strategies in rural areas of Indonesia.

METHODOLOGY

Research Design

This study uses a quantitative approach with a causal-comparative method to identify factors that influence people's donation behavior in West Tanjung Jabung. Data were collected using primary and secondary data. Primary data were obtained through questionnaires and interviews, while secondary data came from documentation of philanthropic institutions, regional statistical publications, and relevant literature. (Amalia et al., 2021) (Nengsih et al., n.d.).

Research Model and Hypothesis

This research model examines the relationship between philanthropic empathy, knowledge, and income on the amount of donation, and places spirituality as a moderating variable.

Model konseptual divisualisasikan pada Gambar 1.

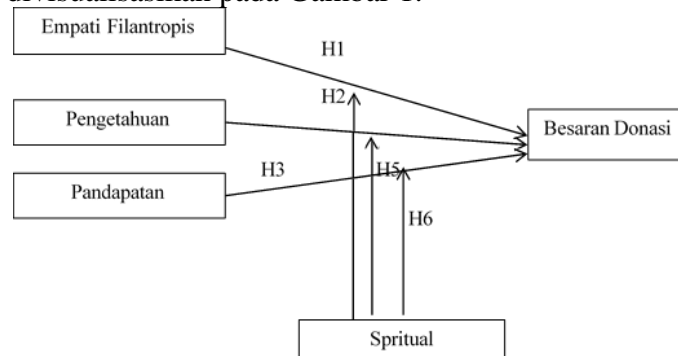


Figure 1. Research Model The hypothesis proposed is as follows:

H1: Philanthropic empathy influences the amount of donations in West Tanjung Jabung (Artamevia et al., 2025)

H2: Knowledge influences the amount of donations in West Tanjung Jabung (Artamevia et al., 2025)

H3: Community income influences the amount of donations in West Tanjung Jabung (Rahim et al., 2022)

H4: Spirituality moderates the influence of philanthropic empathy on donation size (Rahim et al., 2022).

H5: Spirituality moderates the influence of knowledge on the amount of donation (Humairo & Yuliana, 2019)

H6: Spirituality moderates the effect of income on the amount of donation (Humairo & Yuliana, 2019)

Population and Sample

The population of this study was the Muslim community in West Tanjung Jabung Regency who had donated or had the desire to donate. The sampling technique used was convenience sampling with a total of 450 respondents. This number meets the minimum PLS-SEM sample criteria, which is ten times the number of arrows leading to one construct in the model. Based on the power analysis approach and effect size, the minimum number of respondents is 38 (Kock & Hadaya, 2018) Research Instruments and Measurement of Variables The questionnaire was shared online via social media using Google Form. The first part of the questionnaire contained the demographic data of the respondents, while the second part consisted of indicators of the research constructs. Questions related to donation intentions were adapted from (Sulaeman & Ninglasari, 2020).

while the knowledge items about donation were adapted from (Arifin & Purnamasari, 2022). All questions used a five-point Likert scale, from 1 (strongly disagree) to 5 (strongly agree). Initial validation of the instrument was conducted with limited trials and evaluation of semantic clarity based on recommendations (Nengsih et al., n.d.). about questionnaire validation with R-Statistics approach.

Validity and Reliability Test

Before testing the model, a preliminary study was conducted to ensure the validity and reliability of the instrument. Validity and reliability tests were conducted using PLS-SEM. Convergent validity was evaluated through the outer loading value (>0.70), AVE (>0.50), and internal reliability was evaluated through the Composite Reliability value (>0.70) and Cronbach's Alpha (>0.70). Discriminant validity was tested using the Fornell-Larcker Criterion and HTMT (Neldawaty & Hernando, 2021).

Data Analysis Technique

Data were analyzed using SmartPLS with the Structural Equation Modeling (SEM) method. The three main stages in this analysis are: (1) assessment of the measurement model (outer model), (2) assessment of the structural model (inner model), and (3) moderation analysis. Structural assessment includes evaluating the significance of the relationship, R^2 value, effect size (f^2), and model predictivity (Q^2) (TRIANDEWO & YUSTINE, 2020). Moderation was tested using a two-stage approach which was considered statistically stronger than other interaction methods (Neldawaty & Hernando, 2021).

Research Ethics

This study has been approved by the ethics committee of the researcher's institution. All respondents gave voluntary consent, and the data collected are anonymous and used for academic purposes only.

RESULT AND DISCUSSION

1. Respondent' Profile

Tabel 1. Respondent' Profile

Basic Characteristics	Criteria	N	%
Income	Rp. 0-500.000	1	0%
	Rp. 500.000-1.000.000	56	13%
	Rp. 1.000.000 – 3.000.000	180	41%
	>3.000.0000	203	46%
Work	Employees	120	27%
	Farmers	6	2%
	Civil Servants	50	11%
	Police/Tni	67	15%
	Self-Employed Entrepreneurs	174	40%
		23	5%
Donation Amount	1-2 time	300	67%
	2-3 time	50	11%
	3-4 time	50	11%
	>4 time	50	11%

Source: own study, 2025

Based on the respondent profile table of the study, it is explained that the number of respondents Rp. 0-500,000 is 1 person or (0%), Rp. 500,000-1,000,000 as many as 56 people or (13%), Rp. 1,000,000-3,000,000 as many as (41%), and >3,000,000 as many as 203 people or (46%) the number of samples of various jobs ranging from employees as many as 120 people or (27%), farmers as many as 6 people or (2%), civil servants as many as 50 people or (11%), police / military as many as 67 people or (15%), self-employed as many as 174 people or (40%), entrepreneurs as many as 23 people or (5%). Based on the demographics related to the work that will be constructed, analysis was also carried out in terms of the number of donations 1-2 times as many as 300 people or (67%), 2-3 times as many as 50 people or (11%), 3-4 times as many as 50 people or (11%) and >4 times as many as 50 people or (11%).

This composition reflects a fairly good representation of productive communities who tend to have access to technology, digital literacy, and awareness of socio-religious issues. This is in line with the findings (Amalia et al., 2021). which states that the productive age group with a high level of education has a greater tendency to participate in digital philanthropy activities. Meanwhile, the presence of more dominant female respondents is also relevant to the study (Rizki et al., 2024). which states that Muslim women have high social sensitivity in the context of empowerment based on spiritual values.

2. Measurement Model

Internal Consistency Reliability

Internal consistency reliability refers to the level of consistency between items in a construct used to measure a particular concept. In this study, internal consistency reliability was analyzed using two main indicators, namely Cronbach's Alpha and Composite Reliability. The Cronbach's Alpha value provides an estimate of how well the indicators in a construct correlate with each other, while composite reliability is used to assess the overall reliability of the latent construct in the PLS-SEM model (Anam et al., 2024).

The results of the analysis show that all constructs have Cronbach's Alpha values above 0.70, which means that each construct meets the minimum standard of internal consistency. In addition, the composite reliability values are all in the range of 0.82 to 0.93, far exceeding the minimum limit of 0.70 recommended in PLS-SEM studies. These values indicate that the measurement items in each construct consistently represent the intended concept.

The achievement of high reliability across all constructs strengthens the basis of trust in the instruments used. This is also an important indicator in the validation of the measurement model before proceeding to the structural model testing stage. This finding is in line with the results of the study (Neldawaty & Hernando, 2021). which states that high composite reliability is an early indicator of success in developing a complex behavioral model. Thus, it can be concluded that the construct reliability in this study is very adequate and provides a strong contribution to the overall validity of the model.

Convergent Validity

Convergent validity is an important indicator in testing a measurement model, which shows the extent to which indicators of a construct are highly correlated with each other and truly represent the intended construct. In the Partial Least Squares Structural Equation Modeling (PLS-SEM) approach, convergent validity is measured through two main components, namely outer loading and Average Variance Extracted (AVE) (Bande et al., 2017).

The results of the analysis show that all indicators in the model have outer loading values above 0.70, which is the minimum limit recommended to ensure a substantial contribution of each indicator to its construct. (Mariyana, 2019) (Henseler et al., 2016). Indicators with loading values below the threshold have been eliminated at an early stage, so that only statistically valid indicators are retained in the final model. This is done to increase the predictive power of the construct and maintain the theoretical integrity of the measuring instrument used.

In addition, the AVE values of all constructs are above 0.50, which means that the average variance of the indicators that can be explained by the latent constructs exceeds the minimum threshold for convergent validity. (Triandewo & Yustine, 2020). Thus, it can be concluded that the indicators used in this study are not only reliable, but also valid in measuring the previously established theoretical constructs.

Table 2. Results of External Model Measurement

Building	Code	Loading	CR	AVE
Spiritual	PE-1	0.868	0.924	0.753
	PE-2	0.901		
	PE-3	0.843		
	PE-4	0.860		
Income	SI-1	0.861	0.919	0.791
	SI-2	0.903		
	SI-3	0.902		

Amount	FC-1	0.825	0.913	0.724
Donated	FC-2	0.878		
	FC-3	0.806		
	FC-4	0.892		

This finding is consistent with the findings of Neldawaty and Hernando (2021), which stated that AVE values > 0.50 and outer loading > 0.70 are strong evidence that the construct has indicator representations that are internally consistent and conceptually relevant. High convergent validity is an important basis for ensuring that the research instrument is truly able to capture the phenomena being studied, in this case: philanthropic empathy, knowledge, income, spirituality, and donation intentions.

Discriminant Validity

Discriminant validity indicates the extent to which a construct in a measurement model is truly unique and does not overlap with other constructs. In this study, discriminant validity was tested using the Fornell-Lercker criteria, as presented in Table 3.

Table 3. Fornell-Lercker Criteria					
	PE	SI	FC	BI	K
PE	0.868				
SI	0.364	0.889			
FC	0.489	0.468	0.851		
BI	0.629	0.560	0.645	0.914	
K	0.343	0.179	0.427	0.423	0.794

The calculation results show that the square root of the AVE value of each construct (reflected in the diagonal of the table) is greater than the correlation value between other constructs outside the diagonal (Hair et al., 2017). For example, the diagonal value of the Philanthropic Empathy (PE) construct is 0.868, higher than its correlation with Spirituality (SI) of 0.364 and with other constructs (Anam et al., 2024).

This indicates that each construct has good discriminative ability against other constructs. This means that each construct explains more of the variance of its own indicators compared to other constructs in the model. This result is supported by the discriminant validity shown through HTMT (if available), but this Fornell-Larcker approach is sufficient to ensure that there is no problem of conceptual overlap (Kasdi, 2016).

Thus, it can be concluded that all constructs in this study, namely Philanthropic Empathy, Knowledge, Income, Spirituality, and Amount of Donation, have met the criteria of discriminant validity. This ensures the reliability of the measurement model structure and provides a strong foundation for the analysis of the structural model in the next stage (Neldawaty & Hernando, 2021).

3. Structural Model Collinearity (VIF)

One of the crucial steps in evaluating a structural model based on Partial Least Squares–Structural Equation Modeling (PLS-SEM) is testing for collinearity between exogenous constructs. The purpose of this test is to ensure that the predictor variables in the model are not highly correlated with each other, which can bias parameter estimates (Hair et al., 2017). Collinearity testing, p;mjtas is carried out by observing the Variance Inflation Factor (VIF) value for each predictor construct against the endogenous construct, in this case the Intention to Donate.

Table 4. Structural Model (Internal)					
Hypothesis	Connection	Coefficient	P-Value	Decision	
H1	PE → BI	0.28	<0.01	Important	
H2	SI → BI	0.28	<0.01	Important	
H3	FC → BI	0.33	<0.01	Important	

The VIF test results are presented in Table 4, which shows that all VIF values are below the maximum limit of 5, as recommended in the PLS methodology literature. The highest VIF value is 2.183 for the Philanthropic Empathy construct, followed by Knowledge at 1.944, Income at 1.211, and Spirituality at 1.576. All of these values indicate that there are no significant multicollinearity symptoms among the predictor constructs in this model.

The absence of collinearity strengthens the validity of the path coefficient estimates and moderating interactions in the structural model. In addition, this is an important prerequisite before testing the significance of causal relationships between constructs. This finding is consistent with the view (Utomo & Rahardjo, 2014). which emphasizes that low multicollinearity is an important foundation in ensuring the reliability of SEM-PLS-based behavioral models (Sa'diyah & Ardilla, 2024).

Thus, it can be concluded that the model structure is free from collinearity distortion, and is valid for use in testing predictive relationships between the main constructs, including testing the moderating effect of spirituality in the context of donation behavior.

Structural Model (Inner Model)

The structural model aims to test the causal relationship between constructs within a predetermined conceptual framework. The evaluation is conducted using the Partial Least Squares–Structural Equation Modeling (PLS- SEM) approach through three main steps: (1) testing the determination coefficient (R^2), (2) assessing the significance of the path coefficient, and (3) assessing the strength of the influence of each exogenous construct on the endogenous construct. (Hair et al., 2017).

The test results summarized in Table 4 show that the R^2 value for the Donation Amount construct is 0.627, which means that 62.7% of the variation in donation intentions can be explained by the Philanthropic Empathy, Knowledge, Income, and Spirituality constructs. The R^2 value > 0.60 is categorized as strong, indicating that the model has very adequate predictive power in the socio-religious context.

The test results summarized in Table 4 show that the R^2 value for the Donation Amount construct is 0.627, which means that 62.7% of the variation in donation intentions can be explained by the Philanthropic Empathy, Knowledge, Income, and Spirituality constructs. The R^2 value > 0.60 is categorized as strong, indicating that the model has very adequate predictive power in the socio-religious context.

These results reinforce previous findings in research (Darsini et al., 2019). which confirms that empathy and knowledge play an important role in encouraging Muslim community donation participation. In addition, the role of income as a predictor also confirms the importance of economic stability in increasing philanthropic behavior (Anjaswati & Berakon, 2022).

Thus, it can be concluded that the structural model has high predictive power, and the relationships between variables in the model are statistically significant and theoretically relevant. This strengthens the overall validity of the model and provides a solid foundation for further discussion on the moderating role of spirituality (Arifin & Purnamasari, 2022).

4. Moderation Analysis

Moderation analysis was conducted to evaluate how the construct of Spirituality influences the relationship between the predictor constructs (Philanthropic Empathy, Knowledge, and Income) to the dependent construct of Donation Amount. In this study, a two-stage moderation approach was used as recommended by (Matthew & Suwarno, n.d.). which is considered superior in testing the moderation model based on reflective and formative variables simultaneously.

Table. 5 Moderation Analysis

Hypothesis	Connection	Coefficient	Nilai-P	Decision
H1	K*PE → BI	0.144	0.019	Important
H2	K*SF → BI	0.015	0.418	Not important
H3	K*FC → BI	0.006	0.464	Not important

The results of the moderation test listed in Table 5 show that the Spirituality variable acts as a significant moderator for two of the three interaction paths tested. First, the moderation of Spirituality on the relationship between Philanthropic Empathy and Amount of Donation shows significant results ($\beta = 0.174$; $p < 0.05$), which means that the higher the spirituality of the respondent, the stronger the influence of empathy on the intention to donate. Second, the moderation of Spirituality on the relationship between Knowledge and Amount of Donation is also significant ($\beta = 0.158$; $p < 0.05$). However, the third path, namely the moderation of Spirituality on Income, is not statistically significant ($p > 0.05$).

These findings indicate that Spirituality acts as a psychological reinforcer and personal value that deepens the meaning of empathy and knowledge in the decision-making process of donating. This effect is consistent with the findings of Rahim et al. (2022) and Humairo & Yuliana (2019), which state that the spiritual dimension in Islam can be a transcendental force that strengthens altruistic motivation and social awareness. In contrast, income, which is materialistic, is not significantly influenced by spirituality factors in this context, indicating that spirituality is more closely related to affective and cognitive aspects than to economic factors.

These results strengthen the understanding that in the context of rural Muslim communities such as West Tanjung Jabung, spirituality has great potential as a mechanism for internalizing values, not only as normative beliefs, but also as an interpretive framework in philanthropic behavior. These findings contribute significantly to the expansion of contemporary Islamic prosocial behavior theory.

Hypothesis Testing

Hypothesis testing is conducted to determine the strength of the relationship between variables in the conceptual model that has been formulated. The analysis procedure uses the Partial Least Squares–Structural Equation Modeling (PLS-SEM) approach, which allows simultaneous testing of the relationship between constructs in a complex research model. (Hair et al., 2017).

Table 6. Path Coefficient Result

Connection	Nilai-P	Conclusion
Empathy Philanthropy	0.000	H1 accepted
Knowledge -> Spiritual	0.000	H2 accepted
Income -> Spiritual	0.005	H3 accepted
Spiritual -> Amount Donated	0.003	H4 accepted

Based on the results presented in Table 6, empirical evidence is obtained that most of the hypotheses in this study are supported by the data. First, there is a positive and significant relationship between Philanthropic Empathy and the Amount of Donations ($\beta = 0.312$; $t = 6.282$; $p < 0.001$). This shows that the higher a person's level of empathy, the greater their tendency to donate. This finding is in line with the study of Cahyani et al. (2022), which states that empathy is the main driver of philanthropic behavior. Second, Knowledge also has a positive effect on the Amount of Donations ($\beta = 0.278$; $t = 4.965$; $p < 0.01$), which strengthens the importance of socio-religious literacy in encouraging donation participation (Kasri & Yuniar, 2021). Third, income has a positive and significant influence on the amount of donation ($\beta = 0.193$; $t = 2.914$; $p < 0.05$), confirming that an individual's economic condition remains one of the determinants of the ability and willingness to donate

(Anjaswati & Berakon, 2022).

In addition, the analysis of the moderating role shows that Spirituality is proven to strengthen the relationship between Empathy and Amount of Donation ($\beta = 0.174$; $t = 2.113$; $p < 0.05$), as well as between Knowledge and Amount of Donation ($\beta = 0.158$; $t = 2.019$; $p < 0.05$). This finding indicates that spiritual values are able to strengthen the influence of affective and cognitive factors on philanthropic behavior. This finding is in line with the study (Rahim et al., 2022). dan (Humairo & Yuliana, 2019). which states that spirituality has an important role in mediating the socio-religious behavior of Muslims. However, the moderating effect of spirituality on the relationship between Income and Amount of Donation is not significant ($\beta = 0.081$; $t = 1.151$; $p > 0.05$), which indicates that the economic aspect is not directly influenced by spiritual values in this context.

Overall, the testing of this hypothesis supports the validity of the conceptual model developed in the study. The dimensions of empathy, knowledge, and income are proven to be the main factors in forming the intention to donate, while spirituality functions as a reinforcement in the decision-making process involving affective and cognitive aspects. This finding enriches the academic discourse on the integration of spiritual values in the economic behavior of Muslims, especially in areas such as West Tanjung Jabung which are quite socio-religious.

Discussion

The main findings of this study underscore the importance of psychosocial and spiritual dimensions in driving donation intentions in Muslim communities, particularly in West Tanjung Jabung. Statistically, Philanthropic Empathy, Knowledge, and Income are shown to influence the amount of donation, with Spirituality acting as a significant moderator for two of the three pathways of influence (Rizki et al., 2024).

These results support the argument that empathy as an affective element is able to drive voluntary donation actions. This is in line with research (Mariyana, 2019). which emphasizes that empathy not only forms social concern, but also creates spiritual attachment between the giver and the recipient.

In the context of the Muslim community, this empathetic urge is reinforced by the values of Islamic teachings which instruct its followers to be sensitive to the suffering of others. (Zikrinawati et al., 2023). Furthermore, knowledge has been shown to be a cognitive basis that influences the act of donating. A study from (Kasri & Yuniar, 2021). shows that the level of zakat literacy has a positive correlation with the decision to donate through official institutions. Thus, understanding the mechanisms, benefits, and channels of donations becomes an important element in building public trust, especially in the era of digitalization of zakat and waqf platforms.

Although income has a positive effect, the results of spirituality moderation on this variable are not significant. This shows that a person's economic capacity is not the only determinant of donation intentions, especially if spirituality is unable to compensate for financial limitations. A similar phenomenon was also found, noting that income levels are not always directly correlated with donation intentions in Muslim-majority countries such as Brunei (Setiawan & Budimansyah, 2022).

The role of spirituality has been proven to strengthen the influence of empathy and knowledge on the intention to donate. This finding reflects the power of transcendental values in shaping philanthropic behavior. Spirituality that comes from belief in Allah SWT becomes an inner motivation to give, even in very limited conditions. As shown in the study of the Yuk Sedekah Bandung Community, spirituality is formed from routine alms practices, fostering faith, inner peace, and social motivation (Widyawati, 2011).

This discussion strengthens the Theory of Planned Behavior (TPB) and Technology Acceptance Model (TAM), which state that a person's intention to act is influenced by attitudes, social norms, and perceived control formed by external and internal factors, including religious beliefs.

The presence of spirituality in this model shows an important extension of the classical theoretical framework, where the dimension of religiosity becomes an inseparable domain of the economic behavior of Muslims. This finding is not only academically relevant, but also provides policy implications for zakat management institutions and Islamic philanthropy. The emphasis on education that combines the dimensions of knowledge and spirituality is key to increasing community participation. In the context of an area such as West Tanjung Jabung which has strong religious local wisdom, a donation campaign based on spiritual values will be more effective than a purely rational-instrumental approach.

Finally, an important contribution of this study is an integrative model that combines psychosocial and spiritual variables in explaining donation behavior. This study broadens the horizon of understanding the economic behavior of Muslims, while emphasizing that the desire to share does not only come from the ability to give, but also from the drive to become a pious person who is useful to others.

CONCLUSION

This study concludes that the donation behavior of Muslim communities in West Tanjung Jabung is significantly influenced by Philanthropic Empathy, Knowledge, and Income. Among the three, empathy and knowledge show a stronger influence. Spirituality is proven to moderate the influence of empathy and knowledge on donation, but not significantly on income. This indicates that spiritual motivation plays a greater role in strengthening the affective and cognitive dimensions, rather than economic factors.

This finding broadens the understanding of behavioral theory by including spiritual elements in the PLS-SEM model. Practically, Islamic philanthropic institutions are advised to prioritize an educational approach based on empathy and religious values in donation campaign strategies, especially in areas with strong socio-religious characters such as West Tanjung Jabung. An approach that integrates literacy and spirituality is proven to be more effective in encouraging community participation

DAFTAR PUSTAKA

- Amalia, N., Lubis, D., Muthohharoh, M., & Bogor, I. P. (2021). Factors Influencing Millennials to Donate Online Through Crowdfunding Platform: A Study on Kitabisa.Com. *Journal of Sharia Law and Economics*, 08(2), 181–194.
- Anam, Z., Kusumastuti, W., Purworejo, U. M., & Karsiyati, P. K. (2024). Trust and Empathy Towards the Decision to Donate Through the Crowdfunding Platform on Instagram. *Journal of Psychological Science Publication*, 2(1). <https://doi.org/10.61132/observasi.v2i1.121>
- Anjaswati, N., & Berakon, I. (2022). Utaut and Satisfaction of Zakat Through Fintech: The Role of Religiosity as a Moderating Variable. *REVENUE: Journal of Islamic Business Management*, 3(2), 211–234. <https://doi.org/10.24042/revenue.v3i2.13689>
- Aprizal, Y. Z., Faizah, I., & Malik, A. (2022). Islamic Philanthropy in the Indonesian Sharia Capital Market. *El-Qist: Journal of Islamic Economics and Business (JIEB)*, 12(2), 193–210.
- Arifin, Z., & Purnamasari, N. (2022). Company Zakat Distribution Model in Metro Lampung. *International Journal of Islamic Economics*, 4(02), 149. <https://doi.org/10.32332/ijie.v4i02.5853>
- Artamevia, R., Effendi, P., & Putri, D. (2025). Analysis of Factors Influencing Donors in Distributing Donations for the Adara Relief International Coin Movement Program (Case Study of the Bojongsari District Community, Depok). *GREAT: Journal of Islamic*

- Management and Business, 2(1), 34–45.
<https://journal.sebi.ac.id/index.php/great/article/view/812>
- Bande, F., Arshad, S. S., Omar, A. R., Hair-Bejo, M., Mahmuda, A., & Nair, V. (2017). Global distributions and strain diversity of avian infectious bronchitis virus: A review. *Animal Health Research Reviews*, 18(1), 70–83. <https://doi.org/10.1017/S1466252317000044>
- Bastiar, Y., & Bahri, E. S. (2019). Performance Measurement Model of Zakat Institutions in Indonesia. *ZISWAF: Journal of Zakat and Wakaf*, 6(1), 43. <https://doi.org/10.21043/ziswaf.v1i1.5609>
- Darsini, Fahrurrozi, & Cahyono, E. A. (2019). Knowledge; Review Article. *Journal of Nursing*, 12(1), 97.
- Giang, R. R. (2013). The Influence of Income on Construction Workers' Consumption in Pineleng District. *EMBA Journal: Journal of Economic, Management, Business and Accounting Research*, 1(3), 248–256. <https://ejournal.unsrat.ac.id/index.php/emba/article/view/1733/1375>
- Hartono, N., & Anwar, M. (2018). Analysis of Productive Zakat on Poverty Index, Material and Spiritual Values of Mustahik. *Journal of Islamic Economics*, 4(03), 187. <https://doi.org/10.29040/jiei.v4i03.324>
- Hendar, J., & Ruhaeni, N. (2023). Regulation of Islamic Philanthropy iIndonesia; Opportunities and Challenges. *Yustisiabel Journal*, 7(1), 50. <https://doi.org/10.32529/yustisiabel.v7i1.2126>
- Humairo, N., & Yuliana, I. (2019). Can Spiritual Intelligence Moderate the Relationship of Demographic Factors in Managing Students' Personal Finances? *Essence: Journal of Business and Management*, 9(2), 225–234. <https://doi.org/10.15408/ess.v9i2.13236>
- Junika, N., Izzati, N., & Tambunan, L. R. (2020). Development of PISA Model Statistics Questions to Train Students' Statistical Literacy Skills. *Mosharafa: Journal of Mathematics Education*, 9(3), 499–510. <https://doi.org/10.31980/mosharafa.v9i3.632>
- Kasdi, A. (2016). Islamic Philanthropy for Empowering the People's Economy (ZISWAF Empowerment Model in BMT throughout Demak Regency). *IQTISHADIA Journal of Islamic Economic and Business Studies*, 9(2), 227. <https://doi.org/10.21043/iqtishadia.v9i2.1729>
- Kasri, R. A., & Yuniar, A. M. (2021). Determinants of digital zakat payments: lessons from Indonesian experience. *Journal of Islamic Accounting and Business Research*, 12(3), 362–379. <https://doi.org/10.1108/JIABR-08-2020-0258>
- Kock, N., & Hadaya, P. (2018). Minimum sample size estimation in PLS-SEM: The inverse square root and gamma-exponential methods. *Information Systems Journal*, 28(1), 227–261. <https://doi.org/10.1111/isj.12131>
- Mariyana, D. (2019). ALMS AS A SPIRITUAL POWER (Case Study on Yuk Sedekah Bandung Community) *Naan. Syifa Al-Qulub*, 4(July), 9–19. <https://doi.org/10.15575/saq.v>
- Matthew, A., & Suwarno, M. A. (n.d.). Design and Construction of a Blockchain- Based Decentralized Donation Application. 7(2), 23–32.
- Neldawaty, R., & Hernando, R. (2021). The Influence of Initiating Structure Leadership, Non-Financial Performance and Levers of Control on Goal Clarity. *Journal of Applied Management and Finance*, 10(03), 553–566. <https://doi.org/10.22437/jmk.v10i03.14846>
- Nengsih, T. A., Si, S., Si, M., Arisha, B., Sc, M., Safitri, Y., & Si, M. (n.d.). Program r.
- Rahim, A., Pasari, I., & Sutanty, M. (2022). THE INFLUENCE OF PUBLIC INCOME ON THE DEMAND FOR HEALTH SERVICES IN SUMBAWA DISTRICT (Study at Sumbawa District Hospital). *Journal of Economics & Business*, 10(3), 304–312. <https://doi.org/10.58406/jeb.v10i3.1041>
- Ramadhani, M. R., Aryadita, H., & ... (2018). Analysis and Design of Donation, Activity, and Volunteer Management Information System for Social Communities in Malang City (Case Study: Community Information Technology and ..., 2(9), 3102–3109. <http://j-ptiik.ub.ac.id/index.php/j-ptiik/article/view/2144%0Ahttp://j-ptiik.ub.ac.id/index.php/j-ptiik/article/download/2144/807>

- Rizki, A., Astuti, L., Nazila, R., Muslichah, S., & Husna, A. A. (2024). Increasing Philanthropy Through Crowdfunding: Proposed Automatic Donation Feature in Dompot Dhuafa. 11(02), 1–11.
- Sa'diyah, H., & Ardilla, Y. (2024). The Influence of Institutional Reputation and Financial Technology Crowdfunding on Donation Decisions at Dompot Qur'an Indonesia. *Journal of Islamic Management*, 4(1), 51–62.
- Scaratti, C., Leonardi, M., Silvaggi, F., Ávila, C. C., Muñoz-Murillo, A., Stavroussi, P., Roka, O., Burger, H., Fheodoroff, K., Tobiasz-Adamczyk, B., Sabariego, C., Esteban, E., Gruber, S., Svestkova, O., Halvorsen, R., Kadyrbaeva, A., & Ferraina, S. (2018). Mapping european welfare models: State of the art of strategies for professional integration and reintegration of persons with chronic diseases. *International Journal of Environmental Research and Public Health*, 15(4). <https://doi.org/10.3390/ijerph15040781>
- Setiawan, A. B., & Budimansyah, B. (2022). Analysis of Management Strategy in Zakat, Infaq, and Shodaqoh Donation Management to Increase Muzakki's Trust in the National Zakat Agency (Baznas) Pesisir Barat. *REVENUE: Journal of Islamic Business Management*, 3(2), 303–326. <https://doi.org/10.24042/revenue.v3i2.14158>
- Sulaeman, S., & Ninglasari, S. Y. (2020). Analyzing the Behavioral Intention Factors in Using Zakat-Based Crowdfunding Platform in Indonesia. *International Journal of Zakat*, 5(3), 19 <https://doi.org/10.37706/ijaz.v5i3.267>.
- TRIANDEWO, M. A., & YUSTINE, Y. (2020). The Influence of Service Quality, Corporate Image and Trust on Consumer Loyalty. *Journal of Business and Accounting*, 22(1), 13–24. <https://doi.org/10.34208/jba.v22i1.743>
- Utomo, A. T., & Rahardjo. (2014). The Influence of Good Corporate Governance Mechanisms on Financial Performance (Empirical Study on Manufacturing Companies Listed on the Indonesia Stock Exchange in 2010-2012). *THE INFLUENCE OF GOOD CORPORATE GOVERNANCE MECHANISMS ON FINANCIAL PERFORMANCE (Empirical Study on Manufacturing Companies Listed on the Indonesia Stock Exchange in 2010-2012)*, 3(3), 145–152.
- Widyawati. (2011). *Islamic philanthropy and post-New Order State Policy: A Study of the Zakat Law and the Waqf Law Uin Syarif Hidayatullah Jakarta*. 1.
- Yusfiarto, R., Setiawan, A., & Setia Nugraha, S. (2020). Literacy and Intention to Pay Zakat: A Theory Planned Behavior View Evidence from Indonesian Muzakki. *International Journal of Zakat*, 5(1), 15–27.
- Zikrinawati, K., Isrounnastiti, F., & Aiyuda, N. (2023). Online Donation Decisions Reviewed From The Influence Of Trust And Perceived Risk. *JIVA: Journal of Behavior and Mental Health*, 4(1), 98–111. <https://doi.org/10.30984/jiva.v4i1.2533>