The Moderating Role of Religious Belief in Influencing Individual Donor Attitude in Jabodetabek: as Seen From The Evıdence in Plan Indonesia

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ABSTRACT

Charities Aid Foundation reported that Indonesian are identified as the number one giver worldwide, especially in donating money and volunteering time. In the last 3 (three) years, Yayasan Plan International Indonesia (YPII) has experienced growth in individual donations with an average increase of 31% annually, However, when compared to other NGOs, the income from individual donors at Plan Indonesia are still not good enough. In comparison with religious-based NGOs, PLAN Indonesia's individual fundraising is still far behind. Thus, a major question arises whether the perception of philanthropic programs (PP) and trust in NGOs (TN) have a significant relationship with Fundraising Attitude (AF) during COVID-19 pandemic recovery, and the moderating role of religious belief (RB) has a significant effect on it. It employed the PLS-SEM software to generate the structural model and analyse the 22-questionnaire data collected from 161 respondent during the period of October 2022 from spesific criteria for selecting purposive sampling, resulting PP significantly influence and impact AF during the COVID-19 pandemic recovery fundraising appeal, while TN not significantly influence and impact AF during the COVID-19 pandemic recovery fundraising appeal. RB directly significantly influence AF but not moderates the impact of PP and TN towards AF during the COVID-19 pandemic recovery fundraising appeal. This study provided an in-depth understanding of Indonesia donors' especially in Jabodetabek attitudes toward philanthropy campaigns, and how religious faiths influence and moderate the association between charity projects geared toward the most marginalized and trust in charities, with attitudes to donate.

Keywords: Philanthropic, NGO, Donation, Fundraising, Theory of Planned Behaviour

INTRODUCTION

Charities Aid Foundation conducted fieldwork during 2020, 1.6 million individuals were interviewed across the globe about their participation in giving behaviors and reported that Indonesian are identified as the number one giver worldwide, especially in donating money and volunteering time. More than eight in 10 Indonesians donated money this year and the country's rate of volunteering is more than three times the global average (Charities Aid Foundation, 2021). Zakat is a traditional form of Islamic charity practiced widely in Indonesia, the proceeds of which are redistributed to Mustahiq. Reports suggest that Zakat payments globally were particularly high in 2020 as a response to the pandemic (UNHCR, 2021). In Indonesia, there were calls from Indonesian religious authorities for people to use such payments to help people in their communities who were experiencing hardships as a result of the economic slump caused by the pandemic (Idrus, 2020).

Plan International as an International NGO has been working in Indonesia since 1969 and officially transformed into a national foundation called Yayasan Plan International Indonesia (YPII) in 2017. In the last 3 (three) years YPII has experienced growth in individual donations with an average increase of 31% annually, However, when compared to other NGOs, the income from individual donors at Plan Indonesia are still not good enough. In comparison with religious-based NGOs, PLAN Indonesia's individual fundraising is still far behind. Aksi Cepat Tanggap (ACT) has reported in their 2020 financial statement their donation 92% came from individual donors with a total donation around 287 billion, Dompet Dhuafa reported in 2021 their individual donors reached aroun 109 billion, Wahana Visi Indonesia reported in 2020 their individual donors reached 79 billion, while Lazismu reported in 2020 their donation from individual donors with total donation around 13 billion and Rumah Zakat reached 49 billion in 2021. As for Plan Indonesia, the company reported, for the last 4 (four) years, the total of local fundraising has increases, while the corporate fundraising declined quite significantly and on the other hand individual fundraising increased. Overall, PLAN Indonesia is still far behind when compared to other philanthropic institutions in numbers, especially when compared to religious-based NGOs.

1. CHAPTER 1 – LITERATURE REVIEW

1.1 Perception to Philanthropic Program

Perception is defined in philosophy, psychology, and cognitive science as the process of becoming aware of or comprehending sensory data. The word "perception," which denotes "receiving, collecting, activity of taking possession, and apprehension with the mind or senses," is derived from the Latin words perceptio and percipio (Qiong, 2017). Meanwhile the word "philanthropy" literally means "public interest", but in different cultures and eras, it has taken on a variety of connotations. Looking back on its long history of development, philanthropy provides public goods for society, builds civil society, promotes sustainable social development, and advances the development of human society (Chen, 2021).

1.2 Trust in NGO

For NGO to thrive, they must hold high levels of public confidence and trust. They rely on the legitimacy granted to it by public interest and support. This can be translated into financial aid for NGO' program and voluntary contributions to vulnerable communities. In a

time of crisis just like COVID-19, high levels of collaboration between donors and NGO are essential to defeating the pandemic. Scholars have assumed that the way NGO approach donors will determine their attitudes toward donation itself, so that good transparency, communication and relation between NGO and potential donors must be considered (Bin-Nashwan et al., 2020; Sura et al., 2017).

1.3 Religious Belief

According to (Mokhlis, 2009), religion is the most universal cultural factor influencing social institutions, influencing the behavior, attitudes and values of individuals and society at large. Religious factors are also believed to play an important role in determining an individual's giving intentions. In fact, some scholars have identified religious beliefs as an important psychological feature that can distinguish donors from non-donors (Ranganathan & Henley, 2008; Simmons & Emanuele, 2007).
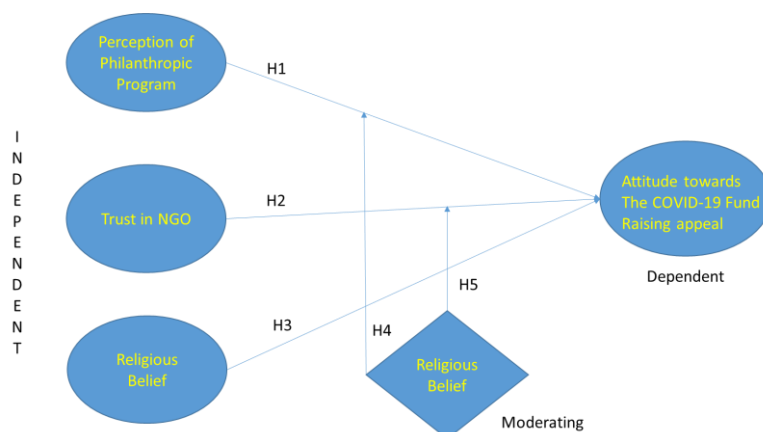
1.4 Attitudes During The Covid-19 Pandemic Fundraising Appeal

When COVID-19 was officially acknowledged as a pandemic by World Healthcare Organization (WHO), a focus to "flatten its curve of infection" has been endorsed globally to save lives (Anderson et al., 2020). Countries around the globe have seen collaboration between public, private and charitable organizations to address the operations management (OM) dilemma of "demand vs capacity" (Leite et al., 2021). Some governments worldwide, in response, have launched fundraising appeals to timely and effectively support the COVID-19 victims (Sarea & Bin-Nashwan, 2021).

Previous research from Pereira et al. (2020) investigated if the decision to donate has changed due to the Covid-19 pandemic. The result revealed there are behaviour changes considering the recent scenario of the Covid-19 pandemic. "Helping those in need" as well as "social concern" are the most essential options that justify the donation especially after pandemic that influence in changing donors' perception.

1.5 Research Method & Hypothesis

Based on the previous theories, the theoretical framework of this research is described as follow:

The research hypothesis described as follow:

H1: Perception on Philanthropic Program will positively impact the Donor Attitude during the COVID-19 pandemic recovery fundraising appeal.

H2: Trust in NGOs/Philanthropy Institutions will positively impact the Donor Attitude during the COVID-19 pandemic recovery fundraising appeal.

H3: Religious Belief will positively impact the Donor Attitude during the COVID-19 fundraising pandemic recovery appeal

H4: Religious belief moderates the impact of Perception on Philanthropic Program towards Donor Attitude during the COVID-19 pandemic recovery fundraising appeal.

H5: Religious belief moderates the impact of Trust in NGOs/Philanthropy Institutions towards Donor Attitude during the COVID-19 pandemic recovery fundraising appeal.

2. CHAPTER 2 – RESEARCH METHODOLOGY
2.1 Type of Research

Type of this research is a quantitative research. Quantitative research is regarded as the organized inquiry about phenomenon through collection of numerical data and execution of statistical, mathematical or computational techniques. The source of quantitative research is positivism paradigm that advocates for approaches embedded in statistical breakdown that involves other strategies like inferential statistics, testing of hypothesis, mathematical exposition, experimental and quasi-experimental design randomization, blinding, structured protocols, and questionnaires with restricted variety of prearranged answers (Slevitch, 2011).

The Saunders Research Onion (Saunders et al., 2019) will be utilized as a guide for this study, which depicts the stages involved in developing research work. It has proven to be adaptable to practically any type of research technique and may be used in a variety of contexts (Becker et al., 2012).
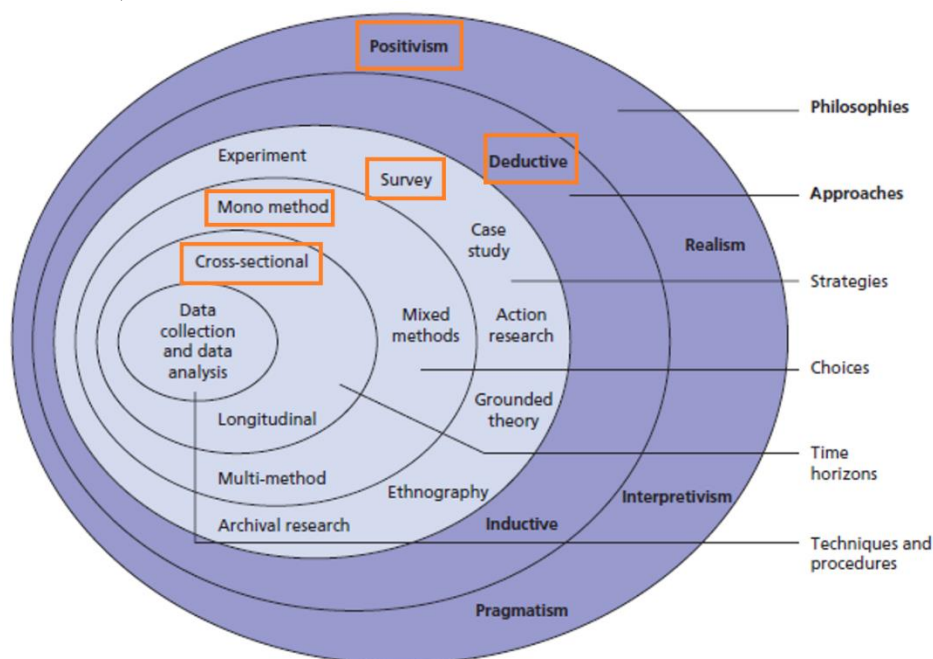

Figure 11 The Saunders Research Onion

Source: (Saunders et al., 2019)

2.2 Population & Sample

The researcher may actively choose which sample elements to be included in the study, either rationally or randomly. Specifically, this study uses judgmental sampling which is one of the non- probability sampling techniques. Judgmental sampling allows a researcher to select the population elements as the sample based on the researcher's assessment that the selected

elements will effectively represent the study's target population (Maholtra, 2005). The specific criteria for selecting purposive sampling are as follows:

- Respondent shall be Indonesian Citizen in Jabodetabek area
- Previously have donated individually to a NGO/Philanthropic institutions during this Covid-19 pandemic and its recovery.
- Consent adult of 18 years and above
- Minimum education: high school graduates

3. CHAPTER 3 – FINDINGS, ANALYSIS AND DISCUSSION
3.1 Instrument Validity & Reliability

Before the questionnaire was distributed to all respondents, researchers conducted a pilot test to test validity and reliability. A sample of 49 respondents was collected for the pilot. Pilot testing refers to small-scale test runs of instruments to ensure that the instruments are good and that respondents understand the items. First is to check Pearson's correlation to distinguish between questionnaire effectiveness (validity). The calculated Pearson Correlation should be more than the r table from Pearson's Table, where df = n-2 (n = total respondents) (Pearson, 1948) The pilot test had 49 respondents, which means df = 49-2 = 47. This study uses α = 5% and the r table according to the Pearson's Table is 0.287 which means the Pearson Correlation must not lower than 0.287.

Table 12 Validity Testing Result

Variable	Indicators	Pearson Correlation	Sig. (2-tailed)	Result
Attitude Fundraising (AF)	Y1	.733**	.000	Valid
	Y2	.792**	.000	Valid
	Y3	.820**	.000	Valid
	Y4	.803**	.000	Valid
Perception to Philanthropy Program (PP)	X1	.406**	.028	Valid
	X2	.777**	.000	Valid
	X3	.756**	.000	Valid
	X4	.680**	.000	Valid
	X5	.794**	.000	Valid
	X6	.591**	.000	Valid
Trust in NGO (TN)	X7	.839**	.000	Valid
	X8	.855**	.000	Valid
	X9	.740**	.000	Valid
	X10	.799**	.000	Valid
	X11	.747**	.000	Valid
	X12	.713**	.000	Valid
Religious beliefs (RB)	Z1	.890**	.000	Valid
	Z2	.840**	.000	Valid
	Z3	.833**	.000	Valid
	Z4	.468**	.000	Valid
	Z5	.919**	.000	Valid
	Z6	.907**	.000	Valid

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

* Correlation is significant at the 0.05 level (2-tailed).

Results regarding the validity of the instrument are presented in Table 1, where all indicators from all variables are over 0.287, resulting all of the items are valid in defining variables.

Second, we use Cronbach's alpha reliability coefficient to check internal consistency (reliability) using Zikmund et al. (2013). As a result, the questionnaire was reliable, with Cronbach's alpha value of 0.70 as the minimum confidence point (Sekaran & Bougie, 2017).

Table 13 Reliability Testing Result

Variable	Reliability Statistics	
	Cronbach's Alpha	**N of Items**
Attitude Fundraising (AF)	.785	4
Perception to Philanthropy Program (PP)	.700	6
Trust to NGO (TN)	.851	6
Religious beliefs (RB)	.899	6

Table 2 showed Cronbrach Alpha value for all variables are above 0.70, which means there are good consistency of respondents in answering questions related to the constructs in a questionnaire and make them realible to use.

3.2 Profile of Respondent

This study used specific criteria for selecting purposive sampling are as follows:
1. Respondent shall be Indonesian Citizen in Jabodetabek area
2. Previously have donated individually to a NGO/Philanthropic institutions during this Covid-19 pandemic and its recovery.
3. Consent adult of 18 years and above.
4. Minimum education: high school graduates.

There are 465 respondents who have completed and submitted the questionaires, but only 161 respondents that meet the purposive sampling criterias. From the sample was found that female (62.9%) more likely to donate individually to a NGO/Philanthropic institutions during the Covid-19 pandemic and recovery than male. And Jakarta being the capital and the big city became the area with the largest number of donors (61%) followed by Tangerang in second place with percentage 20%.

In range of age, citizen with the age above >50 dominating the respondents as much as 55%, on the education side were dominated by respondents with undergraduate (47%) and masters (40%) education. While Islam is the religion of most of the respondent (73%), followed by Catholic (13%) an others.

3.3 Measurement Model Evaluation

This study's research model can be evaluated in two ways: 1) The measurement model, and 2) the structural model. Certain criteria for establishing construct validity and reliability must be met to evaluate the measurement model. The researcher must examine the indicators' outer loading in this study (dimension). The internal consistency or reliability of the variables is the second criterion that must be assessed, which can be done using measure composite reliability and/or Cronbach's alpha coefficient tests. Because it does not presume equal indicator loadings, composite reliability is thought to be better for PLS (Hair et al., 2019).
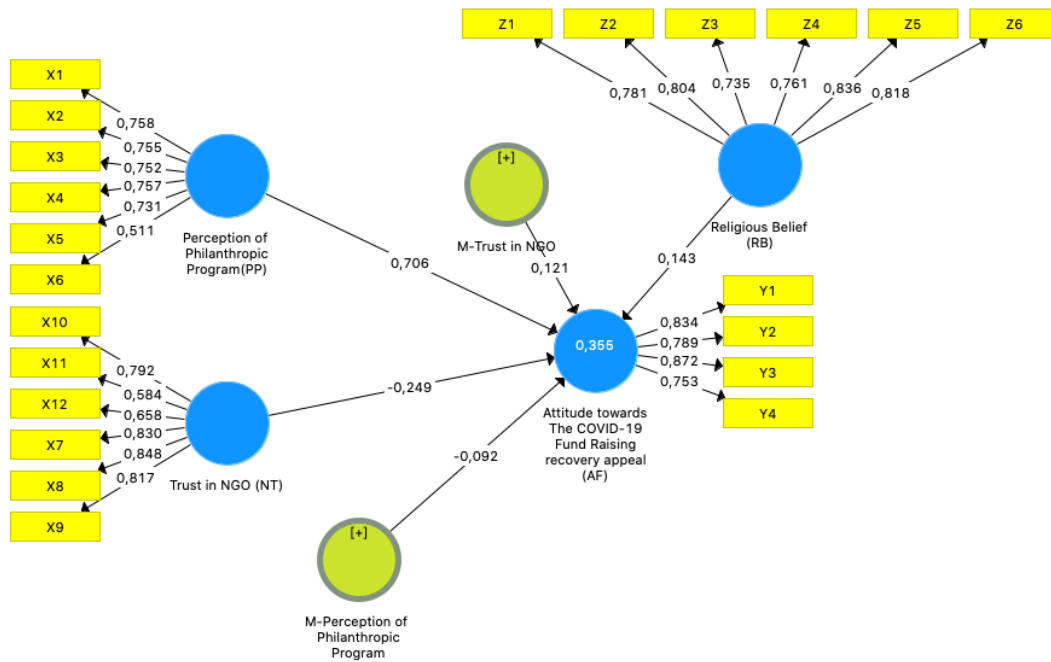
Figure 12 First Measurement Model

At first measurement model shown in Figure 2, indicator X6, X11 and X12 each has outer loading 0.511, 0.584 and 0.658 which lower than 0.7. Researchers frequently obtain weaker outer loadings (<0.70) in social science studies, especially when newly developed scales are used (Hulland, 1999). Rather than automatically eliminating indicators when their outer loading is below 0.70, researchers should carefully examine the effects of item removal on the composite reliability, as well as on the content validity of the construct. Generally, indicators with outer loadings between 0.40 and 0.70 should be considered for removal from the scale only when deleting the indicator leads to an increase in the composite reliability (or the average variance extracted) above the suggested threshold value. Another consideration in the decision of whether to delete an indicator is the extent to which its removal affects content validity. Indicators with weaker outer loadings are sometimes retained on the basis of their contribution to content validity (Hair et al., 2017).

In this case, the X6 indicator also experiences what is called cross loading. Cross loading is another alternative to assessing discriminant validity. Discriminant validity is established when an indicator's loading on its assigned construct is higher than all of its cross-loadings with other constructs, where shown in Table 4.5 below, that X6 has the highest value for the loading with other construct TN (0.561) rather than its corresponding construct PP (0.511).

Table 14 X6 Cross Loading

	Perception of Philanthropic Program(PP)	Trust in NGO (TN)	Attitude towards The COVID-19 Fund Raising recovery appeal (AF)	Religious Belief (RB)
X1	0.758	0.431	0.671	0.363
X2	0.755	0.662	0.325	0.368
X3	0.752	0.689	0.279	0.339
X4	0.757	0.633	0.286	0.320
X5	0.731	0.649	0.284	0.329

X6	0.511	0.561	0.277	0.447
X7	0.642	0.830	0.291	0.386
X8	0.694	0.848	0.320	0.346
X9	0.69	0.817	0.261	0.421
X10	0.635	0.792	0.336	0.375
X11	0.43	0.584	0.277	0.288
X12	0.511	0.658	0.257	0.478
Y1	0.506	0.376	0.834	0.329
Y2	0.426	0.272	0.789	0.286
Y3	0.53	0.348	0.872	0.316
Y4	0.373	0.242	0.753	0.229
Z1	0.324	0.310	0.279	0.781
Z2	0.339	0.364	0.309	0.804
Z3	0.269	0.295	0.188	0.735
Z4	0.445	0.420	0.356	0.761
Z5	0.51	0.513	0.256	0.836
Z6	0.453	0.445	0.263	0.818

Therefore, the writer performed a re-model calculation by removing the X6 indicator and retaining the X11 and X12 indicators.
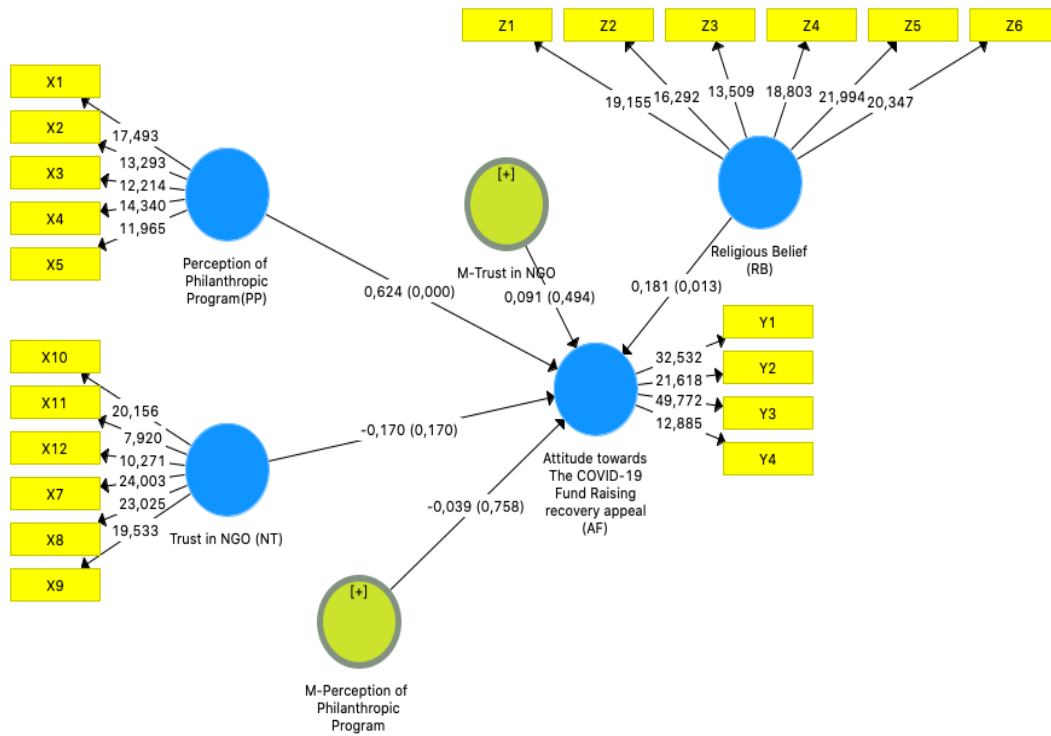

Figure 13 Second Measurement Model

Figure 3 showed the result of the second measurement model where the X6 indicator and the outlier was removed, resulting the score of all variables indicators are exceeding 0.7 indicate that the criterion has fulfilled.

Table 15 Construct Validity & Reliability

Variable	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Attitude towards The COVID-19 Fund Raising recovery appeal (AF)	0.830	0.847	0.886	0.661
Perception of Philanthropic Program(PP)	0.840	0.946	0.874	0.582
Religious Belief (RB)	0.880	0.891	0.909	0.624
Trust in NGO (TN)	0.849	0.857	0.890	0.579

Table 4 summarizes the evaluation criteria, showing that the Cronbach's alpha value for all four variables, Attitude Towards The Covid-19 Fundraising Recovery Appeal (AF), Perception of Philanthropic Program (PP), Religious Belief (RB), and Trust in NGO (TN) are greater than 0.70, indicating that the model is internally consistent. All four constructs, AF, PP, TN, and RB, have Composite Reliability (CR) values greater than 0.7. This finding demonstrates that the measuring model is extremely reliable.

3.4 Structural Model Evaluation

Evaluating the structural model consists of assessing for path coefficient (β), coefficient of determination (R^2), the effect sizes (f^2). The R Squared (R^2) coefficient of determination assesses the dependent variable's variance in relation to the change in the independent variable (Hair et al., 2019). The R^2 score ranges from 0 to 1, with a higher number suggesting greater precision. R^2 values of 0.19, 0.33, or 0.67 for an endogenous variable can be viewed as weak, moderate, or significant (Chin, 1998).

Table 16 Coefficient of Determination (R^2)

	R Square	R Square Adjusted	Remark
Attitude towards The COVID-19 Fund Raising recovery appeal (AF)	0.347	0.326	moderate

As can be seen in Table 5 the R^2 of Attitude towards The Covid-19 Fund Raising Recovery Appeal (AF), has the moderate precision's level (0.347). it is moderately significant level and close to 1 as an indication of great prediction accuracy to evaluate structural model. The second criteria on structural model evaluation is the path coefficient, which shows the correlation between two variables, ranging from -1.00 to 1.00. A correlation of 0 shows no relationship at all, a correlation of 1.0 indicates a perfect positive correlation, and a value of -1 shows a perfect negative correlation. As shown in Table 4.8, the effect of Perception of Philanthropic Program (PP) on Attitude Towards Fundraising (AF) showing by path coefficient (β) (0.624), indicates a strong effect. A medium effect was shown on the effect of Religious Belief (RB) on Attitude Towards Fundraising (AF) with path coefficient (β) (0.181). A weak and negative effect was shown from the effect of Trust on NGO (TN) on Attitude Towards Fundraising (AF) with path coefficient (β) (-0.170). The path coefficient (β) for moderating

effect of Religious Belief (RB) on the correlation between Perception of Philanthropic Program (PP) on Attitude Towards Fundraising (AF) showing weak and negative effect (-0.039), and weak effect of path coefficient (β) (0.091) showed by correlation between Trust in NGO (TN) to Attitude Towards Fundraising (AF).

Table 17 Path Coefficient & f^2

Effect	Path Coefficient	f^2
Perception of Philanthropic Program(PP) -> Attitude towards The COVID-19 Fund Raising recovery appeal (AF)	0.624	0.240
Trust in NGO (TN) -> Attitude towards The COVID-19 Fund Raising recovery appeal (AF)	-0.170	0.016
M-Perception of Philanthropic Program -> Attitude towards The COVID-19 Fund Raising recovery appeal (AF)	-0.039	0.001
M-Trust in NGO -> Attitude towards The COVID-19 Fund Raising recovery appeal (AF)	0.091	0.004
Religious Belief (RB) -> Attitude towards The COVID-19 Fund Raising recovery appeal (AF)	0.181	0.034

The other criterion in structural model evaluation is the f^2 values, which look at a predictor variable's relative effect on an independent variable (Hair et al., 2017). This translates to effect sizes of 0.02, 0.15, and 0.35, respectively, for modest, medium, and large impact (Cohen, 1988). The results in Table 4.8 shown for the current study that the model has a small f^2 on the effect of TN to AF (0.016). A modest f^2 (0.034) is for the efect of RB to AF. Medium f^2 (0.240) shown for PP to AF. While both moderating effect of RB shows small impact of f^2 on the correlation of PP to AF (0.001) and TN to AF (0.004).

3.4 Hypothesis Testing

The hypothesis was tested using the bootstrapping test, which calculates empirical t values that are bigger than the critical value to determine the importance of path coefficients (t distribution values). At a given likelihood of error, the coefficient is considered significant. The bootstrap samples should be 5000, according to Hair et al. (2019). To examine the relevance of path coefficients and t values, the bootstrapping approach in SmartPLS4 was used to test hypotheses. The t-value with two-tailed is 1.65, and the p-value is 0.05 (at 5%). (Hair et al., 2019). Table 7 summarizes the findings.

Table 18 Hypothesis Testing Result

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values	Result
Direct Influence						
Perception of Philanthropic	0.624	0.639	0.126	4.948	0.0000	**Significant**

Program(PP) -> Attitude towards The COVID-19 Fund Raising recovery appeal (AF)						
Trust in NGO (TN) -> Attitude towards The COVID-19 Fund Raising recovery appeal (AF)	-0.170	-0.17	0.124	1.371	0.1700	**Not Significant**
Religious Belief (RB) -> Attitude towards The COVID-19 Fund Raising recovery appeal (AF)	0.181	0.181	0.073	2.493	0.0130	**Significant**
Moderation - Religious Belief (RB)						
M-Perception of Philanthropic Program -> Attitude towards The COVID-19 Fund Raising recovery appeal (AF)	-0.039	-0.03	0.126	0.308	0.7580	**Not Significant**
M-Trust in NGO -> Attitude towards The COVID-19 Fund Raising recovery appeal (AF)	0.091	0.087	0.133	0.684	0.4940	**Not Significant**

The P-Value for Perception of Philanthropic Program (PP) on Attitude towards Fundraising (AF) has score 0.000. It is less than 0.05 means PP has a good and considerable impact on AF. As a result, the effect is significant, H1 is supported. While p-value for Trust in NGO (TN) on Attitude towards Fundraising (AF) has score 0.170. It is above the 0.05 menas TN does not have a good impact on AF, H2 is not supported. Other good and considerable impact shown in p-value of Religious Belief (RB) on Attitude towards Fundraising (AF) that shown value less than 0.05 (0.013), H2 is supported.

On the other hand for moderation hypothesis of Religious Belief (RB) on the correlation of Perception of Philanthropic Program (PP) on Attitude towards Fundraising (AF) shown p-value above 0.05 (0.758) as well as on the correlation of Trust in NGO (TN) on Attitude towards Fundraising (AF) with p-value 0.494. These mean H4 and H5 is not supported.

CONCULUSION

The primary objective of this study was to thoroughly understand the donors' responses to the fundraising appeal to mitigate the socio-economic impact of the COVID-19 pandemic recovery. It sought to test the moderating effect of religious belief as a crucial internal value on the relationship between external predictors, perception to philanthropic programs and trust in NGOs, with attitudes of donors toward COVID-19 fundraising recovery appeal in support of those affected by the outbreak. The data of this study was gathered and analyzed to achieve the research objective. The model of this study was built on the previous study (Sarea & Bin-Nashwan 2020), which have suggested the importance of integrating internal and external aspects while examining the donors' attitudes toward giving behavior.

The findings of the present study disclose that perception to philanthropic program had a significant and positive effect on donors' attitude to donate. For the direct effect of religious belief, the study found that attitude to give money is significantly related to donors' religious beliefs. This outcome is in line with prior studies, such as Ranganathan and Henley (2008). As can be acknowledged that donors with high religious faith would show a more favorable attitude toward the COVID-19 recovery fundraising campaigns compared with those with low religious faith.

Moving on to the moderating effect of religious beliefs, the results obtained show that religious belief does not has a significant association with perception to philanthropic program and attitudes toward fundraising appeal for the COVID-19 fight as well as the presence of the moderating effect of trust.

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