

MARKETING CHARITABLE GIVING: A JAKARTA CASE

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ABSTRAK

Studi ini menyelidiki niat donasi terhadap badan amal Islam di kalangan Muslim Jakarta. Dengan mengintegrasikan teori perilaku terencana, makalah ini meneliti faktor perilaku yang saling terkait. Secara khusus, makalah ini mengevaluasi strategi pemasaran organisasi, religiusitas donor, dan motivasi individu. Kontrol mencakup karakteristik sosio-demografis, khususnya pengeluaran gender dan bulanan rumah tangga. Data primer dikumpulkan dari 162 responden Muslim yang mendukung LAZ Al-Azhar. Badan amal urban terkemuka ini beroperasi secara kompetitif bersama empat puluh organisasi lokal. Regresi kuadrat terkecil biasa menunjukkan bahwa upaya pemasaran secara konsisten mendominasi niat. Promosi organisasi memengaruhi niat donor jauh lebih besar daripada iman intrinsik. Jangkauan strategis secara efektif menerjemahkan norma agama abstrak menjadi tindakan keuangan yang konkret. Temuan empiris ini menyoroti kebutuhan kritis akan profesionalisasi berbasis iman. Oleh karena itu, institusi nirlaba harus memprioritaskan pemasaran strategis untuk memaksimalkan keterlibatan.

Kata kunci: filantropi Islam, Teori perilaku terencana, pemasaran nirlaba, niat donasi, religiusitas

ABSTRACT

This study investigates donation intentions toward Islamic charities among Jakarta Muslims. Integrating the theory of planned behavior, this paper examines interconnected behavioral drivers. Specifically, it evaluates organizational marketing strategies, donor religiosity, and individual motivations. Controls include socio-demographic characteristics, particularly gender and monthly household expenditures. Primary data were gathered from 162 Muslim respondents supporting LAZ Al-Azhar. This prominent urban charity operates competitively alongside forty local organizations. Ordinary least squares regression reveals that marketing efforts consistently dominate intentions. Organizational promotion affects donor intent substantially more than intrinsic faith. Strategic outreach effectively translates abstract religious norms into

concrete financial actions. These empirical findings highlight the critical need for faith-based professionalization. Consequently, nonprofit institutions must prioritize strategic marketing to maximize engagement.

Keywords: Islamic philanthropy, Theory of planned behavior, nonprofit marketing, donation intention, religiosity

INTRODUCTION

Charitable giving is a main pillar of Islamic social ethics, which grounded in Qur'anic injunctions and prophetic traditions that stress the moral obligation to assist those in need and support communal welfare (Al Qardawi, 2000; Yafie, 1994). In contemporary Muslim societies, this religious foundation is manifested in sustained patterns of philanthropic behavior, with Indonesia frequently mentioned as a prominent example. Indonesia was on top in the World Giving Index for five uninterrupted years up to 2022 with a score of 68%, and in 2021 more than 80% of Indonesians reported donating money, while 63% reported participating in volunteer activities (CAF, 2022). However, according to the 2025 World Giving Report, Indonesia experienced a decline in position to 21st out of 101 countries, due to a revised methodology that accounts for donations relative to income. Nonetheless, Indonesian Muslim donors still contributed an average of 1.55% of per capita income that surpassed the global average of 1.04%, thereby emphasizing the continued relevance of mechanisms such as zakat (CAF, 2025). Considering this context, Islamic philanthropy in Indonesia thus operates not only as a religious obligation but also as a considerable social and economic force.

Considering on the above-mentioned background, this paper proposes the argument that marketing plays a considerable role in shaping Muslims' intentions to donate to charitable organizations in Indonesia, and that this influence is associated with to other variables of religiosity and motivation. This paper does not treat charitable behavior as an automatic outcome of religious obligation, rather it posits that strategic marketing practices are essential in translating abstract religious norms into concrete donation decisions. Effective marketing through audience segmentation, persuasive message framing, and sustained relationship-building can enhance the salience, trustworthiness, and emotional appeal of religious giving. Thus, this method increases both the likelihood and magnitude of donations. At the same time, religiosity and motivation shape with which marketing efforts are interpreted and acted upon. Religiosity provides the

cognitive and affective framework within which appeals are understood as fulfilling spiritual duties. In contrast, motivational factors such as altruism, desire for social recognition, and perceptions of impact channel this religious commitment into observable giving behavior.

Current literature on Islamic charitable behavior in Indonesia has recognized the relevance of these factors but has not fully discussed them into a single explanatory framework. Kasri (2013a), for example, discusses giving behaviors toward Islamic charities by examining donors' demographic, socioeconomic, psychographic, and motivational characteristics. She derives relevant implications for the design of marketing strategies. Her work illustrates that a nuanced consideration of donor profiles and motives is crucial for formulating effective marketing methods capable of sustaining long-term donor relationships and augmenting fundraising performance (Kasri, 2013a). However, past studies usually discuss marketing implications in general and rarely treat marketing as a key factor influencing donation intentions alongside religiosity and motivation. The literature recognizes that religious commitment is an important factor influencing charitable giving. It also notes that donors are motivated by both spiritual and social concerns. However, these factors are often evaluated separately, rather than as elements that form how effective specific marketing practices are.

In filling to these gaps, the present study argues that intention to donate to Islamic charitable organizations in Jakarta is best understood as the result of three interconnected variables: (1) the marketing strategies adopted by charitable organizations, (2) donors' levels and dimensions of religiosity, and (3) donors' underlying motivational structures. By adopting this framework, marketing is understood as more than just a supplementary element that comes after religiosity and motivation are established. Instead, marketing in charitable organization functions as the main mechanism that translates religiosity and motivation into actual behavioral intentions. This paper examines whether donation intention can be explained by socio-demographic characteristics together with religiosity and motivation. It also emphasizes the main role of marketing. In doing so, it adds several contributions to the literature on Islamic marketing and nonprofit behavior. First, it offers empirical evidence for the claim that marketing is a critical, and often decisive, factor in mobilizing Islamic charitable potential in a country with exceptionally high giving levels. Second, it encompasses previous work by explicitly modeling the interaction among marketing, religiosity, and motivation,

thus providing a more comprehensive account of Islamic charitable behavior in Jakarta.

By adopting on the Theory of Planned Behavior (TPB; Ajzen, 1991) and charitable giving scholarship, this study sheds light marketing's central role, alongside religiosity and motivation, in understanding donation intentions. Different from previous literature emphasizing income as the primary determinant (e.g., Andreoni & Payne, 2011; Ott & Thøgersen, 2011), this analysis contends organizational marketing efforts as consistently dominant which have greater influence than religiosity and greater than motivation.

Marketing for nonprofit organizations operates through different mechanisms: awareness building, trust cultivation, and behavioral facilitation (Andreasen & Kotler, 2008). In tight competitive charitable environment, effective promotion lowers perceived transaction costs and enhances organizational legitimacy, converting latent intentions into actual contributions (Sargeant & Jay, 2004). Islamic charities like LAZ Al-Azhar must operate in a crowded field, with about 40 organizations competing in Jakarta alone (Ministry of Religious Affairs, 2023). In this context, marketing plays a crucial role in signaling mission credibility as donors face many options.

This research proposes two contributions that advance beyond prior limitations. First, it argues that management practices and individual traits' can be combined as explanatory power that decisively transcending the narrow income-centric models dominating philanthropy literature (Beckman et al., 2008, which overlooks organizational strategy dynamics). Nonprofits directly manage their marketing activities but only indirectly influence religiosity and motivation through specific religious programs. This combination can create powerful reinforcing effects that earlier Islamic giving studies did not capture because they treated marketing too narrowly (Kasri, 2013a).

Second, this study draws on a unique dataset from 162 Muslim respondents in DKI Jakarta, selected through non-probability sampling. It provides detailed, organization-specific insights into attitudes toward LAZ Al-Azhar. These reveal local dynamics overlooked in Haron et al.'s (2013) flawed national-level analysis. That earlier work relied on broad income correlations, which hid the real impact of organizational marketing. Theory of Planned Behavior (TPB) integration decisively proposes understanding by positioning marketing as the key enhancer of perceived behavioral

control and subjective norms, which are essential to zakat compliance dynamics unexamined in prior work.

These substantive novelties reposition Islamic charity research within nonprofit marketing scholarship, forging a critical bridge between behavioral economics and strategic management. The findings challenge Iannaccone's (1998) old idea that religious giving comes mainly from personal faith alone. Instead, the findings show that professional marketing strongly boosts spiritual tendencies among urban Muslims in Indonesia. Thus, organizational marketing has a greater influence than religiosity itself.

The study employs the ordinary least squares method for statistical analysis. This is a micro-level approach by analysing survey data gathered from individuals. Primary data was collected through an online survey targeting Muslims in Jakarta who have donated to LAZ Azhar. Respondents were invited to express their opinions and attitudes regarding LAZ Azhar in Jakarta. This organization serves as a collecting and distributing body for alms in Jakarta and was established in 2004. LAZ Azhar operates as part of the Al Azhar Mosque in South Jakarta. It is one of the largest mosques in the city.

The remaining of this paper is organized as follows. Section 2 elaborates the existing literature on voluntary giving behavior and examines broader perspectives on the role of marketing in nonprofit organizations. Section 3 mentions the methodology and data used in the analysis, followed by Section 4, which presents and discusses the empirical results and their implications. Finally, Section 5 concludes the paper.

Research Method

Data

Data for this study were gathered from residents of the DKI Jakarta Special Region (henceforth Jakarta). The study employed non-probability sampling with regional quotas across Jakarta's six administrative areas, excluding the Thousand Islands due to its small population. Following established guidelines for determining adequate sample sizes (Hair et al. 2014), a total of 162 Muslim respondents were selected, with data analyzed at the aggregate Jakarta level (see table 1).

This sample size exceeds the calculated minimum of 100 individuals drawn from Jakarta residents expressing interest in contributing zakat through LAZ Al-Azhar, ensuring sufficient statistical representativeness while remaining feasible for data collection. The

sample was further stratified by administrative regions to reflect the geographic distribution of potential contributors proportionally. This stratified approach enhances the generalizability of findings, mitigates regional bias, and supports a more nuanced understanding of zakat engagement across the province.

This method of dividing the sample according to regional proportions aligns with best practices in survey design, particularly when studying populations characterized by diverse locations and socio-demographic factors. Overall, this sampling strategy exemplifies a deliberate and systematic effort to balance methodological rigor with practical considerations. It underscores the paper's commitment to collecting data that provide both depth and breadth of insight into zakat participation patterns among residents of DKI Jakarta. This approach strengthens the study's potential to contribute meaningfully to understanding zakat dynamics within Indonesia's urban context.

Table 1 Sample

No	Administrative region	Population (person)	Sample (person)	Sample (%)
1.	Kepulauan Seribu	28,240	20	12%
2.	Jakarta Selatan	2,233,855	57	35%
3.	Jakarta Timur	3,056,300	21	13%
4.	Jakarta Pusat	1,066,460	22	14%
5.	Jakarta Barat	2,440,073	22	14%
6.	Jakarta Utara	1,784,753	20	12%
Total		10,609,681	162	100%

The primary data collection for this study was conducted via an online survey administered over the course of one month, concluding in June 2022. This methodological choice was motivated by the increasing accessibility and convenience of internet-based data collection, which allows for efficient outreach to a wider demographic while mitigating some logistical challenges traditionally associated with face-to-face surveys. The survey targeted Muslim residents of Jakarta, identified as the relevant population for the research objectives.

Participants were selected using a non-probability sampling method, which, although not random, is particularly suited to exploratory studies or those constrained by limited sampling frames or

resources. While this approach may limit the generalizability of findings to the broader population, it remains a widely accepted technique in political and social science research when probability sampling is impractical. The method allows for the deliberate inclusion of participants most likely to provide relevant insights into the phenomena under investigation.

Each respondent was asked to complete a structured questionnaire, designed to take approximately 15 to 20 minutes. The questionnaire was carefully constructed to balance comprehensiveness with respondent burden, ensuring sufficient data were gathered without leading to fatigue or disengagement.

Measurement and procedures

The concept of intention as utilized in this paper draws substantially from the theory of Planned Behavior (TPB), a well-established framework to understand human behavior. Ajzen (1985, p. 11) argues that intention serves as the principal determinant guiding actions. This assertion is further supported by Ajzen (1991), who emphasizes that an individual's intention to perform a behavior is at the very heart of this theory. Consequently, intention can be viewed as the motivational force that shapes and directs a person's behavior. Such a perspective provides a useful foundation for understanding why individuals engage in certain actions, thereby offering a more focused lens through which to analyze human behavior.

Ajzen's theoretical propositions further elaborate that individuals devise numerous plans aimed at realizing their intended behaviors (Ajzen, 1985; 1991). This planned approach to action underscores the deliberative nature of behavior, where intention acts as a precursor to execution. Ajzen and Madden (1986, p.454) notably state that "the immediate antecedent of any behavior is the intention to perform the behavior in question," signaling the proximate causal role of intention. This articulation suggests that, although behavior may be influenced by multiple factors, intention remains the most immediate predictor, thereby warranting close academic scrutiny.

In light of these insights, this study chooses to operationalize intention using multiple indicators that better capture its multifaceted nature. In doing so, intention is treated not as a singular construct but as a composite of motivational elements. Interest may be understood as the initial engagement or curiosity toward an action, desire as the emotional

push or wish to perform it, and conviction as the firm resolution or commitment underlying the intention. Together, these elements provide a robust framework for examining the antecedents of behavior in a nuanced manner.

While intention is undoubtedly a key factor in the chain that leads from thought to action, it is prudent to adopt a modest stance regarding its explanatory power. Intention, as acknowledged in the TPB, should be supported with other variables, such as perceived behavioral control and social norms, which mediate or moderate behavioral outcomes. This paper, therefore, focuses primarily on intention while recognizing it forms only part of a more complex behavioral system. This has been regarded as a means of keeping the study grounded in broader theoretical contexts and of avoiding overstatements regarding the predictive capacity of intention alone.

This study employs four questions to measure intention, ranging from "*Saya tertarik berzakat di LAZ Azhar*" to "*Saya yakin LAZ Azhar menyalurkan zakat kepada orang yang tepat*," using a Likert scale for each item. All items passed reliability and validity checks, with r values (0.856–0.907) exceeding the tabled critical value of 0.306.

Religiosity can be explained as the degree to which individuals accept their religious beliefs (Allport & Ross, 1967); therefore, the level of religiosity is not necessarily reliant on the factual religion individuals associate with. In this study, religiosity was gauged by a four-item, 5-point agree-to-disagree religiosity scale (Wilkes et al., 1986). This manner has been recognized as a consistent assessment of religiosity (Vitell & Paolillo, 2003). Therefore, this study adopts scale measures of religiosity as the level of respondents' religious commitment.

Glock and Stark's (1968) framework presents a thoughtful model comprising five distinct dimensions of religiosity. These dimensions, while not exhaustive, provide a valuable lens through which one might better understand the varied ways individuals engage with their faith. It is perhaps beneficial to consider these dimensions not as rigid categories, but rather as guiding concepts that illustrate the complexity and diversity of religious commitment.

The first dimension focuses on belief, relating to the theological convictions that individuals hold and their acceptance of doctrinal truths. It is important to appreciate that religions typically uphold specific sets of beliefs which followers are encouraged to embrace. Nonetheless, the

content and extent of these beliefs can differ markedly, not only between religions but also among different traditions within a single faith community. This variability suggests the need for a nuanced approach when studying religious belief, one that respects both shared tenets and internal diversity.

The second dimension addresses religious practice, encompassing the observable acts through which adherents express their devotion. These might include ritualistic worship, adherence to religious laws, and other forms of obedience. Such practices are often categorized into rituals, ceremonial acts with symbolic meaning, and obedience, which denotes conformity to religious prescriptions or ethical demands. Both elements are integral to faith expression, reinforcing commitment and fostering a sense of communal identity.

A third dimension concerns experience, inviting reflection on the personal and subjective aspects of religiosity. All religious traditions appear to include certain expectations or hopes related to spiritual experience. However, it is prudent to acknowledge that the attainment of direct, subjective knowledge of ultimate reality, such as contact with a supernatural power, is neither universal nor guaranteed. This humility in expectations encourages an inclusive perspective that accommodates a range of spiritual experiences without presuming uniformity.

The knowledge dimension draws attention to the cognitive aspect of religiosity, presupposing that adherents typically acquire some level of understanding about their faith's core doctrines, rituals, sacred texts, and historical traditions. This intellectual engagement often forms the foundation upon which belief and practice are built, underscoring the importance of education and interpretation within religious communities. Finally, the consequences dimension highlights the outcomes and ethical implications arising from the interplay of the preceding dimensions. It suggests that genuine religious commitment manifests in the lived expressions of faith, how believers integrate spiritual teachings into daily behavior and decision-making. This dimension reminds us that religiosity is not solely an internal or abstract phenomenon but also has practical consequences that shape individuals' interactions and ethical conduct.

Taken together, these five dimensions offer a modest yet insightful framework for exploring the multifaceted character of religious commitment. While the model naturally has its limitations, it encourages a respectful and balanced approach, recognizing both common features and the rich diversity found within and across religious traditions. Such a

perspective may be particularly useful for scholars and observers seeking to understand religion as a dynamic and deeply personal aspect of human life.

Religiosity consisted of five questions covering belief, religious practices, experience, knowledge, and consequences. Example items include "*Saya yakin tidak ada tuhan selain Allah dan Nabi Muhammad utusan Allah*" and "*Saya percaya dengan berzakat bisa membersihkan dan mensucikan harta.*" This study employs a Likert scale for each item. This study undergoes validity checks for each item. As for the validity check, these five indicators are valid because the r values (0.472–0.916) exceed the tabled critical value (0.306).

Marketing draws on understandings from various scholars on marketing for religious organizations as mentioned above. The dimensions of marketing employed in this study are advertising, product education, service, and promotion.

Drawing upon established marketing theory, the promotional variable is typically classified into several key indicators: advertising, public relations, direct marketing, sales promotion, and personal selling. In the context of this study, these indicators are distilled into five specific statements for assessment. Crucially, the highest level of respondent agreement, at 86.7%, pertains to the statement that "LAZ Al-Azhar, in addition to managing zakat, also provides education about zakat." This corresponds to the direct marketing indicator, which Hermawan (2012) explains refers to a flexible marketing approach that allows organizations to utilize various distribution channels and communications freely. This flexibility enables the tailored strategies for consumer engagement. This finding suggests that LAZ Al-Azhar demonstrates considerable effectiveness in its marketing strategies, particularly in combining zakat management with educational activities. This dual approach that seemingly enhances its outreach and engagement.

In contrast, the statement attracting the lowest level of agreement, at 78.9%, is "Employees introduce the zakat collection and distribution services of LAZ Al-Azhar to me," linked to the personal selling indicator. Sandy (2014) defines personal selling as a direct sales technique that emphasizes one-on-one communication between the seller and the potential client. This outcome implies that, although LAZ Al-Azhar staff perform satisfactorily in personal selling. However, there remains scope for improvement in personal engagement strategies, particularly in the

context of direct communication with the public in DKI Jakarta province. Such a finding invites reflection on how interpersonal communication and sales approaches could be refined to better serve community outreach objectives.

Taken together, these results shed light on both strengths and areas for potential development within LAZ Al-Azhar's promotional framework. The efficacy evident in direct marketing attests to the organization's capacity to mobilize educational strategies alongside charitable management effectively. Meanwhile, the comparatively lower performance in personal selling highlights a facet of the promotional mix that may benefit from targeted training and resource allocation to optimize interpersonal outreach. This balance of achievement and opportunity might well serve as a foundation for future strategic refinement.

Ultimately, the insights garnered here provide a valuable basis for LAZ Al-Azhar's ongoing efforts to enhance its promotional activities. Embracing continuous improvement, particularly by building on existing successes and addressing identified limitations, would likely strengthen the organization's capacity to fulfill its mission. Such an approach underlines a commendable commitment to responsiveness and adaptability in serving the public good with sensitivity and professionalism.

The marketing component of this study comprises five carefully constructed questions, each designed to encompass the dimensions outlined previously. Example items include statements articulated in Bahasa Indonesia such as "*Saya mengetahui adanya Lembaga zakat Al Azhar*" and "*LAZ Al Azhar memiliki sarana komunikasi (Instagram, email, website) yang memadai.*" These statements aim to capture respondents' awareness of LAZ Al Azhar and their perceptions regarding the adequacy of its communication channels, which are fundamental to understanding the organization's outreach effectiveness. The responses to these items were collected using a Likert scale, a widely accepted and robust tool in social science research, valued for its ability to gauge attitudes on a continuum that ranges from strong agreement to strong disagreement.

Before proceeding to detailed analysis, a rigorous assessment of the validity of these items was conducted. This involved comparing the correlation coefficients (r values) of each question against a critical benchmark value. All five indicators demonstrated robust validity, with r values ranging from 0.632 to 0.902, substantially exceeding the critical value of 0.306. This strong statistical evidence reinforces confidence in the

reliability and soundness of the measurement instrument used in this research.

The careful application of the Likert scale allows for nuanced insights into respondents' attitudes, affording a richer understanding than simplistic binary responses might permit. Additionally, the validity testing affirms that these items collectively measure the constructs they intend to capture, thereby providing a solid empirical foundation for subsequent investigation of LAZ Al Azhar's marketing practices.

Motivation can be simply defined as *wanting* (Baumeister, 2016). This framework demonstrates that studying motivation helps understand how it contributes positively to key individual outcomes such as achievement, performance, and well-being (Reeve, 2015). Reeve (2015) notes that motivation processes are initiated by needs, cognition, and emotion, operating within external influences such as consequences, incentives, or social pressures. Based on these concepts, this study adopts dimensions of motivation including achievement, dominance, and abasement. Motivation was measured with 15 questions covering these dimensions. Example items include "*Saya berkeinginan berzakat atas perintah Allah SWT dengan mengharapkan ridhonya*" and "*Saya menunaikan zakat karena mengetahui bahwa itu sebuah kewajiban.*" This study employed a Likert scale for each item, and all items passed validity checks, with *r* values (0.340–0.840) exceeding the critical value (0.306). After calculating the validity of all indicators for intention, religiosity, motivation, and marketing, this study assessed their reliability using only valid items. A benchmark of 0.60 was applied, with values below 0.60 considered unreliable. Results (see Table 2) show that religiosity, motivation, marketing, and intention all met this threshold and are reliable for further analysis.

Table 2. Realibility Result

Variables	<i>Cronbach's Alpha</i>	Number of Items	Notes
Religiosity	0.647	5	Reliable
Motivation	0.767	15	Reliable
Marketing	0.851	5	Reliable
Intention	0.902	4	Reliable

Model

This study adopts Ordinary Least Square (OLS) multiple regression to estimate association between intention and knowledge. The estimation model is as follow

$$Inten = \beta_0 + \beta_1 Rel_i + \beta_2 Mot_i + \beta_3 Mar_i + \beta_4 Exp_i + \beta_5 Gender_i + e$$

This study employs the Theory of Planned Behavior as articulated by Ajzen (1985). Intention is expected to explain the reasons prompting behavior; in this sense, individuals prepare a series of plans to carry out behaviors (Ajzen, 1985, 1991). The specification model of this study draws from extensive literature on charitable giving, which focuses on socio-demographic characteristics. However, this study adds religiosity as a variable in the context of Islamic charity. In particular, this study seeks connections between intention and personal characteristics in the context of charitable behavior in Jakarta. Independent demographic variables are derived from existing literature, such as gender (Schlegelmilch, 1997) and income (Breeze, 2010). These socio-demographic variables show significant correlations with charitable behavior. Therefore, this study expects expenditure and gender to be correlated with positive signs, enabling them to explain charitable behavior. In addition, this study adopts independent variables including personal characteristics such as religiosity and motivation. Furthermore, it incorporates efforts by charitable organizations to disseminate information about their existence through marketing.

Intent represents intention to perform donations and serves as the dependent variable. Independent variables derive mainly from the scholarship on planned behavior and charitable giving mentioned above. Several demographic variables are also included in the estimation model. *Rel* measures religiosity and constitutes the main concern of this study. The study expects this variable to be significant with a positive sign. *Mar* refers to promotion, *Mot* represents motivation, and *Gender* indicates respondents' gender (male or female). Here, *Exp* and *Gender* are treated as control variables. The index *i* denotes the number of observations for all variables.

LITERATURE REVIEW

Charitable giving comprises a voluntary action in which the donor's intention to contribute exceeds the associated (potential) costs (Kolm & Ythier, 2006, p. 87). Economists and moral philosophers such as Adam Smith, John Stuart Mill, and Vilfredo Pareto examined prosocial and charitable behaviors from the eighteenth through the early twentieth century (Smith, 1759/2002; Mill, 1861/1998; Pareto, 1916/1971). Scholarly attention, however, surged only in the late twentieth century. Analyses of interdependent utilities elevated the discourse, positing "social men" alongside "economic men" and integrating motives such as affection, compassion, and justice (Kolm & Ythier, 2006). Current 2020s scholarship which includes meta-analyses rooted in the theory of planned behavior reinforces these psychological and social drivers of donations (Yousuf et al., 2023).

Empirical proof in the Western world consistently records a positive income-donation perspective, and 2020s data illustrate the trend: U.S. charitable contributions hit a record \$592.5 billion in 2024, driven by high-income individuals amid market gains and intergenerational wealth shifts (Giving USA, 2025; NPTrust, 2025). Higher-income households outpace lower-income ones in donation amounts (Abrams & Schmitz, 1978, 1984; Bekkers, 2003, 2006b, 2007b; Bekkers & Schuyt, 2005; Bekkers & Wiepking, 2006; Bielefeld et al., 2005; Wiepking & Bekkers, 2012). Income associates positively but weakly with giving volume (Brooks, 2002; Feldstein & Clotfelter, 1976; Havens et al., 2007; Hood et al., 1977; Bekkers, 2006b).

Much of this literature focuses on socioeconomic variables and therefore sidelines marketing, religiosity, and motivation, even though these gaps persist amid 2024–2025 trends such as surging secular causes and religious giving falling to 23% of total philanthropy (Giving USA, 2025). Kasri (2013c) briefly notes Indonesian marketing practices but overlooks how religiosity and motivation interact. This omission ignores how marketing helps convert latent intent into action: targeted campaigns strengthen income effects by framing giving as socially normative or personally rewarding, and personalized appeals and behavioral nudges can raise response rates by 20–50% (Sargeant & Shang, 2021).

Marketing emerges as the main missing factor, not mere a supplementary element. Current researches contend it bridges socioeconomic capacity and actual behavior: Emotional stories raise

donations to about two and a half times more than factual messages because they create empathy. Emotional appeals, online follow-up messages, small requested amounts, and clear trust signals help people with lower incomes keep giving (Newman & Shen, 2023). As religious influence declines, marketers use data to group people and tailor messages to what personally motivates them, such as the “warm glow” of doing good or values rooted in faith. This approach works better than targeting by income alone and explains why marketing campaigns often deliver 3–5 times the return on investment (Andreassen & Kotler, 2022). Without active marketing, even rich audiences may not respond and this shows that marketing has a stronger effect than passive factors like income.

This study examines the roles of marketing, religiosity, and motivation in charitable organizations. Kotler and Levy's (1969) foundational work broadened marketing to encompass social causes, including church growth as a key application. Contemporary scholarship recognizes belief systems, such as the perceived duty to give charitably, as key influences on donor behavior (Engelland, 2014). Wymer et al. (2006) identify four main nonprofit preferences: cause-centered, offer-centered, fundraising-centered, and needs-centered. Sargeant et al. (2002) suggest a model where mission, values, and beliefs drive societal benefits. However, marketing misaligned with religious norms can provoke backlash like disgust or outrage (Fam et al., 2004). Mottner (2008) urges religious organizations to adopt marketing tools, strategy, branding, product development, and promotion to boost giving. Recent 2020s research emphasizes digital multichannel strategies and branding for faith-based fundraising, alongside religiosity's role in donor retention amid Gen Z's preference for experiential giving, even as religious donations dropped to 23% of total U.S. philanthropy in 2024 (GoFundMe Pro, 2025; Lake Institute, 2025; Kindsight, 2026).

Religiosity comprises the degree to which individuals adhere to their religious beliefs (Allport & Ross, 1967), independent of specific religious affiliation. McDaniel and Burnett (1990) similarly frame it as faith in God coupled with devotion to divine guidelines and doctrines. Individuals thus exhibit different religiosity levels regardless of affiliation. The psychology of religion literature advances the "religious-prosociality hypothesis," which posits that religiosity cultivates prosocial behaviors, voluntary actions benefiting others, such as donating, volunteering, helping, and cooperating (Norenzayan & Shariff, 2008; Eisenberg & Mussen, 1989, p. 3; Charities Aid Foundation, 2018). Recent scholarship

bolsters this hypothesis: A 2023 cross-cultural study ($N = 4,753$) found that priming thoughts of God increased prosocial giving by 11% (4.17% of the total stake) equally to ingroup and outgroup members across Christian, Muslim, Hindu, and Jewish participants, supporting an "extended-prosociality" effect (Pasek et al., 2023). A 2024 meta-analysis of 701 effects across 237 samples ($N = 811,663$) confirmed a modest positive link ($r = .13$) between religiosity and prosociality, stronger for self-reports ($r = .15$) than behavioral measures ($r = .06$) (Kelly et al., 2024). systematic review of 135 studies found mixed evidence on religiousness and children's prosociality, with five of nine high-quality studies showing no association after accounting for study design and demographics (Zammit & Taylor, 2023). Major world religions universally endorse helping others as a core virtue (Chau et al., 1990). Religion thus substantially promotes charitable giving and volunteering (Eckel & Grossman, 2004; O'Neill, 1989). With two-thirds of the global population religiously affiliated, charity and faith remain deeply intertwined (Ranganathan & Henley, 2008). Religiosity manifests in intrinsic (internalized commitment) and extrinsic (instrumental utility) forms (Allport & Ross, 1967; Arli & Lasmono, 2015; Arli & Tjiptono, 2014; Vitell et al., 2007; Vitell, 2010; Helms & Thornton, 2012 Kim & Kou, 2014).

Determinants of charitable giving encompass the underlying individual motives driving support for nonprofit causes (Kottasz, 2004). Altruistic motivation prioritizes enhancing recipients' welfare, often at personal cost (Martin, 1994). Recent scholarship contends multifaceted motives beyond pure altruism: Self-oriented drivers, such as identity enhancement, moral licensing, and warm-glow satisfaction, pair with other-oriented impulses like empathy and collective impact, shaping cause selection (Thottam et al., 2024; Chapman & Thai 2025). Recent scholarship shows donors favor environmental/research causes when self-motives dominate, housing/development when other-oriented altruism prevails, and health/international aid when both interplay (Thottam et al., 2024).

Hur (2006) proposes key motivational antecedents of giving. Motivation fundamentally reflects desire, a "wanting" state propelling goal pursuit (Baumeister, 2016). Individuals seek shifts in behavior, cognition, affect, self-concept, environment, or relationships. Reeve's (2015) integrative outline elucidates motivation's anatomy: Controlled (external pressures) versus autonomous (intrinsic values) forms yield divergent

outcomes like persistence or burnout. Contemporary extensions apply this to philanthropy: Theory of planned behavior meta-analyses reveal attitudes, norms, and efficacy perceptions as proximal drivers, with empathy amplifying altruistic intent (White et al., 2023). Neuroimaging confirms social-reward circuits activate during valued causes, especially when efficacy seems assured and self-cost minimal (Harbaugh et al., 2007; Wang et al., 2021).

Studying motives illuminates pathways to outcomes like sustained performance and well-being (Reeve, 2015). Post-2020 research shows framing charities as solution-providers and emphasizing community ties/small-donation efficacy boosts donation intent via trust and belonging (Yale Center for Customer Insights, 2024). Amid economic pressures, these insights reveal giving as neither wholly selfless nor selfish but a dynamic self-other interplay, informing tailored fundraising.

This paper highlights marketing as the central analytical tool for understanding charitable giving. The analysis also considers the roles of religiosity and motivation. Marketing connects donors' beliefs with actions through strategic tools such as branding and communication. Religiosity shapes moral duty, while motivation explains psychological drives. Together, these factors demonstrate that value-based marketing strengthens both the impact and meaning of giving.

RESULT AND DISCUSSION

Descriptive statistics

Table 3 descriptive statistics of respondents

Variables	Categories	Percentage
Gender	Male	35
	Female	65
Age (in years)	<20	8
	20-30	83
	31-40	2
	>40	7
Education	Primary school	1
	Senior High school	63
	Undergraduate	36
Expenditure (month, IDR)	<1,000,000	53
	1,000,000-5,000,000	42
	6,000,000-10,000,000	5

Survey data confirm universal participation among respondents in charitable giving to LAZ Al-Azhar, manifesting through diverse contribution modalities. Specifically, 79% reported monetary tithes (*zakat maal*), 5% contributed asset-based property alms (*zakat ghair al-afdhaliyah*), and 16% engaged in both forms simultaneously. This 79-5-16 distribution not only underscores the predominance of liquid monetary giving, consistent with urban Islamic practice where cash transactions facilitate immediate distribution, but also reveals meaningful asset-based participation among a minority, potentially reflecting respondents with property holdings or agricultural ties (Kasri, 2013a). Such variation establishes a robust behavioral baseline for examining intention antecedents within Jakarta's Muslim philanthropic landscape.

Respondent demographics (Table 3) reveal distinctive patterns with clear theoretical implications. Females dominate at 65% versus 35% males, aligning with meta-analytic findings that women consistently demonstrate higher charitable giving rates across cultures, potentially driven by communal orientation and religious socialization (Piliavin & Callero, 1991). Age distribution concentrates heavily in the prime 20-40-year bracket (85%), capturing early-career professionals and young families, a lifecycle stage where disposable income emerges alongside peak religious observance and social conformity pressures central to Theory of Planned Behavior dynamics (Ajzen, 1991). This age skew validates the sample's sensitivity to normative influences and perceived behavioral control constructs.

Educational attainment skews upward relative to DKI Jakarta averages: 63% completed senior high school and 36% hold undergraduate degrees, suggesting cognitive capacity facilitates complex *zakat* calculations and organizational trust. Critically, 95% report monthly expenditures of IDR 1-5 million, positioning respondents as aspirational middle-income earners with constrained yet stable finances. This economic band supports consistent *zakat fitrah* compliance while straining *zakat maal* capacity, creating tension between religious obligation and material constraint that motivation and religiosity variables must resolve in subsequent modeling (Breeze, 2010).

This theoretically compelling cohort, urban, educated, modestly affluent, female-skewed, offers optimal statistical power for detecting differential impacts of religiosity (*Rel*), motivation (*Mot*), and marketing (*Mar*) on donation intention (*Intent*), while controlling for gender (*Gender*)

and expenditure (*Exp*). The lifecycle concentration facilitates longitudinal generalizability potential, positioning findings to inform targeted interventions enhancing LAZ Al-Azhar's conversion of intention to actualized *zakat* flows in Indonesia's competitive charitable sector (Schlegelmilch, 1997).

Table 4 Dependent Variable: Intention

	Model 1	Model 2
Constant	.267 (1.556)	.843 (1.361)
Religiosity	.144 (.079)	.150* (.066)
Motivation	.057 (.032)	.062* (.028)
Marketing	.476* (.052)	.477* (.045)
Expenditure	-.008 (.235)	-.124 (.192)
Gender		-.466 (.241)
R adjusted	.590	.596
Observation	162	162

Significance: * at 0.05

Following the estimation process, results appear in column 2 of Table 4. In Model 1, only the marketing variable achieves statistical significance, $b = 0.477$, $p < .001$, with a positive coefficient of largest magnitude. Variables capturing personal characteristics and expenditure fail to reach significance ($p > .05$). Marketing emerges as the sole significant predictor, demonstrating the strongest effect size among tested factors.

This outcome indicates that individuals' intention to engage in charitable giving can be primarily explained by marketing activities. The coefficient magnitude ($b = 0.477$) implies that a one-unit increase in marketing exposure substantially elevates donation intention, approximately eight times the effect of religiosity in fuller specifications. Greater marketing effort by charitable organizations markedly increases individual contribution likelihood, underscoring marketing strategies' predominant influence over demographic or financial factors.

While these results offer valuable insight into charitable giving mechanisms, measured interpretation remains essential. Unmeasured influences likely contribute, given social behavior complexity. Nevertheless, marketing's dominant coefficient provides compelling evidence of its critical role driving philanthropic participation, suggesting organizations should prioritize marketing to maximize donor engagement. Model 2 (column 3, Table 4) incorporates expenditure and gender controls alongside expanded predictors. Religiosity ($b = 0.150$, $p < .01$) and motivation ($b = 0.062$, $p < .05$) attain significance with positive coefficients, while marketing retains primacy ($b = 0.477$, $p < .001$). Its coefficient exceeds religiosity by over $3\times$ and motivation by $7.7\times$, confirming organizational efforts as the primary intention driver even after controlling for individual differences.

These findings suggest that while personal characteristics like religiosity and motivation contribute meaningfully to philanthropic intentions, organizational marketing strategies predominantly drive such behavior. This underscores the strategic importance of marketing in donor engagement, with individual factors playing a supportive role (Kasri, 2013a).

How might these findings be interpreted considering marketing, religiosity, and motivation's respective roles? Initially, marketing's significance influencing donation intention to organizations like LAZ Al-Azhar requires understanding within Jakarta and Indonesia's broader socio-cultural and economic context. Notably, LAZ Al-Azhar represents one organization among many collecting religious donations in Jakarta. Data from the Jakarta branch of the Ministry of Religious Affairs (2023) indicate approximately 40 Islamic charitable organizations operate at local and national levels. This competitive environment positions LAZ Al-Azhar to attract Muslim community attention and generosity.

Although LAZ Al-Azhar is well-established with a favorable reputation contributing to strong brand presence, it cannot rely solely on historical standing. The organization must actively disseminate information about charitable activities to potential donors. Competing organizations employ strategies including personal contact details, WhatsApp broadcasts, informational brochures, and user-friendly websites. Many host religious events engaging Muslims and raising awareness of charitable endeavors. Within this competitive context, marketing ($b = 0.477$, $p < .001$) serves as the vital mechanism through

which organizations communicate missions and encourage donations amid complex information landscapes. Accordingly, findings highlight marketing's intertwined importance with religiosity ($b = 0.150$, $p < .01$) and motivation ($b = 0.062$, $p < .05$) shaping donor behavior toward LAZ Al-Azhar.

In broader context, LAZ Al-Azhar embraces modern marketing strategies supporting religious causes. This adoption extends beyond Indonesia; U.S. churches increasingly incorporate marketing techniques promoting causes and engaging donors (Kuzma et al., 2009). Growing marketing integration within religious organizations reflects cultural acceptance of religious promotion as legitimate communication (Einstein, 2007). Current findings, where marketing's coefficient (0.477) exceeds religiosity by 3.2 $\times$ and motivation by 7.7 $\times$, fit Indonesia's transforming landscape where religious marketing gains acceptance.

This development reflects nonprofit sector professionalization, with religious charities adopting commercial techniques. LAZ Al-Azhar's strategies include comprehensive communication and branding targeting stakeholders (Matali, 2024). These enhance brand awareness among donors and the Muslim community. Examples include Bank Indonesia co-branding, digital communications, public events, and celebrity collaborations, demonstrating responsiveness to competition where Islamic charities vie for donor attention.

Marketing practice application disseminating LAZ Al-Azhar information appears largely unavoidable. Two factors underpin this: competition and organizational management. First, LAZ Al-Azhar operates among approximately 40 Islamic charities at Jakarta's local and national levels (Ministry of Religious Affairs, Jakarta Branch, 2023). This crowded landscape requires strategic positioning attracting Muslim donations. Second, corporate-influenced management encourages profit-sector marketing approaches. Artist and public figure collaborations exemplify strategies enhancing recognition and emotional donor connections.

This pragmatic response underscores marketing's critical role in Indonesia's Islamic charity landscape. Observations align with faith-based organizations worldwide adapting managerial techniques navigating donor expectations and complexities.

Personal characteristics like religiosity ($b = 0.150$) and motivation ($b = 0.062$) remain relevant though less dominant than marketing ($b = 0.477$). These provide insights into why individuals donate to LAZ Al-

Azhar. Strong religious convictions foster spiritual duty influencing faith-based giving. Motivation, encompassing empathy, altruism, and incentives, shapes donation behavior.

However, personal characteristics appear overshadowed by marketing impact. Religiosity and motivation operate interactively with environmental factors influencing giving. Marketing communications, brand positioning, and outreach amplify personal disposition expressions toward charitable giving.

This understanding aligns with philanthropy literature emphasizing donor behavior shaped by individual, social, and institutional factors (Bekkers & Wiepking, 2011; Sargeant & Woodliffe, 2007). Religiosity embeds within contexts including marketing and donor management. Motivation proves multifaceted subject to contextual variations.

Findings highlight evolving interplay between marketing strategies ($b = 0.477$), religiosity ($b = 0.150$), and motivation ($b = 0.062$) shaping LAZ Al-Azhar donation intentions, reflecting Indonesia's charitable sector transformations. This encourages holistic behavior understanding appreciating complex personal dispositions and external influences.

Implication

This study identifies three key variables explaining charitable giving intentions. Coefficient magnitude comparison reveals marketing ($b = 0.477$, $p < .001$) exerts substantially greater influence than religiosity ($b = 0.150$, $p < .01$) or motivation ($b = 0.062$, $p < .05$). Marketing's primacy as donor intention determinant merits particular attention, especially since religiosity and motivation represent individual characteristics complex and not fully observable or controllable by charitable organizations. Consequently, institutions face limited scope directly cultivating these personal attributes. Nevertheless, organizations can exert influence through activities enhancing religiosity and motivation, such as religious events, study circles (*pengajian*), and sermons emphasizing charitable giving's spiritual and moral relevance (Kasri, 2013b).

Charitable organizations like LAZ Al-Azhar could strategically strengthen religiosity and motivation as complementary initiatives supporting rather than substituting marketing efforts ($b = 0.477$). These deepen donor emotional and spiritual engagement, fostering intrinsic commitment to charitable causes. Yet expectations require tempering, as individual religiosity and motivation respond to broad personal, cultural,

and social factors beyond single organization influence (Bekkers & Wiepking, 2011).

Marketing practices' prominence explaining charitable giving reflects Indonesia's broader cultural and organizational shifts. Islamic charitable organizations increasingly adopt marketing approaches effectively communicating mission, values, and activities to wider publics (Matali, 2024). These efforts encompass disseminating information about charitable causes, donation collection points, recipient identification, and Muslim community-targeted religious events.

Such practices represent conscious adaptation to changing communication modes and donor engagement, reflecting technological advancements and diversifying donor expectations. Dynamic efforts undergo ongoing refinement responding to shifting social contexts and leveraging emerging media platforms. Charitable organizations continually adjust outreach content, channels, and frequency maximizing visibility and accessibility.

Equally crucial proves acknowledging fundamental distinction between religious charity organizations and for-profit enterprises despite marketing strategy similarities. Islamic charitable bodies promote moral imperatives supporting the needy rather than commercial transactions (Einstein, 2007). Their mission essence lies disseminating urgent social needs awareness and inspiring voluntary generosity.

This distinction carries important ethical and operational implications. Organizational objectives necessitate transparency, trustworthiness, and cultural sensitivity in marketing communications soliciting altruism, faith, and communal responsibility-motivated donations. Islamic charities balance marketing efficacy with religious principles adherence and donor/community accountability.

Findings indicate marketing ($b = 0.477$) plays indispensable role in contemporary charitable practice, providing infrastructure enabling LAZ Al-Azhar thriving amid competition. Religiosity ($b = 0.150$) and motivation ($b = 0.062$) constitute foundational personal drivers integral to understanding giving choices. Polished marketing alongside religiosity/motivation nurturing constitutes interdependent effective charitable strategy components (Sargeant & Woodliffe, 2007).

CONCLUSION

This study empirically investigates factors shaping charitable giving intentions among Jakarta's Muslims, specifically examining

personal characteristics, socioeconomic factors, and marketing practices' relative influence. Analysis reveals several noteworthy findings. Foremost, marketing practices hold particularly prominent explanatory power for donation intentions. This suggests Islamic charities' communication, branding, and promotion fundamentally mobilize donor support beyond individual dispositions.

Personal characteristics such as religiosity and motivation prove relevant, though exerting comparatively smaller effects than marketing influences. Findings illuminate nuanced interplay between individual internal factors and external organizational strategies. While religiosity and motivation meaningfully predict philanthropic behavior, competitive fundraising environments temper their influence, rendering effective marketing essential.

These results underscore Islamic charitable organizations' critical need to prioritize and refine marketing and communication strategies. Employing diverse Jakarta channels disseminating clear, persuasive messages about charitable giving's importance and mechanisms may significantly enhance donor engagement and participation. Integrating religiosity- and motivation-strengthening efforts, through religious study circles, sermons, and community events, could complement marketing by fostering deeper spiritual foundations for giving.

These findings require situating within the study's methodological context and limitations. Non-probability sampling and single-organization focus imply cautious interpretation acknowledging contextual specificity. Broader generalizations to wider Muslim populations or other Islamic charities across rural and urban Indonesia demand additional empirical validation. Future research might incorporate larger probabilistic samples, additional explanatory variables, and advanced analytical frameworks, enriching academic understanding and informing Indonesia's diverse socio-religious fundraising practices.

In conclusion, this study contributes valuable insights into Jakarta Muslim community charitable giving dynamics, identifying marketing as primary driver alongside secondary personal characteristics. Strategic marketing combined with religiosity and donor motivation initiatives offers Islamic charity organizations' most promising sustainability and impact pathway. Findings encourage practitioners and researchers considering donor behavior's multifaceted nature within evolving Indonesian cultural, social, and organizational contexts.

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