

THE ROLE OF INTRINSIC AND EXTRINSIC RELIGIOSITY ON DONORS' ATTITUDES IN CHARITY ACTIVITIES DURING THE COVID-19 PANDEMIC

Tatik Mariyanti^{1*}, Primasatria Edastama², Mayang Sari Edastami³, Muammar Kadafi⁴

¹Department of Development Economics, Faculty of Economy and Business, Universitas Trisakti 11440 Jakarta, Indonesia. Email: tatik.mariyanti@trisakti.ac.id

²Department of Management, Faculty of Economy and Business, Universitas Esa Unggul 11510 Jakarta, Indonesia. Email: primasatria@esaunggul.ac.id

³Department of Accounting, Faculty of Economy and Business, Universitas Esa Unggul 11510 Jakarta, Indonesia. Email: mayang.sari@esaunggul.ac.id

⁴Department of Islamic Economics and Finance, Faculty of Economy and Business, Universitas Trisakti 11440 Jakarta, Indonesia. Email: muammar.kadafi@uiii.ac.id

*Corresponding author: tatik.mariyanti@trisakti.ac.id

Abstract

In COVID-19 pandemic, many parties want to distribute their financial, so they need people or organizations to help collect and distribute the funds. This study aims to explore the role of intrinsic and extrinsic religiosity when a donor takes a stand on charitable activity. Other factors considered are the scope of charitable activities, the quality of information, the credibility of the charitable collector, and the media used by charitable activities. The analysis method in this study used a structural equation model with the support of smart PLS applications. Data collection was carried out using a survey method with online media using a 5-point Likert scale measurement. This study found that intrinsic and extrinsic religiosity can affect donors' attitudes, wherein intrinsic religiosity has a more significant influence. On the other hand, these two religions cannot play the role of moderators to strengthen the donor's attitude. Another finding in this study is that the quality of information and media used by charitable activities strongly influences donors' attitudes towards charitable activities. The results of this study are expected to be input and consideration for the organizers of charitable activities in terms of seeing things considered necessary by donors.

Keywords: charitable, donor attitudes, extrinsic religiosity, intrinsic religiosity, quality of information

1. Introduction

Since the end of 2019, a severe coronavirus outbreak (COVID-19) has spread rapidly from Wuhan, Hubei Province, and China worldwide, destroying lives and livelihoods (Singhal, 2020). COVID-19 has been declared a global pandemic by the World Health Organization (WHO) after cases were reported in more than 120 countries. The infectious virus has spread throughout the planet. Governments around the world, international institutions, and organizations are forced to tighten restrictive measures in many areas of life that will also lead to inequality and socioeconomic disruption (Danylyshyn, 2020). Social distancing imposed by the government in recent months to slow the spread of COVID-19 through social distancing. However, this resulted in significant restrictions on physical movement and face-to-face

interactions between people and significantly impacted also the poor, who were hardest hit by the closure of activities previously necessary for their survival (Menon, 2020).

Governments around the world decided to save lives before saving the economy by announcing a full or gradual lockdown through social distancing and staying home for various activities in an effort to contain the pandemic outbreak. Such efforts result in business activities and the livelihoods of mankind (Leite et al., 2020). Similarly, the current COVID-19 pandemic has several direct implications not only in business (Turner & Akinremi, 2020) but also in socioeconomics (Nicola et al., 2020), finance (Goodell, 2020), supply chain systems (Ivanov, 2020), and even the way consumers make payments (Brown, 2020). Apart from that, this deadly plague has also affected humankind as many people worldwide have been moved to help each other by making monetary donations.

Profit and non-profit organizations in Indonesia have started many fundraising activities to help ease the burden on those affected by the COVID-19 crisis. In addition to organizations, the implementation of this activity is also carried out by many individuals, ranging from celebrities to local community leaders, to help overcome problems, especially socioeconomic problems resulting from the ongoing pandemic. The act of giving is a small part of the concept of altruism (Teah et al., 2014), which also includes charitable activities on behalf of others in response to concern for the welfare of a person or society (Otto & Bolle, 2011).

Charitable donations are often associated with religion or belief. It is expressed by Ranganathan and Henley (2008) that charity and religion go hand in hand. The doctrines of major religions, such as Christianity, Hinduism, Buddhism, and Islam also teach the importance of helping groups in need. However, Ryckman et al., (2004) argue that the influence of religion on charitable activities is debatable. Until now, factors that affect donor attitudes are still widely discussed. Attitude is the main factor that drives donors to give and altruism (Bin-Nashwan et al., 2020; Sura et al., 2017). Bin-Nashwan et al. (2020) stated that religious beliefs are an important factor influencing people's tendency to donate money.

In a study conducted by Chen et al. (2021), it was found that the factors that can influence a donor's attitude towards charitable activities include the quality of information, the credibility of the party who started the charity, and the media used to collect charity. In a different study, Mitchell and Clark (2021) stated that the reason for implementing charitable activities is a factor that can determine the attitude of a donor towards the charity. Furthermore, Bin-naswan and Al-Daihani (2021) identified that charitable projects influence donors' attitudes toward charitable activities. This statement validated by Sarea and Bin-nashwan (2021), who stated that charitable projects and trust are factors that will influence the attitude of donors to charitable activities.

Related to internal factors that can influence attitudes, such as religiosity, there are several

different opinions, as stated by Septianto et al. (2021), which claim that religiosity affects the attitude of donors to charity activities, but the effects vary based on the level of understanding. On religiosity Furthermore, Aji et al. (2021) argued that religiosity did not affect a donor's attitude toward charitable activity. On the other hand, Bin-Nashwan and Al-Daihani (2021) suggest that religiosity is a decisive factor in shaping a donor's attitude towards charity.

Allport & Ross (1967) stated that religiosity as a motivational orientation and is the thing that distinguishes between intrinsic and extrinsic motivations as well as the main determinants of positive effects versus negative religiosity. Individuals with a high level of intrinsic religiosity will believe in their religious teachings, so they will be motivated to live their daily lives by following this belief, while individuals with high extrinsic religiosity view religion as a means to achieve personal and social goals.

Therefore, this study aims to examine internal and external aspects that can contribute substantially to the tendency of donors to donate and participate in COVID-19 fundraising activities. Furthermore, it will also be observed the influence of moderation of religious beliefs or religiosity, both intrinsic and extrinsic, which can strengthen the relationship between the attitude of donating money and its determining factors.

2. Literature Review

The behavior of giving or donating voluntarily is often interpreted as charity or a voluntary activity that aims to give as much of our property as possible for others' needs. Giving behavior is part of the concept of altruism (Teah et al., 2014) and includes the activity of giving to others based on the desire to improve their well-being (Otto and Bolle, 2011). Another definition of donation is the acceptance of an individual or organization to support the activities of a non-profit organization (Sanusi et al., 2015). Even the poor can engage in charity to help the poor and other needy people (Avdeyeva et al., 2006). In this case, charities or donations are believed to be able to help support those in need when the government is unable to provide for them (Kashif et al., 2015).

Giving behavior is highly recommended in all religions and other faiths (Ranganathan and Henley, 2008). These teachings align with various forms of religious thought to provide benefits for social life (Lim and Putnam, 2010), be it physical, financial, or giving time for voluntary activities. For example, Islam encourages its people to always give to others through various forms of Islamic alms, such as infaq and waqf. Voluntary giving is a highly recommended behavior because it helps others in need while at the same time contributing to community development and welfare (Kasri, 2013). Furthermore, those who meet certain criteria in Islam must pay zakat (tithe of about 2.5 percent of income) (Kasri, 2018). Similar practices are found in other religions; Jews have what is called ma'aser kesafim (tithing 10 percent of their income to charity), and Christians are obliged to give as much as 10 percent of their income to religious institutions (Istiqomah, 2017). Thus, religion plays an important role

in influencing an individual's intention to donate (Kashif et al., 2015).

There are several theories for understanding the motivation behind charitable donations. One of the leading theories often discussed to explain the concept of altruism is the theory of altruism. The theory of altruism explains that charitable donations or simple acts of giving to others are a response to concern for the welfare of others (Otto and Bolle, 2011). "Altruism" was first conceptualized by Comte (1858), and later scholars gave many definitions of altruism. For example, it is defined as pro-social action intended to benefit others (Eisenberg, 1986), cognitive activity to help others Brewer (2003), on unconditional and conscious action to improve the well-being of others (Monroe, 1990), helping behavior by Schwartz (1970), and the desire to improve the condition of others by Karylowski (1982). In addition, experts from social psychology define altruism as an empathetic response. The empathy-altruism hypothesis suggests that individuals are not always self-centered and driven by empathy to help those in need. Eveland and Crutchfield (2007): Altruistic motivation is the encouragement of helping motives by sympathetically responding to requests, believing in the cause, and having a sense of moral obligation to give back to society (Hibbert et al., 2005). This conceptual definition has given way to what is now familiar as the emotional utility of altruism in the literature.

However, the theory of altruism has been questioned by many researchers because it does not effectively explain charitable donation behavior. Research from other disciplines has suggested other methods to explain giving behavior. For example, the "personal consumption" model explains that individuals experience a personal "warm glow" from the act of charitable donation (Handy and Katz, 2008). Voluntary literature shows that donors donating their time and money create a personal "warm light" and provide public goods to the community (Handy and Katz, 2008). Other scholars have explored other views on the drivers of charitable donations; some suggest that charitable donations are driven by the image of charitable organizations (Hou et al., 2009), while others suggest that charitable donations are driven by normative influences (Heiser, 2006). Others suggest egoistic drivers of donation behavior (e.g., Batson, 1991). In addition, many studies try to explain charitable donations by understanding the characteristics of charitable donors (Riecken and Yavas, 2005). This conceptual definition has been known as the provable utility of altruism in the literature.

2.1 Attitudes to Charity

People's attitudes can be described as learned tendencies to respond in a consistently favorable or unfavorable manner to specific actions (Fishbein and Ajzen, 1975). Since the effect is the most important part of an attitude, it can also be labeled as the degree of effect that favors or opposes the action (Fishbein and Ajzen, 1975). In this study, "attitude" refers to the level of positive feelings of donors to contribute and participate in fundraising campaigns launched to mitigate the impact of COVID-19 on vulnerable populations.

An attitude toward charity is defined as a learned tendency to respond in a consistently

favorable or unfavorable manner to charity (MacKenzie and Lutz, 1989). This conceptual definition is well supported by Fishbein and Ajzen's (1975) definition of attitude. In addition, previous studies have shown a positive relationship between attitudes towards charity and the intention to donate (Lwin and Phau, 2014). Similarly, a good attitude towards charity will positively affect the motivation to donate. The Theory of Planned Behavior provides a theoretical basis for this relationship and explains that a good attitude will result in good intentions (Fishbein and Ajzen, 1975). Webb et al. (2000) further assert that individual attitudes towards charitable organizations are correlated with charitable giving, thereby generating donations to charity.

What predictors can strongly trigger donor attitudes remains a focal point in the literature. Some studies, such as Sura et al. (2017), argue that external factors like charitable projects and trust in non-profit organizations can play a catalytic role in shaping the attitude of donors to giving money.

However, a recent study by Bin-Nashwan et al. (2020) argues that internal factors, such as religious beliefs, have been neglected in the literature, suggesting that both external and internal predictors can offer much to explain and understand donor attitudes towards monetary donations. From an external perspective, several studies have been conducted on the relationship between extrinsic determinants and attitudes. However, there still needs to be more consistency in the literature (Bin-Nashwan et al., 2020). Consequently, this study seeks to introduce a moderator variable into such a relationship. As an intrinsic antecedent, religious beliefs are integrated into the model to moderate the factors influencing the donor's attitude towards charitable activities.

2.2 Factors that drive attitudes towards charity

Charitable projects

Researchers have broadly conceptualized charitable projects (Bagheri et al., 2019). Some researchers propose a project-based definition, as projects have been created and funded through fundraising practices (Sura et al., 2017). A charity project is a charitable event or cause supported by a party or organization. However, in this study, charity projects refer to social causes, activities, and events that promote human well-being and support those in need, including poverty, disaster relief, and those affected by pandemic diseases. In today's unprecedented times, as the COVID-19 pandemic has spread rapidly, some have responded by launching charitable projects (e.g., fundraising campaigns) geared towards combating the impact of COVID-19 by supporting all frontlines and groups most vulnerable.

Several previous studies have shown that people's feelings towards charitable projects can build their attitudes towards donations and, in turn, strengthen donors' intentions to contribute (Sura et al., 2017). Furthermore, similar findings were also stated by Wong and Jusoff (2011) that the characteristics of a charity project would impact the donor's attitude towards the charity activity.

Therefore, donors' feelings about a charitable project can be influenced by the project itself (e.g., type, location, attachments, and connection to the charity project). Most donors are willing to donate online to those affected by the COVID-19 outbreak if they feel connected and attached to the charitable project and the victims.

Based on research findings by Bin-Nashwan and Al-Daihani (2021), there is an effect of charity projects on the attitude of a donor to the charity. In a different study, Sarea and Bin-Nashwan (2021), who also examined attitudes towards charitable activities, showed an effect of charitable projects on attitudes towards charitable activities. So that a hypothesis can be formed,

H1: There is an effect of charity projects on the attitude of donors to charity activities.

Trust in charities

In Islam, trust (trustworthiness) is called al-'amanah. This is an important concept for Muslims. The verse in the Qur'an states that:

"Indeed, we have given al-Amanah (trust or moral responsibility or honesty and all obligations that have been ordained by Allah) to the heavens and the earth, and the mountains, but they refuse to bear it. Moreover, fear it (i.e., fear Allah's torment). However, humans endure it. Verily, he is unjust (towards himself) and foolish (towards the consequences) (Qur'an, 33:72). The verse shows that al-'amanah, or Amanah, is related to religious rewards and punishments. It is related to faith. When a person fails to fulfill the 'amanah, he will sin. As a result, he will not be trusted. It may also imply organization or fundraising.

Money donations should involve a fundraising party, usually in the form of a charitable organization involved with philanthropic activities (Zhou et al., 2020). That makes fundraising credibility very important for building consumer trust, so consumers are sure to make their first and subsequent monetary donations (Sullivan and Kim, 2018). For example, in Korea, Rim and Dong (2018) revealed that public trust in the government declined due to social responsibility issues, leading to negative philanthropic intentions. Therefore, in global crises, particularly health crises such as COVID-19, trust in fundraising can explain the relationship between social presence and charitable intentions.

Experts assume that how charities approach donors will determine their attitude towards the donation itself, so transparency, communication, and good relations between charities and potential donors should be considered (Bin-Nashwan et al., 2020). While it is known that trust is a determining determinant, donors with high levels of trust tend to be more aware of helping others and contributing to initiatives for disadvantaged populations. There are consistent results regarding the relationship between trust in charity and attitudes towards donation. For example, literature, such as Kinsbergen and Tolsma (Beldad et al. (2014), has shown a positive relationship between trust in charity and people's behavior toward donating money. On the other hand, some studies need to report a regular relationship between trust in charities and attitudes toward donations. (Sura et al., 2017) Although the inconsistencies in previous studies, the

importance of trust in charities among donors are evident in the literature to strongly stimulate donors to donate money, especially amid a devastating epidemiological crisis such as COVID-19.

Based on Chen et al. (2021), this belief consists of 3 main characteristics, namely: Information uses a more comprehensive, objective, and clear description to detail information about project objectives, plans, and verification from authorized agencies, enabling donors to effectively assess project viability (Kwak et al., 2018). In addition, many studies have confirmed that the higher the quality of the information, the stronger the individual's trust (Zhou et al., 2016).

H2: There is an effect of information quality on the attitude of donors in charity activities. The credibility of the person or organization

Authentication of the initiator's identity, both personal and organizational qualifications, affects the individual's perception of the credibility of the initiator. The project proponent is a source of project information. Studies have shown that the credibility of the information source directly affects the formation or change in the attitude of the recipient of the information (Cheung et al., 2009). Information provided by highly credible sources significantly affects trustworthiness (Zhou et al., 2016). For personal initiators, personally identifiable information such as ID numbers can prove the authenticity of identity and dispel people's doubts to some extent. For the proponent organization, demonstrating qualification audits from third-party certifiers and presenting past successful project experiences are good ways to build credibility. A project initiated by a credible proponent is more likely to gain people's trust.

H3: There is an effect of implementing credibility on the attitude of donors in charity activities.

Media/fundraising platforms

Studies have shown a close relationship between media reputation and donor trust (Shier and Handy, 2012). The good reputation of the charitable media/platform sends the following positive signals: first, a commitment to open and proper circulation of donations so that all money is used to benefit applicants without withholding or saving money; and second, that donors can avoid fraudulent donations and security risks. Payment. In this regard, people tend to regard the reputation of a charitable platform as an important factor in evaluating trust.

H4: The media has an impact on donors' attitudes toward charitable activities.

Religiosity

Religiosity can be defined as the extent to which individuals live out their religious beliefs (Allport and Ross, 1967). Among psychological theories of religion, the "pro-social-religious hypothesis" (Norenzayan and Shariff, 2008) suggests that religiosity promotes pro-social behavior or "voluntary actions intended to help or benefit another individual or group of individuals" (Eisenberg, 1986), such as donating, volunteering, helping, and collaborating with others (Charities Aid Foundation, 2018). Research in this area has provided empirical support

for the religiosity-prosociality relationship. Such studies show that religiosity increases pro-social behavior, including the intention to volunteer and participation in charitable activities (Stavrova and Siegers, 2014), even among low-income earners. -level of income (Myers, 2012).

Researchers have recognized that religiosity significantly influences human behavior (Lau and Tan, 2009). According to Mokhlis (2009), religiosity is a cultural factor that is one of the most universal and influential social institutions that impacts the behavior, attitudes, and values of an individual and society. Experts have explained that religious belief is the main psychographic characteristic to help determine the difference between donors and non-donors (Ranganathan and Henley, 2008). It is conceptualized that individuals perceived as more religious are more likely to donate (Ranganathan and Henley, 2008). However, there is limited research on this important psychographic characteristic (Lwin et al., 2013).

Charity (giving charity) and religion go hand in hand. Major religions, such as Islam, Christianity, Judaism, Buddhism, and Hinduism, state charity as a general rule of social behavior (Ranganathan and Henley, 2008). God's commands always inspire religious people to help vulnerable groups. In Islam, for example, an annual charitable donation called Zakat or alms is mandated for Muslims from all walks of life (Bin-Nashwan et al., 2020). Like Islam, major world religions such as Christianity and Hinduism emphasize the importance of generosity and giving. Therefore, religiosity is considered an important motive in strengthening people's propensity to donate (Bin-Nashwan et al., 2020).

Allport and Ross (1967) distinguish two dimensions of religiosity: intrinsic and extrinsic; individuals characterized by high levels of intrinsic religiosity have an internal commitment to their religious teachings and are motivated to live their daily lives based on these beliefs; those characterized by high levels of extrinsic religiosity, on the other hand, tend to view religion as a means to personal and social ends (Allport and Ross, 1967). In other words, intrinsically motivated individuals tend to internalize and live up to their religious teachings more than extrinsically motivated individuals (Wenger, 2004). In addition, previous studies have found that intrinsic religiosity is associated with ethical beliefs, whereas extrinsic religiosity has little effect on individuals' ethical beliefs (Vitell et al. (2005).

Individuals with intrinsic tendencies are entirely devoted to religious rules (Allport and Ross, 1967). Humans attach high importance to religion in governing their lives. There is a negative correlation between intrinsic orientation and prejudice. More precisely, those with an intrinsic orientation benefit from the creed by knowing how to behave in their relationships with others (Allport and Ross, 1967). Intrinsically religious people seek to practice religion as deeply as possible. They internalize faith and make it almost a part of their character. They are loyal to religious precepts. In addition, people with intrinsic beliefs appear more adaptable psychologically than those with extrinsic beliefs (Gürses, 2009).

On the other hand, individuals with an extrinsic orientation use religion as an instrument to ensure participation in society (Francis et al., 2005). Extrinsic religiosity means that the person, in carrying out religious activities, adopts an attitude that will give him certain advantages. For example, an important goal of being a member of a religious community is a guaranteed social status for the individual (Ji and Brahim, 2007). Allport and Ross (1967) assert that extrinsically religious people exploit religion, forming religious beliefs to serve a more important purpose and that extrinsic values inevitably seek self-interest. A person with such an inclination uses religion for various purposes, such as ensuring his safety, establishing social relations, self-justification, social status, etc. Theologically, a religious person extrinsically does not give up taking care of himself even though he tends to God as well. Therefore, religion is primarily a shield to guard against egocentrism (Allport and Ross, 1967).

A study by Teah et al. (2014) found that religiosity is important in encouraging donor attitudes towards charity. In a more recent study, Sarea and Bin-Nashwan (2021) also found something similar: religiosity has an important influence on donor attitudes towards charitable activities. This study also found that religiosity can be a strong moderator of other determinant factors that influence attitudes. Donors for charitable activities. So that brings up the following hypothesis:

H5: Donors' attitudes toward charitable activities are influenced by their intrinsic religiosity.

H6: There is an influence of extrinsic religiosity on the attitude of donors to charity activities.

H7: Intrinsic religiosity can moderate the influence of determinants on the attitude of donors to charity activities.

H8: Extrinsic religiosity can moderate the influence of determinants on the attitude of donors in charitable activities.

3. Method

The following research is a hypothesis testing research that will look at the influence of several factors, namely charity projects, information quality, implementer credibility, media, intrinsic religiosity, and extrinsic religiosity, on the attitude of donors to charity activities. Thus, it can be seen that there are six exogenous factors and one endogenous variable in this study.

The charity project will be measured by the purpose and location of the charity project as well as the linkage of the charity project with donors. The quality of information is measured by the accuracy, objectivity, and reliability of the information. The credibility of the implementer is measured by a clear profile and identity of the implementer and the history of the implementer. Credible, the media is measured by the familiarity and reputation of the media. Intrinsic religiosity will be measured by being happy to learn religion. Religion is a way of life, important in praying and trying hard in practicing religion. Extrinsic religiosity is measured by being religious for happiness, getting comfort, community, and establishing social relationships. Finally, attitudes towards charitable activities will be measured by the importance of charity,

social responsibility, and charity benefits.

The population of this study are citizens in Indonesia and already have income. The sample numbered 150 randomly selected people. Data in this study were collected through interviews using questionnaires in google form application. The measurement scale in this study used a 5-point likert scale.

SEM (Structural Equation Modeling), which uses the Smart PLS program was used to analyze the data in this research. With the help of software like SPSS. According to Ferdinand (2002), SEM is a set of statistical techniques that allow the simultaneous testing of a relatively complex series of relationships. The hypothesis will be tested at an error rate of 5% and a significance level of 95%. The reason for using SEM is that SEM is a set of statistical techniques that allow the simultaneous testing of a relatively complex set of relationships. Another advantage of the application of SEM is its ability to confirm the dimensions of a concept or factor and, simultaneously, measure the influence or degree of relationship between factors whose dimensions have been identified (Ferdinand, 2005).

4. Results and Discussion

Charitable Projects

A charity project is a charitable event or cause supported by a party or organization. Partnerships have become the most important domain that must be relied upon in order to improve the quality of the charitable projects carried out so that it more focused (Fauzan et al., 2022). However, in this study, charity projects refer to social causes, activities, and events that promote human well-being and support those in need, including poverty, disaster relief, and those affected by pandemic diseases. COVID-19 pandemic has spread rapidly, some have responded by launching charitable projects (e.g., fundraising campaigns) geared towards combating the impact of COVID-19 by supporting all frontlines and groups most vulnerable.

Based on the result of this research in following table, it can be seen that when an intrinsic religiosity aspect accompanies the consideration of the donor's attitude in a charity project, the effect that appears is insignificant, and vice versa. On the other hand, if an extrinsic religiosity aspect accompanies the consideration, the effect becomes significant. The results of this study contradict the results of research by Bin-Nashwan and Al-Daihani (2021) and Sarea and Bin-Nashwan (2021), which state that charitable projects will affect the attitude of donors to charity activities.

This result also contradicts the results of research by Sura et al., (2017) which stated that people's feelings towards charitable projects can build attitudes towards donations and will strengthen the intention to contribute. Furthermore, similar findings were also stated by Wong and Jusoff (2011) that the characteristics of a charity project would impact the donor's attitude towards the charity activity. Therefore, donors' feelings about a charitable project can be

influenced by the project itself (e.g., type, location, attachments, and connection to the charity project).

The charity project is one of the variables raised in this study as one of the factors estimated to be the determinant of the donor's attitude towards charity activities. In this study, it was found that this charity project did affect the attitudes of donors to charitable activities, but this only occurred in the model accompanied by extrinsic religion and not in the model accompanied by intrinsic religiosity.

This can happen because, in a model that is accompanied by an extrinsic religiosity variable, a person needs to understand the charitable project he will participate in. This is in contrast to the intrinsic religiosity model, which only believes that goodness must be done regardless of what the charitable project is like. This is one of the reasons why the model with extrinsic religious charity projects has a significant effect on the attitude of donors to charity activities.

Table 1. Structural model significance test results with intrinsic religiosity

Model 1	Original sample (O)	T Statistics (O/STDEV)	P Values
Rel. intrinsic -> attitude to charity	0,32	2,91	0,004
Quality of info. -> attitude to charity	0,27	2,54	0,011
quality info.*rel. intrinsic -> attitude to charity	0,26	2,78	0,006
mop credibility. -> attitude to charity	-0,14	1,50	0,133
credibility mop.*rail. intrinsic -> attitude to charity	0,14	0,90	0,366
charity -> attitude to charity	0,22	1,39	0,166
charity*rail. intrinsic -> attitude to charity	0,12	1,35	0,177
Media -> attitude to charity	0,18	2,34	0,019
media*rel. intrinsic -> attitude to charity	-0,03	0,28	0,778

Information Quality

Clear and detailed information to inform project objectives, plans, and verification of authorized agencies, will help donors to effectively assess the feasibility of the project (Kwak et al., 2018). Therefore, good quality of information will further strengthen the trust of individuals (Zhou et al., 2020). Based on the table above, it can be seen that both in the model that is accompanied by intrinsic religiosity and extrinsic religiosity, the quality of information has a significant influence on the attitude of donors to charitable activities. The results of this study are in accordance with the results of research from Beldad et al. (2014); Chen et al. (2021) who found that the quality of information has a significant influence on the attitude of donors to charitable activities.

The quality of information is one of the second most important factors, after religiosity, in influencing the attitude of donors to charitable activities. In this study, it was found that both models, accompanied by intrinsic religiosity and those with extrinsic religiosity, found that the quality of information was a factor that had a significant effect on donors. It shows that despite an intrinsic religious orientation, beliefs still need to be supported by good information. Considering the model with extrinsic religiosity is not strange because how can one measure the usefulness of an activity if it does not have the best information.

Table 2 Structural model significance test results with extrinsic religiosity

Model 2	Original Sample (O)	T Statistics (O/STDEV)	P Values
Rel. extrinsic -> attitude to charity	0,21	2,11	0,035
Quality of info. -> attitude to charity	0,34	3,12	0,002
quality info.*rel. extrinsic -> attitude to charity	-0,14	1,16	0,248
mop credibility. -> attitude to charity	-0,10	1,00	0,320
credibility mop.*rail. extrinsic -> attitude to charity	0,04	0,25	0,804
charity -> attitude to charity	0,29	2,18	0,030
charity*rail. extrinsic -> attitude to charity	0,10	1,07	0,286
Media -> attitude to charity	0,20	2,47	0,014
media*rel. extrinsic -> attitude to charity	0,03	0,25	0,803

Credibility of the Person or Organization

Authentication of the initiator's identity, both personal and organizational qualifications, affects the individual's perception of the credibility of the initiator. The project proponent is a source of project information. Studies have shown that the credibility of the information source directly affects the formation or change in the attitude of the recipient of the information (Cheung et al., 2009; Zhou et al., 2020). A project initiated by a credible proponent is more likely to gain people's trust.

Based on the two results tables above, it can be concluded that the credibility of the implementer does not have a significant effect on either model 1, which is accompanied by intrinsic religiosity, or model 2, which is accompanied by extrinsic religiosity. These study's results differ from those of Chen et al. (2021). They found that the credibility of the implementer had a direct effect on the donor's attitude towards charitable activities.

Media/Fundraising Platforms

Media reputation and donor trust have a close relationship (Shier and Handy, 2012). Charitable platforms are often used as a factor in evaluating donor trust. The good reputation of the charitable media/platform is characterized by two things, namely the commitment to properly open and circulate donations so that all money is used for the benefit of the applicant without withholding or keeping money; and donors can avoid fake donations and security risks. In this research results, based on the Table 2, it can be concluded that the media significantly influences donors' attitudes toward charity activities, both when accompanied by intrinsic and extrinsic religiosity.

In this study, it was found that the media is a factor that significantly influences the attitude of donors to charitable activities. This is similar and in line with the previous findings in this study that the quality of information is a factor that has a significant effect on both the intrinsic and extrinsic religiosity models. This harmony can occur because information and the media are very closely related; information requires the media to be able to disseminate and share the information. In this study, it was found that the overall influence of the media on the attitudes of donors to charity activities is still smaller than the magnitude of the influence of the quality of information on the attitudes of donors to charity activities, but that does not mean that the media is not important. The media is one of the important and significant factors in determining attitudes of donors to charities.

Religiosity

Mokhlis (2009) stated that religiosity is a cultural factor that is one of the most universal and influential social institutions that impacts the behavior, attitudes, and values of an individual and society. In general, individuals perceived as more religious are more likely to donate (Ranganathan and Henley, 2008). However, there is limited research on this important psychographic characteristic (Lwin et al., 2014).

Charity (giving charity) and religion go hand in hand. Major religions, such as Islam, Christianity, Judaism, Buddhism, and Hinduism, state charity as a general rule of social behavior (Ranganathan and Henley, 2008). God's commands always inspire religious people to help vulnerable groups. In Islam, an annual charitable donation called zakat or almsgiving that can be done at any time is mandated for Muslims from all walks of life (Bin-Nashwan et al., 2020). Other religions also strongly advocate being able to share with others because it can provide enormous benefits. Therefore, religiosity is a motive to strengthen people's desire to donate (Bin-Nashwan et al., 2020).

Allport and Ross (1967) distinguish two dimensions of religiosity: intrinsic and extrinsic. Individuals who have a high level of intrinsic religiosity also have an internal commitment to their religious teachings and are motivated to live a daily life based on this belief, whereas if the level of extrinsic religious religiosity is high, then it tends to view religion as a tool to

achieve personal and social goals (Allport and Ross, 1967). In other words, intrinsically motivated individuals tend to internalize and internalize their religious teachings more than extrinsically motivated individuals (Wenger, 2004).

According to Allport and Ross (1967), individuals with intrinsic tendencies are fully devoted to the rules of religion. In essence, religious people try to practice religion as deeply as possible. They internalize faith and make it almost a part of their character. In addition, people with intrinsic beliefs seem to be more psychologically adaptable than those with extrinsic beliefs (Gürses, 2009). Extrinsic religiosity means that the person in carrying out religious activities takes a stance that will give him an advantage for the benefit of oneself, such as ensuring his safety, building social relationships, self-justification, social status, etc. Therefore, religion is essentially a shield to guard against egocentrism (Allport and Ross 1967).

A study by Teah et al. (2014) found that religiosity is important in encouraging donor attitudes towards charity. In a more recent study, Sarea and Bin-Nashwan (2021) also found something similar: religiosity has an important influence on donor attitudes towards charitable activities. This study also found that religiosity can be a strong moderator of other determinant factors that influence attitudes. Donors for charitable activities. So that brings up the following hypothesis:

In the hypothesis that stated about intrinsic religiosity, the significance level of this effect can be seen in Table 1, where the significance value is 0.000, which is less than the alpha error tolerance value of 0.05, so that it can be stated that there is a significant influence of intrinsic religiosity on the attitude of donors to charity activities. This study's results align with Teah et al. (2014), which state that religiosity affects the attitude of donors to charitable activities. These results also support the research of Sarea and Bin-Nashwan (2021), who also found similar things.

In hypothesis that stated about extrinsic religiosity, the significance value of the influence of extrinsic religiosity on the donor's attitude is 0.03, where this value is less than alpha 0.05, so it can be stated that there is a significant influence on the donor's attitude to charity activities. These results also support the research of Sarea and Bin-Nashwan (2021), who also found similar things.

Based on Table 1 above, it can be seen that intrinsic religiosity, which acts as a moderator, can only have a significant effect on the influence of information quality on donor attitudes. It also has no visible effect. Meanwhile, the role of intrinsic religiosity as a moderator on the other three variables, namely charity project activities, media coverage, and implementer credibility, has no significant effect.

Based on Table 2 above, it can be concluded that extrinsic religiosity cannot moderate the

influence of variables such as charitable project activities, information quality, implementer credibility, and media on the attitude of donors to charity activities. This is also seen in the factors involved in this study in the model accompanied by extrinsic religiosity, which will have a greater influence value on each variable than in the model accompanied by intrinsic religiosity. It is possible because someone who believes in a model accompanied by extrinsic religion will give more thought to a charity in which he will participate than someone who believes in a model accompanied by intrinsic religion. In addition, this study also found that there is no intrinsic or extrinsic religiosity. Finally, this study shows that religiosity is not a moderator of the influence on donor attitudes; rather, it is more of an equal consideration with other variables.

This study shows that attitudes towards charitable activities can be influenced by other aspects, including internal and external religiosity, quality of information, media, and activities on charity projects. Among these variables, it can be seen that the strongest influence is on the intrinsic religiosity and information quality variables. In this study, it is obvious how these two concepts of religiosity behave differently. This can be seen in how intrinsic and extrinsic religiosity influence the donor's attitude. This study found that intrinsic religiosity had a more significant influence on donor attitudes towards charitable activities than extrinsic religiosity. Therefore, it is reasonable to understand the concept of the two aspects of religiosity when viewed from the understanding above. People who are more inclined towards intrinsic religiosity, of course, carry out alms and charity activities based on their belief that giving charity and charity are good (Allport and Ross, 1967). Meanwhile, people who prioritize extrinsic religiosity will rate charity more in terms of the benefits it gets. Thus, it would be very reasonable if intrinsic religion directly had more influence on the attitude of charity.

5. Conclusions

Charity projects have a significant influence on donors' attitudes to charitable activities only on models that are accompanied by extrinsic religiosity but not on models accompanied by intrinsic religiosity. The quality of information is a significant factor in the attitude of donors to charitable activities both on the model of internal and external religiosity. The credibility of the implementer is not a significant influencing factor in both the internal and extrinsic models of religiosity. The media is a factor that has a significant influence on the attitude of donors to charitable activities both on the model of internal and external religiosity. Intrinsic religiosity is a determining factor in the donor's attitude to charity. Extrinsic religiosity is a significant determining factor in the donor's attitude to charitable activities. Intrinsic religiosity cannot be a moderator on factors that influence donors' attitudes to charitable causes. Extrinsic religiosity cannot be a moderator on factors that influence a donor's attitude to charity. In this study, it was found that the strongest factor that influences the attitude of donors to charitable activities is religiosity and then the quality of information and media, while charity projects only have a significant effect when accompanied by experiential religiosity.

6. Managerial implications

The credibility of the executor has not had a significant effect although many respondents think it needs to be examined. This shows that the credibility of the implementer needs to be further displayed. This display of the credibility of the charitable executor is a way to make it easier for donors to collect information about the profile and background of the charitable executor. The study found that an intrinsic religiosity-oriented person can be more easily influenced to engage in charitable activities compared to someone with an experiential religiosity orientation. This can be a basic form of strategy development in approaching the search for donors in carrying out charitable activities.

An approach that can be used by charitable organizers to be able to generate a positive attitude from donors oriented towards extrinsic religiosity is the benefits approach. Because it is evident in this study that a person with an external religiosity orientation is interested in the logical reasons why he needs to engage in a charitable activity.

In addition to approaching through aspects of religiosity, improving the quality of good information and using the media as an appropriate information channel, is also an important thing that must be carried out by the implementers of charitable activities. In addition to approaching through the aspect of religion, improving the quality of good information and using the media as the right information channel are also important things that charities must carry out.

7. Limitations

In this study, both intrinsic and extrinsic religiosity is seen as a form of moderating variable, which causes unsatisfactory results. In addition, another limitation of this research is the variable of charity activity, which has yet to be reviewed more fully outside of the project and the implementer of the charity. Suggestions for further research it is recommended to include intrinsic and extrinsic religiosity as a form of the independent variable, not as a moderator. Furthermore, it is also seen if the two variables are used in one model. Adding other variables related to charity projects also needs to be done to be able to deepen the analysis in related research.

Funding

The authors want to express gratitude to the Universitas Trisakti Research and Community Engagement Institution which funding this research.

REFERENCES

- Aji, H.M., Albari, A., Muthohar, M., Sumadi, S., Sigit, M., Muslichah, I. and Hidayat, A. 2021. Investigating the determinants of online infaq intention during the COVID-19 pandemic: an insight from Indonesia. *Journal of Islamic Accounting and Business Research*. 12 (1): 1-20. <https://doi.org/10.1108/JIABR-05-2020-0136>
- Allport, G.W. dan Ross, J.M. 1967. Personal religious orientation and prejudice. *Journal of*

- Personality and Social Psychology. 5 (4): 432-443. <https://doi.org/10.1037/h0021212>
- Beldad, A., Snip, B. dan van Hoof, J. 2014. Generosity the second time around: determinants of individuals' repeat donation intention. *Nonprofit and Voluntary Sector Quarterly*. 43 (1): 144-163. <https://doi.org/10.1177/089976401245746>
- Bin-Nashwan, S.A., Al-Daihani, M., Abdul-Jabbar, H. dan Al-Ttaffi, L.H.A. 2020. Social solidarity amid the COVID- 19 outbreak: fundraising campaigns and donors' attitudes. *International Journal of Sociology and Social Policy*. 42 (3/4): 232-247. <https://doi.org/10.1108/IJSSP-05-2020-0173>
- Bin-Nashwan, S.A. dan Al-Daihani, M. 2021. Fundraising campaigns via social media platforms for mitigating the impacts of the COVID-19 epidemic. *Journal of Islamic Marketing*. 12 (3): 576-597. <https://doi.org/10.1108/JIMA-07-2020-0200>
- Brown, D. 2020. Can cash carry coronavirus? World health organization says use digital payments when possible. Available at <http://www.usatoday.com/story/money/2020/03/06/coronavirus-covid-19-concerns-over-using-cash/4973975002/>. [2020 1st April].
- Chen, H., Li, W., Lyu, T. dan Zheng, X. 2021. Understanding people's participation in online charities: a dual-process approach of trust and empathic concern. *Industrial Management & Data Systems*. 121 (7): 1642-1663. <https://doi.org/10.1108/IMDS-09-2020-0513>
- Cheung, M.Y., Luo, C., Sia, C.L. dan Chen, H. 2009. Credibility of electronic word-of-mouth: informational and normative determinants of on-line consumer recommendations. *International Journal of Electronic Commerce*. 13 (4): 9-38. <https://doi.org/10.2753/JEC1086-4415130402>
- Danylyshyn, B. 2020. The peculiarities of economic crisis due to COVID-19 pandemic in a developing country: Case of Ukraine. *Problems and Perspectives in Management*. 18 (2): 13-22. [http://dx.doi.org/10.21511/ppm.18\(2\).2020.02](http://dx.doi.org/10.21511/ppm.18(2).2020.02)
- Fauzan, Helmi, Febriansyah, R., and Oktavia S. 2022. The importance of humanistic dimension in managing Rohingya refugees in the Indonesian Western Province of Aceh. *Pertanika Journal Social Sciences & Hmanities*. 30 (3):1049-1069. <https://doi.org/10.47836/pjssh.30.3.07>
- Gürses, İ. 2009. *Religiosity and Personality*. Emin Publication. Bursa.
- Goodell, J.W. 2020. COVID-19 and finance: agendas for future research. *Finance Research Letters*. 35: 1-5. <https://doi.org/10.1016/j.frl.2020.101512>
- Ivanov, D. 2020. Predicting the impacts of epidemic outbreaks on global supply chains: a simulation-based analysis on the coronavirus outbreak (COVID-19/SARS-CoV-2) case. *Transportation Research Part E: Logistics and Transportation Review*. 136: 1-14. <https://doi.org/10.1016/j.tre.2020.101922>
- Kwak, D.H., Ramamurthy, K., Nazareth, D. dan Lee, S. 2018. The moderating role of helper's high in anchoring process: an empirical investigation in the context of charity website design. *Computers in Human Behavior*. 84: 230-244. <https://doi.org/10.1016/j.chb.2018.02.024>
- Leite, H., Hodgkinson, I.R. dan Gruber, T. 2020. New development: 'healing at a distance' – telemedicine and COVID-19. *Public Money and Management*. 40 (6): 483-485. <https://doi.org/10.1080/09540962.2020.1748855>
- Lwin, M. dan Phau, I. 2014. An exploratory study of existential guilt appeals in charitable

- advertisements. *Journal of Marketing Management*. 30 (13-14): 1467-1485. <https://doi.org/10.1080/0267257X.2014.939215>
- Menon, J. 2020. COVID-19 and the Poor, Economics Working Paper. Yusof Ishak Institute. Singapore.
- Mitchell, S.-L. dan Clark, M. 2021. Volunteer choice of nonprofit organization: an integrated framework. *European Journal of Marketing*. 55(1): 63-94. <https://doi.org/10.1108/EJM-05-2019-0427>
- Mokhlis, S. 2009. Religious differences in some selected aspects of consumer behaviour: a Malaysian study. *The Journal of International Management Studies*. 4 (1): 67-76.
- Nicola, M., Alsafi, Z., Sohrabi, C., Kerwan, A., Al-Jabir, A., Losifidis, C., Agha, M. dan Agha, R. 2020. The socio-economic implications of the coronavirus and covid-19 pandemic: a review. *International Journal of Surgery*. 78: 185-193. <https://doi.org/10.1016/j.ijssu.2020.04.018>
- Otto, P.E. dan Bolle, F. 2011. Multiple facets of altruism and their influence on blood donation. *The Journal of Socio-Economics*. 40 (5): 558-563. <https://doi.org/10.1016/j.socec.2011.04.010>
- Ranganathan, S.K. dan Henley, W.H. 2008. Determinants of charitable donation intentions: a structural equation model. *International Journal of Nonprofit and Voluntary Sector Marketing*. 13 (1): 1-11. <https://doi.org/10.1002/nvsm.297>
- Ryckman, R.M., Thornton, B., van den Borne, B. dan Gold J.A. 2004. Intrinsic-extrinsic religiosity and university students' willingness to donate organs posthumously. *Journal of Applied Social Psychology*. 34 (1): 196-205. <https://doi.org/10.1111/j.1559-1816.2004.tb02544.x>
- Sarea, A. dan Bin-Nashwan, S.A. 2021. Guide to giving during the COVID-19 pandemic: the moderating role of religious belief on donator attitude. *International Journal of Ethics and Systems*. 37 (1): 90-104.
- Septianto, F., Tjiptono, F., Paramita, W. dan Chiew, T.M. 2021. The interactive effects of religiosity and recognition in increasing donation. *European Journal of Marketing*. 55 (1): 1-26. <https://doi.org/10.1108/EJM-04-2019-0326>
- Shier, M.L. dan Handy, F. 2012. Understanding online donator behavior: the role of donator characteristics, perceptions of the Internet, website and program, and influence from social networks. *International Journal of Nonprofit and Voluntary Sector Marketing*. 17 (3): 219-230. <https://doi.org/10.1002/nvsm.1425>
- Sura, S., Ahn, J. dan Lee, O. 2017. Factors influencing intention to donate via social network site (SNS): from Asian's perspective. *Telematics and Informatics*. 34 (1): 164-176. <https://doi.org/10.1016/j.tele.2016.04.007>
- Teah, M., Lwin, M. dan Cheah, I. 2014. Moderating role of religious beliefs on attitudes towards charities and motivation to donate. *Asia Pacific Journal of Marketing and Logistics*. 26 (5): 738-760. <https://doi.org/10.1108/APJML-09-2014-0141>
- Turner, J. dan Akinremi, T. 2020. The business effects of pandemics – a rapid literature review ERC Insight Paper. Available at: <http://www.enterpriseresearch.ac.uk/wp-content/uploads/2020/04/ERC-Insight-The-business-effects-of-pandemics-%E2%80%93-a-rapid-literature-review-Final.pdf>. 2020 10th April.

Wenger, J.L. 2004. Research: the automatic activation of religious concepts: implications for religious orientations. *The International Journal for the Psychology of Religion*. 14 (2): 109-123. https://doi.org/10.1207/s15327582ijpr1402_3

Wong, D.M.L. dan Jusoff, K. 2011. Social networking in charity advocacy. *World Applied Sciences Journal*. 12: 65-72.

Zhou, G., Xue, K., Yu, M. dan Zhou, N. 2020. The effects of perceived deceptiveness and pressure on consumer donation: a mixed-methods study. *Social Responsibility Journal*. 16 (1): 91-108. <https://doi.org/10.1108/SRJ-05-2018-0114>