



Charity Behavior During COVID-19 Pandemic



Explaining the Peculiarity

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Abstract: The COVID-19 pandemic has affected the economies throughout the globe including countries in ASEAN region. In Indonesia, economic growth is predicted to be negative and recession is happening, starting from the third quarter of 2020. Ironically, Islamic social activities including charity giving has shown an encouraging development during the COVID-19 period as collected charity funds has been the highest amidst the height of pandemic. While this phenomenon seems to be impossible, it is definitely worth a research. This study analyses charity behavior during COVID-19 pandemic and aims to elaborate its significant determinants. Although the economy is badly affected by pandemic situation, people are still eagerly giving charity as to implement Islamic value of brotherhood and helping each other, especially during this difficult period. Logistic regression is used as method to assess whether the society tend to give charity or not amidst the pandemic. Income, shopping habit during pandemic, investment habit during pandemic, religiosity and subjective norm are found to have significant effects on charity giving during the pandemic. Suitable and effective efforts to assist the poor during and post-COVID-19 period can be strategize based on the factors identified in this study. Government and practitioners are encouraged to keep on going in establishing programs to help societies living during pandemic.

Keywords: Charity, COVID-19 Pandemic, Investment, Living during Pandemic, Shopping during Pandemic

JEL Classification: D12, D31, D642

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Introduction

Indonesia is one of the many countries that have been predicted to record having negative economic growth due to the effects of the COVID-19 pandemic. Based on a revised forecast made in April 2020 by the Ministry of Finance, Indonesia's growth rate was forecasted to be around -0.4 to 2.3 percent from the official target of 5.3 percent made in August 2019 (Association of South East Asia Nations [ASEAN], 2020). Latest figure released by the Indonesian Board of Statistics (Badan Pusat Statistik, abbreviated as BPS) in August 2020 showed that the economy has contracted by 4.2 percent on a quarter-to-quarter basis. Amid the economic and job uncertainties, Indonesia fell into a deflationary situation with the Consumer Price Index declined to only 0.10 percent on a month-to-month basis in July 2020, while the year-on-year rate increased marginally at 1.54 percent compared to July 2019 (Indonesia Board of Statistics [BPS], 2020a).

The bleak and uncertain economic situation would commonly have resulted in people to spend less in all possible conditions. Ironically, this condition seems to have no significant impact on the charity giving behavior among the Indonesians. Data produced by the National Board of Zakat (or Badan Amil Zakat Nasional – abbreviated as BAZNAS) apparently showed an increasing trend and in fact, charity collection in Indonesia reached its peak in May 2020. BAZNAS (2020) shows the increasing amount of charity collection by BAZNAS since 2002 until June 2020. In particular, as at June 2020, zakat collection throughout Indonesia both by government and private institutions, as recorded by BAZNAS, has surpassed the 12 trillion Indonesian rupiah, thus it reached higher amount than predicted. With the encouraging development, despite the extremely challenging economic background, the year 2020 target of 12.48 trillion Indonesian rupiah is more than likely to be achieved.

Charity collection, by the Central of BAZNAS in 2020 alone (excluding BAZNAS at provinces and private institutions), has reached the targeted amounts every month. Even in June 2020 the target was surpassed. How can this be realized during pandemic when people were supposed suffering from the pandemic effects. Presumably, Ramadan and *Eid al-Fitr*, two big events celebrated by Muslims, were celebrated in May 2020. The situation could boost the Muslims to not leave giving charity habit. In addition, usually, during this season, Muslim employees are granted many bonuses, allowances as well as household aids from their employer. It is also quite surprised that the employers were able to pay such additional income during this pandemic.

Table 1.*Targeted and Actual Charity Collection by Central of BAZNAS in 2020*

Month	Actual 2019 (Rp)	Target 2020* (Rp)	Actual 2020 (Rp)
January	17,922,001,495	23,298,601,943	20,318,759,444
February	19,064,733,397	24,784,153,416	18,584,126,549
March	15,577,822,273	20,251,168,955	20,955,272,583
April	17,054,261,045	22,170,539,359	39,074,362,707
Mei	53,804,413,565	69,945,737,634	113,381,653,552
June	32,339,337,835	42,041,139,186	28,085,524,466
TOTAL	155,762,569,610	202,491,340,493	240,399,699,301

* Target formulation of BAZNAS collection funds: 1.3 times actual collection of previous years +/- adjustments
 Source: BAZNAS (2020)

More encouragingly, the distribution of funds has been shown to effectively hit the target and reaching the eligible recipients. Majority of collected charity is from zakat collection unit (Unit Pengumpul Zakat, abbreviated as UPZ), a collection unit is set up as a particular institution which are spread across Indonesia and can be formed by public sector institutions, such as public company, like National Electricity Company or Pertamina (National Oil Company) or National Gas Company, including public universities have their own UPZ. This has been a positive expansion following the implementation of strategy pursued by BAZNAS in allowing both public and private institutions to set up the UPZ. BAZNAS (2020) demonstrated the medium of collection has been broadening through retail and digital platform, 25.2% and 23.9% respectively of total charity collection. Meanwhile, zakat collection through UPZ have reached 34.6% of the total collectible amount.

Disclosed distribution and utilization programs have also shown to have influence to the charity-giving behavior. As shown in Table 2, the programs were meticulously prepared for assisting government in helping the societies to face this pandemic. This encouraging development has shown that society is interestingly growing their trust to Amil institutions in managing their social funds.

Table 2.*Distribution and Utilization Program during COVID-19 Pandemic by BAZNAS*

No	Program	Distribution and Utilization (IDR)	Percentage (%)	Recipients (Households)
1	Health Emergency	10,908,153,540	26	165,734
2	Social Economy Emergency	30,028,979,656	70	322,287
3	Existing Program	1,871,364,717	4	7,207
TOTAL		42,808,497,913	100	495,227

Source: BAZNAS (2020)

Hypothetically, humans tend to hold their expenditure during hard times. This pandemic is already declared by the government to cause recession, thus, supposedly their spending on charity would be less than before. Especially, during this difficulties, people incline to spend their money for basic necessities and hold their charity giving behavior. Therefore, from this peculiarity background, the charity-giving behavior during the COVID-19 pandemic is an interesting issue to be observed and what determinants driving the charity-giving behavior during the COVID-19 pandemic need to be identified, especially in the context of Indonesia where there are approximately 21 million people who are categorized as poor.

This study attempts to analyze the preference of charity-giving behavior during COVID-19 pandemic in Indonesia by determining its significant determinants. Based on the identified factors, suitable and effective efforts to assist the poor during and post-COVID-19 period can be strategized to assist the relevant authorities in helping the society, especially the poor to maintain their living during the pandemic.

Literature Review

Charity has been mentioned in Quran to invite bounty blessings even when one was in suffered.

“And hasten for the pardon of your Lord, and for Paradise extending over the heavens and the earth, laid out for those who take heed for themselves and fear God, who expend both in joy and tribulation, who suppress their anger and pardon their fellowmen; and God loves those who are upright and do good, and those who, if they commit a shameful act or some wrong against themselves, remember God and seek forgiveness for their sins: For who can forgive except God? They should

not be perverse about their doings, knowingly. Their recompense is pardon by their Lord, and gardens with streams of running water where they will abide forever. How fair is the recompense of those who act!" (Al-Quran *Surah* ali-Imran: 133-136).

Many verses explain the benefit of giving charity. Muslims are encouraged to give charity in all situations, good and bad, happy and sorrow, spare and narrow. Arsyianti and Kassim (2016) have found strong empirical evidences that income, debt ratio, charity ratio, and donator's origin are significant factors influencing regular charity giving. Through experimental research, Bracha and Vesterlund (2017) found that when the income was increasing, the generosity would be decreasing. This result drew attention that charity organizations might collect more when they announced individual donor's background, or their residence, or their neighborhood. Interestingly, poor and generous status was more likely to arise than rich and stingy status.

When spirituality and materiality were compared, Pratono and Tjahjono (2017), Reese, Proch and Finn (2015), Burhanuddin, Luth and Santoso (2017) have studied regarding material attitude, investment and their relationship with giving behavior or social activities. The higher investment led to lower charity, they tend to have reciprocal relationship. At the current vibe of crowdfunding, when investors' funds could be pooled through online platform, the same platform collected charity from donors might have the same person who invested their funds for profit purposes. Even though, the crowdfunding project to finance a start-up innovation, it might eventually become charity before officially launched as a business entity (Profatilov, Bykova & Olkhovskaya, 2015).

Kasri and Ramli (2019) surveyed residents of Depok City in Indonesia and adopted the structural equation modelling (SEM) approach to study the charity-giving behavior among the Indonesians. The study identified that religious beliefs, accountability towards mosques, accessibility of making donations, the influence of significant others and perceived behavior resulting from past experiences of donating to mosques as influencing factors of charity giving through mosques. Other related studies done by Hagood (2016) and Li, Au, He & Song (2015) found that religiosity influenced positively towards donation.

From educational point of view, Dreise (2018) found that with the support of bravery, good intentions in education would give greater impact when charity (heart/kindness) were matched with clarity (minds/smarts). Meanwhile, Huang, Nakagawa, and Li (2019) found that educational background contributed only a small impact on corporate charitable activities. Employees with educational specialization in science and engineering were more likely to engage with charitable

activities. However, the heterogeneity of educational background had negative effect towards charitable activities.

In term of lifestyle, Hoetoro (2020) studied on hedonic behavior and Islamic religiosity in pursuing satisfaction in life for consumption. He found that Islamic religiosity in daily activities contributes a major role in obtaining life satisfaction. The satisfaction in life is indeed can be achieved when Muslim integrates values and ethics with their habits of shopping and consumption. Therefore, if Muslim gives charity, the probability to have a modest shopping and consumption is higher. However, it has not been proven for the reciprocal relationship, whether shopping can limit their charity giving behavior.

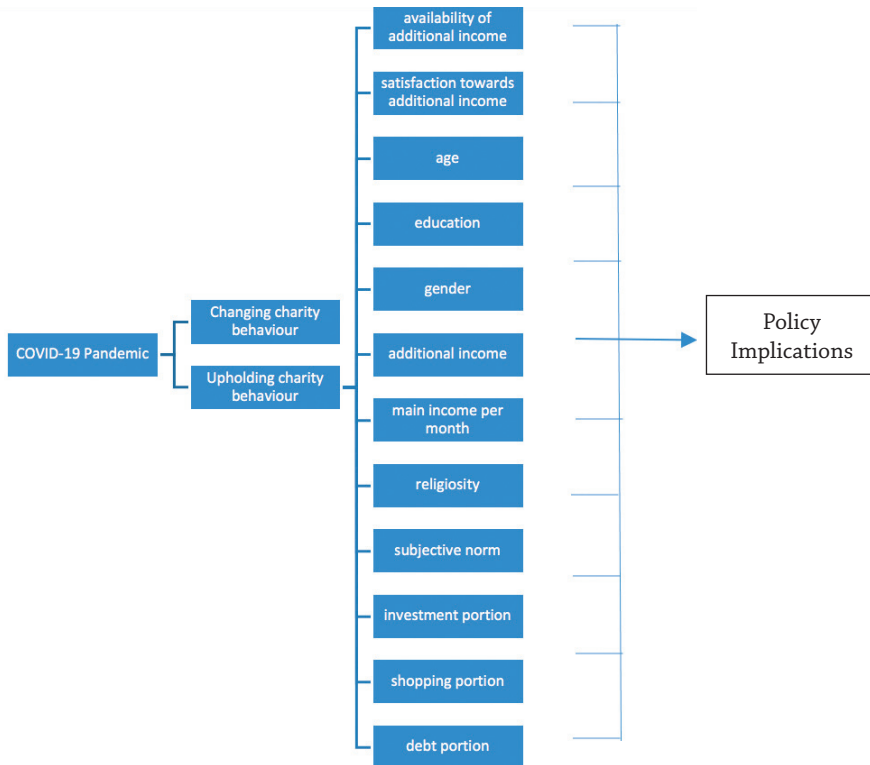
In term of gender, it born an important effect towards charity giving when marital status was considered alongside (Eagle, Keister & Read, 2018). Female married woman reported less charity giving than male. However, they argued that the report was not controlled for respondents' partner. Husbands were assumed to report overrated than female partners due to demonstrate their masculinity. Moreover, with the absence of wealth control, males were more likely to give across marital status.

Regarding demography aspect such as age, education, gender, and marital status, Arsyianti, Kassim and Adewale (2017) found that they were not significantly affecting regular charity giving. Meanwhile, Eagle, Keister and Read (2018) reported on their research limitation, researchers should not assume giving behavior of households were measured in the same way between male and female for demographic aspects. Thus, gender can actually affect charity giving.

Compared to the earlier studies, a novelty aspect of this study is that it adds variable of additional income in estimating model based on the possibility that availability of additional income will influence people in giving charity. It is expected that people keep giving charity because their employer is still giving them bonuses, allowances, and household aids during Mei and June 2020. The period was when Ramadan and *Eid al-Fitr* were celebrated by Muslims, as Islam is the majority religion of Indonesian people. Arsyianti, Kassim, and Adeyemi (2019) found that for significant others, including colleagues and the employer, were not relevant to give charity regularly.

Figure 4.

Conceptual Framework



All the variables (age, education, gender, additional income, main income per month, religiosity, subjective norm) shown in Figure 4 are expected to have positive relationships with behavior of giving charity, except for shopping portion, debt portion, and investment portion. Those portion are actually trade-off between lifestyle or survival during pandemic.

Thus the hypotheses are:

1. Availability of additional income positively influences charity giving behavior during COVID-19 pandemic;
2. Satisfaction towards additional income positively influences charity giving behavior during COVID-19 pandemic;
3. Age positively influences charity giving behavior during COVID-19 pandemic;
4. Education positively influences charity giving behavior during COVID-19 pandemic;

5. Gender positively influences charity giving behavior during COVID-19 pandemic;
6. Additional income positively influences charity giving behavior during COVID-19 pandemic;
7. Main income per month positively influences charity giving behavior during COVID-19 pandemic;
8. Religiosity positively influences charity giving behavior during COVID-19 pandemic;
9. Subjective norm positively influences charity giving behavior during COVID-19 pandemic;
10. Investment portion negatively influences charity giving behavior during COVID-19 pandemic;
11. Shopping portion negatively influences charity giving behavior during COVID-19 pandemic;
12. Debt portion negatively influences charity giving behavior during COVID-19 pandemic.

Methodology

Data and Model

This study uses a quantitative logistic regression approach to achieve the objective of determinants of Muslim majority country's people in their preference of giving charity during COVID-19 pandemic. A total of 138 respondents across Indonesia were surveyed through online questionnaires during Mei-June 2020 when the COVID-19 pandemic approached its first peak. Hsieh (1989) presented sample size tables for logistic regression estimation. For the smallest proportion of group up to 40 percent and the odds ratio is 2.0, the minimum sample size is 129. Thus, 138 samples are enough to predict the model. An example of 138 respondents are employees from various background either public or private companies and all are Muslims who received additional income during the month of Ramadhan and Shawal. Therefore, they are selected conveniently (convenience sampling, those who had the online survey link) and purposively (purposive sampling, fulfilled the criteria of being a Muslim and received additional income). They have been assessed on to how their financial life during COVID-19 pandemic, in particular their behavior on giving charity.

The model of logistic regression is as follows:

$$E(Y | X) = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + \beta_7 X_7 + \beta_8 X_8 + \beta_9 X_9 + \beta_{10} X_{10} + \beta_{11} X_{11} + \beta_{12} X_{12} \quad (1)$$

$E(Y | X)$ = conditional mean

Y = dependent variable, respondents give less than 20 percent of their income for charity (0), or respondents give equal or more than 20 percent of their income for charity (1).

β_i = coefficient

X_i = independent variables:

X_1 = Availability of additional income (binomial)

X_2 = Nominal additional income (category)

X_3 = Satisfaction (binomial)

X_4 = Age (category)

X_5 = Income per month (category)

X_6 = Education (category)

X_7 = Gender (binomial)

X_8 = Shopping portion (percentage)

X_9 = Debt portion (percentage)

X_{10} = Investment portion (percentage)

X_{11} = Religiosity (Likert scale)

X_{12} = Subjective norm (Likert scale)

Selected Variables

Dependent variable (Charity)

The 20 percent of charity is based on the highest possible portion of obligatory charity, i.e. zakat from found materials. Therefore, charity threshold used in this study is 20 percent.

Independent variables

Availability of additional income

Additional income is defined as the occurrence of one or more than one income received other than main income from current occupation. The income can be in the form of *Eid al-Fitr* allowance, the 13th salary, revenue from supplementary businesses that have just happened during pandemic, or bonuses given by the employer. It is presented in nominal data using yes and no classification.

Nominal additional income

Nominal additional income is defined as the amount received from additional income as aforementioned. It is presented in continuous data but in logarithm form to be comparable with other variables.

Satisfaction

Satisfaction incorporates with respondent's gratefulness towards additional income they have been received. This variable is presented in nominal data using yes and no classification.

Age

Respondent's age is presented in categorical data using five categories of age: ≤ 25 years old, $>25-35$ years old, $>35-45$ years old, $>45-55$ years old, and >55 years old.

Income per month

Income per month is presented by using four categories of income: ≤ 5 million rupiahs (USD337.75), $>5-10$ million rupiahs, $>10-15$ million rupiahs, and >15 million rupiahs (USD1,013.33).

Education

Respondent's education background is categorized into middle school, high school, degree, master, and doctoral degree.

Gender

Gender is presented by two categories: male or female.

Shopping portion

Shopping portion is a portion from respondent's additional income to be spent on household's stipend, lifestyle and self/family expenditures. It is presented in five categories of percentage: ≤ 10 percent, $>10-20$ percent, $>20-30$ percent, $>40-50$ percent, and >50 percent.

Debt portion

Debt portion is a portion from respondent's additional income to pay-off debt. It is presented in five categories of percentage: ≤ 10 percent, $>10-20$ percent, $>20-30$ percent, $>40-50$ percent, and >50 percent.

Investment portion

Investment portion is a portion from respondent's additional income to be invested in various financial instruments including deposits, mutual funds, stocks, Islamic bonds, properties, gold or alike. It is presented in five categories of percentage: ≤ 10 percent, $> 10-20$ percent, $> 20-30$ percent, $> 40-50$ percent, and > 50 percent.

Religiosity

Religiosity is assessed through respondent's perceived behavior on performing five times prayers, fasting during Ramadan, paying zakat *maal* and zakat *fitrah* using five-level Likert scale.

Subjective norm

Subjective norm is basically the influence from significant others toward giving charity during pandemic. The significant others include parents, spouse, siblings, neighbor, colleague, and *amil* institution.

Results and Discussions

In terms of gender, majority of the respondents are male (56 percent of total respondents), 41.3 percent are university graduated, and 40.6 percent hold at least a master degree. The figures indicate that most of respondents are conscious, educated and able to make decision whether they prefer to give charity during hard times or to hold. Male, in Indonesia and Islamic culture, still hold the position of being the head of household, thus able to make financial decision. As for female, some of household handover the financial decision to the wife. From the characteristic of this study's respondents, they consist of almost half-and-half in gender. It implies that the results can reflect the Indonesian society, since the population of male and female is also nearly half-and-half, 137 million and 134 million people respectively (BPS, 2020).

Table 3.
Demography Profile of Respondents

Indicators							Total
Additional income during May-June 2020	<=5 million	>5-10 million	>10-15 million	>15 million			
	45	49	13	31			138
Satisfaction of receiving bonuses	Yes		No				
	129		9				138
Age	<=25	>25-35	>35-45	>45-55	>55		
	11	53	37	26	11		138
Main income per month	<=5 million	>5-10 million	>10-15 million	>15 million			
	42	49	23	24			138
Education	Middle high	Senior high	College	Degree	Master	PhD	
	1	4	5	57	56	15	138
Gender	Male		Female				
	77		61				138
Occupation	Public	Private	Voluntary				
	57	41	40				138
Priority spending from additional income	Charity	Shopping	Pay-off debt	Investment	Others		
	68	18	18	12	22		138
The least priority spending from additional income	Shopping	Investment	Charity	Pay-off debt	Others		
	58	41	14	11	14		138
% of charity	<=10%	>10-20%	>20-30%	>40-50%	>50%		
	44	44	26	9	15		138
% of basic consumption	<=10%	>10-20%	>20-30%	>40-50%	>50%		
	24	36	38	25	15		138
% of debt repayment	<=10%	>10-20%	>20-30%	>40-50%	>50%		
	84	23	20	6	5		138
% of investment	<=10%	>10-20%	>20-30%	>40-50%	>50%		
	73	20	26	15	4		138

Occupation of respondents is represented almost in equal portion among public, private, and social sectors. As shown in Figure 1, 41 percent or 57 out of 138 respondents are working at public sector, while 30 percent of them or 41 out of 138 respondents are working for private sector. The rest are working at social sector (29 percent or 40 out of the 138 respondents). These statistics indicate that this study can be considered representing Indonesian people behavior on giving charity during COVID-19 pandemic.

Most respondents receive 5-10 million rupiahs per month as their salary. However, they also received additional income the same amount as their main income during Ramadan and Shawal. It implies that the additional income is like their 13th salary of that year. Most of them used the additional income for charity as their priority. This explains the increasing figure of charity during May-June 2020. Meanwhile, the least priority is for shopping. Only 9 out of 138 respondents showed their disappointment in additional income.

As a portion for charity, majority respondents spend less than 20 percent from their additional income to give charity (63.77 percent). Table 3 also implies that most of respondents spend their portion of additional income for basic consumption for more than 20 percent. Even though their priority is to spend it for charity, but it does not mean that the portion of charity is the biggest among all spending items. Interestingly, investment is not their priority nor their highest spend on additional income portion. According to literacy rate of Islamic finance, Indonesian people whom claimed to be well literate were only 16.3 percent (Bank Indonesia, 2020). This also implies that government, along with financial institutions, educators and any other relevant parties on financial literacy bear the responsibility to promote financial instruments, especially for investments and to educate the society regarding financial programs which were established by government and financial institutions.

Meanwhile, in term of religiosity, the average score of 3.81 percent shows that respondents are religious enough. They perform religious activities in moderate. As for subjective norm, the score of 1.98 percent may indicates that all parties who are considered being important including parents, spouse, siblings, neighbor, colleague, and *amil* institution are not in the position to influence respondents' decision on giving charity during COVID-19 pandemic.

Data from respondents were examined to identify the determinants of the charity-giving among Indonesian people during pandemic. Therefore, the model was tested and logistic regression showed a reliable result as shown by model summary, Hosmer Lemeshow test, classification table, and significant table.

Table 4.
Model Summary

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	136.108 ^a	.276	.378

Table 4 indicates that the model is in the moderate fit since 37.8 percent of charity during COVID-19 pandemic are correctly represented by variables in the model. The rest 62.2 percent can be represented by other external variables.

Table 5.
Hosmer and Lemeshow Test

Step	Chi-square	df	Sig.
1	7.635	8	.470

Hosmer and Lemeshow test represents the significance of model to be reliable and, thus, can be interpreted and can be used for further research reference (Table 5). Significance level greater than 0.05 indicates that the goodness of fit supports the model.

Table 6.
Classification Table

Observed	Predicted			Percentage Correct
	Charity			
	0	1		
Give Charity	0	76	12	86.4
	1	22	28	56.0
Overall Percentage				75.4

Classification table on Table 6 shows that 75.4 percent of respondents are precisely classified whether they are giving charity less than 20 percent or more than 20 percent during COVID-19 pandemic. A total of 76 respondents are classified correctly that they are giving charity less than 20 percent, while another 12 respondents that are predicted to give charity more than 20 percent are actually observed to give charity less than 20 percent per income. Furthermore, 28 respondents are classified correctly to give charity more than 20 percent per income, while 22 respondents who are predicted to give charity less than 20 percent are actually observed to give charity more than 20 percent per income during the pandemic.

Table 7.
Variables Coefficient, Significance and Odds Ratio

Variables	B	Sig.	Exp(B)
Availability of additional income	-1.974	.146	.139
Nominal additional income	-.438	.213	.645
Satisfaction	-.925	.284	.396
Age	.435	.101	1.545
Income per month	.761	.019**	2.140
Education	.198	.536	1.219
Gender	-.392	.407	.676
Shopping portion	-.695	.001***	.499
Debt portion	-.170	.411	.844
Investment portion	-.347	.099*	.707
Religiosity	.441	.063*	1.554
Subjective norm	.143	.026**	1.154
Constant	-5.972	.095	.003

*** significant at 1% error , **significant at 5% error, *significant at 10% error

Table 7 depicts that income per month, shopping portion, investment portion, religiosity, and subjective norm are significantly influencing giving charity during COVID-19 pandemic. Meanwhile availability of additional income, its nominal, respondent's satisfaction towards the additional income, age, education, gender, and debt portion in this study are not significantly enough to influence giving charity during COVID-19 pandemic.

Income per month, as hypothesized, positively affects giving charity. The higher the income per month the higher the possibility of respondent to give charity more than 20 percent per income. The possibility rate is 2.140 times higher than those whose income is lower. The result complements with Arsyianti and Kassim (2016) who found that income influenced giving charity regularly. This study accounts additional income as a consideration, but it turns out insignificant. Therefore, the charity is given regardless any additional income, whether it is in the form of bonuses, allowances, revenues from supplementary business, or the 13th salary which is common in Indonesia to be given to the active and full time employees.

Shopping portion influences negatively towards giving charity during COVID-19 pandemic. This pandemic has changed people lifestyle, including travelling, having meals at the restaurants and taking public transportation as studied by Bak-

er, Farrokhnia, Meyer, Pagel, and Yannelis, (2020). A steep spike spending in grocery spending occurred at the beginning of pandemic. People tend to stockpiling at the initial pronouncement of pandemic but this situation was followed immediately by a sharp drop. The lower portion of shopping per income, the higher the possibility of respondent to give charity during COVID-19 pandemic. The possibility rate is 2.004 (1:0.499) times higher than those whose shopping portion is higher.

Investment portion is negatively determining charity during pandemic. The lower the investment portion, the higher the possibility of respondent to give charity during pandemic by 1.414 times higher than those whose investment portion is higher. Pratono and Tjahjono (2017) have done an empirical study that supported the view of fundraising strategy for social activities in corporate might decrease because of increasing materialistic attitude. Another result found by Reese, Proch and Finn (2015) that surveyed participants in the experimental condition, compared with the control condition. The result showed that higher global self-investment predicted greater giving to global charity. The condition, thus, requires global or international connection and exposure to have that kind of relationship, but this investment was at different context where psychological aspect dominated its definition rather than economic aspect. Burhanuddin, Luth and Santoso (2017) described the Islamic insurance system that comprised two major transactions: *tijara* and *tabarru'*. *Tijara* can be in the form of investment, while *tabarru'* is a charity giving. Both transactions have an opposite direction, when the investment portion was given to *tabarru'* portion than charity portion became higher than before and investment portion became lower.

As predicted, religiosity affects positively towards charity during COVID-19 pandemic. The higher the score of religiosity of respondent, the higher the possibility of respondent to give charity during pandemic by 1.554 times possibility rate than those with lower score of religiosity. Hagood (2016) found that those who were not religious tend to give charity for only 2 to 3 times per year while those who are religious gave at least once a week. In other words, those who are religious tend to give charity more often during the year. Li, Au, He and Song (2015) pointed out that family owners' intra-family succession intention influenced family-controlled firms' corporate philanthropy. The successor's social status and religiosity moderate that relationship.

Meanwhile, subjective norm or significant parties, that in demographic profiling of respondents shows the possibility of not being an influence towards respondent's decision to give charity, have statistically apparently a positive relationship towards giving charity during pandemic. The higher the score of subjective norm, the higher the possibility of respondent to give charity during pandemic by

1.154 times than those whose subjective norm's score is lower. *Amil* institution is part of this subjective norm along with parents, siblings, neighbor, colleagues and spouse, which means that *amil* have to be prepared in raising funds from society. Low-income households in Indonesia, in another study, was found that they did not depend on others' opinion in giving charity regularly (Arsyianti, Kassim & Adeyemi 2019). The study did not include *amil* influence, which can generate a different result, like this study.

Conclusion

This study covers charity during COVID-19 pandemic that elaborates its significant determinants. Although the economy is badly affected by the COVID-19 pandemic situation, people are still eagerly giving charity as to implement Islamic value of brotherhood and helping each other. Factors of income, shopping habit during pandemic, investment habit during pandemic, religiosity and subjective norm are found to have significant effects to give charity during pandemic. The monthly income of respondents, that shows positive indication in giving charity, implies employers' or businessmen' role in regular salary. Employees' welfare is eventually being circulated in the society. Thus, paying intention on monthly income also means to contribute to the society. Shopping and investment portion both are in accordance with their hypotheses. However, from demography profile of respondents, it is found that they are not aware enough or not interesting enough in investment. Government, financial institutions and educator bear the responsibility to increase the literacy. It may affect charity giving, but at the least, they will have wider perspective on spending their income.

Therefore, even during pandemic, people are not leaving charity behavior. Government can support its people by adding social safety net to assist households in fulfilling their daily needs. As for practitioners, especially those who responsible in social activities, are need to be more prepared in giving excellent services and education to the public regarding the importance of giving charity in order to help many societies to keep living during pandemic.

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