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Multidimensional Analysis of Charitable Behavior: Integration of Altruism, Religiosity, and Economy in Global Social Context

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ABSTRACT

This research employs the Theory of Planned Behavior approach to analyze factors influencing charitable behavior in Bulukumba Regency. The background of this research is the importance of Islamic philanthropy, such as charitable giving, in addressing social inequality and improving collective welfare. This study aims to identify the influence of altruism, religiosity, and economic dimensions on charitable behavior, focusing on multidimensional integration. The research involved 110 respondents selected through purposive sampling technique. Data were collected through online questionnaires and analyzed using multiple linear regression. Results show that religiosity has the most dominant influence on charitable behavior, followed by altruism and economics. The determination coefficient of 76% indicates that the three independent variables significantly influence charitable behavior. This research confirms the importance of religion-based subjective norms in motivating philanthropy and highlights the relevance of local values in strengthening community participation. These findings provide important implications for philanthropic institutions and local governments in designing inclusive and sustainable policies.

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1. INTRODUCTION

Charity as a form of philanthropic practice in Islam has shown significant contributions in addressing social inequality and promoting collective welfare, both at local and global levels. As a country consistently crowned as the most generous nation in the world by the World Giving Index 2024, Indonesia demonstrates great potential in implementing *zakat* (Almsgiving), *infaq* (Voluntary spending), *and sadaqah* (Charity), which aim not only to improve material welfare but also to strengthen social solidarity (World Giving Index, 2024). However, amidst the rise of global philanthropy, various social facts show that communities in different countries still face challenges of low civil participation and fair distribution gaps, as identified in Southeast Asia. At the global level, philanthropy has evolved as a response to various humanitarian crises, including conflicts, climate change, and economic disparities, which require value-based and local culture-based approaches to be more inclusive and effective (Latief & Mutaqin, 2015).

In academic literature, several studies have highlighted the importance of religiosity in driving philanthropic behavior among Muslim communities. Torgler et al. (2009) emphasizes that religion plays an important role in shaping human decisions, including social actions such as charity. Meanwhile, research conducted by McCullough and Willoughby (2009) concludes that one's religious beliefs can motivate individuals to comply with religious teachings, including sharing with others. The dimension of altruism, as explained by Elster (2006) reflects a sincere intention to help without expecting rewards, which is also an important element in philanthropic practice. However, existing literature tends to focus on individual variables such as religiosity or altruistic motivation, with little attention to the economic context that influences one's ability to give charity (Bin-Nashwan et al., 2020).

Despite numerous studies related to Islamic philanthropy, research gaps are still evident in multidimensional approaches that integrate various variables simultaneously. Previous research has tended to focus on one dimension, such as religiosity or individual economic conditions, while other dimensions such as altruism and socio-cultural factors are often overlooked. Additionally, most research has been conducted in homogeneous societies, making their results less representative of cultural diversity in countries like Indonesia (Fauzia, 2016; Mukhlis & Beik, 2013). For example, studies in Bulukumba Regency show that traditions of mutual cooperation and helping each other play important roles in shaping charitable behavior, but this has not been fully explored within a broader theoretical framework (Muis, 2020).

This research offers novelty through a multidimensional approach that integrates three main variables—altruism, religiosity, and economy—in understanding charitable behavior. By adopting the Theory of Planned Behavior, this research not only explores individual intentions but also connects them with relevant external factors, such as economic influences and local traditions. This approach enables the development of a more comprehensive behavioral model that can be applied in both local and global contexts. Furthermore, this research was conducted in Bulukumba

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Regency, which has strong cultural and religious characteristics, thus providing unique insights into how local values can influence social behavior. This aligns with Mahyarni's (2013) view that human behavior cannot be understood partially but must be seen in a broader social and cultural context.

The main objective of this research is to analyze factors influencing charitable behavior in Bulukumba Regency, focusing on the integration of altruism, religiosity, and economic dimensions. This research aims to answer fundamental questions about how these three variables collectively contribute to charitable behavior and provide a broader picture of the underlying social dynamics. Thus, the results of this research can be used as a foundation for philanthropic institutions, religious organizations, and local governments in designing more effective programs and policies to increase community participation in philanthropic activities.

The significance of this research lies in its contribution to the development of Islamic philanthropy theory and practice. Theoretically, this research enriches literature by providing a new analytical model that integrates various dimensions into one cohesive framework. Practically, these research findings can be used by zakat institutions to develop community empowerment strategies based on religious and humanistic values. For example, the results show that religiosity has a significant positive influence on charitable behavior, so religious institutions can utilize these findings to strengthen education about the importance of charity as part of religious teachings (Muis, 2020). Additionally, the economic dimension, which is one of the main variables in this research, shows that financial factors not only influence one's ability to give charity but also reflect their perception of charity as a form of social investment (Bin-Nashwan et al., 2020).

This research also has important policy implications, especially for local government in Bulukumba Regency. As a region known for its Sharia Regional Regulations, the government can use these research results to strengthen inclusive and sustainable philanthropy programs. For instance, by providing incentives to donors or integrating charity into poverty alleviation programs. Furthermore, these research findings can serve as a reference for international institutions seeking to understand philanthropic dynamics in communities with diverse cultures and religiosity. In a global context, this research affirms the importance of local value-based approaches in designing philanthropy programs that can address increasingly complex social challenges (Latief & Mutaqin, 2015).

This research provides significant contributions to understanding charitable behavior from a multidimensional perspective. By integrating dimensions of altruism, religiosity, and economy, while considering local social and cultural contexts, this research offers a more comprehensive analytical model for understanding Islamic philanthropic practices. The results of this research are not only relevant to the Bulukumba Regency community but also have the potential to be applied in international contexts, thus contributing to the development of more inclusive and sustainable philanthropy.

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2. METHODS

This research employs a quantitative approach to analyze factors influencing charitable giving behavior in Bulukumba Regency, using the Theory of Planned Behavior (TPB) as its theoretical foundation. TPB is a development of the Theory of Reasoned Action, aimed at understanding and predicting behavior based on individual intentions influenced by attitudes, subjective norms, and perceived behavioral control (Mahyarni, 2013). This theory is highly relevant in the research context as charitable giving behavior represents a form of social action driven by various internal and external factors, such as altruistic motivation, religiosity, and economic conditions. This approach provides a comprehensive framework for identifying relationships between these factors and individual intentions in charitable giving.

The sample in this research consists of 110 respondents who are residents of Bulukumba Regency, with the criteria of being 17 years of age or older. This age range was selected with the assumption that individuals at this age have sufficient understanding of charitable giving behavior and can make tangible contributions to social activities. The sampling technique used was purposive sampling, which is a method of selecting respondents based on specific characteristics relevant to the research objectives (Sugiyono, 2011). Data was collected through an online questionnaire distributed via social media over two weeks. This approach was chosen to accommodate geographical constraints and facilitate access to respondents while ensuring adequate representation of the target population.

After determining the sampling criteria and method, this research employed structured measurement instruments to analyze respondents' charitable giving behavior, as presented in Table 1, which provides an overview of the variables and indicators used in this research questionnaire. The dependent variable is charitable giving behavior, measured based on two main indicators: the respondents' intensity in charitable giving and their responses toward charitable giving practices.

Table 1. Variables and Questionnaire Indicators

Variables	Indicators
Charitable Giving	- Frequency of charitable giving
	- Responses about charitable giving
Altruism	- Feelings of compassion toward others and empathy
	- Intention without reward
	- Action without external factors
Religiosity	- Belief in blessings and faith in God
	- Divine rewards
	- Following religious teachings

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Economy	- Social investment
	- Influence of economic status
	- Trust in economic returns

Source: Researcher's Data Processing, 2024

The questionnaire used in this research was designed based on three main variables: altruism, religiosity, and economy, each consisting of several indicators. The altruism variable encompasses feelings of compassion toward others, intention without expecting rewards, and actions uninfluenced by external factors (Tait, 2024). Religiosity is measured based on individual beliefs in divine blessings, rewards for good deeds, and adherence to religious teachings (Torgler et al., 2009). Meanwhile, the economic variable involves indicators such as economic status, belief in economic returns, and perception of charitable giving as a form of social investment (Bin-Nashwan et al., 2020). Each indicator is measured using a five-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree), allowing respondents to quantitatively assess their attitudes and experiences.

Before conducting the main analysis, the questionnaire data underwent quality testing through validity and reliability tests to ensure the instrument could measure variables accurately and consistently. The validity test was conducted using the Corrected Item-Total Correlation method at a significance level of 0.05. Analysis results showed that all indicators in the questionnaire had correlation values greater than the critical r-table value of 0.1874, meaning all items were valid and required no elimination (Ghozali, 2018). The reliability test was conducted by calculating Cronbach's Alpha values, where values above 0.60 are considered to show good reliability. Results showed that the independent variables (altruism, religiosity, and economy) had a reliability value of 0.805, while the dependent variable (charitable giving) had a value of 0.629, both above the minimum threshold (Ghozali, 2018).

Data analysis in this research was conducted using SPSS version 25 software, with a series of statistical tests to examine the relationship between independent and dependent variables. First, classical assumption tests were conducted to ensure the regression model met statistical requirements. The normality test was performed using the Kolmogorov-Smirnov method and Normal Probability Plot analysis. Results showed that the data was normally distributed with an Asymp. Sig. value of 0.200, which is greater than the significance level of 0.05. Additionally, multicollinearity testing was conducted to identify correlations among independent variables, where tolerance values greater than 0.10 and Variance Inflation Factor (VIF) values less than 10 for all variables indicated no multicollinearity problems (Ghozali, 2018). Heteroscedasticity testing was also performed using Spearman's Rho method, with results showing significance values greater than 0.05 for all variables, meaning no heteroscedasticity occurred in the regression model.

After classical assumption tests, the main analysis was conducted using multiple linear regression to identify the influence of each independent variable on the dependent variable. Analysis results showed that the regression model had the equation: $Y = 0.313X1 + 0.344X2 + 0.239X3 + \varepsilon$, where Y is charitable giving behavior, X1 is altruism, X2 is religiosity, X3 is economy, and ε is the error factor. The regression

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coefficients of each independent variable had positive values, indicating that increases in these variables directly correlate with increases in charitable giving behavior (Bin-Nashwan et al., 2020). Specifically, religiosity had the highest coefficient of 0.344, showing the most significant influence compared to other variables.

In addition to regression analysis, this research also tested the overall model significance through simultaneous testing (F-test). Test results showed an F value of 119.178 with a significance level of 0.000, meaning the regression model was simultaneously significant in explaining charitable giving behavior. Partial testing (t-test) was conducted to examine the influence of each independent variable individually. Results showed that all independent variables had t-count values greater than the t-table value of 1.982, with significance levels less than 0.05, confirming that altruism, religiosity, and economy each had significant influences on charitable giving behavior.

The coefficient of determination (R^2) in this research is 76%, indicating that the independent variables can explain 76% of the variability in charitable giving behavior, while the remaining 24% is influenced by other factors outside the model. This finding indicates that a multidimensional approach integrating altruism, religiosity, and economy is a relevant model for understanding charitable giving behavior in the social and cultural context of Bulukumba Regency. Additionally, these results provide empirical evidence supporting the importance of religiosity as a primary motivation in philanthropic activities, consistent with the findings of Torgler (2009) and Abdullah & Sapiei (2018).

This research provides important insights for the development of philanthropy policies and programs at both local and national levels. The empirical findings on the positive influence of the three main variables provide a foundation for religious institutions and local governments to design more effective strategies in encouraging community participation in charitable giving. Furthermore, by integrating planned behavior theory in its analysis, this research offers a framework that can be more broadly applied to understand philanthropy dynamics across various cultural and geographical contexts (Latief & Mutaqin, 2015). Nevertheless, this research also has limitations, such as geographical scope being limited to one regency, which can be expanded in future research to increase the generalizability of findings.

3. RESULTS AND DISCUSSION

Analysis of Charitable Giving Behavior: The Influence of Altruism, Religiosity, and Economy Based on the Theory of Planned Behavior

This research employs the theory of planned behavior in formulating and analyzing factors that influence charitable giving behavior activities. In general, the theory of planned behavior is an extension of the theory of reasoned action, aimed at predicting and understanding the impact of behavioral intentions. In the theory of planned behavior, an individual's behavior is triggered by the intention to behave. There are several objectives and benefits within the theory of planned behavior, one of which is understanding the influence or motivation of someone to behave (Mahyarni, 2013).

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Based on the results of questionnaire distribution conducted through social media, the number of respondents sampled in this research is 110 samples from the Bulukumba Regency community with diverse age ranges, as shown in the table 2:

Table 2. Classification of Research Respondents

Description	Category	Frequency (units)
Gender	Male	40
	Famele	70
Total		**110**
Age	17-26	70
	27-36	29
	>36	11
Total		**110**

Source: Researcher's Data Processing, 2024

Based on the table displayed above, this data was successfully collected over approximately 2 weeks, distributed through social media. This data is not determinative in deriving results about behavior in this research; it serves only as demographic categorization data to help readers understand the number of respondents by demographic category. Three forms of testing were conducted in this research to examine whether the instruments used accurately reflect the variable values used in this research.

Data Quality Test

The data quality test was conducted to measure whether the data quality met good data quality requirements, particularly for primary data using questionnaires, thus requiring data quality testing. This data quality test used two forms of testing:

Validity Test

This instrument test was conducted to measure the validity level of 110 samples obtained through Google Forms using SPSS software, as shown in table 3,

Table 3. Validity Test Results

Variable	Question Items	*r-tabel*	Corrected Item-total Correlation (r-count)	Status
Altruism (X1)	X1.1	0,1874	0,751	Valid
	X1.2	0,1874	0,835	Valid
	X1.3	0,1874	0,763	Valid
	X1.4	0,1874	0.757	Valid

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Religiosity (X2)	X2.1	0,1874	0,734	Valid
	X2.2	0,1874	0,818	Valid
	X2.3	0,1874	0,847	Valid
	X2.4	0,1874	0,753	Valid
Economy (X3)	X3.1	0,1874	0,724	Valid
	X3.2	0,1874	0,525	Valid
	X3.3	0,1874	0,788	Valid
	X3.4	0,1874	0,541	Valid
Charitable Giving (Y)	Y.1	0,1874	0,849	Valid
	Y.2	0,1874	0,743	Valid
	Y.3	0,1874	0,586	Valid
	Y.4	0,1874	0,569	Valid

Source: Researcher's Data Processing, 2024

Based on data processing performed through SPSS software, the data is declared valid because the r-count value (Corrected Item Total Correlation) > r-table at significance 0.05 (5%) with a value of 0.1874. This indicates that indicators of each independent variable—altruism, religiosity, and economy—have high validity levels as they meet valid data measurement standards, thus elimination of invalid variables in this research is unnecessary.

Reliability Test

According to Ghozali (2018), reliability is used to test whether a distributed questionnaire is reliable by examining whether questionnaire response answers are constant. Data reliability is considered good if the Cronbach's Alpha value is better than >60. From 110 samples tested against 3 independent variables and the dependent variable, the results obtained are shown in the table 4 below:

Table 4. Reliability Test Results

Variabel	**Cronbach's Apha**	**Status**
Variabel Independen X (Altruisms, Religiosity, and Economy)	0,805	Reliabel
Variabel Dependen Y (Charitable Giving)	0,629	Reliabel

Source: Researcher's Data Processing, 2024

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Based on the test results in this research, this data is reliable, as both X and Y variables have values >60, with Variable X obtaining a value of 0.805 and variable Y of 0.629.

Classical Assumption Test

The classical assumption test is used in this research to ensure that the regression model obtained is a model that can function accurately and validly.

Normality Test

The normality test used in this research employs the Kolmogorov-Smirnov (KS) test and Normal Probability Plot (P-Plot). This measurement result proves to be normally distributed because the Asymp. Sig (2-tailed) value > 0.05 with a value of 0.200.

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		110
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.83201743
Most Extreme Differences	Absolute	.065
	Positive	.047
	Negative	-.065
Test Statistic		.065
Asymp. Sig. (2-tailed)		.200[c,d]

Figure 1. Kolmogorov-Smirnov Test Results

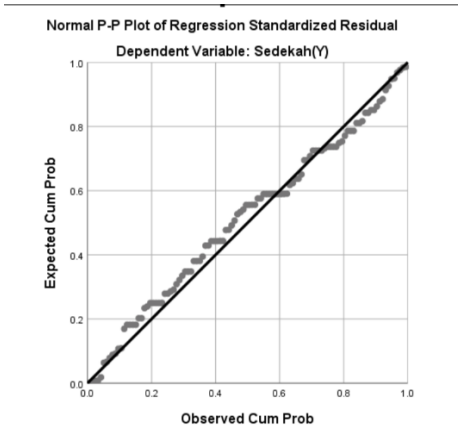

Figure 2. P-Plot Test Results

Based on the test results in Figure 1, the Asymp. Sig (2-tailed) value shows 0.200>0.05, meaning the data in this research is normally distributed. Another form of testing, using the normal probability plot (p-plot) in Figure 2, shown in the scatterplot graph, indicates that the data distribution points lie on the diagonal line. This shows that the collected data has been normally distributed and the regression model used meets the normality assumption.

Multicollinearity Test

This multicollinearity test examines the correlation between the independent variables studied. Based on testing conducted through SPSS software, it was found that all independent variables have multicollinearity because the tolerance figures found are greater than 0.10, as shown in the figure 3:

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Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	2.845	.873		3.259	.002		
	Altruisme (X1)	.313	.053	.337	5.948	.000	.674	1.485
	Religiusitas (X2)	.344	.048	.410	7.158	.000	.658	1.519
	Ekonomi(X3)	.239	.038	.341	6.312	.000	.738	1.355

a. Dependent Variable: Sedekah(Y)

Figure 3. Multicollinearity Test Results

Based on the table figure above, it shows the tolerance value for the altruism variable is at 0.674>0.10 and VIF at 1.485<10, the religiosity variable has a tolerance value of 0.658>0.10 and VIF 1.519<10, and the third variable, economy, is at a tolerance value of 0.738>0.10 and VIF 1.355<10. This indicates that in this research, multicollinearity does not occur and the linear system used is also suitable for completing this research well.

Heteroscedasticity Test

In this research, to test heteroscedasticity, the Spearman's rho test was used by correlating each independent variable value with residual values < 0.05, as shown in the figure 4:

Correlations

			Altruisme (X1)	Religiusitas (X2)	Ekonomi(X3)	Unstandardized Residual
Spearman's rho	Altruisme (X1)	Correlation Coefficient	1.000	.477**	.496**	.010
		Sig. (2-tailed)	.	.000	.000	.920
		N	110	110	110	110
	Religiusitas (X2)	Correlation Coefficient	.477**	1.000	.425**	-.024
		Sig. (2-tailed)	.000	.	.000	.804
		N	110	110	110	110
	Ekonomi(X3)	Correlation Coefficient	.496**	.425**	1.000	-.027
		Sig. (2-tailed)	.000	.000	.	.779
		N	110	110	110	110
	Unstandardized Residual	Correlation Coefficient	.010	-.024	-.027	1.000
		Sig. (2-tailed)	.920	.804	.779	.
		N	110	110	110	110

**. Correlation is significant at the 0.01 level (2-tailed).

Figure 4. Heteroscedasticity Test Results

Based on the table figure above, from the Spearman's rho test results, the sig. (2-tailed) values from each dependent variable—altruism, religiosity, and economy—are (0.920), (0.804), and (0.779), respectively, which are greater than 0.05. This means that in this research, the regression model does not experience heteroscedasticity or is homoscedastic.

Hypothesis Testing

Multiple Linear Regression

Based on data processed through SPSS 25 software, the research results of multiple linear regression analysis are shown in the figure 5,

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Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	2.845	.873		3.259	.002		
	Altruisme (X1)	.313	.053	.337	5.948	.000	.674	1.485
	Religiusitas (X2)	.344	.048	.410	7.158	.000	.658	1.519
	Ekonomi(X3)	.239	.038	.341	6.312	.000	.738	1.355

a. Dependent Variable: Sedekah(Y)

Figure 5. Multiple Linear Regression Test Results

Multiple linear regression testing was conducted after the data was declared valid and classical assumption tests were performed. Previously, this research data underwent classical assumption testing and the data was declared normally distributed. Therefore, the data was then continued for multiple linear regression hypothesis testing, and the resulting regression equation form is:

$Y = (0{,}313)X1 + (0{,}344)X2 + (0{,}239)x3 + \varepsilon$

Notes:

Y = Charitable Giving

X1 = Altruism

X2 = Religiosity

X3 = Economy

ε = Error

Based on the equation formed above, it can be explained that:

1. The coefficient of the altruism variable (X1) has a value of 0.313, which means it has a positive value. This means that if there is an increase of 1 in the altruism variable and other variables remain constant, it will increase the level of charitable giving behavior by 0.313.
2. The coefficient of the religiosity variable (X2) has a value of 0.344, which means it has a positive value. This means that if there is an increase of 1 in the religiosity variable and other variables remain constant, it will increase the level of charitable giving behavior by 0.344.
3. The coefficient of the economy variable (X3) has a value of 0.239, which means it has a positive value. This means that if there is an increase of 1 in the economy variable and other variables remain constant, it will increase the level of charitable giving behavior by 0.239.

Coefficient of Determination Test

The coefficient of determination test in this research was conducted to examine and explain how much the independent variables (X1, X2, and X3) influence Y (charitable giving). Based on data processing results using SPSS 25 software, the results are as follows (figure 6),

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Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change
1	.878[a]	.771	.765	.844	.771

a. Predictors: (Constant), Ekonomi(X3), Altruisme (X1), Religiusitas (X2)

b. Dependent Variable: Sedekah(Y)

Figure 6. Coefficient of Determination Test Results

Based on the table figure above, it shows that the coefficient of determination value in the adjusted R square column is 0.765 or 76%, which means that the altruism (X1), religiosity (X2), and economy (X3) variables can explain the charitable giving variable related to the foundation and determining factors in carrying out charitable giving behavior collectively by 76%, and the remaining 24% is explained by other factors outside the independent variables used in this research.

Simultaneous Test

In this research, the simultaneous test was used to examine whether there is an overall effect of the independent variables simultaneously on the dependent variable. An independent variable in the simultaneous test is said to have a simultaneous effect if the F test results show a value smaller than the significance value (sig.) of 0.05 (5%).

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression		3	84.836	119.178	.000[b]
	Residual		106	.712		
	Total	329.964	109			

Double-click to activate

a. Dependent Variable: Sedekah(Y)

b. Predictors: (Constant), Ekonomi(X3), Altruisme (X1), Religiusitas (X2)

Figure 7. Simultaneous Test Results

Based on the testing conducted (figure 7), the F test value produced is 119.178 with a significance of 0.00, which means it has a significance value smaller than 0.05 (0.00<0.05). This shows that the variables of altruism, religiosity, and economy together (simultaneously) have a significant influence on charitable giving.

Partial Test (t-test)

In this research, a partial test (t-test) was also conducted to examine how much influence each independent variable has on the dependent variable. The results show that the t-count value is greater when compared to the t-table value using the df value (degree of freedom) obtained from the formula df=n-k-1, which is 110-3-1, with a t-table value of 1.982. The results shown in this research can be seen in the figure 8,

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Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	2.845	.873		3.259	.002
	Altruisme (X1)	.313	.053	.337	5.948	.000
	Religiusitas (X2)	.344	.048	.410	7.158	.000
	Ekonomi(X3)	.239	.038	.341	6.312	.000

a. Dependent Variable: Sedekah(Y)

Figure 8. Partial Test Results

Based on the test results above, the influence of each variable with reference to the t-table value of 1.98 and sig. value of 0.05 used in this research is:

1. The influence of altruism on charitable giving behavior. Based on the statistical results shown in the table above, it shows that the t-count value of the altruism variable is 5.94 with a significance value of 0.002. The results show that t-count>t-table with a value of 5.94>1.98 and significance result of 0.002<0.05. Therefore, it can be concluded that the dependent variable altruism has a positive influence on charitable giving behavior.
2. The influence of religiosity on charitable giving behavior. Based on the statistical results shown in the table above, it shows that the t-count value of the religiosity variable is 7.15 with a significance value of 0.000. The results show that t-count>t-table with a value of 7.15>1.98 and significance result of 0.000<0.05. Therefore, it can be concluded that the dependent variable religiosity has a positive influence on charitable giving behavior.
3. The influence of economy on charitable giving behavior. Based on the statistical results shown in the table above, it shows that the t-count value of the economy variable is 6.31 with a significance value of 0.000. The results show that t-count>t-table with a value of 6.31>1.98 and significance result of 0.000<0.05. Therefore, it can be concluded that the dependent variable economy has a positive influence on charitable giving behavior.

The Multidimensional Influence of Religiosity, Altruism, and Economic Factors on Charitable Behavior: Theoretical Analysis and Practical Implications

The research results show that the three independent variables—altruism, religiosity, and economic factors—have a significant influence on charitable behavior in the Bulukumba Regency community. Regression analysis reveals that religiosity has the most dominant influence, followed by altruism and economic factors. These findings are consistent with previous research showing that religiosity plays a key role in motivating individuals to participate in philanthropic activities. A study by Noor et al. (2023) and Umarji et al. (2021) found that belief in religious values, including faith in God's blessings and rewards, significantly increases donation intentions among Muslims, especially during the COVID-19 pandemic.

The dominant dimension of religiosity in this study reflects the context of Bulukumba society, which is known for its strong religious values. This aligns with the Theory of Planned Behavior, which states that subjective norms, including

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religious influence, can affect individual intentions and behavior (Bananuka et al., 2020; Kashif et al., 2018). These findings also support the study by Basedau et al. (2018) and Olson et al. (2015), which shows that religious norms have a direct effect on sharing behavior among low-income households. Thus, philanthropic institutions and religious organizations can utilize these findings to strengthen education about the importance of charity in religious teachings, particularly through media relevant to the local context.

The altruism variable was also found to have a significant contribution to charitable behavior. This indicates that the genuine desire to help others without expecting rewards becomes an important motivation in philanthropic actions. This aligns with the concept of altruism proposed by Tait (2024), where helping behavior is driven by feelings of empathy and the need to benefit others. Research by Davari et al. (2017) also emphasizes that altruistic values are often integrated with religious beliefs, creating strong moral drives to contribute to societal welfare. In the Bulukumba context, local values such as mutual cooperation and social solidarity may strengthen this altruistic dimension, creating synergy between cultural and religious values in encouraging charitable behavior.

Although economic factors have the smallest influence compared to the other two variables, the role of this factor remains important to consider. The research results indicate that the perception of charity as a form of social investment and belief in economic returns become significant drivers for some individuals. A study by Böcker and Meelen (2017) supports these findings, showing that economic status and belief in the economic benefits of donations can motivate individuals to share more. However, in low-income communities like Bulukumba, financial limitations often become the main barrier, despite strong intentions to give charity. Therefore, it is important to create more inclusive philanthropic programs, such as collective charity or community-based fundraising programs, which can accommodate small but meaningful contributions from various societal layers.

Furthermore, this research also highlights the relationship between religiosity and economic factors. Religious beliefs can enhance the perception that charity is a form of investment, not only to gain rewards in the afterlife but also worldly benefits, such as blessings in sustenance. This is consistent with research by Tashfeen et al. (2015), which found that religious beliefs often reduce uncertainty risk in resource sharing, as individuals believe that God will replace what has been given. In this context, it is important for religious institutions to educate the community about the long-term benefits of charity, both spiritually and materially, to strengthen participation in philanthropic programs.

From a theoretical perspective, these findings support the relevance of the Theory of Planned Behavior in understanding charitable behavior. Specifically, subjective norms derived from religious beliefs, positive attitudes toward charity reflecting altruism, and behavioral control represented by economic status all contribute significantly to charitable intentions. However, as highlighted by Hassan et al. (2016) and Steinmetz et al. (2016), the TPB approach can be more effective if modified to include additional variables, such as cultural values or past experiences. In the

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Bulukumba context, the influence of local cultural values such as mutual cooperation traditions might play additional roles not fully explored in this research framework.

Additionally, this research has practical implications for philanthropic policy development. The results indicate that approaches based on religious and moral values have great potential to increase community participation in charitable programs. Philanthropic institutions can collaborate with religious leaders and local communities to integrate these values into their campaigns. For example, programs such as digital charity or crowdfunding platforms can be designed to combine religious messages with technological convenience, as proposed by Noor et al. (2023) and Umarji et al. (2021). Furthermore, local governments can also play an important role in promoting philanthropy through tax incentives for donors or providing supporting facilities for charitable activities.

However, this research also has several limitations that need attention. One is the geographical scope limited to Bulukumba Regency, which may not fully represent philanthropic dynamics in other regions with different social and cultural characteristics. Additionally, the quantitative approach used does not allow for deep exploration of psychological or emotional factors that might influence charitable behavior. Additional qualitative studies can help fill this gap, as proposed by Jamal et al. (2019) and Teah et al. (2014), who emphasizes the importance of understanding the relationship between religious emotions and altruistic motivation in the context of philanthropy.

In terms of future research development, several directions can be taken. First, comparative research across regions can be conducted to identify differences in factors influencing charitable behavior, especially in countries or communities with different levels of religiosity and economic status. Second, longitudinal studies can help evaluate changes in charitable behavior over time, particularly in facing crises such as pandemics or natural disasters. Third, research on the role of technology in facilitating charity, such as online donation platforms or philanthropic applications, can provide new insights into how technology can be used to increase community engagement in charitable activities.

This research confirms the importance of religiosity, altruism, and economic dimensions in driving charitable behavior. These findings are not only relevant to the Bulukumba Regency community but also make significant contributions to academic literature on Islamic philanthropy. By integrating theory and practice, this research offers insights that can be used by academics, practitioners, and policymakers to create more inclusive and sustainable philanthropic programs.

4. CONCLUSION

This research concludes that charitable behavior in Bulukumba Regency is significantly influenced by dimensions of religiosity, altruism, and economic factors. Among these three variables, religiosity has the strongest influence, indicating that religious values play an important role in shaping philanthropic intentions and behavior. These findings support the relevance of the Theory of Planned Behavior, which emphasizes the importance of subjective norms and behavioral control in understanding social actions.

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Altruism, reflected in empathy and genuine desire to help without expecting returns, also becomes an important motivation. In local cultural contexts like Bulukumba, social traditions such as mutual cooperation strengthen the moral drive to share. Meanwhile, although economic factors have the smallest influence compared to other variables, this factor remains relevant, especially in perceiving charity as a social investment with long-term benefits.

This research makes important contributions to academic literature on Islamic philanthropy and has practical implications for philanthropic policy development. Religious organizations can strengthen philanthropic campaigns by emphasizing religious values and spiritual benefits of charity. Local governments can facilitate community participation by providing incentives or community-based fundraising programs.

However, this research has limitations, including geographical coverage limited to Bulukumba Regency and a quantitative approach that does not deeply explore psychological factors. Further studies are expected to address these limitations with broader approaches and exploration of additional variables, such as cultural values and technology in philanthropy. These findings are not only relevant to the local context but also have potential for global application in creating inclusive and sustainable philanthropic programs.

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