ALMSGIVING BEHAVIOR OF MUSLIM COMMUNITIESIN INDONESIA AND MALAYSIA: A COMPARATIVE STUDY

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Abstract. *The study aims to (1) find factors influence funding activities through formal and informal zakah institutions for Indonesian and Malaysian Muslims; (2) find the most significant factors that influence funding activities through formal and informal zakah institutions for Indonesian and Malaysian Muslims; (3) compare the generosity of Indonesian and Malaysian Muslim communities. 564 purposive sampling of Muslim communities in Malaysia and Indonesia participated in this study. Artificial Neural Network (ANN) analysis used as a data analysis tool. Two measurement tools used to examines variables, namely; Questionnaire on planned behavior and Questionnaire of trustworthiness. The result is that the most significant factor influencing charity behavior of Malaysian Muslim society is injunctive norms (42.12%). This is followed by descriptive norms (20.50%) and moral norms (14.49%). Whereas among the Indonesian Muslim community, the most significant factor driving people to give alms is the Injunctive Norm (51.55%). This is followed by past behavior (18.06%) and attitude (13.59%).*

*Keyword***:** *Alms Giving, Zakah Obligations, Intention Behavior*

Abstrak. *Penelitian ini bertujuan untuk (1) menemukan faktor-faktor yang mempengaruhi Muslim di Indonesia untuk memberikan sedekah melalui lembaga zakat formal dan informal; (2) menemukan faktor yang paling signifikan yang mempengaruhi kegiatan pendanaan melalui lembaga zakat formal dan informal di kedua negara tersebut (3) membandingkan kedermawanan komunitas Muslim Indonesia dan Malaysia. 564 responden yang berpartisipasi dala penelitian ini dipilih melalui metode purposive sampling. Selanjutnya, data dianalisis dengan menggunakan Analisis Artificial Neural Network (ANN). Dua alat ukur yang digunakan untuk menguji variabel adalah: Kuisioner tentang perilaku terencana dan Kuisioner kepercayaan. Keduanya disesuaikan agar sesuai dengan konteks zakat. Hasilnya adalah faktor terbesar yang mempengaruhi perilaku amal dalam masyarakat Muslim Malaysia adalah norma injuctive (42,12%), diikuti oleh norma deskriptif (20,50%) dan norma moral (14,49%).*

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Sedangkan bagi komunitas Muslim Indonesia, faktor terbesar yang mendorong mereka untuk memberikan sedekah adalah norma injunctive (51,55%), diikuti oleh perilaku masa lalu (18,06%) dan sikap (13,59%).

Kata Kunci: *Pemberian Sedekah, Kewajiban Zakat, Perilaku Niat*

Introduction

Previous study, conducted using Planned Behavior Theory to 312 respondents, found that the most influential factor on respondents' intention to pay zakah and alms was perceived behavioral control. This means that individual controls as internal parameters significantly encourage them to fulfil their obligations to give alms. Interestingly, external factors, such as influential groups and attempts to imitate the charity activities of the closest people, did not have a significant impact on persuading respondents positively. Our preliminary research is in line with the findings of Alvara Research Center (2017) who concluded that most respondents thought that giving alms is a personal issue. Consequently, they believed that it would be better to pay alms directly to people who need or through informal channels. In this regard, further research is needed to investigate the behavior of the generosity of Indonesian and Malaysian Muslims by expanding the number of respondents and expanding parameters, such as the dimension of trust.

Indonesia and Malaysia are two countries that the majority are Muslims. However, the participation of Indonesian Muslims in paying zakah is still very lacking. In 2016, Indonesia was only able to collect ZIS (Zakah, Infaq Sadaqah) funds of around 2.5% of the potential zakah that could be collected, compared to the achievement of Malaysia which managed to raise zakah funds of about 75% of its potential.

This is interesting to observe because it shows the differences in the behavior of Muslim Communities in distributing zakah and charity funds which are also very influenced by demographic factors, in addition to the factors previously mentioned. This inspired the researchers to conduct more in-depth research by conducting comparative studies of the generosity of Muslim Communities in Indonesia and Malaysia.

The results of this study are useful to understand factors influencing the generosity behavior of Muslim Community in Indonesia and Malaysia, especially for Zakah, Infaq and Sadaqah management institutions such as the National Zakah Agency (BAZNAS). This study reveals that BAZNAS can develop socialization and education strategies to increase people's participation in Islamic philanthropy.

The study aims to analyze and find factors that influence funding activities through formal and informal zakah institutions in Indonesian and Malaysian Muslims Communities. This study finds the main factors that influence funding activities through formal and

informal zakah institutions in Indonesia and Malaysia, and the comparison of the generosity of Indonesian and Malaysian Muslim Communities.

The study would shed light on generating strategic policies and marketing to attract more Muslims to pay their zakah obligations through formal institutions in both countries.

Literature Review
Zakah

Zakah is one of the pillars of Islam that must be applied by all muslims. The need to carry out the obligations of zakah is the same as other pillars of Islam, such as prayer and fasting during the month of Ramadan. One type of zakah is commercial/ trade zakah. With several stipulated conditions, zakah must be paid immediately. These provisions are listed in the Qur'an (Al-Baqarah: 267) (Qardawi, 2007). Many studies have been conducted in connection with the intention to pay charity and charity given to formal and informal zakah institutions, or directly to people who are entitled to zakah. Pirac (2008) compares the preferences of zakah payments through informal and formal institutions. The result is that 7.2% of the respondents chose formal zakah institutions such as BAZNAS, while 60% of respondents chose mosques to pay zakah.

Similarly, Kasri (2013) found that two-thirds of respondents paid their zakah directly to the poor. Alvara research center (2017) confirmed previous findings that 80% of Indonesia's middle-class Muslims pay zakah to directly to the people who deserve it (*mustahiq)*. Whereas in Malaysia, the study by Sanep et al. (2006) proved that as much as 10.5% of zakah payers are interested in paying zakah continuously to *asnaf* even after the privatization of zakah institution. This study also shows that 57.1% of zakah payers are not satisfied with the distribution of zakah by zakah institutions. This study also proves that public perceptions about managing zakah distribution influence the compliance behavior of zakah payments. The implications of community satisfaction and beliefs in the aspect of zakah distribution play an important role in determining the attitude of the community to pay zakah and to pay it to formal institutions. The formula is, the higher the individual's satisfaction with the management of zakah by the zakah center, the higher the individual's compliance to pay it to the zakah center.

Likewise, Anuar's study (2008) shows that people's negative perceptions of the effectiveness of the State Islamic Council (MAIN) are among the factors that are likely to increase the amount of zakah collection by zakah centers. This is because there are individuals who seek alternative ways to paying zakah by distributing zakah directly to *asnaf*. Ahmad Shahir Makhtar & Adibah Abdul Wahab (2010) found that a good public perception of zakah centers will likely to increase zakah payments to zakah centers and vice versa. Community trust must be considered by zakah institutions to uphold the third pillar of Islam

and to improve the efficiency of the collection and distribution of the zakah system. The results of the study found that the level of trust in zakah centers depends on three main factors, namely the LZS company image, the collection factor and the zakah distribution factor. These are the important factors to increase public trust to pay zakah through LZS. (Ahmad, Sanep & Wahid, H, 2014).

Planned Behavior Theory

Ajzen (1991) introduces behavioral theory called the theory of planned behavior. This theory says that a person's behavior is driven by intention caused by three factors, namely (1) attitudes toward behavior; (2) subjective norms; and (3) perceived behavior control. Some scholars have revised this theory, among them are Smith & McSweeney (2007); and Linden (2011). The latest adds variables of moral and past behavior to predict intentions. They found that these two variables significantly affected the intention of someone to donate their property or give alms. Empirical findings related to almsgiving indicate that perceived behavioral control, injunctive norms, moral norms and past behavior determine significantly the intention of someone to pay alms. (Smith & McSweeney, 2007; Linden, 2011; Knowles, Hyde and White, 2012).

1. Attitude

Attitude is one of the factors that significantly influences one's intention to do something. In this case, researchers have examined various aspects that can shape attitudes. Among them are trust and evaluation, as explained by Dharmesta (2008, in Muafi, 2011). Trust in something means forming attitudes, as well as the results of one's evaluation of something or product. According to Linden (2011), attitudes towards charity are measured using favorable indicators. This is similar to Smith & McSweeney (2007), who also predict people's intentions to make donations. Regarding the attitude towards paying zakah, Mastura (2011), Othman (2011), and Husna (2009), measure this variable by asking various questions about priorities, responsibilities, needs, and knowledge.

2. Subjective Norms

According to Bidin et al. (2009), subjective norms are related to beliefs conveyed by others, both by individuals and through the response of a group. Subjective norms can be understood as a reaction of someone to do something because of pressure from others or beliefs about the importance of doing it. Bidin et al. (2009) found that subjective norms significantly influenced someone's interest in paying zakah. Messer et al. (2009) also concluded that subjective norms are related to the perceptions of others towards the perpetrators if they take certain actions. Perception, response, or pressure can be either positive or negative. To measure this variable of subjective norms, questions related to other

people responses become important, whether someone does certain activities or not. People related to the formation of subjective norms are parents, husband/ wife, friends and teachers (Mastura, 2011). Messer et al. (2009), on the other hand, proposed family, friends and important people in the formation of subjective norms.

Specifically, there are three types of subjective norms, namely injunctive norms, descriptive norms and moral norms. Injunctive norms are norms that are driven by social pressure that comes from the surrounding environment and are considered significant to force someone to do certain behaviors. Descriptive norms are depictions of people to understand other people's actions or behavior that is realized. Moral norm is the internalization of rules in a person, which makes him/ her do or not do certain actions. This norm is internal pressure as a sense of responsibility, like the norm that binds the individual. (White, Katherine M. and Smith, Joanne K. and Terry, Deborah J. and Greenslade, Jaimi H. and McKimmie, Blake M., 2009).

3. Perceived Behavioral Control (PBC)

Linden (2011) concluded that behavioral control can only occur in certain actions, while other behaviors can occur because 'out of control' factors influence them. Several factors are considered to form PBC variables, such as ability, knowledge, awareness and willingness to pay zakah. These are found by Husna (2009) and Lu (2011), using indicators of control ability and self-efficacy. Whereas Mastura (2011) used indicators of ability, resources, knowledge, challenges and controls to assess PBC.

4. Behavior in the past

A study of the intention to participate in voluntary tourism programs conducted by Lee (2011) concluded that past behavioral variables were predictors in the theory of planned behavior. Ajzen & Fishbein (1980) states that, in some cases, behavior that is often carried out in the past can be an indicator of the formation of a habit (Linden, 2011). Furthermore, Smith & McSweeney (2007) found that the more often someone gives a donation in the past, the greater the intention to do it again in the future. To determine past behavior, Smith & McSweeney (2007) used several indicators, namely: frequency of contribution, willingness to be a donor and regular consistency. These indicators are implied in the statement that was submitted to the respondents in their research.

5. Intention

The theory of Planned Behavior, developed by Ajzen (1991), tries to test human behavior by using intention as an intermediary. Ajzen concludes that the intention will directly shape human behavior. Research related to intention to contribute has been carried

out in many countries, especially around donations of blood, money and voluntary labor. Similarly, some studies have also been done on Muslims' intention to pay zakah.

Method

This study uses a non-probability sampling-convenience sampling. Non-probability sampling is a sampling technique which is not done randomly. Consequently, it does not provide equal opportunities for each member of the population to be selected as a sample. Convenience sampling, on the other hand, is a sampling technique based on convenience consideration so that it can be done at any time (Malhotra, 2007; Istijanto 2009). The population chosen was Indonesian and Malaysian Muslim Communities aged 18 years and over. The minimum number of samples in this study was 185 respondents, obtained from the minimum sample requirements in the form of five times the number of core questions in the questionnaire (Malhotra, 2007).

To conduct analytical processing on almsgiving from Indonesian Muslims, this study uses an online questionnaire survey to reach as many Indonesian Muslim Community as possible across the country. The survey was conducted using the Google Drive facility, where e-mail addresses will be distributed through social media groups. Data collection was conducted between May and November 2019. The number of samples in this study was 322 respondents. From that number, 300 data could be received and analyzed further. Data collection is done by sending questionnaires online using Facebook and WhatsApp. The results were tested differently by using an Artificial Neural Network technique. As for the sample from Malaysia, researchers distributed questionnaire offline around UMS, Sabah Malaysia, during January 2020. 242 respondents were willing to fill out the questionnaire, and 236 data could be received and analyzed further.

The questionnaire was developed according to the Planned Behavior theory, which consisted of 36 questions and divided into behavioral intention parts and behavioral parts. The first part of the questions includes Attitude (AT), Perceived Behavioral Control (PBC), Injunctive Norm (NI), Descriptive Norms (ND), Moral Norms (NM) and Past Behavior (PBSD) as input parameters. Meanwhile, the latter only includes the behavior parameter as the target parameter. The question is designed using the Likert scale. In addition, as required in a descriptive analysis to respondents, the questionnaire was also equipped with closed questions to describe the characteristics of respondents such as geography, age, education level, and income level. The questions were used to analyze the frequency score of almsgiving.

Results and Discussion
a. Descriptive Data

This study involved 564 respondents from Malaysia and Indonesia. Respondents from Malaysia were 242 people, while from Indonesia there were 322 people. The following table is descriptive data of the respondents;

Table 1. Descriptive Data

		Malaysia N=242		Indonesia N=322	
Characteristic		N	%		N	%
Age group (years old)	< 20	0	0%	< 20	21	7%
	20-25	20	8%	20-25	55	17%
	25-30	28	12%	25-30	24	7%
	30-35	76	31%	30-35	53	16%
	>35	118	49%	>35	169	52%
Occupation	Civil Servants	50	21%	Civil Servants	104	32%
	Self Employed	192	79%	Self Employed	218	68%
Education	High School	6	2%	High School	89	28%
	Bachelor	56	23%	Bachelor	120	37%
	Master	52	21%	Master	83	26%
	Doctor	74	31%	Doctor	30	9%
	Others	54	22%	Others	0	0%
Income	<5 Million	46	19%	<5 Million	139	43%
	5-25 Million	146	60%	5-25 Million	149	46%
	>25 Million	50	21%	>25 Million	34	11%

From the table above, it can be seen that the distribution of respondents in the age group, most of the respondents from both Malaysia and in Indonesia are over 35 years (Mal:

49%, Ina: 52%). Meanwhile, the types of work that dominate the respondents are self-employed (Mal: 79%, Ina: 68%). For the education category, Malaysian respondents are dominated by Doctors (31%), while the Indonesian respondents are mostly Bachelor (37%). For the income category, both Malaysia and Indonesia respondents mostly obtain between 5-25 Million rupiahs per month (Mal: 60%, Ina 46%). Still, for income, those who obtain less than 5 million rupiahs in Indonesia is quite large, which is 43%.

a.   Comparison of Alms Frequency

The following are the results of the calculation of the average charity behavior between Malaysian and Indonesian Muslim Communities:

Table 2. Alms Frequency of Malaysian and Indonesian Muslim Community

	Target	Output	AE	ARE
Mean:	3,630864	3,643876	0,173835	0,049818
Std Dev:	0,641976	0,5738	0,145381	0,047533
Min:	1,8	1,809908	0,005236	0,001309
Max:	5	4,543329	0,566456	0,246239

Correlation: 0,936834
R-squared: 0,844025

	Target	Output	AE	ARE
Mean:	3,732039	3,745435	0,290428	0,085644
Std Dev:	0,512033	0,327525	0,268911	0,10038
Min:	2	2,761771	0,00044	0,00011
Max:	5	4,195418	1,57955	0,717977

Correlation: 0,634954
R-squared: -0,46041

  a.   **Malaysia**   b. **Indonesia**

From the table above, it can be seen that the average value of Malaysian charity frequency is 3.6 from a scale of 5, whereas for Indonesians, it is 3.7. This implies that the average frequency of Malaysian and Indonesian Muslim Communities in giving alms is quite high, and not too different between the two.

c.   Confirm Analysis

The use of Alyuda Neurointelligence is intended to classify input parameters to show the most significant factor in determining the behavior related almsgiving among Malaysian and Indonesian Muslim communities. Data from Malaysia and Indonesia is partitioned into three sets of data as illustrated in the following table. The first set is following training set, which is a set of data that will be used for network training at 68.64% and 68.67% data. The second is validation set which is a data set that will be used to validate the training process by 15.68% and 15.67% data. The last is the test set which is a collection of data that will be used to test the learning process of the network for 15.68% and 15.67% data. In this preparation step, 1 output parameter (BI) and 6 input parameters (AT, NI, ND, NM, PBC,

and PBSD) are prepared as numeric. Both of these data can be used as a reference in the subsequent analysis.

d. Network Model

The first step is to convert numerical variables into numerically coded columns. The result shows that data for Malaysia produced 7 columns and 242 rows of coding where 236 rows were received for further analysis. Meanwhile, data from Indonesia produced 7 columns and 308 rows for which 300 rows were received for further analysis. Next, the networks are designed to carry out further learning and adaptation processes. In this step, several parameters are set as follow: (1) The input activation function is linear. (2) The name of the output is BI. (3) The output error function is a sum-of-squared function. (4) The output activation function is linear. The results show that Malaysian data in the design of an artificial neural network architecture consists of 6 neurons in the input layer, 5 neurons in the hidden layer and 1 neuron in the output layer. In comparison, the results from Indonesian data are 6 neurons, 6 neurons in the hidden layer and 1 neuron in the output layer. Figure 1 illustrates the exact fitness parameters of the network architecture specifically designed to perform the BI classification task.

e. Factors Affecting Alms Activities

1) Malaysia

The following logarithms (6-9-1) produce factors that influence charity activities in Malaysia. By using Quick Propagation produces Correct Classification Rate (CCR) 98.4%, it can give an idea that the factors that influence charity activities are:

Table 4. Factors Affecting Malaysian Alms Activities

Table 4 above shows the factors that significantly influence the activities of the Malaysian Muslim Community in giving alms. These factors include:
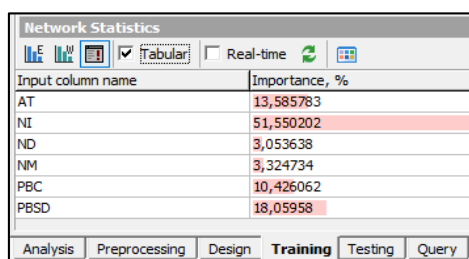
1.   *Injunctive Norm (NI) with the importance rate of 42.12%*
2.   *Descriptive Norm (ND) with the importance rate of 20.50%.*
3.   *Moral Norm (NM) with the importance rate of 14.49%.*
4.   *Perceived Behavioral Control (PBC) with the importance rate of 11.57%.*
5.   *Past Behavior (PBSD) with the importance rate of 9.09%.*
6.   *Attitude (AT) with the importance rate of 3.23%.*

The most dominant variable is Injunctive Norm by 42.12%. This result proves that the Malaysian Muslim Communities do alms because of the urge to be accepted by the people in their neighborhood. This result is followed by a very influential variable number 2, namely Descriptive Norm of 20.50%. This shows the DN variable, which is the perception of respondents who believe that charity is something that is usually done by others. The next highest value is Moral Norm or moral norm of 14.49%, so the value about alms is entirely internalized in Malaysian Muslim Society.

2) Indonesia

The logarithms (6-10-1) above produce factors that influence charity activities in the Indonesian Muslim Community. By using Quick Propagation produces Correct Classification Rate (CCR) 97.8%, it can give an idea that the factors influencing charity activities are:

Table 5. Factors Affecting Indonesian Alms Activities

Table 5 above shows the factors that significantly influence the activities of the Indonesian Muslim Community in giving alms. These factors include:

1.   *Injunctive Norm (NI) with the importance rate of 51.55%*
2.   *Past Behavior (PBSD) with the importance rate 18, 06%.*
3.   *Attitude (AT) with the importance rate of 13.59%.*

4. *Perceived Behavioral Control (PBC) with the importance rate of 10.43%.*
5. *Moral Norm (NM) with the importance rate of 3.32%.*
6. *Descriptive Norm (ND) with the importance rate of 3.05%.*

The most dominant variable is Injunctive Norm of 51.55%. This result proves that the Indonesian Muslim Community is doing charity because of external factors, which is doing something that can be accepted by the surrounding environment. This is followed by Past Behavior, which is behavior in the past that encouraged someone to continue to make alms and form habits. The third variable influences the alms activities of Indonesian Muslim Community is Attitude (AT), which is about 13.59%. This means that the Indonesian Muslim Community is quite positive about alms activities.

f. Comparison of Alms Behavior

From the results above, we can compare the generosity of Indonesian and Malaysian Muslim Communities. Two differences can be seen in Table 6 below:

Table 6. Comparison of Generosity Behavior between Malaysian and Indonesian

Difference	Malaysia	Indonesia
Logarithm	(6-9-1)	(6-10-1)
Factor 1	*Injunctive Norm (42.12%)*	*Injunctive Norm (51.55%)*
Factor 2	*Descriptive Norm (ND) (20.50%)*	*Past Behavior (PBSD) (18, 06%)*
Factor 3	*Moral Norm (NM) (14.49%)*	*Attitude (AT) (13.59%)*

The table above explains that the most significant factor that drives the Muslim community of Indonesia and Malaysia to give alms is the same, namely injunctive norm (IN). Indonesian people have a higher score compared to Malaysia, each at 42.12% for Malaysia and 51.55% for Indonesia. This shows that in both countries, the environment is the most significant cause for alms compared to other factors, especially for Indonesian Muslim Community. The second factor influencing the tendency to give alms to the Malaysian Muslim Community with a significant enough score is the descriptive norm (ND), which is 20.50%, while for the Indonesian Muslim Communities is the past behavior (PBSD) of 18.06%. This shows that the Malaysian Muslim Communities do alms because they perceive that this behavior is something usually done by others in their community.

For Indonesian Muslims, the second thing that influences their charity activities is past behavior, which means that the act of charity has formed a habit that is often done in the past. The third factor influencing the tendency to give alms to the Malaysian Muslim Community is the moral norm (NM) of 14.49%. In comparison, in Indonesian Society, the third factor is the attitude (AT) of 13.59%. This shows that a sufficient factor influencing charity activities for Malaysian Muslim Communities is the internalization of the norms of alms. In contrast, for Indonesian Muslim Communities, a positive attitude towards almsgiving encourages them to give alms.

g.   Discussion

The research, which aims at investigating the driving factors of Indonesian and Malaysian Muslims in giving charity, involves 564 respondents with data from 524 respondents available for processing. Research in Indonesia was conducted using Google Drive facility, which is distributed online through the WhatsApp and Facebook applications. Therefore, it has a broader reach than the one in Malaysia, which is distributed manually in the area around UMS. This is enough to influence the differences in the characteristics of respondents, where the most respondents in Malaysia, in terms of education level, hold doctorate degree (31%), while in Indonesia hold bachelor degree (37%). In addition, there are differences in terms of income level. Those with the income under 5 million are around 43% from Indonesia, and about 19% from Indonesia.

From the results of data analysis, it can be seen that the average frequency of zakah among Indonesian and Malaysian Muslim Community is not too different, namely 3.6 for Malaysia and 3.7 from Indonesia in the scale of 1-5. This shows that both Malaysian and Indonesian Muslims are quite often doing alms. Also, it can be seen that the most significant factor influencing charity behavior in Malaysian Muslim Societies is Injunctive Norms (42.12%). followed by Descriptive Norms (20.50%) and Moral Norms (14.49%). Whereas among Indonesian Muslim Community, the most significant factor driving them to give alms is the Injunctive Norm (51.55%), followed by Past Behavior (18.06%) and Attitude (13.59%).

The data shows that both Indonesian and Malaysian Muslim Communities are strongly influenced by the injunctive norm (NI) in their charity behavior. This shows that the intention to give alms to the Muslim Community of Indonesia and Malaysia is mainly because they want to get a positive impression from the environment or to be accepted by the surrounding environment. Morissan (2016) found a relationship between helping others with the usage level of social media among young people in Indonesia with a very high level of correlation, which is 0.8. One common form of helping behavior shown in that research is giving alms to people in need which are agreed by 77% of respondents or 303 people. This

shows that in Indonesia, helping behavior is very closely related to injunctive norms that are influenced by social media usage activities.

There are other factors which are quite significant in influencing charity behavior among Malaysian Muslims, and they are descriptive norms and moral norms. This finding shows that their understanding of the norms prevailing in society (descriptive norms), one of which is the obligation to give alms; and this norm is quite internalized in Malaysian Muslim Societies (moral norm). This finding is different from the study of Raedah Sapingi, Noormala Ahmad and Marziana Mohamad (2011), showing that attitudes and perceived behavior control influence the intention of charity among the Malaysian Muslim Community. Furthermore, that study also found that in the confidence level of 10%, the subjective norm is one of the important factors that encourage those with master degree education and the income of MYR 4000 (around 13.200.000 rupiah) or above to give charity. This is consistent with the current research which shows that more than 52% of Malaysian respondents have the master and doctoral level of education, and their intention of almsgiving is influenced by subjective norms that consist of injunctive norms, descriptive norms and moral norms.

On the other hand, the second and third factors that encourage Indonesian Muslims to give alms are past behavior and attitudes. This finding shows that charity behavior has often been done and can form a habit. In addition, a positive attitude towards charity behavior is also one of the factors influencing the Indonesian Muslim Community to give charity. This is slightly different from the study of Nurul Huda, Nova Rini and Yosi Mardoni (2012), showing that attitudes, subjective norms and perceived behavioral control have a significant influence on charity behavior. From the characteristics of the data produced, it can be seen that there are differences in the level of education and incomes of the Indonesian and Malaysian respondents, in which the Indonesians' level of education and incomes are lower than those Malaysians'. This might affect the results of the analysis obtained in terms of charity intentions. Therefore, further research is needed to check whether these two things cause differences in the charity intentions between Malaysian and Indonesian Muslim.

Conclusion

This study finds out that the average value of charity frequencies of Malaysian and Indonesian Muslim Communities are 3.6 and 3.7 on a scale of 1-5. This implies that the average frequency of Malaysian and Indonesian Muslim Communities in giving alms is quite high. In addition, it can be seen that the most significant factor influencing charity behavior in Malaysian Muslim society is injunctive norms (42.12%), followed by descriptive norms (20.50%) and moral norms (14.49%). For the Indonesian Muslim Community, the most significant factor driving them to give alms is the Injunctive Norm (51.55%), followed by past behavior (18.06%) and attitude (13.59%). This research was conducted in Indonesia by distributing questionnaires via the internet, so it reached respondents with diverse

characteristics. In contrast, the research in Malaysia was carried out by distributing the paper-based questionnaire around UMS, so the characteristics of respondents were higher in terms of education level and also income. For this reason, further research using similar technique of data collection is needed. Furthermore, the analysis of the diversity in respondents' characteristic is also needed.

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