

RELIGIOSITY, INCOME, AND ALMSGIVING INTEREST: AN ORDINAL LOGISTIC REGRESSION TEST OF THE THEORY OF PLANNED BEHAVIOR

Muh Shadiqul Fajri AF* ¹, Akmal Pradipa Raditya ¹

¹Universitas Mulawarman, Indonesia

1muhshadiqul@feb.unmul.ac.id

*Corresponding Author

Article Information	Abstract
Submission : 28-08-2026 Review : 04-09-2026 Revised : 26-09-2026 Accepted : 26-09-2026 Published : 30-09-2026	<i>Islamic philanthropy has experienced extraordinary growth across Muslim-majority nations, yet the joint influence of religiosity and income on voluntary almsgiving (sadaqah) intention among university students remains insufficiently understood, particularly outside the Java-centric base of prior Indonesian research. Grounded in the Theory of Planned Behavior (TPB), this study examined the effects of religiosity and income on almsgiving interest among Islamic Economics students at a regional East Kalimantan university. A quantitative design applied ordinal logistic regression to data collected through a structured questionnaire administered over a six-week period (February–March 2026) to 81 purposively selected respondents drawn from a population of 389 active students across cohorts 2020–2024. Instrument validity and reliability were confirmed through Pearson product-moment correlation and Cronbach's alpha. The final model showed an adequate improvement in fit over the intercept-only baseline ($\chi^2(4) = 41.061, p < .001$; Nagelkerke $R^2 = .449$). Religiosity significantly predicted almsgiving interest at the low-versus-high contrast ($p < .001$) but not at the moderate-versus-high contrast ($p = .169$), indicating partial support for H1. Income significantly predicted almsgiving interest at both the low ($p < .001$) and moderate ($p = .046$) contrasts, indicating full support for H2. These findings suggest that spiritual commitment and financial capacity jointly, though not uniformly across categories, shape philanthropic intention among Muslim students. The study extends TPB to a regional Indonesian context underrepresented in prior literature and offers targeted implications for zakat management bodies and Islamic educational institutions seeking to cultivate a giving culture among Muslim youth.</i>
Keywords: Charitable Giving Financial Capacity Islamic Philanthropy Religiosity Theory of Planned Behavior	
How to Cite: Fajri AF, M. S., & Raditya, A. P. (2026). Religiosity, Income, And Almsgiving Interest: An Ordinal Logistic Regression Test Of The Theory Of Planned Behavior. <i>Jurnal Akuntansi, Keuangan, Perpajakan dan Tata Kelola Perusahaan (JAKPT)</i> , 4(1).120-133	
DOI : 10.70248/jakpt.v4i1.4653 This is an open access article under https://creativecommons.org/licenses/by/4.0/ Copyright© 2026 by Author. Published by Yayasan Nuraini Ibrahim Mandiri	

INTRODUCTION

Islamic philanthropy has emerged as one of the most consequential mechanisms for social redistribution and poverty alleviation in Muslim-majority societies. Indonesia consistently ranks first in the World Giving Index, reflecting deeply rooted prosocial values anchored in Islamic doctrine (Charities Aid Foundation, 2024). National collections of zakat, *infaq*, and *sadaqah* through official Zakat Management Organizations recorded a remarkable growth trajectory, rising from IDR 12 trillion in 2020 to an estimated IDR 50 trillion in 2025 (Badan Amil Zakat Nasional, 2025), signaling the growing economic weight of faith-based redistribution mechanisms.

Almsgiving or *sadaqah* occupies a distinctive position within this philanthropic

landscape. Unlike obligatory zakat, *sadaqah* is voluntary, unlimited in amount, and unrestricted by time, rendering it a highly sensitive indicator of an individual's spiritual orientation and economic capacity (Abdullah, 2023; Sangid, 2008). Globally, scholarly evidence confirms that charitable giving is shaped by the dual forces of religious commitment and income (Wiepking & Bekkers, 2012), yet their simultaneous influence on almsgiving intention among Muslim university students remains insufficiently examined, particularly in regional Indonesian university contexts.

Three gaps motivate the present study. First, empirical work on religiosity, income, and *sadaqah* intention has concentrated overwhelmingly on Java-based institutions and general community samples, with regional Indonesian university contexts remaining underrepresented; a recent bibliographic analysis of Islamic philanthropy scholarship in Indonesia confirms this geographic concentration and the correspondingly sparse coverage of outer-island institutional and economic settings such as East Kalimantan, where zakat-institution density, income structures, and giving infrastructure differ materially from Java (Adinugraha et al., 2025). Second, prior empirical findings are inconsistent. Humairoh et al. (2024) and Sup et al. (2023) confirm significant positive effects of religiosity on *sadaqah* intention among Islamic Economics students in Java-based institutions (Humairoh et al., 2024; Sup et al., 2023), whereas Irawati and Fitriyani (2022) found no significant religiosity effect in digital *sadaqah* contexts (Irawati & Fitriyani, 2022). Similarly, Fadillah (2021) and Geys and Sørensen (2025) affirm that financial capacity significantly amplifies charitable propensity (Fadillah, 2021; Geys & Sørensen, 2025), while Yani (2020) reports no significant income effect in a different institutional context (Yani, 2020). Third, ordinal logistic regression, which is methodologically appropriate for the ordinal nature of almsgiving-interest measures, remains underutilised in this research stream relative to OLS and SEM-PLS approaches. These inconsistencies suggest that context-specific factors, including institutional setting, student demographics, and dominant mode of giving, meaningfully moderate the religiosity-income-philanthropy relationship, and that the present regional, method-diversifying study addresses a genuine gap rather than a purely descriptive replication.

Table 1 synthesizes key prior studies on religiosity, income, and *sadaqah*/ZIS behavior, providing the comparative foundation for the present research.

Table 1. Summary of Previous Research

No	Author	Variable	Method	Finding	Gap
1	Irawati & Fitriyani (2022)	Ease of use, income, religiosity → non-cash <i>sadaqah</i> intent	OLS; n=100	Income: significant; Religiosity: not significant	General public; digital <i>sadaqah</i> only
2	Fadillah (2021)	Religiosity, income, knowledge → <i>sadaqah</i> decision	Logistic regression; n=50	All variables significant	General public; institution-specific
3	Humairoh et al. (2024)	Religiosity, income → <i>sadaqah</i> interest	OLS; n=82	Both variables significant	Different university; cohort 2023 only
4	Sup et al. (2023)	Religiosity, perception → <i>sadaqah</i> habit	SEM-PLS; n≈100	Religiosity significant ($\beta=0.447$)	Female students only; no income

					variable
5	Purwatiningsih et al. (2023)	Gender, income, religiosity → donation behaviour	PLS-SEM; n=334 (national)	Income and religiosity significant	General community; not student-specific
6	Fiqri & Widiyanti (2023)	Religiosity, age, income → willingness to volunteer	Multinomial logistic regression; n=351	All variables significant	General Muslim population; volunteering, not sadaqah

Source: Compiled by the author from prior studies (2020–2024)

The synthesis in Table 1 reveals three persistent gaps: (a) most studies focus on general community samples rather than university students in regional Indonesia; (b) inconsistency persists regarding whether religiosity or income is the stronger predictor; and (c) ordinal logistic regression, appropriate for the ordinal nature of the dependent variable, has been underutilised in this research stream. The present study addresses all three gaps.

The Islamic Economics student population at Mulawarman University in Samarinda, East Kalimantan presents a compelling research context for three reasons. First, students in this programme receive intensive instruction in Islamic financial instruments including zakat, infaq, and sadaqah, which theoretically heightens both religiosity and philanthropic awareness; restricting the sample to this single, relatively homogeneous population in terms of Islamic financial literacy allows the study to isolate the effects of religiosity and income without literacy acting as a confounding source of variance, which would be far harder to control for in a general community sample. Second, the heterogeneous income structure of this student population, encompassing parental support, scholarships, part-time employment, and entrepreneurship, provides natural variation well-suited for testing income effects despite the homogeneity in financial literacy. Third, this regional university context fills a critical geographic gap in the literature, which has overwhelmingly concentrated on Java-based institutions.

This study aims to analyze the influence of religiosity and income on the interest in almsgiving among Islamic Economics students at Mulawarman University. The findings are expected to enrich the Islamic philanthropy literature and provide actionable implications for zakat management bodies, Islamic educational institutions, and youth-focused philanthropic policymakers.

Theoretical Framework

Theory of Planned Behavior (TPB). Ajzen's (1991) Theory of Planned Behavior posits that behavioral intention, the strongest proximal predictor of actual behavior, is determined by three constructs: attitude toward the behavior, subjective norms, and perceived behavioral control. Attitude reflects an individual's evaluative disposition toward performing an act; subjective norms capture perceived social pressure from significant others; perceived behavioral control reflects self-assessed capacity to execute the behavior (Ajzen, 1991). Applied to Islamic philanthropy, the TPB has been successfully used to explain zakat compliance (Bidin et al., 2009; Ilmi et al., 2024), waqf participation (Hassan et al., 2021; Huda et al., 2025), and *sadaqah* intention (Humairoh et al., 2024; Sup et al., 2023).

Religiosity is defined as the degree to which an individual internalizes and expresses religious beliefs, practices, and values in everyday life (Glock & Stark, 1965). Glock and Stark's (1965) multidimensional model identifies five components: ideological (belief), ritualistic (practice), experiential (subjective religious feelings), intellectual (religious knowledge), and consequential (behavioral effects of religion). These dimensions provide a conceptual basis for understanding religiosity as a multidimensional form of religious internalization that can be reflected in philanthropic attitudes and behaviour.

Income represents the total economic receipts, monetary or in-kind, received by an individual from labor, capital, or entrepreneurial activity within a given period (Herddinna & AF, 2025; Saputri et al., 2025). Within the TPB framework, income is the most direct material operationalization of perceived behavioral control. Greater financial resources reduce the perceived cost of giving and strengthen the individual's confidence in their capacity to donate (Ajzen, 1991). International evidence consistently confirms a strong positive association between income and charitable giving (Andreoni, 1990; Geys & Sørensen, 2025), a finding replicated in Indonesian student and general-population samples (Fadillah, 2021; Fiqri & Widiyanti, 2023; Humairoh et al., 2024; Purwatiningsih et al., 2023).

Mapped explicitly against Ajzen's (1991) tripartite structure, religiosity and income represent distinct but complementary antecedents of almsgiving intention. Religiosity can shape attitude toward *sadaqah* by framing giving as an act of worship associated with spiritual meaning and reward, it can reinforce subjective norms through the expectations of religious communities and significant others; and it can influence perceived behavioural control through consciousness of divine provision (rizq), which may reduce perceived financial anxiety associated with giving (Rakhmawati & Rizky, 2023; Saroglou et al., 2005). Income, by contrast, primarily maps onto perceived behavioural control because greater financial resources reduce the perceived material cost of giving and strengthen an individual's perceived capacity to donate (Ajzen, 1991). This distinction is consistent with evidence linking income to charitable giving (Andreoni, 1990; Geys & Sørensen, 2025) and religiosity to Islamic philanthropic intention and behaviour (Humairoh et al., 2024; Sup et al., 2023).

The theoretical mapping provides a basis for expecting positive relationships between religiosity, income, and almsgiving interest, but it does not imply that the strength of these relationships must be identical across all categories of the predictors. In particular, the present application treats religiosity as a multidimensional antecedent of the three TPB constructs and income primarily as an antecedent of perceived behavioural control. Because income was not modelled here as also shaping subjective norms or attitude, the TPB application should be interpreted as a partial rather than exhaustive test of the theory's three constructs. Accordingly, the hypotheses state directional overall relationships that are subsequently examined using the ordinal logistic regression model

In Islamic jurisprudence, *sadaqah* encompasses all voluntary acts of giving undertaken for the sake of God, without temporal restriction or minimum threshold (Sangid, 2008), and is increasingly framed among Indonesian Muslim youth as an expression of intrinsic religious motivation rather than obligation (Jubba et al., 2023). Economically, it serves as an instrument of wealth redistribution, social empowerment, and poverty alleviation aligned with Sustainable Development Goal 10 (Adinugraha et

al., 2025). Nugroho and Aliyanti (2024) delineated four dimensions of almsgiving interest: attitude toward giving, social influence, habitual behavior, and giving intention, a structure that maps closely onto the TPB constructs and reinforces the theoretical coherence of the present study (Nugroho & Aliyanti, 2024; Syaputra et al., 2025).

Based on the theoretical arguments stated above, the hypotheses thus formulated are as follows: (H1) Religiosity has a positive and significant effect on students' interest in almsgiving. (H2) Income has a positive and significant effect on students' interest in almsgiving

RESEARCH METHOD

Data

This study adopts a quantitative research design. The research site is the Department of Islamic Economics, Faculty of Economics and Business, Mulawarman University, Samarinda, East Kalimantan, Indonesia, selected for its intensive Islamic economics curriculum, student income heterogeneity, and underrepresentation in prior literature. The target population comprised 389 active undergraduate students from academic cohorts 2020–2024, distributed as shown in Table 2.

Table 2. Population Distribution by Academic Cohort

No.	Academic Cohort	Number of Students
1	2020	26
2	2021	42
3	2022	95
4	2023	119
5	2024	107
Total		389

Source: Academic Registry, FEB Mulawarman University (2026)

Sample size was determined using the Slovin formula at a 10% margin of error ($n = 389 / [1 + 389 \times 0.01] = 79.55 \approx 80$), and 81 completed responses were retained for analysis. This sampling approach, while standard in regional Indonesian survey research,

was subject to the practical constraint of a modest sample size. Purposive sampling was applied with three inclusion criteria: active S-1 enrolment in Islamic Economics 2020–2024; maintenance of five daily prayers; and possession of a verifiable income source (parental allowance, scholarship, part-time employment, or personal enterprise). The religiosity-related inclusion criterion (maintenance of five daily prayers) risks introducing social desirability bias, as respondents who self-select into a religiously observant sample may over-report philanthropic intention to remain consistent with that self-image. This risk was partially mitigated by administering the questionnaire anonymously and online, without researcher presence, and by phrasing almsgiving-interest items behaviourally (e.g., habitual giving, past action) rather than normatively (e.g., moral obligation). Nonetheless, the possibility of residual social desirability bias is acknowledged as a limitation of the purposive design rather than eliminated by it. Data were collected through a structured self-administered questionnaire distributed via Google Forms to students' WhatsApp cohort groups over a six-week period.

The questionnaire comprised three sections: (X1) Religiosity; seven items adapted from Glock and Stark's (1965) five-dimensional framework (belief, ritual practice, religious experience, religious knowledge, and behavioral consequence) scored

on a five-point Likert scale; (X2) Income; six items adapted from Mahmudza and Sudarsono (2024) covering monthly income level, income source, income adequacy, and capacity to allocate discretionary funds; and (Y) Almsgiving Interest; ten items adapted from Nugroho and Aliyanti (2024) encompassing attitude, social influence, habit, and giving intention (Nugroho & Aliyanti, 2024). Instrument validity was assessed through Pearson product-moment correlation ($r > 0.30$, $p < 0.05$) and reliability through Cronbach's alpha ($\alpha \geq 0.70$).

Data Analysis Method

Ordinal logistic regression was selected as the primary analytical method because the dependent variable (almsgiving interest) is measured on an ordinal scale with three levels (low, moderate, high), derived via the percentile method from continuous total scores. Converting the continuous total scores into three ordinal categories necessarily discards some of the fine-grained variation present in the original five-point Likert responses; this trade-off was accepted because ordinal logistic regression yields threshold-based log-odds coefficients that map directly onto the categorical low/moderate/high segmentation used operationally by zakat management bodies for targeted programme design, and because this categorisation-then-ordinal-regression approach follows established practice in Indonesian survey research using SPSS (Ghozali, 2021) and in comparable ordinal-outcome behavioural studies (Lelisho et al., 2022). Ordinal logistic regression is theoretically preferable to ordinary least squares regression in this context, as it avoids the interval-scale assumption imposed on an ordinal outcome and produces interpretable log-odds coefficients for each predictor category relative to a reference category (Ghozali, 2021; Lelisho et al., 2022). The model takes the form:

$$\text{logit } P(Y \leq j) = \alpha_j + \beta_1 X_1 + \beta_2 X_2$$

where Y is the ordinal dependent variable (almsgiving interest), α_j are category-specific intercepts (threshold parameters), and β_1 , β_2 are the regression coefficients for Religiosity (X1) and Income (X2), respectively. Model adequacy was evaluated through: (1) the -2 Log Likelihood reduction test for overall model fit; (2) Pearson and Deviance goodness-of-fit statistics; (3) the Nagelkerke R^2 pseudo-coefficient of determination; and (4) Wald tests for individual predictor significance. All analyses were performed by using SPSS (version 29) software.

RESULTS AND DISCUSSION

Instrument Validity and Reliability

All items across the three scales demonstrated satisfactory psychometric properties. Pearson correlation coefficients for Religiosity (X1) ranged from 0.509 to 0.771 ($p < 0.001$), for Income (X2) from 0.563 to 0.784 ($p < 0.001$), and for Almsgiving Interest (Y) from 0.453 to 0.798 ($p < 0.001$), confirming construct validity for all items. Cronbach's alpha coefficients are presented in Table 3.

Table 3. Reliability Statistics

Variable	N Items	Cronbach's Alpha
Religiosity (X1)	7	0.730
Income (X2)	6	0.770
Almsgiving Interest (Y)	10	0.848

Source: Primary data processed by SPSS 29.0 (2026)

All Cronbach's alpha values exceed the 0.70 threshold (Ghozali, 2021), confirming that all instruments are reliable and suitable for further analysis.

Respondent Characteristics

The distribution of respondents across the three ordinal categories is presented in Table 4. The majority of respondents (48.1%) exhibited moderate religiosity, while income was most concentrated in the low category (37.0%). Notably, 42.0% of respondents fell in the low almsgiving interest category, indicating that theoretical instruction in Islamic economics has not yet translated uniformly into strong philanthropic intention, a finding that underscores the study's practical relevance.

Table 4. Respondent Distribution by Variable Category

Variable	Low (n / %)	Moderate (n / %)	High (n / %)
Religiosity (X1)	27 (33.3%)	39 (48.1%)	15 (18.5%)
Income (X2)	30 (37.0%)	24 (29.6%)	27 (33.3%)
Almsgiving Interest (Y)	34 (42.0%)	23 (28.4%)	24 (29.6%)

Source: Primary data processed by SPSS 29.0 (2026)

Overall Model Fit

Table 5 presents the model fitting information. The intercept-only model produced a -2 Log Likelihood of 84.294, which decreased to 43.233 upon inclusion of Religiosity and Income, a reduction of 41.061 units. The associated likelihood ratio chi-square statistic ($\chi^2(4) = 41.061$, $p < 0.001$) is highly significant, confirming that including the two predictors produces a substantially better-fitting model relative to the null baseline.

Table 5. Model Fitting Information

Model	-2 Log Likelihood	Chi-Square	df	Sig.
Intercept Only	84.294	—	—	—
Final Model	43.233	41.061	4	<0.001

Source: Primary data processed by SPSS 29.0 (2026)

Goodness of Fit and Pseudo R-Square

Table 6 confirms model adequacy. The Pearson chi-square (12.242, $df = 12$, $p = 0.426$) and Deviance statistic (14.360, $df = 12$, $p = 0.278$) both yield non-significant results, indicating that the model does not significantly deviate from the observed data. The Nagelkerke R^2 of 0.449 indicates that religiosity and income jointly account for approximately 44.9% of the variation in almsgiving interest, a substantively meaningful explanatory capacity for behavioral intention research (Cohen, 2013). This level of explanatory power should be described as adequate rather than exceptional, given the modest sample size and the substantial residual variance left unexplained.

Table 6. Goodness-of-Fit and Pseudo R-Square

Statistic	Chi-Square	df	Sig.
Pearson	12.242	12	0.426
Deviance	14.360	12	0.278
Nagelkerke R^2	0.449	—	—

Source: Primary data processed by SPSS 29.0 (2026)

Hypothesis Testing: Wald Test

Table 7 presents the parameter estimates from the ordinal logistic regression, together with the odds ratio [Exp(B)] for each category, calculated as e^{β} from the reported estimates. The reference category for both predictors is the high category ($X = 3$), set to zero by convention. Negative coefficients for lower categories indicate that those groups have lower log-odds of achieving higher almsgiving interest relative to the high-category reference group; correspondingly, an Exp(B) below 1 indicates reduced odds relative to the reference category.

Table 7. Parameter Estimates (Wald Test)

Effect	Category	Estimate	Std. Error	Wald	df	Sig.	Exp(B)
Threshold	[Y = 1]	-2.920	0.692	17.809	1	<0.001	—
	[Y = 2]	-1.092	0.602	3.293	1	0.070	—
Religiosity (X1)	Low [X1=1]	-2.736	0.754	13.162	1	<0.001	0.065
	Moderate [X1=2]	-0.854	0.621	1.895	1	0.169	0.426
Income (X2)	Low [X2=1]	-2.266	0.610	13.810	1	<0.001	0.104
	Moderate [X2=2]	-1.138	0.569	3.995	1	0.046	0.321

Source: Primary data processed by SPSS 29.0 (2026). Reference category: High ($X = 3$).

Effect of Religiosity on Almsgiving Interest (H1)

The Wald test confirms that low-religiosity students had significantly lower odds of reporting high almsgiving interest compared to high-religiosity students (Estimate = -2.736 , Wald = 13.162 , $p < 0.001$; Exp(B) = 0.065), indicating that the odds of a low-religiosity student falling into a higher almsgiving-interest category were approximately 93.5% lower than for a high-religiosity student. The coefficient for the moderate-religiosity category, however, was not statistically significant (Estimate = -0.854 , Wald = 1.895 , $p = 0.169$; Exp(B) = 0.426), meaning that, at conventional significance thresholds, moderate-religiosity students could not be reliably distinguished from high-religiosity students in their odds of high almsgiving interest. Given this pattern, H1 is best characterised as partially supported: religiosity distinguishes students at the low extreme of the religiosity spectrum from those at the high extreme, but the effect does not extend with statistical reliability to the moderate range of the distribution.

These results align with TPB theory (Ajzen, 1991) in that higher religiosity strengthens both the attitude toward giving, by framing *sadaqah* as a divinely mandated act of worship with promised spiritual returns, and the subjective norms surrounding giving, through the reinforcing influence of academic instruction, family expectations, and religious community pressure. Students in Islamic Economics programs who engage regularly in religious practice internalize giving as a moral obligation, consistent with the consequential dimension of Glock and Stark's (1965) religiosity model.

The findings converge with Humairoh et al. (2024) and Sup et al. (2023), both of whom document positive religiosity effects on *sadaqah* intention and habit in similar student populations, and are corroborated by Susanto et al. (2021) and Azhari et al. (2020), who report religiosity as a significant driver of donation behaviour in broader Indonesian and comparative Indonesian-Malaysian Muslim samples (Azhari et al., 2020; Susanto et al., 2021). The non-significant moderate-category result suggests a possible threshold effect: differentiation in almsgiving intent is most pronounced at the extremes of the religiosity spectrum, a pattern that warrants confirmation in future research with a larger sample capable of detecting smaller effects, and which should not be over-generalised as full support for H1 across the entire religiosity range. The divergence

from Irawati and Fitriyani (2022), who found no significant religiosity effect, is interpretable through contextual moderation, as digitally mediated giving environments may elevate platform trust and technological familiarity above religious commitment as the primary drivers of philanthropic behaviour, a pattern also visible in Safika and Mardikaningsih (2025) and Nurjannah (2023), both of whom foreground platform trust over religiosity in online sadaqah decisions (Nurjannah, 2023; Safika & Mardikaningsih, 2025).

Effect of Income on Almsgiving Interest (H2)

The Wald test demonstrates that income exerts a statistically significant positive effect across both income categories. Low-income students had notably lower odds of high almsgiving interest relative to high-income students (Estimate = -2.266 , Wald = 13.810 , $p < 0.001$; $\text{Exp}(B) = 0.104$), corresponding to approximately 89.6% lower odds of high almsgiving interest, and moderate-income students also showed significantly lower odds (Estimate = -1.138 , Wald = 3.995 , $p = 0.046$; $\text{Exp}(B) = 0.321$), corresponding to approximately 67.9% lower odds. The consistent significance across both categories, combined with a clear dose-response gradient ($|-2.266| > |-1.138|$), robustly supports H2.

The finding is theoretically grounded in TPB's perceived behavioural control construct (Ajzen, 1991): higher income removes material barriers to giving, increases the individual's self-assessed capacity to donate, and transforms philanthropic intention into realistic action. This mirrors international evidence from Andreoni (1990) and Geys and Sørensen (2025) (Andreoni, 1990; Geys & Sørensen, 2025), as well as Indonesian findings from Fadillah (2021), Humairoh et al. (2024), Purwatiningsih et al. (2023), Sumadi and Priliastuti (2021), and Yulianti (2020), the latter two confirming income as a significant predictor of Islamic giving intention (zakat and waqf, respectively) in other Indonesian samples (Fadillah, 2021; Humairoh et al., 2024; Purwatiningsih et al., 2023; Sumadi & Priliastuti, 2021; Yulianti, 2020). The divergence from Yani (2020), who found income insignificant, is interpretable through the institutional trust channel: in contexts where formal zakat institutions face credibility challenges, income matters less than trust, whereas in the flexible, informal giving environment characteristic of university students (direct giving, social media, QRIS), income functions as a more decisive driver (Hadi et al., 2024; Yani, 2020).

Taken together, the results indicate that spiritual capital (religiosity) and material capital (income) are both associated with almsgiving intent, though religiosity's influence is concentrated at the low extreme of the distribution while income's influence is consistent across the low and moderate range. This distinction, rather than a claim of uniform simultaneous influence, suggests that philanthropic cultivation programmes targeting Muslim university students should address both dimensions, deepening religious internalisation while also improving financial capacity through scholarships, living allowances, and financial literacy programmes that free up discretionary income for giving.

CONCLUSION

This study examined the influence of religiosity and income on the interest in almsgiving among Islamic Economics students at Mulawarman University, Samarinda, using ordinal logistic regression within a Theory of Planned Behavior framework.

Income (H2) was fully supported, with a significant positive effect across both the low and moderate categories. Religiosity (H1) was partially supported, with a significant effect confirmed only at the low-versus-high contrast and not at the moderate-versus-high contrast. The model explained approximately 44.9% of the variance in almsgiving interest (Nagelkerke $R^2 = 0.449$), indicating an adequate joint explanatory power for behavioural-intention research of this scale.

The study makes several contributions. Theoretically, it extends the application of TPB to Islamic philanthropic behavior in a regional East Kalimantan context underrepresented in prior literature, and demonstrates the utility of ordinal logistic regression over OLS for ordinal philanthropy outcomes. Empirically, it provides the first comparative evidence on religiosity and income effects from Mulawarman University, complementing existing Java-centric findings. Practically, the findings suggest a dual strategy for philanthropic cultivation: Islamic educational institutions should intensify the experiential and consequential dimensions of religious instruction through real-world philanthropic projects integrated into coursework, while zakat management bodies should design income-sensitive campaigns, such as micro-*sadaqah* facilities, digital QRIS giving, and scholarship-linked donation matching, that reduce the financial burden of giving for low- and moderate-income students.

The study's limitations include its single-institution, single-programme scope and cross-sectional design, which constrain generalizability and preclude causal inference; a modest sample size ($n = 81$), which limited the study's ability to detect smaller category-specific effects, and the possibility of residual social desirability bias arising from the purposive religiosity-based inclusion criterion. The observed Wald statistics were relatively large for the low-category contrasts of religiosity and income (Wald = 13.162 and 13.810, respectively), whereas the moderate-religiosity contrast was smaller and non-significant (Wald = 1.895, $p = 0.169$). These results should therefore be interpreted cautiously, particularly when considering effects that may be smaller than those detected in the low-category contrasts. Future research should employ multi-site sampling across diverse disciplines, longitudinal panel designs, and expanded variable sets capturing digital financial literacy, institutional trust, peer network influence, and Islamic financial knowledge as additional predictors or moderators of almsgiving intent.

Funding statement

No funding was received.

Disclosure statement

No potential conflict of interest was reported by the authors.

Generative AI statement

The authors declare that Generative AI was used in the creation of this manuscript. The authors used Claude for language refinement; checking English grammar and smoothing some sentences in the text.

Author Contribution

MSF: Conceptualization, Methodology, Formal analysis, Investigation, Writing – original draft, Writing – review and editing, Supervision.

APR: Data curation, Investigation, Writing – review and editing.

REFERENCES

- Abdullah, N. L. (2023). Konsep Sedekah Dalam Prespektif Muhammad Assad. *NIHAIYYAT: Journal of Islamic Interdisciplinary Studies*, 2(1), 17–28.
- Adinugraha, H. H., Shultoni, M., Adella, D., & Al-Kasyaf, M. Z. (2025). Islamic Philanthropy In Indonesia: A Bibliographic Analysis of Its Regulation and Practice. *PROFJES: Profetik Jurnal Ekonomi Syariah*, 4(1).
- Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, 50(2), 179–211.
- Andreoni, J. (1990). Impure altruism and donations to public goods: A theory of warm-glow giving. *The Economic Journal*, 100(401), 464–477.
- Azhari, H. N., Taat, M. S., Anwar, S., & Fakhri, U. N. (2020). AlmsGiving Behavior of Muslim Communities in Indonesia and Malaysia: A Comparative Study. *Al-Iqtishad: Jurnal Ilmu Ekonomi Syariah*, 12(1).
- Badan Amil Zakat Nasional. (2025). *Indonesia Zakat Outlook 2026*. <https://www.puskasbaznas.com/publications/books/2162-indonesia-zakat-outlook-2026>
- Bidin, Z., Idris, K. M., & Shamsudin, F. M. (2009). Predicting compliance intention on zakah on employment income in Malaysia: An application of reasoned action theory. *Jurnal Pengurusan*, 28, 85-102.
- Charities Aid Foundation. (2024). *World Giving Index Report*. Charities Aid Foundation.
- Cohen, J. (2013). *Statistical power analysis for the behavioral sciences*. routledge.
- Fadillah, A. B. (2021). Analisis Pengaruh Tingkat Religiusitas, Pendapatan, Dan Pengetahuan Sedekah Terhadap Keputusan Bersedekah Di Koin Nu-Care Lazisnu (Studi Kasus Nu-Care Lazisnu Lowokwaru Kota Malang). *Jurnal Ilmiah Mahasiswa FEB*, 10(1), 1–15. <https://jimfeb.ub.ac.id/index.php/jimfeb/article/view/7827>
- Fiqri, A. A. A., & Widiyanti, D. R. (2023). The Influence of Religiosity, Age, and Income on Willingness Volunteer for Indonesian Philanthropic Institutions. *Review of Islamic Economics and Finance*, 6(2), 155–170.
- Geys, B., & Sørensen, R. J. (2025). Transitory income windfalls and charitable giving: Evidence from Norwegian register data, 1993–2021. *The Economic Journal*, 135(667), 943–963.
- Ghozali, I. (2021). *Aplikasi analisis multivariate*. Badan Penerbit Universitas Diponegoro, Semarang.
- Glock, C. Y., & Stark, R. (1965). *Religion and society in tension*. Rand McNally.
- Hadi, R., Shafrani, Y. S., Hilyatin, D. L., Riyadi, S., & Basrowi, B. (2024). Digital zakat management, transparency in zakat reporting, and the zakat payroll system toward zakat management accountability and its implications on zakat growth acceleration. *International Journal of Data and Network Science*, 8(1), 597–608.
- Hassan, M. A. M., Alias, A., Mahamood, S. M., & De Costa, F. (2021). Waqf land development approaches and practices in the state islamic religious councils. *Planning Malaysia*, 19.
- Herddinna, H., & AF, M. S. F. (2025). The Influence of Family Environment and Lifestyle on Islamic Consumption Behavior: Evidence from Islamic Economics Students. *Journal of Business and Management Review*, 6(4), 361–382.

- Huda, N., Trianto, B., Masrizal, & Maskuroh, N. (2025). Intention to donate in green waqf among Muslim community: Indonesian case. *Journal of Islamic Marketing*, 16(3), 736–758.
- Humairoh, G., Amalia, A., Alghifari, M. F., & Salsabila, M. (2024). Pengaruh Tingkat Religiusitas Dan Pemasukan Mahasiswa Terhadap Minat Bersedekah Mahasiswa Jurusan Ekonomi Syariah Angkatan 2023. *Benefits: Journal of Economics and Tourism*, 1(2).
- Ilmi, N., Ridlwan, A. A., Timur, Y. P., & Alam, M. K. (2024). The impact of subjective norm and religiosity on zakat compliance of Muslim entrepreneurs: The mediating role of intention. *Shirkah: Journal of Economics and Business*, 9(2), 230–244.
- Irawati, N., & Fitriyani, E. N. (2022). Faktor-faktor yang memengaruhi minat sedekah non tunai. *Journal of Islamic Economics and Finance Studies*, 3(2), 179–202.
- Jubba, H., Ishlahuddin, I., Safitri, L. Y., & Huda, A. F. (2023). Motivasi Filantropi di Kalangan Milenial Muslim Indonesia. *Al-Izzah: Jurnal Hasil-Hasil Penelitian*, 115–133.
- Lelisho, M. E., Wogi, A. A., & Tareke, S. A. (2022). Ordinal logistic regression analysis in determining factors associated with socioeconomic status of household in Tepi town, Southwest Ethiopia. *The Scientific World Journal*, 2022(1), 2415692.
- Mahmudza, G. A., & Sudarsono, H. (2024). Intention to Infaq and Sedekah Via Digital Platforms: The Case of Muslim Students in Java. *Jurnal Syarikah: Jurnal Ekonomi Islam*, 10(1), 1.
- Nugroho, E. R. N., & Aliyanti, F. E. (2024). Minat Gen Z Di Yogyakarta Dalam Berinfak Dan Sedekah Melalui Platform Crowdfunding Kitabisa. Com Dengan Pendekatan Utaut2. *At-Thullab: Jurnal Mahasiswa Studi Islam*, 6(2), 1735–1747.
- Nurjannah, N. (2023). Trend Sedekah Generasi Millennial Melalui Dompot Digital. *AL-Iqtishad: Jurnal Ekonomi*, 15(1), 176–191.
- Purwatiningsih, A. P., Rahmadieni, R. Y., Setyawati, H. A., & Karim, B. A. (2023). Do Gender, Financial Income, And Religiosity Influence Indonesian's Donations. *International Journal Ihya'Ulum al-Din*, 25(1), 13–32.
- Rakhmawati, R., & Rizky, A. W. (2023). The intention of university students to donate at zakat institution through digital payment. *Journal of Islamic Economics Lariba*, 9(1), 201–220.
- Safika, S., & Mardikaningsih, R. (2025). Pengaruh Kepercayaan Dan Religiusitas Terhadap Keputusan Sedekah Online. *Currency (Jurnal Ekonomi Dan Perbankan Syariah)*, 3(2), 442–467.
- Sangid, A. (2008). *Dahsyatnya Sedekah*. QultumMedia.
- Saputri, I. A., AF, M. S. F., & Villaruel, A. S. (2025). Unlocking Islamic Consumer Behaviour on Gen Z: The Impact of E-Wallet Usage, Lifestyle, and Self Control. *Al-Intaj: Jurnal Ekonomi Dan Perbankan Syariah*, 11(1), 21–35.
- Saroglou, V., Pichon, I., Trompette, L., Verschueren, M., & Dernelle, R. (2005). Prosocial behavior and religion: New evidence based on projective measures and peer ratings. *Journal for the Scientific Study of Religion*, 44(3), 323–348.
- Sumadi, S., & Priliastuti, D. (2021). Pengaruh pendapatan, kepercayaan dan religiusitas terhadap minat untuk membayar zakat penghasilan. *Journal of Economics Research and Policy Studies*, 1(1), 12–24.

- Sup, D. F. A., Rosalina, N. M., bin Lahuri, S., Rachmawati, A., & Aziz, M. A. (2023). Pengaruh Persepsi dan Religiusitas Terhadap Kebiasaan Bersedekah Mahasiswi. *Iqtishoduna*, 1(1).
- Susanto, A., Suharyono, S., MUSADIEQ, M. A., & IQBAL, M. (2021). Determinant factors of donation intention and the role of religiosity: A case study in Indonesia. *Journal of Asian Finance, Economics and Business*, 8(5), 1155–1169.
- Syaputra, A. D., Ardiansyah, M., & Sa'adah, N. (2025). Exploring zakat payment intentions using the Theory of Planned Behavior among members of Muhammadiyah in Indonesia. *Journal of Islamic Economics Lariba*, 11(1), 597–616.
- Wiepking, P., & Bekkers, R. (2012). Who gives? A literature review of predictors of charitable giving. Part Two: Gender, family composition and income. *Voluntary Sector Review*, 3(2), 217.
- Yani, N. M. (2020). *Pengaruh Pendapatan, Religiusitas, dan Kepercayaan Terhadap Minat Masyarakat Membayar Zakat, Infak, dan Sedekah (ZIS) Melalui Baitul Mal Sigli, Kabupaten Pidie* [Undergraduate Thesis]. Universitas Islam Negeri Ar-Raniry Banda Aceh.
- Yulianti, D. (2020). Pengaruh Pengetahuan, Tingkat Pendapatan, dan Tingkat Pendidikan Terhadap Minat Masyarakat Berwakaf Uang. *Al-Awqaf: Jurnal Wakaf Dan Ekonomi Islam*, 13(2), 125–148.