P-ISSN : 1411-2353

MEDIA SYARI'AH

Wahana Kajian Hukum Islam dan Pranata Sosial

Vol. 17, No. 1, Januari-Juni 2015

FAKULTAS SYARIAH DAN HUKUM UNIVERSITAS ISLAM NEGERI AR-RANIRY

MEDIA SYARI'AH

MEDIA SYARI'AH

Wahana Kajian Hukum Islam Pranata Sosial
Vol. 17, No. 1, 2015

MEDIA SYARI'AH, *is a six-monthly journal published by the Faculty of Sharia and Law of the State Islamic University of Ar-Raniry Banda Aceh. The journal is published since February 1999 (ISSN. 1411-2353) and (ESSN.2579-5090) Number. 0005.25795090 / Jl.3.1 / SK.ISSN / 2017.04. earned accreditation in 2003 (Accreditation No. 34 / Dikti / Kep / 2003). Media Syari'ah has been indexed Google Scholar and other indexation is processing some.*

MEDIA SYARI'AH, *envisioned as the Forum for Islamic Legal Studies and Social Institution, so that ideas, innovative research results, including the critical ideas, constructive and progressive about the development, pengembanan, and the Islamic law into local issues, national, regional and international levels can be broadcasted and published in this journal. This desire is marked by the publication of three languages, namely Indonesia, English, and Arabic to be thinkers, researchers, scholars and observers of Islamic law and social institutions of various countries can be publishing an article in Media Syari'ah*

MEDIA SYARI'AH, *editorial Board composed of national and international academia, part of which are academicians of the Faculty of Sharia and Law of the State Islamic University of Ar-Raniry Banda Aceh. This becomes a factor Media Syari'ah as prestigious journals in Indonesia in the study of Islamic law.*

Recommendations from the editor to scope issues specific research will be given for each publishing Publishing in January and July.

MEDIA SYARI'AH
Wahana Kajian Hukum Islam dan Pranata Sosial

Editor Office :
MEDIA SYARI'AH
Wahana Kajian Hukum Islam dan Pranata Sosial
Fakultas Syariah dan Hukum Islam UIN Ar-Raniry Banda Aceh, Provinsi Aceh – Indonesia
Email: mediasyariah@ar-raniry.ac.id
ihdimakinara@ar-raniry.ac.id
Webs: jurnal.ar -raniry.ac.id/index.php/medsyar
Telp.+62 (651)7557442,Fax. +62 (651) 7557442
HP : 0823 0400 8070

Table of Contents

Articles

Landscape of Individual Muslim Giving in Malaysia: an Analysis

Arifin Md.Salleh
Abdul Halim Mohd Noor
Hassan Bahrom
Abdul Rahim Ridzuan
Hamidah Irfan

Abstract: *The landscape of donor funding for international development appears to be changing significantly. Private philanthropic donors are playing an increasingly important role. The list in World Giving Index was shown that Malaysia has been in 71 ranking on world giving index in 2013. This paper provides insight into the characteristics of individual Muslim in Malaysia towards giving. Data were collected via online approach, 556 questionnaires were received. The result shows donors' satisfaction and level of well being do influence tendency to donate. While the transparency issue, and attitude do not influence the decision to donate. This is due to high donor trust and consequently less demand on transparency. For demographic factors four variables significant to determine behavior of giving: gender; age; level of income and education background of the respondent. Further research in this area should attempt to make cross-cultural comparisons of donor characteristics. This would provide a more holistic perspective on donor behavior.*

Keywords: Philanthropy, Landscape, Individual, Giving, Demographic

INTRODUCTION

Background

Literally, words of philanthropy mean "love of humankind". Philanthropy is a society instruments for sensitive and chronic challenges that appear in the world around us. It has been practiced in a long time ago and honored by every religious tradition. It is a voluntary concept which is it is rooted in our basic willingness to help others. The act of caring for other by allocating resources such as time and money, therefore will contradictory to self – interest based on customer choices. People around the world tend to sacrifice their time and money in order to help others (Tashfeen, Siddique dan Ali Bhatti). A number of studies have attempted to explain this phenomenon with socioeconomic, demographic and other arguments. Many studies found that religious orientation is a crucial part in determining individual choices regarding economic and non – economic activities. It is proof by, all religious produce a particular "morality" in its followers and believers. Morality was acting as a benchmark to the followers of the religion in their actions.

In addition, donors characteristic is one of the main elements in a giving donation. There is also an issue on the degree of accountability of the donation which is where the money was used. It indirectly will affect the donation behavior of the donors. However, most of the research in this discipline has been conducted in the American and European context, while, research is limited in Asian countries.

Private giving has always been an important source of financing for international development, and in fact pre-dates public funding for international development. Many wellknown NGOs trace their origins to private individuals wishing to give money to an array of charitable causes domestically and worldwide. However, there are some key differences between the strategies and priorities of private philanthropic donors, and the values and policies of non-profit, non-governmental organisations. Understanding these differences iscritical to effective cooperation, collaboration and partnership.

Ranganathan and Henley (2008) have reported that charities have to depend more on individual donors and less on the government for funding in order to survive the competition. Hence, an understanding of the individual donor and what motivates them to contribute to charities is of utmost interest to non-profit marketers. While the understanding of donors' characteristics is an important component in attempts to persuade donors, the majority of research in this discipline has been conducted in a "Westernised" culture. There is a clear lack of research in emerging economies such as Asia (Basil et al. 2008; Lee and Chang, 2007).

According to Muslim World Series 2005, Muslims societies are more likely to make a direct charity to an individual receiver over than channeling their money or their donation through an established institution. However, a religious charity is the most preferred institution for the donors (Alterman,

Philips, & Hunter, 2005). Asia giving index rate showed the high result on the individual target which is 40 percent of total giving in Indonesia, India and Philippines went to individuals.

In addition, this study is focused on studying donation behaviour in Malaysia. In 2013, the World Giving Index report ranked Malaysians at the 42th place out of the 160 countries surveyed in terms of generosity towards monetary donations (CAF, 2013a). Malaysia is considered as an Islamic country, however the blend of ethnicities within the country also lends to a blend of the major religions (Wong, 2010).

The population have sizeable percentages that are adherents to the four of the world's leading religions, Islam, Buddhism, Hinduism and Christianity (Mokhlis, 2009). Therefore, religious beliefs would play a significant cultural and social role in the donation behaviour (Lau and Tan, 2009; Mokhlis, 2009). Most studies on donation behaviour are conducted predominantly in the western context, such as the USA, Canada, Australia and UK (e.g. Stephenson et al., 2008; Ryckman et al., 2004; Bekkers and Schuyt, 2008; Reitsma et al., 2006). Therefore, this calls for more research to be done on donation behaviour within the Asia region (Lwin et al., 2013). As a result of the multi-racial and multi-culture nature of Malaysia, it is apt to take a more holistic approach on religion and examine the religious beliefs rather than a specific religion (Loch et al., 2010).

The aims of this paper are therefore twofold. First, it examines the landscaping of individual giving toward charity among individual in Malaysia. Second to identify the main determinant of individual giving and the effects of determining the philanthropic donation using various demographic factors, socioeconomic factor and other factors like satisfaction, attitude, transparency and donors' well being as suggested by the literature This paper will be structured into the following sections, beginning with a review of the extant literature which is followed by the hypotheses development. This is followed by a discussion on the methodology employed in this study. Subsequently, the paper will present the findings and analysis, and discussion on the managerial implications. Lastly, it will conclude with limitations and future directions of the study.

Giving culture in Malaysia

In general, it is difficult to judge the full extend and impact of philanthropy in Malaysia due to lack of data and study on the scope and size of total giving in Malaysia. Also difficult to obtain data on the distribution of the donation by focus area. However, The list in World Giving Index was shown that Malaysia has been in 71 ranking on world giving index in 2013. The statistics showed that Malaysia ranked was increased and become better since 2010 which is in 76 ranked and drop to 87 ranked in 2011. It is proven by the percentage of helping a stranger, donating money and volunteering time increase to 33 percent, 36 percent and 19 percent (World Giving Index, 2013). Among the studies on this area was conducted by Elizabeth Cosswell (2002). In her preliminary findings of survey individual giving in Penang suggest that giving to beggars is the most common form of individual philanthropy, while environment, human right, and political parties are the least popular targets of giving. She also summarized her preliminary review of philanthropy in Malaysia as follows: despite rhetoric and legal requirements that suggest cross-cultural philanthropy, much if not most remains ethnic specific, often targeted to the religious or cultural preservation of the ethnic group of the donor; ethnic-specific philanthropy is reinforced by both internal and external political and economic influences; despite a growing middle class among all major ethnic groups, the outlook for philanthropy in the future is uncertain; most philanthropy is aimed at symptoms and victims rather than the root causes of social challenges, due both to longstanding traditions and political repression; greater transparency of grant giving and fundraising, and more opportunities for professionalism and networking in the field, should increase the level of giving, help ensure the greater effectiveness of the philanthropy, and help foster inter-ethnic dialogue on common challenges and needs; Malaysia is blessed with philanthropists and charity leaders who are dedicated, undaunted by political realities, and courageous in their determination to make the country a better place to live.

While AmirulFaizet. al(2012), in thier study on determinants of cash waqf in Malaysia have identified several potential determinants have been identified. There are: religious satisfaction; literacy of *waqf ;* trustworthiness; demographic factor; efficient management and tax incentive. The preliminary study is considered important to develop a clear understanding with regard to further development of cash *waqf* particularly in Malaysia

Recent study by Min Teah and Michael Lwin (2014) found that religious beliefs moderates the relationship between attitudes towards charities and motivation to donate. In addition, image of charitable organizations has a positive influence on attitudes towards charities. It was also found that both image of charitable organizations and attitudes towards charities influence motivation to donate.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

In this section, overview the relevant academic literature on charitable donations will be discussed. There are a number of theories to understand the motivation behind charitable donations. An understanding of the individual donor and what motivates them to contribute to charities is of utmost interest to researchers and academics. While the understanding of the donor's characteristics is an important component in attempts to persuade donors.

According to René Bekkers and Pamala Wiepking (2007), for researchers and scholars, charitable giving is a fascinating form of human behaviour because it presents challenges for several theoretical perspectives. Questions about altruism and generosity go back to the founding fathers of economics and sociology. This theory explains a simple act of giving to others is a response to the concern for the welfare of others. Empirical research on who gives is useful for testing theories on charitable giving. Stated generally, hypotheses about the relationship between charitable giving and characteristics of individuals and households imply arguments about the relationship between these characteristics and the mechanisms that drive charitable giving.

Researchers from other disciplines that questioned the effectiveness of altruism theory explains the charitable giving behaviour. This group suggested that a developing understanding of the characteristics of the donor is necessary to understand better giving behaviour. The additional variables such as: donors' satisfaction; donor's attitude and perception; transparency and donors well being is also discussed. In the later of this section, gap has been identified and these studies serve as a foundation for the development of a theoretical framework.

Theory of altruism

The most common explanation of giving to charity is altruism (Andreoni, 1990). The theory of altruism was first conceptualized by Comte (1858,1865,1891). This theory exlpained charitable donation or the simple act of giving to others is accredited to the human helping behaviour as discussed by subsequently researchers and scholars (Simmons and Emanuele, 2007; Gates and Steane, 2007, 2009; Dixon, 2008; Otto and Bolle, 2011).

There are many definitions of alturism. In essence, this has come to be known in the literature as altruism. Firstly, refer to work by Eisenberg (1986) and Staub (1978) define altruism as prosocial actions intended to benefit others that are not motivated by the desire for self-benefit. Secondly, altruism define as cognitive activity to help others describes by al Brewer (2003). Thirdly, scholar from empathy-altruism hypothesis from social-psychology studies. Altruism describe as an unconditional and conscious action to improve another person's welfare (Monroe, 1990), an attitude by Frydman et al. (1995), a motive by Sober (1990), a helping behaviour by Schwartz (1970) and a desire to improve another's condition by Karylowski (1982). This show that people are not always self-seeking and may be driven by empathy and as such help out others (Eisenberg, 1991; Schmidtz, 1993;

Eveland and Crutchfield, 2007). Finally, altruistic motivations is defined as helping motive and it also include sympathy responding to a request, believing in the cause, and a moral sense of obligation to give back to society (Myers, 1990, Hibbert et al., 2005; Bekkers and Wiepkin, 2011).

While Anreoni's (2008) is his article identified the definition of altruism has been divided into two parts. First, it should be the act of considering others. Second, it does not have "ulterior motives" in selfishness. Therefore the researches always focus on eliminating any possibility that the ulterior motives in selfishness. For example, warm-glow, the positive emotional feeling from helping others, may motivate people give to others (Andreoni, 1989). Andreoni and Miller (2002), also found that the altruistic is significant in their experiment. And altruism is rational because main types of preferences in their experiments show consistency within each subject. People also behave differently on if they care about fairness. This is important for theories of altruism in experiments that looking for a preference-based approach to explain the data. However, other studies suggest that the altruism is not the primary motivation for behavioral differences observed across treatments(C. Eckel & Grossman, 1996).

However, the concept of "altruism" is generally thought to be flawed in that it does not sufficiently explain charitable behaviour. There are numerous studies conducted in this area besides different variables such as: demographic, socio economicand other characteristics (Muhammad Younus et al,2014).

Donor Characteristics

When it comes to understanding donation behaviour and charitable giving, past literature has shown that demographic variables, such as gender, age, marital status, household income, level of education education and size of household are effective determinants in charitable behaviour (Riecken and Yavas, 2005; Sargent, 1999; Dvorak and Toubman, 2013). Demographic factor is considered essential in determining the factor of people giving a cash waqf. While Shelly and Polonsky (2002) pointed out that in the giving literature some research has suggested demographic factors might actually serve as appropriate bases of segmentation.

Gender

Researchers and scholars suggest that gender is main variable when trying to measure the characteristic of charitable donations (Lwin & Phau, 2010, Micheal, Ian and Aaron 2013). However, , it is an issue that is highly inconsistent in terms of the findings (Croson and Gneezy, 2009; Dvorak and Toubman, 2013). While, men made a huge average donations and tend to respond positively on donation. On the other hand, the researchers state that women a more frequently donate their money and time to charity (Lwin, Phau, & Lim, 2012, Schlegelmilch et al., 1997a; Lee and Chang, 2007; Simmons and Emanuele, 2007).

It is therefore postulated that:

H1: Gender has significant relationship with behavior towards donation

Age

Age another variable take part on charitable donation. However, the previous studies indicated mixed result or without conclusive results (Min Teah and Michael Lwin, 2014). Some studies found that younger generation has a smaller amount to donate in charities (Smith and Mc.Sweeney 2007). There are contradicting finding in the previous research among the matured and eldest donor, as example a work by Danko and Stanley (1986) found that the likelihood of a donation is up to aged of 65 and robust finding by Schlelmiich et al.(1997) identified that the older people are identified as non donors. Compared to study by Radley and Kennedy (1995) states that age and lifecycle affect ones' attitudes and intentions toward giving. They argue that the more matured and worldly views can encourage the willingness to donate. In addition, there is some consensus that individuals appear to become more involved with charities through increased donation behaviour as they age (Bennett, 2003; Grace and Griffin, 2006; Simmons and Emanuele, 2007; Lee and Chang, 2007; Bennett, 2011). It is therefore postulated that:

H2: Age has significant relationship with behavior towards donation

Marital Status

Marital Status also effect the donation behavior. This is based on research done by Piper and Schnef (2008). They found for single group of people, 90% of female donors donate more than male donor. While for married people, gender is not significant for giving. Another study by Lee and Chang (2008) found that married people donate more compared to unmarried people. It is therefore postulated that:

H3: Marital status has significant relationship with behavior towards donation

Size of household

Another demographic factor is refer to size of household. Many studies identified that the number of children in a household has a direct impact on the likelihood of charitable donations (Bennet, 2003). His research outlines that households with children tend to donate less as compared to households that have no children. Conversely, Lee and Chang (2007), who conducted a study in Taiwan, found that households with children were more likely to donate.

In addition study by Kanabar (2004) further proposed that in Australia, the "size of the family" is seen as a characteristic that affects the tendency for Australians to donate. Michael Lwin et.al (2013) emphasized that, it is very likely that there are differences in the local family dynamics in various countries that affect and influence the donation behaviour of individuals. Based on this demographics factor the following hypotheses is depicted:

H4: There is a significant relationship between family size of donors (number of children) and charitable donation.

Level of income

Another demographic factor examined by researchers is studying the relationship between financial resources which are income and wealth in producing altruistic giving by individual and families. Generally, charitable giving is positively associated with greater levels of income (James and Sharpe, 2007) and wealth. This argument supported by Paul (2000), that describe the families that have higher levels of income and wealth are more generous. There is a different concern among the donor to channel their donation. For example people with a higher disposable income tend to donate more to charities that are concerned with the environment, third world issues or other global worldwide issues. Radley and Kennedy (1995) and Bennett (2003) emphasise the fact that people with a lower disposable income tend to donate to "more needy people". In addition a study by Bennett (2011) also found contradictory results to other literature, where low-income people tended to donate more than the national average. Furthermore, a study by Carrol (2005) found that the upper middle class are more likely to donate to charitable cuses. It is postulated that:

H5: Income has significant relationship with behavior towards donation

Level of Education

The level of education is another factor correlate on charitable giving. Positive relations between the level of education and giving are found in most empirical studies. Previous studies have shown that education can have an impact on charitable donation (Chua and Chung, 1999; James, 2008). However, there is also evidence to support that the education level has no affect on charitable donations (Schlegelmilch et al., 1997b). The literature further emphasises that individuals who had left school at an earlier age or left school without graduating are more likely to donate to charity in comparison to higher educated donors. In addition, higher levels of education are also associated with giving a higher proportion of income (Schervish and Havens, 1997).

It is postulated that:

H6: Level of education has a significant relationship with behavior towards donation

Satisfaction

There is ample evidence from previous studies that donors' satisfaction is another factor influence decision to giving. There are several reasons why donor satisfied upon giving: feel good for acting to comply religious responsibility, feel good for acting in line with a social norm, or about things in life for with they are grateful (Soetevent, 2005), warm glow or 'joy of giving' (Andreoni,1989), altruistic prevail over selfish material interest (Moll et al., 2006). In addition, giving in many cases can almost satisfying a desire to show gratitude, or to be morally just person.

It is postulated that:

H7: Degree of satisfaction has a significant relationship with behavior towards donation

Attitude

Attitude is intangible phenomena located within individuals, originating from donors, and targeted at themselves as well as benefeciaries (BekkerandWiepking, 20). Attitude is always associated with personal value that endorsed by donors make charitable giving more or less attractive to donors. A study by Bennet (2003) identified the relationship between personal value and organizational values increases the probability that a donations to particular organization is made. Among the experimental studies link survey measures of attitude to donations are altruistic value (Bekker&Schuyt, 2008), who care about social order, concensus, social justice in society (Todd & Lawson, 1999) and socially responsible for the recepipient organization (Weerts&Ronca, 2007).

It is postulated that:

H8: Attitude has a significant relationship with behavior towards donation

Transparency

Transparency has increasingly been a debated topic among foundation and other philanthropic leaders. It is an obligation or willingness of public-benefit foundations to publish and make available relevant data to stakeholders and the public advocates of foundation transparency often claim both that it is in foundations' best interests to be transparent and that foundations have an ethical obligation to be transparent – in part due to their tax-free status (Smith, 2010; Bernholz, 2010). In addition, those who believe it is in foundations' best interest to be transparent suggest that transparency provides the best means for foundations to protect their freedom from government intervention or that it enables them to more effectively pursue shared goals with others in the field of philanthropy (Smith, 2010; Bernholz, 2010). Based on the mentioned literature, following hypothesis is proposed as:

H9: Transparency has a significant relationship with behavior towards donation

Well being

The Personal Wellbeing Index was created from the Comprehensive Quality of Life Scale (ComQol).(Cummins, McCabe, Romeo, & Gullone, 1994). The ComQol comprised both an objective andsubjective measure of life quality and details of this test's development have been published(Cummins, 1991; Cummins, McCabe, & Romeo, 1994; Gullone & Cummins, 1999; Marriage &Cummins, 2004). The ComQol domains were initially identified through a review of domain namesused in the literature. This was subsequently followed by a three-phase process (Cummins et al.,1994) and empirical validation to generate the seven broad domains that comprised the scale(Cummins, 1997).g."

A focus on human wellbeing provided a resonant rallying and began building new partnerships. To be more effective in their efforts to protect and promote human wellbeing in the twenty-first century, international development and philanthropy organisations will need to stand up for the types of change outlined here and welcome a new cast of actors on to the development stage. Substantial empirical and theoretical work demonstrates that to the extent individuals prioritise values and goals for wealth, status and image, they report lower levels of personal wellbeing and engage in social and ecological behaviours that can reduce other people's wellbeing.

A range of experimental research further confirm that higher levels of well being or positive emotions producing a range of beneficial outcomes including a broader focus of attention and more creative thinking (Fredrickson &Branigan, 2005), more tolerate and generosity towards others (Forgas, 2002).

following hypothesis is proposed as:

H10: Wellbeing has a significant relationship with behavior towards donation

METHODOLOGY

As previous study, the research design is based on primary data and it is collected through questionnaire. The questionnaire has been adapted from various study by Charity Aid Foundation and modify with extended the body of literature. There are totalof questions that measure all variables and the response scale is 5 point scale. This study is hyphothesis testing and causal study to examine the cause and effect relation between independent variable and dependent variable.

Sample and sampling technique

Data analysis is based on the questionnaire survey online. This kind of survey has its owneffectiveness and weakness. The quality of the survey design can decide how my conclusionreliable and valid.There are some advantages of this survey. First, the diversity of participants can be large.They have diverse demography and different sosio-economic background such as income level and education level. It is important to get the objective results. Second, this approach is cheap and easy to manipulate. It cost less money and time for both investigator and responder. Third, the questions are designed to be easy to understand and unequivocal. It is also testable in data analysis. In our questions, the answers have been divided into exactly 5 options by scales, which is easy for donor to present their attitudes and easy for us to translate them into numbers.

The weakness of the survey can impact the effectiveness of our data. First, in the survey, it is not easy to control the scale of the respondents. For example, we have only about 36 respondents (6.5%) who are over 51 years old in 556 respondents, but the amount of respondents with age 21-30 is about 245. If we can control our sample size be equal in every generation, the results will be more reliable because the respondents are more representative forinvestigating age effect. Second, in the survey, it is hard to know the motivation and reasons of people's responses. There is no communication between the investigator and responders. In this questionnaire survey with exact options, respondents do not comment, so we do not know why they choose the option.

THEORETICAL FRAMEWORK

This study has adapted instruments that from Charity Aid Foundation, by examinining the study of Schlegelmilch et al (1977). This instruments have been used by recent studies in this area, such as a work by Muhammad Younus Awan and Farhina Hameed (2014). Beside used the same variables this study add four additional variables by examining the effect of satisfaction, attitude, transparency and the donor's well being on donation. (figure).

Variables

The dependent variable in this study individual giving.. Donations is refer to those donate more than 4 times per year. While independent variables divided into three category that is demographic factors, socio-economic and others factors.

Estimation technique

All data analysis using SPSS version 20. There are two statistical test are used. First, inference statistic is used to analyse the characteristic of the respondent. Second, Logistic regression technique is used analyse the relationship between variables because dependent variables is categorical (Lee Chang, 2008; Schlegelmitch et al., 1997). Based on the logistic regression analysis, in look upon the factors determining indivual giving, the probability model of this study as follows:

$$\text{Ln}\ \frac{\rho n}{1-\rho n}\quad \beta_2 Age + \beta_3\text{Marital status} + \beta_4\text{Size of household} + \beta_5\text{Level of}$$
$$\text{on} + \beta_7\text{Satisfaction} + \beta_8 At_i\text{titude} + \beta_9\text{Transparancy}\ + \quad (1)$$

Where;

$\frac{\rho n}{1-\rho n}$ Log ratio “odds” individual giving

ε_i error term

In order to determine the relationship between the determining factors and indidual giving, this study formulates the following hypotheses ($\beta_1, \beta_2, \beta_3, \beta_4, \beta_5, \beta_6, \beta_7, \beta_8, \beta_9, \beta_{10} \neq 0$) in which there is no relationship between the determining factors and individual giving.

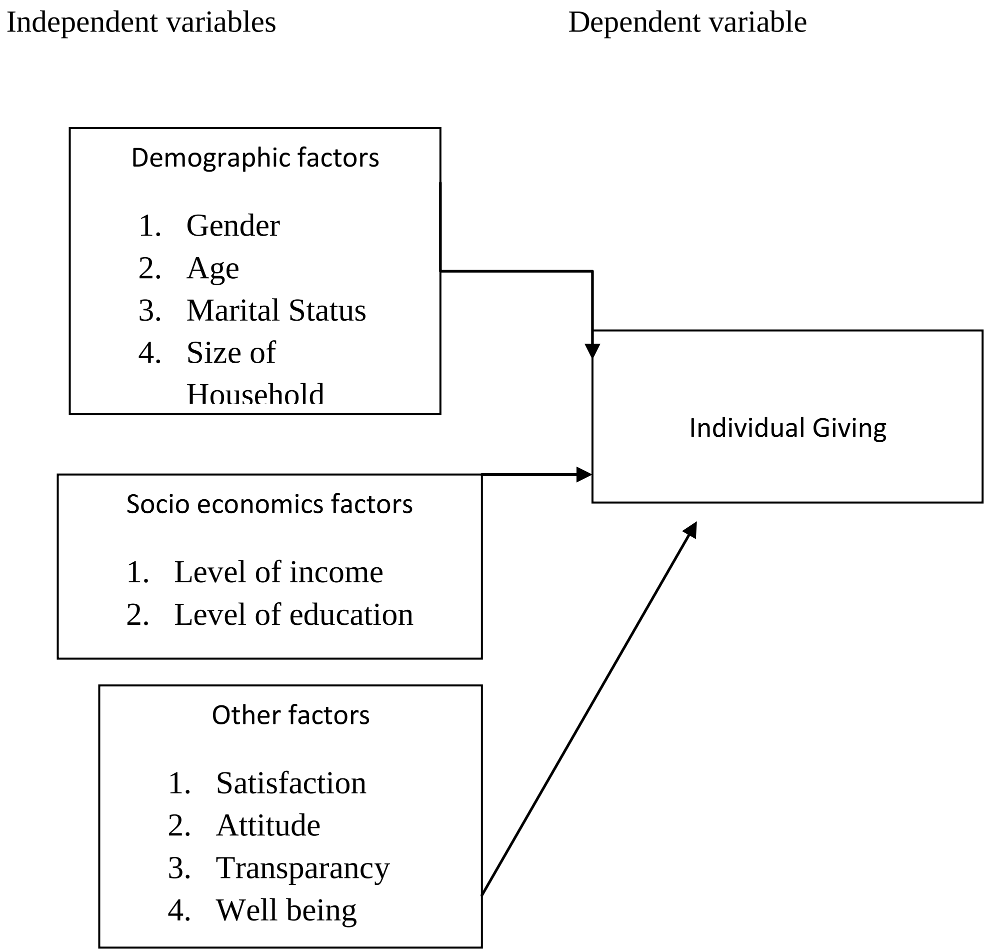

Figure 1 : Relationship diagram (theoretical model)

FINDINGS AND DISCUSSION

Data sample information: Table 1 shows data sample information. The data sample consists of 404 donors and another 152 is non-donors. Total respondent for this study is 556 respondents of individual donors in Malaysia.

Reliability Statistics: Reliability of data is checked with the help to Cronbach's Alpha value. Its value should above 0.7. Table 2 shows the reliability statistics. Table 2 shows that the value of Cronbach's Alpha for satisfaction is 0.804, attitude & perception is 0.814, transparency is 0.948 and for well being is 0.918. Thus, this can be described that the items of the scale are measured in the same construct.

Table 1: Data Sample information

Non-Profit Organization	No.of respondents
Donors	404
Non-Donors	152
Total no. of respondents	556

Table 2: Reliability Statistics

Constructs	Cronbach's Alpha	No of items
Satisfaction	0.804	9
Attitude & perception	0.814	10
Transparency	0.948	25
Well being	0.918	20

Demographic Statistics: Table 3 outlines the demographic profiles of respondents whom participated in the study. There were more females (55.0 per cent) than male respondents (45.0 percent). In terms of age, most of the respondents fall between the "21-30 years of age" (43.9 percent) and between "31-40 years of age" (22.5 per cent). Marital status of respondents is about equal with 50.4 per cent single and 49.6 per cent married. Further, a large group of respondents recorded an income fall into "RM2000-RM4000" (51.6 per cent). Most of the respondent finished "Degree" (36.2 per cent) or "Diploma" (28.1 per cent). Moreover, most respondents have "4-6 numbers of people in household" (53.4 per cent).

Table 3: Demographic profile of respondents

Demographic	Scale	Percentage (%)	Scale	Percentage (%)
Gender	Male	45.0	Female	55.0
Age group	<21	11.9	21-30	43.9
	31-40	22.5	41-50	15.3
	51+	6.5		
Marital Status	Single	50.4	Married	49.6
Household income per month (MYR)	< 2000	26.3	2000 – 4000	51.6
	4000+	22.1		
Level of education	High School	24.1	Diploma	28.1
	Degree	36.2	Master/PHD	11.7
Number of persons in household	<3	35.1	4-6	53.4
	>6	11.5		

Descriptive statistics

Summary of individual giving characteristic variables is presented in Table 4 . 83.1% of respondent are donate now. It is about 89.4% of them are donated every month and 56.7% are using online banking to donate. On average individual donate 9 times in the last 12 months, 24 times in the last five years. About 70% of respondents are often donated to the mosque, 44% for war, 43.3% for orphanage, 27.3% for poor and needy, 25.0% for education,13.1% for NGO's and only 0.4% for health.

Table 4 also shows that individuals were likely to donate because of religious factor (72.7%), 38.8% for upbringing, 32.2% because of the campaign. Another reason people tend to donate because of surrounding(21.8%), peer(16.2%), accessibility(16.4%) and only 4.3% other reason.

Almost all Individuals indicated that they chose to donate to the particular organization because of trust (98.1%). Other factors are to meet the organization's goal(20.3%), performance (20.1%), past experience (18.5%), meet expectation (14.7%), decision maker and other reasons (7.7%).

Table 4: Individual Giving

Donate < 12 months	Min Max Mean Median	1 120 9 6
Donate < 5 years	Min Max Mean Median	1 500 24 15
Donate more now?	Yes No	83.1% 16.9%
Often donate to	Mosque Orphanage Education Poor and needy	70.0% 43.3% 25.0% 27.3%

	NGO War Health	13.1% 44.4% 0.4%
Donate to other than the most often	Yes No	89.4
Donate to other than the most donated (RM)	Yes No	87.3
Donate every month?	Yes No	79.0
Donate using online banking	Yes No	56.7
Donate because of	Peers Surrounding Upbringing Accessibility Religious Campaign Others	16.2 21.8 38.8 16.4 72.7 32.2 4.3
Reason to choose organization to donate	To meet goals Decision makers Past experience Meet expectation Trust Performance Others	20.3 11.0 18.5 14.7 98.1 20.1 7.7

Logistic Regressions:

The second analysis of the final survey was the logistic regression analysis to identify the relationship between the determining factors and individual giving towards charity. Before the data was analysed, the assumption such as outliers and multicollinearity were identified

Logistics regression analysis is used for the study to explain the likehood of individual giving. Logistic regression is applied when the dependent variable is categorical. In this study binary logistic is used because the dependent variable is dichotomous. It has two categories of donors verses non-donors and twenty independent variables. The summary of logistic regression analysis of this study based on equation 1 is illustrated in Table 4.

While, Table 5 shows the values of the Omnibus test of model coefficients. The Omnibus Tests of Model Coefficient gives an overall indication of how well the model performs. For this set of results, highly significant value is observed. The value is 0.000 and the chi-square value is 43.317 with 12 degrees of freedom.

Table 6 explains the model summary. These are similar to R square and give a rough estimate of the variance that can be predicted from the combination of the twelve variables. The Cox and Snell R Square and the Nagelkerke R Square values provide an indication of the amount of variation in the dependent variables explained by the model. In this case, the two values are 0.075 and 0.102, suggesting that between 7.5 and 10.2% of the variability is explained by this set of variables.

Table 7 shows the classification table. It provides an indication of how well the model is able to predict the correct category (donor/non donors) for each case. The model correctly classified 66.4% of cases in overall.

Table 8 explains logistic regression results. It provides information about the contribution or importance of each predictor variables. The test that is used is known as the Wald test. The Wald test is used to test the true value of the parameter based on the sample estimate. The β values provided in the second column are equivalent to the β values obtained in a multiple regression analysis. These are the values that would be used in an equation to calculate the probability of a case falling into a specific category.

Table 5: Omnibus tests of model coefficients.

	Chi Square	Df	Sig.
Step	97.159	17	.000
Block	97.159	17	.000
Model	97.159	17	.000

Table 6: Model Summary.

-2 log likelihood	Cox and Snell R^2	Nagelkerke R^2
555.133[a]	.160	.232

Table 7: Classification table.

Observed		Predicted		
		Non donor	Donor	(%)
Donation	Non donor	379	25	93.8
	Donor	103	49	32.2
Overall %				77.0

Table 8: Logistic regression results (theoretical model)

Variables	β	S.E.	Wald Statistics	Sig	Accept indicator	Exp(B)
Satisfaction	.739	.153	23.243	.000	Accept	2.094
Attitude	.213	.223	.908	.341	Reject	1.237
Transparency	.151	.206	.538	.463	Reject	1.163
Well being	.529	.256	4.253	.039	Accept	1.697

GENDER (Female)	-.428	.213	4.055	.044	Accept	.652
AGE GROUP (< 21)			13.470	.009	Accept	
21 – 30	-1.024	.364	7.895	.005		.359
31 – 40	-.646	.433	2.225	.136		.524
41 – 50	-.097	.462	.044	.833		.907
> 51	.040	.575	.005	.945		1.040
MARITAL STATUS (Married)	-.379	.279	1.849	.174	Reject	.685
INCOME GROUP (< 2000)			7.035	.030	Accept	
2000 – 4000	.762	.314	5.894	.015		2.143
> 4000	1.033	.420	6.055	.014		2.809
EDUCATION (Certificate, SPM, STPM)			10.462	.015	Accept	
Diploma	-.709	.323	4.820	.028		.492
Degree	.189	.303	.389	.533		1.208
Master & above	-.276	.424	.422	.516		.759
NO OF HOUSEHOLD (3-)			2.076	.354	Reject	
4-6	-.186	.236	.621	.431		.830
7+	.280	.363	.593	.441		1.323
Constant	-6.318	1.191	28.156	.000		.002

Table 8 shows logistic regression results and the structural coefficients of theoretical model. It indicates the importance of each predictor variables. The β values explain the direction of the relationship. The Wald test is used to test of significance of the regression coefficient based on the normality property of maximum likelihood estimates. Based on table 8, Among all demographic factors involved in the study, gender, age, income and education are significantly affected the donation behaviour of donating at least 4 times per year. Male donor has a higher potential to donate more than 4 times per year compared to female considering all other factors are constant. Comparing respondents with age group less than 21 and 21-30, the younger age are donating more than 4 times per year compared to age 21-30. Somehow, respondents more than 30 years old are all significantly not different with those less than 21 years old (donate more than 4 times per year). Income group factor shows the higher income he/she has, the more tendencies to donate more than 4 times per year compared to the income group of less than RM2000 considering all other factors are constant. Lastly, respondents with certificate and SPM donate more than 4 times per year compared to diploma holder while degree and master holder are not different with those donors with high school education. Marital status doesn't influence the donation behaviour significantly as well as number of households.

While satisfaction and well being factors are important to well predict between donors and non donors. Transparency, Attitude does not influence significantly to the donation behaviour of donating more than 4 times per year or every quarter.

Satisfaction, the structural coefficient showed a significant relationship ($\beta=-0.739$, $p>0.05$). It is because people inclined towards giving is to fulfill their obligation to help other. For attitude and perception, the structural coefficient showed insignificant relationship (β=-0.213, p>0.05), but with wrong sign. It means that attitude toward donation is not a main determine for people to give. For transparency, the structural coefficient showed insignificant relationship (β=-0.151, p>0.05), but with correct direction. It means that when the degree of transparancy increase the probability that people to donate increase. While for well being also have insignificant effect, the structural coefficient showed (β=0.529, p>0.05.

DISCUSSION

This paper investigates the landscape of individual Muslim giving in Malaysia, using a survey data involved 556 respondents. The first objective of this study is to analyse the landscape of individual giving in Malaysia. The result shows that individuals were likely to donate because of religious factor and trust on the organization. Majority of responden channel their donation to the mosque. The second objective is to identify the relationship between determining factors and giving decision. The analysis of this study described that the objective was achieved, showing that the relationship to be either positive or negative significant relationship while some factors were insignificant. This reflects finding of previous studies exhibiting different results on the relationship between determining factors and giving decision (Bekker et al., Mohammad Younus Awan et al 2014, Min Teah et al, 2014). Our findings provide evidence that from ten factors examined in this study, six factors were found to have a significant relationship with the individual giving decision. There are gender, age group, level of income, level of education, degree of satisfaction and well being are significant to explain the decision towards giving among the respondents. This finding indicated number of similarities and differences from the previous studies.

The result shows that individuals were likely to donate because of the religious factor. This finding is expected due to respondents are among the Muslim individual and consistent with the observation by Elizabeth (2012) and MinTeah et al (2014). Their findings suggest there must be more to religious belief than a direct impact on charitable donations. Individual those bound with strong religious beliefs, they will value the charity's work even more. This finding also supports the finding in Turkey. According to the survey on philanthropy in Turkey, Carkoglu (2006) found that the act of giving appears motivated mainly by religious obligations (32%) and traditions and customs (26%). A sense of obligation to serve society (12%), and expectations from society to give (9%) are less significant factors. In terms of obligations to help the needy, individuals attribute most responsibility to the government (38%) and wealthy individuals (31%), as opposed to themselves or civil society organizations.

Individuals display a strong preference for giving because of trust on the organization. Trust is used to describe the behaviour and attitude of then agent towards other agents. Therefore, to trust is to act on the attitude of confidence about another person or organisation's reliabilty. This factors plays an essential role in religous-based organization as indicated by Hasan Basri and A.K Siti Nabia (2010). They also argue the resources are maintined primarily on the basis of trust in organization. High level of trust is in palce there is limited need for formal report financial accessibity. Only 26% of respondent agree the accessibilty is one the factor that influence them to donate.

This study also aimed to identify the effects of individual characteristics on giving decision. Results shows that gender has significant relationship. Male donor has a higher potential to donate more than 4 times per year compared to female. A review of relevant literature revealed that there is an inconclusive result on this relationship. Basically, donors gender impact their decisions sometime, and always found women are generous than men. Female donors' attitudes tend to vary across age in our survey, especially for the charities that focusing on female recipients.

The result highlighted that age has a positive and significant relationship with individual donations. This therefore highlights that the age effects on individual giving donations are particularly notable in magnitudes. Consistent with findings by Auten and Joulfaian (1996), Bryant et al. (2003) and Andreoni (2006). They found that relative to households headed by individuals age below 24, those headed by individuals age ≥ 65 are 24.4% more likely to donate religious organizations, 23.4% more likely to charitable organizations, and 12.1% more likely to educational/political organizations.

As expected, that individual income plays a positive role in all types of donations. This finding support the previous study that indicate charitable giving is positively associated with greater levels of income (James and Sharpe, 2007). In addition, Bryant et al (2003) found that individuals with high income and old age have high probability to donate more. Since this study using cross-sectional data, one of the weaknesses of this data is that with only one year of data it is difficult to identify separately the effect of changes in income. Since donation increases with income, one cannot determine whether a positive correlation between giving and income is caused by people giving more when they face a higher income. More recent studies have used panel data to separate these effects. In panel data the same individuals are observed over a series of years, hence if giving change over the observed period then the panel can provide independent observations of income variations.

Moreover, educated individuals often have abundant human capital and broader social networks, and consequently tend to donate more in general. The level of education has an impact on giving a donation. This evidence supports the previous study conducted by many researchers such as Chua and Chung (1999) and James (2008). While the recent study by Muhammad Younus Awan et al (2014) indicated that as the people more literate and educated, they are more inclined towards giving. As the study conduct among the Muslim respondent, Islam always taught that it is a duty of individuals to help others so this information and education basically pursue individuals to donate more.

It is also found that donor's satisfaction has a significant relationship with giving decisions. This is due to, as giving donation increases inner satisfactions of the individual. Individuals feel satisfied if they can help the poor and the needy people. Individuals consider they fulfill theirs responsibility to assist and support others.

Individual's wellbeing also has significant effect on giving decision. Well-being can be understood as how people **feel** and how they **function**, both on a personal and a social level, and how they **evaluate** their lives as a whole. For this study item for well being was construted based on five components known as *maqasid al shariha* or objective of the s*hariah* (religious obligation). These objective are essential for individuals to fulfill their needs. *Maqasid al shariah* comprises of religion, physical self, knowledge, family and wealth. The fulfillment these principles, will enable human understand better of what makes life worthwhile. This also will enable us to enjoy each day and get more out of your life and perhaps most importantly, boost the wellbeing of community at large.

In addition, since private donations take a large proportion in charitable giving, the meaning of study individual donors' attitudes and preferences become important. In this study, attitude of the respondent is insignificant to explain the relationship with individual giving. This finding does not support previous study that individual attitude toward charities has positive impact on donations.

Morever, when individuals make donations to organization transparency are important consideration. However, our finding reveals that transparency does not significant to influence toward donation decision. This may explain that that there is a probability that individual less donate if they have knowledge on organization. Another argument as discussed by Sofia Yasmin et al (2014), communicated accountability is limited and identified the reasons being due to high donor trust on the organisation. This finding is consistent with the study by Berman & Davidson (2003) and Irvin (2005), where they do not find a consistent positive effect of the level of accountability of charitable organization required in a state.

Result showed that marital status has insignificant impact on individual giving. In general, married people would like to donate less, probably because they have stronger feelings of responsibility for family than single persons.

Finally, result also showed that size of household has insignificant impact on individual giving. This finding does not support past studies that identified the number of children in a household has a direct impact on the likelihood of charitable donations (Bennet, 2003).

Overall, both the experimental study and the field research have provided evidences of that some factors could promote the donors to give. In this study, some evidences are found that can prove the findings from previous researches, some are not.

CONCLUSION

This study had two main objective which is to examine the landscape of individual giving towards charity in Malaysia and identify the main factor that contributed to individual decision to make giving. The analysis based on descriptive statistics and logit regression shows that the two objectives are accepted. From ten hypotheses, six hypotheses are accepted and four hypotheses are rejected and their null hypotheses retained.

The first objective achieved was to understand the landscaping of individual giving toward philanthropy. This objective was achieved through analysis of descriptive statistic. Individuals were likely to donate because of religious factor, they chose to donate to the particular organization because of trust often donated to the mosque.

The second objective of this study was also achieved through the logistic regression analysis. From tens factors discussed in this study, six factors have significant relationships such as gender, age, level of income, level of education, satisfaction and attitude. This results are consistent with prior studies in the donation or giving for philanthropy.

Besides the theoritical and methodological, the results of this study hold several practical implications the muslim community and institution in Malaysia. Some directions for future research were drawn based on limitation of this study. Theoretically, this study has added to the the body of knowledge in the area of philanthropy, empahsizing the room for improvement exists in order to impact positively on the Muslim inclination to make giving or donation for charity.

References

Andreoni,J,(1989). 'Giving with Impure Alturism: Applications to Charity and Ricardian Equivalence'.*The Journal of Political Economy*.Vol 97(6), pp 1447-1458

Adreoni, J. (1990). 'Impure Alturism and Donations to Public Goods: A Theory of Warm-Glow Giving', *Economic Journal*, 100, pp 464-477.

Andreoni, J., & Miller (2002).'Giving According to GARP.An Experimental Test of the Consistency of Preferenes for Alturism'.*Econometrica,* Vol 70(2). Pp 737-753.

Andreoni, J. (2006). Philanthropy.In L-A Derard-Varet, S-C.Kolm& J.M. Ythier (Eds), *Handbook of Giving Reciprocity and Alturism*, North Holland: Elsevier, pp 1201-1269

Alterman, Jom B.Hunter, Shiren and Philips, Ann L (2005). 'The Idea and Practice of Philathropy in the Muslim World'. *The Muslim World Series*. PN-ADD-444, pp. 13-26

AmirulFaiz, Htay, Sheila Nu Nu and Mohamed, Mustafa Omar and Osman,(2012) ***Determinants of cash waqf giving in Malaysia: survey of selected works.*** In: Workshop Antarbangsa Pembangunan Berteraskan Islam V (WAPI-5), 10 Apr 2012, Medan, Indonesia. (Unpublished)

Basil, D.Z., Ridway, N.M. and Basdil, M.D. (2008), "Guilt and giving: a processmodel of empathy and efficacy", *Psychology & Marketing*, Vol.25 No.1, pp.1-23.

Bekkers, R. and Schuyt, T. (2008), “And who is your neighbour? Explaining denomination a differences in charitable giving and volunteering in the Netherlands”, *Review of Religious Research,* Vol. 50 No. 1, pp. 74-96.

Bennett, R. (2003), “Factors underlying the inclination to donate to particular types of charity”, *International Journal of Nonprofit and Voluntary Sector Marketing*, Vol. 8 No. 1, pp. 12-29.

Bernholz,L. (2010). *Philanthropy and Social Investing*: Blueprint 2010 GIA Reader, Vol 21, No 2 (Summer 2010)

Brewer, G.A. (2003), “Building social capital: civic attitudes and behavior of public servants”, *Journal of Public Administration Research and Theory*, Vol. 13 No. 1, pp. 5-26. Monroe, 1990,

Bryant, W.K., Slaughter, H.J., Kang,H., & Tax, A. (2003). ‘Participating in Philanthropic Activities: Donating Money and Time’. *Journal of Consumer Policy*.Vol 20(1), pp 43-73.

Carkoglu, A. 2006, ‘Trends in Individual Giving and Foundation Practices in Turkey’ in *Philanthropy in Turkey: Citizens, Foundations and the Pursuit of Social Justice*, (eds.) F. Bikmen & R. Zincir, TUSEV Publications, Istanbul.

C. Eckel & Grossman, (2004). ‘Giving to secular causes by the religious and non religous: An experimental test of the responsiveness of giving to subsidies’. *Nonprofit Volunter. Sec Q.*, Vol 33(2),pp 271-289.

Comte, A. (1858), *The Catechism of Positive Religion* (trans by R. Congreve), John Chapman, London.

Comte, A. (1865), *A General View of Positivism* (Trans by J.H. Bridges), Trubner and Co, London.

Comte, A. (1891), *The Catechism of Positive Religion* (Trans by R. Congreve), 3rd ed., Kegan Paul, London, 1st published in French 1852, in English trans. 1858).

Croson, R. and Gneezy, U. (2009), 'Gender differences in preferences', *Journal of Economic Literature*, Vol. 47 No. 2, pp. 1-27.

Cummins, R. A., Lau, A. L. D., & Stokes, M. (2004). 'HRQOL and subjective wellbeing: noncomplementary forms of outcome measurement'. *Expert Reviews in Pharmacoeconomics Outcomes Research*, 4, 413-420.

Cummins, R. A., McCabe, M. P., & Romeo, Y. (1994). *The Comprehensive Quality of Life Scale – Intellectual Disability: Results from a Victorian Survey*. Paper presented at the 29 th National Conference of the Australian Society for the Study of Intellectual Disability

DankoW.D.and Stanley, T.J. (1986). 'Identifying and reaching the donation prone individual: a nationwide assessment'. *Journal of Professional Series Marketing*, Vol.2.Nos ½, pp117-122.

Dixon, T. (2008), *The Invention of Altruism: Making Moral Meanings in Victorian Britain*, Oxford University Press, Oxford.

Dvorak, T. and Toubman, S.R. (2013), ‘Are women more generous than men? Evidence fromalumni donations’, *Eastern Economic Journal*, Vol. 39, pp. 121-131.

Elizabeth Coswell, (2002). *Private Philanthropy in Malaysia*. Macalaster, Vol 12, artikel 13.

Eisenberg, N. (1986), *Altruistic Emotion, Cognition, and Behavior*, Lawrence Erlbaum Associates, Hillsdale, NJ.

Eveland, V. and Crutchfield, T. (2007), ‘Understanding why people do not give: strategic funding concerns for AIDS related nonprofits’, *International Journal of Nonprofit and Voluntary Sector Marketing*, Vol. 12 No. 1, pp. 1-12.

Frydman, M., Ledruc, I., Hofmans, V. and Molinier, C. (1995), ‘The development of altruistic attitudes’, *Enfance*, Vol. 1, pp. 89-100.

Gates, D.K. and Steane, P. (2007), ‘Historical origins and development of economic rationalism’, *Journal of Management History*, Vol. 13 No. 4, pp. 330-358.

Grace and Griffin, (2006). ‘Exploring conspiuousness in the context of donation behaviour’. *International Journal of Nonprofit and Voluntary Sector Marketing*, Vol.11, pp147-154.

Hasan Basri and A.k.Siti-Nabiha (2010).‘Towards Good Accountability: The Role of Accounting in Islamic Religious Organisations’. *World Academy of Science, Engineering and Technology*. Vol: 420120-06-25

Hibbert, S., Horne, S. and Tagg, S. (2005), 'Charity retailers in competition for merchandise:

examining how consumers dispose of used goods', *Journal of Business Research*, Vol. 58 No. 6, pp. 819-828.

James, R.N. and Sharpe, D.L. (2007), 'The nature and causes of the U-shaped charitable giving profile', *Nonprofit and Voluntary Sector Quarterly*, Vol. 36 No. 2, pp. 218-238.

Karylowski, J. (1982), 'Two types of altruistic behavior: doing good to feel good or to make the other feel good', in Derlega, V.J. and Grzelak, J. (Eds), *Cooperation and Helping Behavior: Theories and Research*, Academic Press, New York, NY.

Lau, T.C. and Tan, B.C. (2009), 'Religiosity as an antecedent of attitude towards green products: an exploratory research on young Malaysian consumers', *Asean Marketing Journal*, Vol. 1 No. 1, pp. 29-36.

Lee, Y.and Chiang, C. (2007). 'Who gives what to charity? Characteristics affecting donation behaviour', *Social Behaviour and Personalit*, Vol.35 N0.9, pp. 1173-1180.

Loch, A., Hilmi, I.N., Mazam, Z., Pillay, Y. and Choon, D.S.K. (2010), 'Differences in attitude towards cadaveric organ donation: observations in a multiracial Malaysian society', *Hong Kong Journal of Emergency Medicine*, Vol. 17 No. 3, pp. 236-243.

Lwin, M., Phau, I. and Lim, A. (2013), ‘Charitable donations: empirical evidence from Brunei’, *Asia-Pacific Journal of Business Administration*, Vol. 5 No. 3, pp. 215-233.

Min Teah and Michael Lwin. (2014). ‘Moderating role of religous beliefs on attitudes towards charities and motivation to donate’. *Asia Pacific Journal Of Marketing and Logistics*. Vol 28, No.5, pp 738-760

Moll, J., Krueger., Zahn, R., Pardini, M., De Oliveira-Souza, R., &Grafman, J. (2006). *Human fronto-mesolimbic networks guide decisions about charitable donation*. Proceeding of the National Academy of Sciences, 103(42), pp 15623 – 15628.

Mokhlis, S. (2009), ‘Religious differences in some selected aspects of consumer behaviour: a Malaysian study’, *The Journal of International Management Studies*, Vol. 4 No. 1, pp. 67-76.

Muhammad Younus and Farhina Hameed (2014). ‘The effect of Demographic, Socio-economic and Other Characteristics on Donations’. *Journal of Social Sciences* 6 (2), pp 55-76.

Myers, G.M. (1990), ‘Optimality, free mobility, and the regional authority in a federation’, *Journal of Public Economics*, Vol. 43 No. 1, pp. 107-121.

Otto, P.E. and Bolle, F. (2011), ‘Multiple facets of altruism and their influence on blood donation’, *The Journal of Socio-Economics*, Vol. 40 No. 5, pp. 558-563.

Radley, A. and Kennedy, M. (1995), 'Charitable giving by individuals: a study of attitudes and practice', *Human Relations*, Vol. 48 No. 6, pp. 685-709.

Ranganathan, S.K. and Henley, W.H. (2008). 'Determinnts of charitable donation intentions: a strucrtural equation model', *International Journal of Nonprofit and Voluntary Sector Marketing*, Vol.22 No.4, pp.572-581

Reitsma, J., Scheepers, P. and Te Grotenhuis, M. (2006), 'Dimensions of individual religiosity and charity: cross-national effect differences in European countries', *Review of Religious Research*, Vol. 47 No. 4, pp. 347-362.

René Bekkers and Pamala Wiepking (2007), 'A literature Review of empirical Studies of Philanthropy: Eight Mechanism that Drive Charitable Giving'. *Nonprofit Voluntary Sector Quarterly,* 40(5), 924-973.

Riecken, G. and Yavas, U. (2005), 'The attitudes of donors and non-donors to the march of dimes charity in the United States: a case study in non-profit marketing', *International Journal of Management,* Vol. 22 No. 4, pp. 572-581.

Roberts, J.A. and Roberts, C.R. (2012), 'Money matters: does the symbolic presence of money affect charitable giving and attitudes among adolescents?', *Young Consumers: Insight and Ideas for Responsible Marketers,* Vol. 13 No. 4, pp. 329-336.

Sargent, (1999). 'Charitable giving towards a model of donor behaviour', *Journal of Marketing Management,* Vol.13 No.4, pp 215-238.

Schlegelmilch, B.B., Diamantopoluos, A. and Love, A. (1997a),'Characteristics affecting charitable donations: empirical evidence from Britain', *Journal of Marketing Practice: Applied Marketing Science*, Vol. 3 No. 1, pp. 14-28.

Ryckman, R.M., Thornton, B., van den Borne, B. and Gold J.A. (2004), 'Intrinsic-extrinsic religiosity and university students' willingness to donate organs posthumously", Journal of Applied Social Psychology, Vol. 34 No. 1, pp. 196-205.

Schlegelmilch, B.B., Love, A. and Diamantopoluos, A. (1997b), 'Response to different charity appeals: the impact of donor characteristics on the amount of donations', *European Journal of Marketing*, Vol. 31 No. 8, pp. 548-560.

Simmons and Emanuele, (2007); Simmons, W. and Emanuele, R. (2012), 'Giving patters by religious and non-religious people', *The Journal of Applied Business Research*, Vol. 28 No. 6, pp. 1243-1251.

Schervish, P.G. and J.J. Havens,(1997). 'Social participation and charitable giving: A multivariate analysis'. *Voluntas*, 8(3): 235- 260.

Schlegelmilch, B.B., A. Diamantopoulos and A. Love, (1997). 'Characteristics affecting charitable donations: empirical evidence from Brit'. *J. Market. Pract.*, 3(1): 14-28.

Schwartz, S.H. (1970), 'Elicitation of moral and self-enhancing behavior, an experimental study of volunteering to be a bone marrow donor', *Journal of Personality and Social Psychology*, Vol. 15 No. 4, pp. 283-293.

Shelley, L. and M.J. Polonsky, (2006). 'Do charitable causes need to segment their current donor base on demographic factors? An Australian examination'. *Int. J. Nonprof. Volunt. Sec. Market*., 7(1): 19-29.

Smith and Mc.Sweeney A.(2007), 'Charitable giving: the effectiveness of arevised theory of planned behavior model in predicting donation intentions and behavior', *Journal of community & Applied Social Psychology*, Vol.17 No.5, pp.220-236.

Sober, E. (1990), 'What is psychological egoism?', *Behaviorism*, Vol. 17 No. 2, pp. 89-102.

Soetevent, A.R.(2005). 'Anonymity in giving a natural context- a field experiment in 30 churches'.*Journal of Public Economics*, 89,pp 2301-2323.

Sofia Yasmin, Roszaini Haniffa and Mohammad Hudaib (2014). 'Communicated Accountability by Faith-Based Charity Organizations'. *Journal Business Ethics* Vol 122, pp 103-123.

Staub, E. (1978), *Positive Social Behavior and Morality: Personal and Social Influences*, Vol. 1, Academic Press, New York, NY.

Stephenson, M.T., Morgan, S.E., Roberts-Perez, S.D., Tyler, H., Walid, A. and Long, S.D. (2008), 'The role of religiosity, religious norms, subjective norms, and bodily integrity in signing an organ donor card', *Health Communications*, Vol. 23 No. 5, pp. 436-447.

Tashfeen, Siddique dan Ali Bhatti, Faith Based After Life Incentives in Philanthropic Behavior.http://www.thearda.com/asrec/archive/papers/Tashfeen,%20Siddique%20and%20Bhatti%20-%20Faith%20Based.pdf

Todd, S.J., & Lawson, R.W.(1999). 'Towrds a better understanding of the financial donor: An examinationof donor behaviour in terms pof value structure and demographics'. *Interntaional Journal of Nonprofit and Voluntary Sector Marketing*, 4(3), 235-244.

Weerts, D.J., & Ronca ,J.M. (2007). 'Profiles of Supportive Alumni: Donors, Volunteers, and Those Who "Do It All'. *Interntional Journal of Educational Advancement,* 7(1), 20-34.

Wiepking, P. and R. Bekkers, 2011. Who gives? 'A literature review of predictors of charitable giving'. *Volunt. Sec. Rev.*, 2(3): 337-65.

Wong, L.P.(2010) , 'Information needs, preferred educational messages and channel of delivery, and opinion on strategies to promote organ donation: a multicultural perspective', *Singapore Medical Journal*, Vol 51 No. 10, pp.790-795.