

GIVING BEHAVIOUR IN JAKARTA: ROLE OF KNOWLEDGE ON ISLAMIC CHARITY

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ABSTRAK

This study examines the relationship between knowledge of Islamic charitable teachings and the intention to donate among Muslims in Jakarta, utilising the Theory of Planned Behaviour. Survey data from 100 Muslim respondents reveal that knowledge of zakat, sadaqah, and related practices strongly correlates with the intention to give, while socio-demographic factors such as income, gender, and education show no significant associations. Employing Ordinary Least Squares regression, the analysis highlights the importance of religious education and informal Islamic education, such as Majelis Taklim study circles, in promoting charitable behaviour. These findings suggest that enhancing dissemination of Islamic charitable knowledge may encourage greater philanthropic participation within Muslim communities in Jakarta. The study provides new insight into the motivational role of religious knowledge in charitable giving, contrasting with conventional focus on socio-economic variables. Recommendations include expanding sample size and exploring wider socio-cultural influences on donation behaviour.

Kata kunci: Behavior, Knowledge, Islamic Charity

Studi ini mengkaji hubungan antara pengetahuan tentang ajaran amal Islam dan niat berdonasi di kalangan Muslim di Jakarta, dengan menggunakan Teori Perilaku Terencana. Data survei dari 100 responden Muslim menunjukkan bahwa pengetahuan tentang zakat, sedekah, dan praktik terkait berkorelasi kuat dengan niat berdonasi, sementara faktor sosiodemografi seperti pendapatan, gender, dan pendidikan tidak menunjukkan hubungan yang signifikan. Dengan menggunakan regresi Ordinary Least Squares, analisis ini menyoroti pentingnya pendidikan agama dan pendidikan Islam informal, seperti majelis taklim, dalam mendorong perilaku beramal. Temuan ini menunjukkan bahwa peningkatan penyebaran pengetahuan amal Islam dapat mendorong partisipasi filantropi yang lebih besar dalam komunitas Muslim di Jakarta. Studi ini memberikan wawasan baru tentang peran motivasional pengetahuan agama dalam beramal, yang berbeda dengan fokus konvensional pada variabel sosial-

ekonomi. Rekomendasi yang diberikan meliputi perluasan ukuran sampel dan eksplorasi pengaruh sosial-budaya yang lebih luas terhadap perilaku berdonasi.

Kata kunci: Perilaku, Pengetahuan, Amal Islam

INTRODUCTION

The literature often presents altruism as a factor that influences an individual's decision to charitable behaviour. Altruism is the practice of showing concern for the well-being of others without any expectation of reward or benefit (Batson et al, 2007). Altruism, in ethics, is the principle or practice of showing concern for the welfare of others. It involves prioritising the needs of others over one's own interests (Steinberg, 2010). Bekkers and Wiepking (2011) identified altruism as one of significant mechanism for charitable giving. Here, it is necessary to acknowledge that altruism is a cross-disciplinary concept that has been understood in different manner depending on the discipline from which it is studied. But, in essence it is closely associated with giving behaviour. Economists formulate altruistic behaviour as if the actor had not considered the impact of his decision on others, he could have improved his situation (Margolis, 1975, 15). In a similar line of thought, sociologists like Wilson (1975, 578) suggests altruism as self-destructive behaviour carried out to help others. Therefore, in sociology, altruists are defined as individuals who prioritise the outcomes of others over their own (Liebrand, 1986). However, it is necessary to note that the concept of altruism, as defined by Teah et al. (2014), encompasses more than just giving. Their definition also involves engaging in charitable activities for the benefit of others as a response to concern for their welfare or that of society, as noted by Otto and Bolle (2011). This paper adopts the definition that in essence altruism is associated with giving to others in order to improve the well-being of the recipients.

Philanthropy is often influenced by religious values, which can promote charitable giving, altruistic behaviour, and pro-social actions (Bekkers and Schuyt 2008). Religious affiliation and religiosity, or the extent to which an individual adheres to religious beliefs and values, are significant factors that propel charitable giving (Bekkers & Wiepking, 2011). Research has shown that individuals with strong religious beliefs are more likely to donate to charitable causes than those who are less religious (Gibson, 2008). Religious beliefs may influence a donor's self-concept (Blaine et al., 1998). Researchers have reported positive correlations between religious commitment, devotion or belief strength, and self-esteem, tolerance, and self-

control. They argue that religion provides individuals with various resources to cope with the psychological impact of negative life events (McCullough and Willoughby, 2009). Donating activities and religion are often closely linked (Ranganathan and Henley, 2007). Religion can influence an individual's intention to make donations (Kashif and De Run, 2015). After noting that the definition of altruism goes beyond giving, as it aims to improve the welfare of others and is influenced by religious values, the paper evaluates charitable behaviour in the context of Islamic teachings.

In the Islamic tradition, donating behaviour is linked to the practice of zakat, which is an annual act of charitable giving to the poor. There are two types of zakat: al-fitr, which is related to human nature, and maal, which is related to property. The act of giving is also referred to in the Qur'an through concepts such as sedekah (voluntary giving), infaq (pious spending) and waqf (religious endowment). The most important difference is that zakat is obligatory, while the others are optional. According to the Qur'an and the Prophet's tradition, the donating behavior has three key elements: firstly, charity is a religious obligation; secondly, charity is not only a form of worship to God but also a means of taking care of others, particularly the poor; lastly, charity is about wealth distribution and maintaining economic equity (Fauzia, 2013).

Islam advocates for mutual understanding and collaboration for the betterment of society, as well as the practice of virtuous deeds towards all individuals, irrespective of their nationality or faith. Such is the law prescribed by the Qur'an (Qur'an, 49:13). The "essence" of altruism is in line with Islamic teachings. Islam inspires Muslims to assist those less fortunate through sadaqah (general charity). The principle of need-based assistance in Islam is clearly stated in the Qur'an (Qur'an 51:19). These Qur'an verses demonstrate that Islam encourages charitable giving through zakat, infaq, and waqf. Therefore, it can be said that altruism is a fundamental aspect of the Muslim faith, where prioritising the needs of others over one's own is considered a moral obligation for true believers seeking to please Allah the Almighty. Therefore, it is clear that charity giving is an essential element of Islamic teachings, as reflected in many verses of the Qur'an and the Prophet's tradition. Almsgiving is considered noble and important in Muslim societies (Al Qardawi 2000; Yafie 1994). In conclusion, while altruism is a common moral trait, in Islam it has a distinct meaning and action. It involves individuals giving preference to others in charitable giving and other forms of assistance, even when the giver themselves are in need.

Indonesia has maintained its position at the top of the World Giving Index for the fifth consecutive year, with a score of 68% in 2022 (CAF 2022). This indicates that Indonesia has the highest rates of donating and volunteering in the world. In 2021, over 80% of people donated money and 63% volunteered their time. These statistics demonstrate that Indonesia has a high rate of charitable giving.

This study formulates the following problems based on the preceding discussion: does a significant correlation exist between knowledge and the intention to engage in charitable behaviour during the COVID-19 pandemic at BAZNAS (BAZIS) DKI Jakarta?

This paper argues that the intention to donate is closely associated with an individual Muslim's knowledge of Islamic charity, given the high rate of donations in Indonesia. The purpose of this study is to examine the relationship between knowledge of Islamic charity and charitable giving intentions, and whether charitable giving behaviours can be linked to socio-demographic characteristics identified in the existing literature. This study fills the gap in the study of charitable behaviour in Indonesia by specifically analysing the importance of knowledge of Islamic charity, particularly by using individual data from the survey.

This study highlights the relevance of knowledge on Islamic teachings in understanding the intention to engage in charitable giving within the scholarship of the theory of planned behavior (TPB) and charitable behavior. It offers an alternative perspective to some literature that emphasizes correlation of charitable behaviour and income. The intention for charitable giving in these literatures can be explained by an individual's income (which will be discussed in the following sub-section). Therefore, this paper presents two novelties. First, the article focuses on the relevance of knowledge in explaining the intention behind charitable giving, offering a fresh perspective on understanding charitable behavior. Secondly, this study utilises a unique dataset collected in DKI Jakarta to evaluate respondents' opinions and attitudes towards an organisation that collects and distributes charitable donations. The focus is on a specific charitable organisation rather than a general overview.

To start the discussion, the paper is structured as follows. Following this introduction, section 2 reviews the existing literature on voluntary giving behaviours, as well as providing a general perspective on the role of marketing for non-profit institutions. The following section briefly describes the methodology and data used. The subsequent section presents the empirical

results, discusses their relevant implications, and explores the findings. The study concludes with a final section.

Research Methodology

Data

To obtain conclusive results, this study primarily utilises the ordinary least square method for analysis. The primary data was collected through an online survey of Muslims residing in Jakarta. The participants are requested to provide their objective opinion and attitude towards BAZNAZ DKI Jakarta. The BAZIS of DKI Jakarta Province was established on the advice of eleven national scholars, including Buya Hamka, Buya H.A. Malik Ahmad, KH Ahmad Azhari, KH M. Sjukri Ghazali, KH Taufiqurrahman, H. Moh Sodry, KH Saleh Suaidy, M. Ali Hamidy, Mukhtar Luthfy, Abdul Kadir, and KH MA. Zawawy. They gathered in Jakarta on 24 September 1968 to discuss several problems of the people, especially related to the implementation of zakat in Indonesia. The President of the Republic of Indonesia took the 11 ulama's advice seriously, and the 11 ulama issued a call and circulation to the relevant authorities to promote and support the introduction of zakat collection nationwide. On 26 October 1968, the President of the Republic of Indonesia commemorated the Isra Mi'raj of the Prophet Muhammad at the Parliament building, calling for the need to strengthen zakat as a great potential to support development. In addition, the Governor of DKI Jakarta, Ali Sadikin issued a Decree dated 5 December 1968 on the establishment of an Amil Zakat Agency, based on sharia in the DKI Jakarta area. Officially issued with No. Cb. 14/8/18/68.

This organisation was founded in 1968 and serves as a collection and distribution body for alms in Jakarta. From 1968 to 1973, this organisation collected alms under the name BAZ. In 1973, it transformed into BAZIS, continuing to collect alms and charitable donations. In 2019, this organisation transformed into BAZNAS of DKI Jakarta, with a broader mandate to collect not only alms but also various forms of charitable giving from Muslims. In recent years, there has been a significant increase in public interest in giving zakat and alms during the COVID-19 pandemic. BAZNAS of DKI Jakarta Province has also experienced a tremendous increase in donations. The BAZNAS website has released data on the amount of zakat, infaq, and alms collected and donated to mustahiq or people in need. The DKI Jakarta BAZNAS ZIS fund graph shows that in 2020, there was a collection of IDR

112.1 billion, which increased to IDR 187.7 billion in 2021. Despite the pandemic situation, it is still possible to increase ZIS revenue.

The study collected data from the population residing in the DKI Jakarta Special Region, also known as Jakarta. Non-probability sampling was used to select respondents for the study (Stockemer, 2019). In addition, quotas are assigned for each of the six regions in Jakarta (table 1).

Table 1. Population in Jakarta

No	Administrative Region	Total Population (People)
1.	Jakarta Selatan	2,226,812
2.	Jakarta Barat	2,434,511
3.	Jakarta Timur	3,037,139
4.	Jakarta Pusat	1,056,896
5.	Jakarta Utara	1,778,981
6.	Kepulauan Seribu	27,749
Total		10,562,088

(Source: Jakarta in Figures (BPS, 2020))

However, this study only sampled from five regions, excluding the Thousand Islands region due to its small population. To determine the sample size for this study, the Slovin formula was adopted, resulting in the selection of 100 respondents (table 2). It is important to note that this study only includes Muslim participants as the sample. The data collected in this study is unbalanced across the regions of Jakarta. There are fewer respondents from North Jakarta due to difficulties in data collection in this area. To address this imbalance, additional samples were taken from West Jakarta to achieve a total of 100 samples. However, the imbalance of quotas is not significant as this study uses non-probability sampling and does not intend to make generalisations from the population. The collected data is analysed in aggregate for Jakarta.

Table 2. Total Sample

No	Administrative Region	Total Population (People)	Percentage (%)	Total Sample
1.	Jakarta Selatan	2,226,812	21.10%	29
2.	Jakarta Barat	2,434,511	23.00%	38
3.	Jakarta Timur	3,037,139	28.80%	24

4.	Jakarta Pusat	1,056,896	10.00%	6
5.	Jakarta Utara	1,778,981	16.80%	3
6.	Kepulauan Seribu	27,749	0.30%	0
Total		10,562,088	100%	100

(Source: *Jakarta in Figures (BPS, 2020)*)

This study collected data using a closed-ended questionnaire using a Likert Scale. The Likert scale is used to measure attitudes, opinions, and perceptions of a person or social phenomenon (Sugiono 2019). The Likert scale used in this study consists of a scale of 1 to 5: Strongly Agree (5); Agree (4); Neutral (3); Disagree (2); Strongly Disagree (1). Typically, this type of questionnaire is completed using a checklist or multiple-choice format. The questionnaire used in this study collected interval data, expressed in numerical values ranging from the smallest to the largest scale, with equal distance between each number.

This current study collects primary data obtained through the distribution of questionnaires to Muslim residents of DKI Jakarta with either a fixed or variable income. The data was collected via an online survey conducted over a one-month period and completed in May 2022. The survey targeted Muslims in Jakarta and used a non-probability sampling method. The questionnaire took between 15 to 20 minutes to complete.

Measurement and procedures

This paper derives intention from the scholarship of planned behaviour. According to Ajzen (1985), actions are controlled by intention. Therefore, it is safe to say that a main tenet of the theory of planned behaviour is defined by an individual's intention to carry out a behaviour. Therefore, the intention is expected to explain the reasons behind a particular behaviour. In this sense, an individual prepares a series of plans to carry out the behaviour (Ajzen, 1985 and 1991). According to Ajzen and Maden (1985) “the immediate antecedent of any behaviour is the *intention* to perform behaviour in question.” According to Ajzen (1991), the theory of planned behaviour centres around an individual's intention to carry out a behaviour. This intention is believed to be the driving force behind the behaviour. It is an indication of how an individual is willing to execute the behaviour. Therefore, it may not be possible to separate intention from behaviour. For instance, a customer may be prevented from making

online purchases if they perceive the buying process as overly complicated or lack the necessary means to complete the transaction. The theory of planned behaviour integrates these considerations (Ajzen 1985, 1991). Based on these concepts, this paper adopted three dimensions of intention to be measured: interest, desire, and conviction. It employs 9 questions to measure intention ranging from “*Anda bersedekah secara langsung, karena keinginan diri sendiri* (You donate directly based on your own beliefs)” to “*Saya ingin sedekah saya disalurkan oleh BAZNAS Provinsi DKI Jakarta* (I would like my donation to be channelled through BAZNAS Jakarta Province)”. This study utilises a Likert scale for each item and conducts reliability and validity checks for each one. The validity of these 9 indicators for reliability is supported by their r values, which range from 0.590 to 0.800 and are greater than the r table value of 0.165.

This paper proxies knowledge of charitable behaviour with cognitive ability, as explained in the literature. Cognitive ability has been linked to charitable behaviour. In this context, cognitive ability is discussed as a means of understanding knowledge. In the context of economic literacy, cognitive ability has a strong relationship with economic knowledge (Lin and Bates, 2022). To ensure comprehensive coverage, each construct was measured using multiple indicators. Knowledge was assessed using 24 indicators drawn from the literature on economics and marketing, as mentioned in the previous subsection. These indicators generally measure three dimensions of knowledge: knowing, understanding, and action. This study employs six questions to investigate charity giving in Islam. These items include “*Saya telah mengetahui dan paham sejak lama tentang apa itu sedekah* (I have long understood the meaning of Islamic charitable giving (*sedekah*))”. This study uses 7 items to investigate understanding of religious knowledge. One of the items is as follows: “*Sebaik-baik sedekah adalah dari orang yang berkecukupan* (The most effective form of charitable giving in Islam is when it comes from wealthy Muslims)”. To evaluate the action, this study analysed 11 items. An example is provided below: “*Saya menunaikan ZIS hanya mengharapkan ridho dari Allah SWT* (I engage in Islamic charitable acts to receive blessings from Allah)”. This study uses a Likert scale for each item and undergoes reliability and validity checks for each item. The 24 indicators are considered valid as their r values range from 0.180 to 0.621, which is greater than the r table value of 0.165.

Defining income in a clear and objective manner is a challenging task (Brooks, 2018; Biddle and Choi, 2006). Experts from various disciplines,

including economics, finance, and law, have grappled with this issue. This paper adopts Brooks' (2018) conclusion that it is difficult to provide a complete and rigorous definition of income. Therefore, a practical and workable definition is used. According to Brooks (2018, 308), income is a 'constructed concept'. This study uses five indicators to gauge respondents' perception of income due to the difficulty of measuring income. These indicators reveal a range of perceptions on income from “*Saya memiliki pendapatan tetap dari gaji perbulannya (I have a steady income from my monthly salary),*” to “*Anda menyetihkan sebagian pendapatan anda untuk bersedekah setiap bulannya (You set aside a portion of your income for charity every month)*”. The Likert scale is used to measure all of these indicators. In terms of validity, these 5 indicators are considered valid as their *r* values range from 0.658 to 0.770, which is greater than the *r* table value of 0.165.

This study calculated the reliability of the indicators for intention, knowledge, and income by using all valid items. To calculate the reliability, this study uses all valid items from intention, knowledge and income. A reliability benchmark of 0.60 is used, with values below this considered unreliable. The calculation result is presented in Table 2, and the variables of knowledge, income, and intention are reliable and can be used for further calculations.

Table 3. Reliability Result

Variables	Cronbach's Alpha	Number of Items	Notes
Knowledge	0.868	24	Reliable
Income	0.773	5	Reliable
Intention	0.872	9	Reliable

Model

This study adopts Ordinary Least Square (OLS) multiple regression to estimate association between intention and knowledge. As previously mentioned, this study utilises the theory of planned behaviour proposed by Ajzen (1985), and the estimation model is as follows:

$$Inten = \beta_0 + \beta_1 Know_i + \beta_2 Inc_i + \beta_3 Educ_i + \beta_4 Gender_i + e$$

The intention is expected to explain the reasons that motivate behaviour. In this sense, individuals prepare a series of plans to carry out behaviour (Ajzen, 1985, 1991). The specification model for this study is derived from extensive literature on charitable giving, which focuses on socio-demographic characteristics. The study incorporates Islamic charity knowledge as an independent variable in the model. This study aims to establish a correlation between intention and knowledge in the context of charitable behaviour in Jakarta. The demographic characteristics' independent variables are derived from the following sources: gender (Armitage et al., 2002), income (Breeze 2010), and education (Pooreh and Hosseini, 2015). These literatures suggest that socio-demographic variables are significantly correlated with charitable behaviour. Thus, this study suggests that gender, income, and education are significant factors that positively correlate with charitable behaviour.

Intent is intention to perform donation. *Intent* is dependent variable. The independent variables are mainly derived from the theory of planned behaviour and charitable giving, as previously mentioned. The estimation model also includes several demographic variables. *Know* is a measure of knowledge, and it is main concern of this study. The study anticipates that this variable will have a significant and positive sign. *Inc* refers to perception on income. *Educ* is education level of respondents. The variable *Gender* is a binary indicator of the individual's sex, either male or female. Here, *Educ* and *Gender* are treated as a control variable. The index i number of observations for all variables.

LITERATURE REVIEW

Charitable giving is the voluntary act of preferring other people or a general cause at a cost to oneself without expecting anything in return. The giver's intention for giving over-compensates the (potential) cost (Kolm and Ythier 2006, 87). Although the concept of giving behaviours has been discussed by several great economists such as A. Smith, J. S. Mill and V. Pareto since the sixteenth century, it has only gained significant attention in the last third of the twentieth century. Debates regarding charitable giving have become increasingly significant, particularly with the analysis of 'interdependent utilities'. This analysis presumes the existence of 'social men' instead of 'economic men' and involves 'social' motives such as affection, compassion, or a sense of justice (Kolm and Ythier, 2006).

It is generally agreed that there is a positive correlation between income and donations. One explanation for this is that costs decrease as income increases, particularly in countries with progressive tax systems, where donations are tax deductible. Therefore, higher-income households tend to donate more than lower-income households (Abrams & Schmitz 1978; 1984; Yamauchi & Yokoyama 2005). Furthermore, there is a weak positive correlation between wealth income and the amount donated (Brooks 2002; Feldstein & Clotfelter 1976; Havens et al 2007; Hood et al 1977). It is important to note that literature on charitable giving in different societal contexts tends to establish a relationship between charitable behaviour and giving. However, these studies often overlook religious knowledge as a variable that could explain charitable behaviour.

The study asserts the crucial link between knowledge on Islamic teachings and intention in charitable behaviour. To understand this relationship, this paper situates itself within the scholarship of the theory of planned behaviour and charitable behaviour. The paper derives the concept of intention from the scholarship of planned behaviour (Ajzen 1985,11). The theory of planned behaviour posits that an individual's intention to carry out a behaviour is the main determinant, as defined by Ajzen and Maden (1985). By combining these scholarships, this study is able to discuss knowledge on Islamic charity and its relation to intention for charitable giving. The study also explores the connection between cognitive ability and charitable behaviour. In this context, cognitive ability is discussed as a means of understanding knowledge. In the context of economic literacy, cognitive ability has a strong relationship with economic knowledge (Lin and Bates, 2022). Knowledge of economics involves understanding and reasoning about how economic systems work. This includes processes that are prominent in definitions of cognitive ability (Legg and Hutter, 2007). This study provides a foundation for understanding the relationship between cognitive ability and economic knowledge. In the context of charity, research suggests that greater knowledge of the nonprofit sector leads to positive outcomes. According to Schlesinger et al. (2004), individuals who were knowledgeable about nonprofit ownership evaluated nonprofit enactment more positively. Sisco and McCorkindale (2013) argue that expanding the number of activities on social media networks and developing more involvement with users can improve a nonprofit organization's standing. This is presumed to increase users' knowledge levels. In brief, advanced knowledge levels may have a positive impact on support.

These works serve as a bridge to understanding the relationship between charitable behaviour and knowledge. One reason for treating these works as foundational is that charitable behaviour is also associated with knowledge. A positive correlation was found between altruism and intelligence, as measured by an IQ test, in a study conducted by Millet and Dewitte in 2007. The relationship between cognitive ability and philanthropy is facilitated by responsiveness to need and confidence (Bekkers, 2006). Levy et al. (2002) found that students with abstract capability donated more frequently to the homeless. By considering these scholarships, which range from economics to marketing, this paper focuses on three dimensions of knowledge: knowing, understanding, and action.

RESULT AND DISCUSSION

The descriptive statistics for the socio-economic variables are presented in Table 2.

The data for analysis of this study is collected from the survey. The table indicates that 69% of the respondents are female, while only 31% are male. Additionally, 93% of the respondents are between the ages of 20 and 40. The majority of respondents have an education level beyond senior high school (97%). Additionally, 41% of respondents have an undergraduate degree. This descriptive statistic indicates that the majority of the respondents are female, aged between 20 and 40 years old, and have a relatively high level of education.

Table 4. Descriptive statistics of social economic

Variables	Categories	Percentage
Gender	Male	31
	Female	69
Age (in years)	20-29	61
	30-40	32
	>40	7
Education	Primary school	1
	Secondary school	2
	Senior High school	56
	Undergraduate	41

The teachings of Islam inspire its adherents to place great importance on charitable donations and to give to others through various forms of Islamic

almsgiving, such as infaq and waqf (Islamic endowment or trust fund). Charitable behaviour in the form of donations is a behaviour that is strongly supported because it is of benefit to others in need. This behaviour aligns with Islamic teachings, which require the payment of zakat - a tithe of approximately 2.5% of income - for those who meet specific criteria (Kasri, 2018).

The estimation result in table 5 shows that only knowledge on religious teachings is statistically significant, and it is strongly associated to intention for charity donation. This study employs two models in order to check consistency of the results. Model 1 is the basic estimation where knowledge and income are independent variable. The estimation result of model 1 shows that knowledge is significant and positive. This result indicates that intention for donation is correlated with knowledge on Islamic teachings. In addition to basic model (model 1), this study employs a model with two control variables (model 2): education and gender. In the model 2 these control variables are employed to check consistency behaviour of the concern variable: knowledge. These control variables are adopted with certain assumptions. Women and men have different preferences over intention to donate whereby female is having higher tendency over men. Individuals who have high education are having tendency to donate more. The estimation results of models 1 and 2 pointed out that knowledge are significantly with positive signs. Model 1 and 2 report that knowledge sign is positive, income sign is also positive.

The estimation results are presented in table 5. The intention is the dependent variable and the independent variables are knowledge of Islamic teachings, income, gender and education. The knowledge of Islamic teachings is the main concern of this research. It is expected that this knowledge will be significant and positive with regard to Islamic teachings. Table 5 in models 1 and 2 shows that income is not significant with a positive sign, gender is not significant with a negative sign and education is not significant with a negative sign. With regard to the income variable, there is an expectation that it should be significant and have a positive sign. The literature on charitable behaviour in different countries with different cultural backgrounds reports that higher income households tend to give more than lower income households (Yamauchi & Yokoyama 2005). However, the results of the estimation show that income is not significant with a positive sign. Although the direction of this variable is as predicted, it is not significant. The current study should be placed in the specific context of Muslim society in Jakarta to understand that there is no correlation between intention to donate and income. For Muslims,

including those in Jakarta, giving to other Muslims does not seem to be correlated with income. In this sense, even if a Muslim is poor, he or she will give to other Muslims who are in need. Giving, in its various forms in Islam, should not necessarily be a large amount of cash. A Muslim can donate with a smaller amount of cash. For example, a Muslim can donate as little as IDR 10000 (less than US\$1). In this context, it is understood that a rich Muslim can donate more compared to poor Muslims.

With regard to gender, there are differences in donation intentions between women and men, with women being more likely to donate than men. Gender is expected to be associated with the intention to donate. However, the result of this study is different from Kasri's (2013) who mentions that gender is associated with intention to donate. The current study finds that gender is not significant, which means that gender is not associated with intention to donate.

From model 1 and model 2 it is clear that the intention to donate is correlated with knowledge of Islamic charity with positive signs. The estimation results of these two models are consistent. This is a strong indication that knowledge of Islamic teachings is associated with the intention to give charity. Therefore, it can be said that when an individual's knowledge of Islamic charity is high, he/she is more likely to engage in charitable giving. It also means that knowledge about Islamic charity, especially about voluntary giving, is correlated with charity giving in the context of BAZNAS DKI Jakarta.

Table 5 OLS estimation result¹

Dependent variable Intention

	Model 1	Model 2
Constant	2.649 (3.903)	4.498 (4.102)
Knowledge	.314* (.041)	.316* (.041)
Income	.107 (.128)	.158 (.133)
Gender		-.891 (.804)
Education		-.685 (.589)

¹ For checking assumption for an OLS estimation, see appendix

Observation	100	100
R square adjusted	0.414	0.414

Note: * significance 0.05

In order to understand the findings of this study on the relationship between knowledge and charitable behaviour, this paper considers the understanding of cognitive ability. In this context, cognitive ability is understood as a way of understanding knowledge. In the context of economics, cognitive ability has a strong relationship with economic knowledge (Lin and Bates, 2022). Economic knowledge is thought to involve knowing, understanding and reasoning about how a system works - processes that feature prominently in definitions of cognitive ability (Legg and Hutter, 2007). The results of this study are an important confirmation of the view that people with higher scores on a vocabulary test are more likely to donate money to charity (Bekkers 2006). A study by Millet & Dewitte (2007) found a positive relationship between altruism and intelligence. In short, these studies argue that knowledge is related to charitable behaviour. The conclusion of these studies provided an important impetus for this study to interpret the results of the estimation as shown in Table 5.

The estimation results of the current study show that the intention to donate is associated with knowledge of Islamic teachings. This means that if a Muslim has adequate knowledge of Islamic teachings, she is likely to donate. The finding of this study is relevant to the finding of Kasri (2013), who mentions that Indonesians in general like to donate. Islamic teachings motivate Muslims to help the less fortunate through sadaqah (general charity). The principle of need-based charity in Islam is clearly stated in the Qur'an (Qur'an 51:19). Islam also encourages charitable giving through zakat, infaq and waqf, according to Qur'anic verses. It can therefore be argued that altruism is a fundamental aspect of the Muslim faith: putting the needs of others before one's own is seen as a moral obligation for true believers who seek to please Allah the Almighty. Almsgiving (Al Qardawi, 2000; Yafie, 1994) is considered an important and noble act in Muslim societies. Charity is a fundamental aspect of Islamic teaching, as evidenced by numerous verses in the Qur'an and the traditions of the Prophet. It should therefore be clear from Islamic teachings that Muslims, even if they have less money, tend to give for the benefit of others.

Having mentioned that Muslims tend to donate as part of their religious behaviour, it is necessary at this point to elaborate on the ways in which Muslims have knowledge about the importance of charitable behaviour.

Indeed, there are various channels through which Muslims are exposed to Islamic teachings, including those that mention the importance of helping others. One of the channels through which Muslims should be exposed is through da'wah activities. Da`wah is an Arabic term that refers to the act of spreading the Islamic faith. It is a general term that encompasses the call or invitation to religion. The Indonesian term for da'wah is dakwah. Although da'wah includes efforts to convert non-Muslims to Islam, its primary focus is on strengthening and deepening the faith of Muslims and helping them to live their daily lives in accordance with Islamic principles (Meuleman 2011). There are various da'wah activities, but one form that is popular is the public religious sermon, in which Muslims of different educational backgrounds or ordinary Muslims can participate. That's why da'wah communication activities should not only aim at developing individual piety, but also at promoting social responsibility in religious practice. Although prominent Islamic organisations such as Nahdlatul Ulama and Muhammadiyah have their own organisation to disseminate Islamic teachings, there is no guarantee that these organisations can reach all Muslims. In addition, for Muslims who are not formally or culturally affiliated with these Islamic organisations, da'wah activities can serve as a medium for learning Islamic teachings. In the context of Jakarta, a capital city where most of them are migrants with different ethnicities and Islamic views, there are various da'wah activities that cater to their needs. The need for da'wah activities is justified as there is a tendency for the role of mosques as centres for da'wah activities and community development to decline, along with the decline in the number of Muslims who worship at the mosque five times a day (Usman, 2020). While the role of mosques in Jakarta as a centre for learning Islamic teachings is diminishing, various forms of da'wah could supplement it. The forms of da'wah activities that can help Muslims in a city like Jakarta are Islamic courses through online media, radio, television and mengaji (which means to recite, but in this context means learning Islamic teachings from an ustadz (religious teacher). Mengaji was carried from majelis taklim to majelis taklim with different ustadz. Mengaji could also be worn regularly in mosques, for example every morning after the Subuh prayer.

The results of this study suggest that knowledge of Islamic teachings is correlated with intention to give to charity. This finding can be explored to further understand charitable giving behaviour in the context of Islamic non-formal education as a means of spreading religious charity. Because of the importance of the role of knowledge in shaping charitable behaviour, efforts to

disseminate Islamic teachings to Muslims are necessary. Islamic charity serves as the most important bridge that channels knowledge into charitable behaviour. Perhaps the process of forming behaviour would not be direct and easy. There may be steps that shape charitable behaviour. First of all, there is a great possibility that Islamic charity on giving would make Muslims aware of their obligation to other people who need help. Secondly, the continuous learning of Islamic charity would then be internalised in Muslims. Thirdly, after the improvement of awareness through continuous learning, a Muslim can perform charitable behaviour.

Implication: Exploring Majelis Taklim

It is important to note that the discussion in this section is a further interpretation of the findings of this study. As explained above, da'wah activity through Majelis Taklim (Study Circle attended by ordinary Muslims in a regular basis) is not included in the estimation model, and this study doesn't have statistical data at the individual level from respondents on their opinions and attitudes towards Majelis Taklim. Therefore, the nature of this section is qualitative in order to interpret the findings to understand the role of Majelis Taklim and its possible relationship with charitable behaviour. Indeed, it should be clear that the relationship between the Majelis Taklim and charitable behaviour may not be direct, so it should be bridged by the main function of the Majelis Taklim as a place for learning about Islamic teachings in an informal way.

It is necessary to improve the role of Majelis Taklim, which is a form of non-formal Islamic education to enhance the religious knowledge of Muslims for charitable behaviour. A typical lesson of Majelis Taklim is giving to the Muslim in need (Sutarjo 2021), which is closely related to charity. In Jakarta, the role of Majelis Taklim is relevant to improve religious knowledge (Hasanah 2019). The result of estimation of this study, as shown in Table 5, can be understood that Majelis Taklim provides information to shape behaviour to perform charity. The Majelis Taklim formulates the basic understanding of charitable giving that would facilitate charitable behaviour for Muslims. The development of Majelis Taklim has been relatively rapid and has contributed to the understanding of Islamic diversity in Indonesia, both in rural and urban areas (Winn, 2012). The activities of the Majelis Taklim generally take place in many places such as mosques, mushalalas, madrasas, Islamic boarding schools, houses, halls and gatherings that are specifically designated as places for reciting the Qur'an (Hasanah 2019). The potential of

Majelis Taklim as places to disseminate religious knowledge on charitable giving behaviour is very high. According to data from the Indonesian Ministry of Religious Affairs in 2019, there are 50,384 Majelis Taklim groups (Kemenag RI, 2019). According to the BKMT, (Institution for Contact of Majelis Taklim), the members of Majelis Taklim currently reach 33 provinces with the number of groups spread over 400 districts/cities with the number of congregations estimated at about 20 million people (Ismail, 2012, 24). In Jakarta, the number of Majelis Taklim is approximately 4995 (BPS Jakarta 2022). These data suggest that Majelis Taklim have potential as places to disseminate Islamic knowledge on charity giving.

CONCLUSION

The study is an empirical case study that explores the links between charitable giving behaviour and intention by looking at the characteristics of Muslims in Jakarta using demographic and socio-economic characteristics. There are several interesting findings. First, there is strong evidence that intention to give is correlated with knowledge of Islamic charity. Second, socio-demographic variables such as gender and education do not explain charitable giving intentions.

The findings suggest that knowledge of Islamic charity is important for understanding charitable giving behaviour in the Jakarta context. Accordingly, it implies the need to design an effective dissemination framework to better increase knowledge of Islamic charity among Muslims. Dissemination of Islamic charity for a better understanding of charity giving can be done through the Majelis Taklim, which has spread to many parts of Jakarta. Dissemination of the importance of charitable giving strategies is also recommended to achieve greater participation. The strategies are expected to further contribute to improving the long-term performance of Islamic charities.

Finally, it should be noted that this study aims to provide a picture and insights into the charitable giving behaviour of Jakarta Muslims to specific charitable organisations. Therefore, the result must be interpreted in the appropriate context and with the limitations of using non-probability sampling. Further studies could be conducted to investigate the giving behaviour of general Muslims in urban and rural areas or general Islamic charities. Such studies should use more data, variables and improved model specifications and methodologies. Such studies would contribute to a better understanding of the charitable behaviour of Muslims in Indonesia.

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