

Charitable Donation Behavior in Indonesia: Generational Insights

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Abstract

Purpose: This study examines cross-generational giving behavior in Indonesia by exploring motivations, preferences, and decision-making processes in charitable giving across different age groups, including Baby Boomers, Generation X, Generation Y (Millennials), and Generation Z.

Design/methodology/approach: A quantitative approach was conducted to address a literature gap by examining additional factors influencing donation intentions, including project characteristics, and moderating variables like income disparities and generations beyond Millennials. Primary data was collected by distributing questionnaires to people who donate at least once in the past year.

Findings: The findings show that there is a positive correlation between age and the donation amount. Motivations and preferences to donate were diverse among each generation.

Research limitations/implications: The survey was held using an online form, which may hinder us from obtaining more samples from older generations who may not use online tools. Hence, it is essential to conduct in-person interviews and assist Generation X and Boomers in filling out the survey.

Practical implications: The result of this research can be used as recommendations for fundraisers to craft fundraising strategies to approach donors from each generation.

Originality/value: Research focusing on charitable giving often examines specific donation types (general aid, zakat, waqf), program causes (education, health, environment), and platforms (offline and online donation). However, a significant research gap still needs to be addressed in intergenerational behavior on charitable giving and a comprehensive range of factors, specifically in Indonesia.

Keywords: Donation behavior, charitable giving, intergenerational, Indonesia

Introduction

Charitable donations in Indonesia invariably reveal favourable trends over the past five years. World Giving Index 2022 reported that Indonesia is always in the top position as a country with the highest World Giving score, with an index of 68%, essentially unchanged since 2020 (69%) (Charities Aid Foundation, 2022). This relatively increased participation and giving rates are rooted in many religious populations and community-based cultural traditions, which

eventually unite people even in times of crisis, particularly amid the COVID-19 pandemic. This positive trend of charitable donations depicts philanthropy organizations' essential role in adopting and innovating to ensure the fundraising, distribution, and delivery services are running well (Latief & Anwar, 2022). Additionally, Arsyianti & Kassim (2021) point out that charity giving witnessed a positive trend when the economic growth and recession appeared harmful due to the pandemic. Likewise, Kamil & Kasri (2021) found that religiosity and subjective norms are some factors that significantly motivate people to do cash waqf during the pandemic. However, crisis always disrupts social challenges and needs over time. Generational insights help charitable institutions to adapt to the changes in needs and keep relevant to the emerging situation.

Philanthropic and nonprofit scholars in Indonesia have paid little attention to charitable donation behavior, capturing inter-generational involvements. Most studies focus on the medium of getting donations, such as online crowdfunding, fintech platforms, and digital payment (Kenang & Gosal, 2021; Niswah & Legowati, 2019; Al Arif & Fasa, 2023). Such studies did not capture age factors and are limited to a particular platform or concentrated in one area as well as additional aspects such as income and generation other than Millennials. Another survey by Jatmiko et al. (2023) pointed out inter-generational analysis of cash waqf behavior; however, researchers only limit the scope to cash waqf, and the sample distribution of Baby Boomers (BB) generation is limited.

Therefore, this article seeks to fill a gap by examining cross-generational charitable giving behavior in Indonesia by exploring motivations, preferences, and decision-making processes across different age groups, including Baby Boomers, Generation X, Generation Y (Millennials), and Generation Z. For this matter, the research question is "*What are the motivations, preferences, and decision-making processes that influence charitable giving behavior across different age groups (Baby Boomers, Generation X, Generation Y, and Generation Z) in Indonesia?*"

The practical benefits of this study encompass informed philanthropic strategy and policy recommendations. The findings can offer valuable insights to philanthropic and nonprofit organizations regarding giving behavior. Furthermore, using this research finding, policymakers can incentivize charitable giving across various age groups and then maintain the philanthropic ecosystem in Indonesia.

Literature Review

Charitable Giving

Generosity has been the root culture of Indonesia. Awarded as the most generous country in the world in the past five years (Charities Aid Foundation, 2022), Indonesia proves that charity giving is a part of its intergenerational practice. The foundation that supports this behavior seems to be linked with religious traditions. With six religions acknowledged in Indonesia and around 87% of Indonesians are Muslims (Kementerian Agama RI, 2022), the practice of religious-based charity plays a significant role in influencing philanthropic practices in the country.

Some practices in Islamic philanthropy have been introduced to Indonesia since the era of Islamic Kingdoms (Fauzia, 2013) when Islam entered the country in the 7th Century (Zaenal, 2023). Some terms, such as *zakat*, *infaq/shadaqah*, and *waqf*, are described as charity. In general, Muslims are encouraged to perform charity to help underprivileged people through the

provision of obligatory donation (*zakat*), and voluntary donation (*infaq/shadaqah*). Fauzia described that individuals pay Zakat, Infaq, Shadaqah, and Waqf (ZISWAF) through various ways, including direct giving to people experiencing poverty, payment to state zakat institutions, independent zakat institutions, and local individual religious functionaries.

As the practice of philanthropy gradually evolved, the management of philanthropic funds expanded. To date, there are 524 government-based and 140 independent zakat institutions in Indonesia (PPID BAZNAS RI, 2023). The practice of philanthropy has become professionally organized, along with the increase in the number of charity organizations and the collected funds over the years.

Table 1: National Zakat Collection (2002-2020)

| Year | ZIS (in billion rupiah) |
|-------------|--------------------------------|
| 2002 | 68.39 |
| 2003 | 85.28 |
| 2004 | 150.09 |
| 2005 | 295.52 |
| 2006 | 373.17 |
| 2007 | 740 |
| 2008 | 920 |
| 2009 | 1,200 |
| 2010 | 1,500 |
| 2011 | 1,729 |
| 2012 | 2,212 |
| 2013 | 2,639 |
| 2014 | 3,300 |
| 2015 | 3,650 |
| 2016 | 5,017.29 |
| 2017 | 6,224.37 |
| 2018 | 8,117.60 |
| 2019 | 10,227.94 |
| 2020 | 12,429.25 |

Source: Puskas BAZNAS (2021)

Table 1 shows the annual zakat collection from all the zakat institutions in the twelve years. It can be seen that the funds raised increased every year and dramatically increased in 2007, nearly doubling the numbers of the annual Zakat collection. Based on this data, the average growth of Zakat collection was 34.75% (Puskas BAZNAS, 2021).

Donation Behavior

Donation behavior is defined as the actions and decisions of individuals or organizations (Becker, 2018) to contribute funds to crowdfunding marketplaces (Gleasure & Feller, 2016). The authors distinguish between two motivations for donation behavior, i.e., pure altruism and warm glow. Selfless acts of giving reflect pure altruism and are typically driven by an intention to help others without expecting personal gains. Further, warm glow refers to the positive satisfaction and feelings when individuals contribute to a cause driven by self-esteem or personal fulfillment. In addition, Isa et al. (2015) classify extrinsic and intrinsic determinants affecting the donation behavior of individuals. External variables include gender, age, income, and level of education, while internal variables could be perceived generosity, financial security, and religiosity.

Further, Jamal et al. (2019) explore the role of religiousness in donor behaviors. This principle is reflected by five aspects, i.e., role modeling, seeking rewards in the hereafter, seeking self-satisfaction, avoiding guilt, and seeking unity. The authors also highlight the importance of suitability between donors' self-concept and those of charitable organizations that drive the public to engage once those organizations resemble their values and beliefs highly. Any psychological impacts of religious cases, such as providing individuals with resources for buffering adverse life events and satisfying needs for self-esteem, control, uncertainty reduction, and meaning in life, are also discussed regarding the relationship to donation behavior.

Erlandsson et al. (2018) point out that donation behavior is unrelated to attitudes toward charity appeal or the charity organization, so it is impossible to predict the donation behavior through this variable. However, Moran & Bagchi (2019) find that, through the experiments, appeals focusing on emotional benefits increase willingness to donate relative to attractions focusing on functional benefits. The authors also offer evidence that visualization of benefits mediates the effect of benefit type on willingness to contribute.

Research by Prince & File (1994) reveals seven segments of individual donors based on the needs, motivations, and benefits of donation. The segments include the altruist, the devout, the investor, the socialite, the repayer, the dynast, and the communitarians. The authors highlight the altruist as someone with the internal drive to donate and comfortable with being anonymous, while the devout donate due to religious motivation. The investor focuses on direct incentives, such as tax, and the socialite likes to be involved in nonprofits' social events. Furthermore, the author explains that the repayer wants to pay back the benefits earned. At the same time, the dynast continues the philanthropic tradition in the family, and the communitarians believe in the importance of helping communities.

Liu et al. (2017) propose a framework explaining factors affecting donation behavior in online micro charities. Such determinant factors include empathy and the perceived credibility of an individual's decision to donate money. The author also highlights the importance of website quality and project content quality in influencing those key factors impacting donation behavior. Additionally, the reputation of the project initiator is found to be positively related to perceived credibility, while project popularity is positively associated with empathy. In

addition, Mainardes et al. (2016) propose a model identifying personal characteristics that drive individuals to donate money and goods. These characteristics include demographic, socioeconomic, psychological, and behavioral. The authors also mention that self-esteem, empathy, and generosity can motivate individuals to donate. Donors' benefits could be a sense of calmness, peace of spirit, pleasure, and a positive mood.

Intergenerational Level

Generational cutoff points are not an exact science. It can be used as a tool to evaluate changes in attitudes throughout time (Dimock, 2015). They can offer a means of comprehending how many formative experiences (such as global events, and technological, economic, and social transformations), in combination with the life cycle and aging process, interact to affect people's perceptions of the world.

Generational cohorts enable researchers to investigate how older persons felt about a certain topic when they were younger and to characterize how views may have changed through time. This phenomenon would apply to the philanthropy sector. According to Thayer & Feldmann (2016), generational cohorts affect the philanthropic landscape where individuals across ages have different identities and preferences towards giving.

Past research has put individuals into various categories of generation based on their age span. For example, Thayer and Feldmann (2016) categorized humans into Before Boomers (born 1945 or earlier), Baby Boomers (born 1946 to 1964), Generation X (1965 to 1980), and Millennials (born 1980 to 2000) and defined each generation as the following.

1. The Before Boomers

This generation was born during the Great Depression and grew up when mass-produced televisions, phones, home appliances, and automobiles were accessible. Social bonds were created within the context of neighborhood clubs, schools, and places of worship. Loyalty, persistence, devotion to labor, respect for authority, and efforts made for the good of the community are some of the characteristics that most typically describe this generation.

2. Baby Boomers

The Boomers are a generation defined by post-World War II wealth. While they were primarily raised in nuclear homes, television and peer groups played an essential role in the Boomers' cultural, and social development. This generation is defined by a sense of security that allows for the investigation of new and inventive ideas as well as the protest of inequities.

3. Generation X

The generation known as Generation X was born after the civil rights movement, amid the Watergate crisis, and during the Vietnam War. Since this generation was the first to experience much higher parental divorce rates, their primary sources of social support and engagement were their peers and the media. Also, they value meaningful employment that pays a fair wage but is equally concerned about obtaining chances for leisure time and enjoyment. Generation X values balance in their lives.

4. Millennials

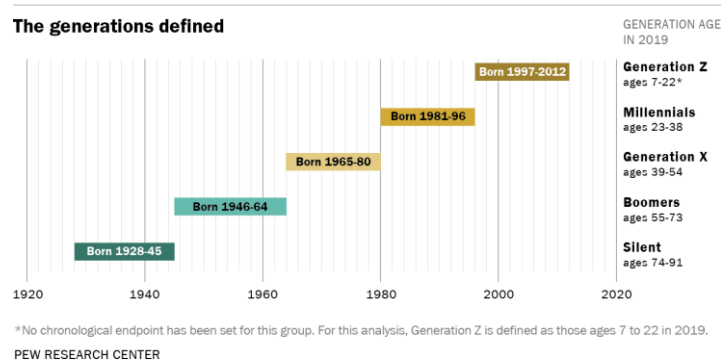
The Millennial generation is the most technologically sophisticated, racially and ethnically diversified in history. This group has grown more adept at gathering global knowledge and cultivating cross-cultural connections since they have never known the

world without modern technologies like microwave ovens, personal computers, and the Internet.

On the other hand, research by the Pew Research Center (Dimock, 2019) states that generations are people born within a 15-to-20-year time frame. In 2018, a cutoff point between Millennials and the next generation was determined since the oldest Millennials are well into adulthood. The generations are divided into Boomers, Generation X, Millennials, and Generation Z (see Figure 1), and each generation is defined as follows.

1. **Boomers**
 The Baby Boom generation is an example of a generation delineated largely by demography. Its oldest members were part of the spike in fertility that began in 1946, right after the end of World War II. Its youngest members were born in 1964, shortly before a significant decline in fertility after the birth control pill was on the market.
2. **Generation X**
 Generation X describes people born from 1965 through 1980. The label overtook the first name affixed to this generation: the Baby Bust. In part, this generation is defined by the relatively low birth rates in these years compared with the Baby Boom generation that preceded them and the Millennial generation that followed them. The label for this generation was popularized by a 1991 book by Douglas Coupland titled *Generation X: Tales for an Accelerated Culture*.
3. **Millennials**
 The bounds of the Millennial generation, sometimes characterized as the “echo boom,” are also informed by demographics. This generation is largely made up of the children of the Baby Boom generation. The name for this cohort refers to those born after 1980 – the first generation to come of age in the new millennium. As this generation first entered adulthood, some used the term Gen Y to refer to them, and its boundaries were slightly different. This is another example of how the names and spans of generations can change over time.
4. **Post Millennials (Generation Z)**
 Generation Z includes those born after 1996, in order to maintain the analytical relevance of the Millennial generation. In fact, the opinions of Gen Z are similar to those of Millennials in many aspects (Parker & Igielnik, 2020). For instance, Gen Z is prone to seek the government for problem-solving solutions rather than corporations and private citizens, as Millennials do. Gen Z, however, is a more racially and ethnically diverse generation than the previous generations, and technology has been part of their life from the beginning.

Figure 1: Generational Age Distribution



Source: Pew Research Center (as cited in Dimock, 2019)

For this research, the recent generational cohorts, according to the Pew Research Center, will be used as the basis of the analysis.

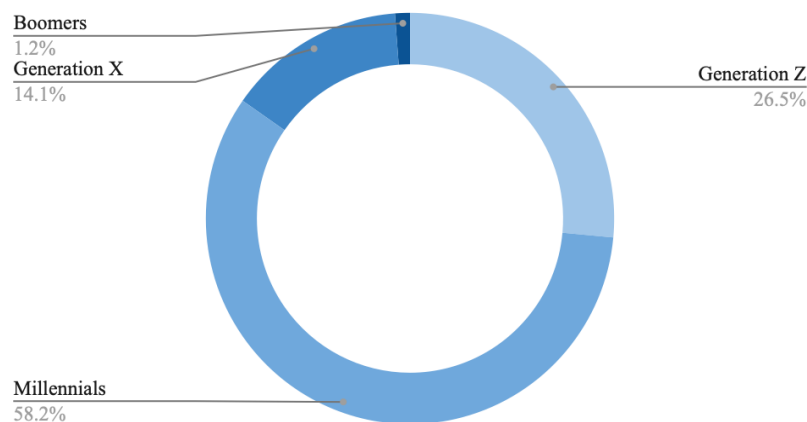
Method

Quantitative research was conducted to study the charitable donation behavior among generation levels. Survey data was collected using a Google form within two weeks in August 2023. In total, there are 510 recorded respondents from Baby Boomers to Generation Z, coming from various Indonesian provinces such as Sumatera, Java, Kalimantan, Sulawesi, Bali and Nusa Tenggara, Maluku, and Papua. To ensure the anonymity of the respondents, confidential data, such as name and email address, were not collected in the questionnaires. The first section of the questionnaires was about demographic information. The second and third sections included questions regarding donation behavior, motivation, and preferences. Spearman's rank correlation is used to measure the relationship between two variables. In this research, we focus on finding the relationship between age, frequency and amount of donation variables.

Findings

In this section, we present the descriptive statistics of the samples. The demographic information includes age range, gender, education level, marital status, city of residence, occupation, and monthly expenses. We divide the section into three subsections, including donation behavior, motivation, and preferences.

Figure 2: Age Distribution of Respondents



According to Figure 1, we define the respondents' generation based on their age range, which covers Generation Z (11-26 years old), Millennials (27-42 years old), Generation X (43-58 years old), and Boomers (59-78 years old). Following this concept, we found that more than half of the respondents are Millennials, followed by Generation Z, Generation X, and Boomers (Figure 2).

Demographically, 56% of the respondents are women (Appendix A), more than 67% hold post-secondary education (Appendix B), and 56% of them are married (Appendix C). Based on the region, nearly 40% of respondents live in the Jakarta metropolitan area or Jabodetabek (Jakarta, Bogor, Depok, Tangerang, Bekasi), and 25.1% live in Java island (excluding Jabodetabek) (Appendix D). Most of the respondents are private employees (40%), followed by government employees or civil servants (16.3%), students (13.9%), business owners (12.4%), and other

types of occupations (Appendix E). In addition, nearly 70% of the respondents spend between IDR 1-5 million per month (Appendix F).

1. Donation Behavior

Respondents are observed based on their behavior in charitable donations. We examine the last time they donated, the frequency of donating, and the average donation amount for every time they donated.

Figure 3: Recency in Donation

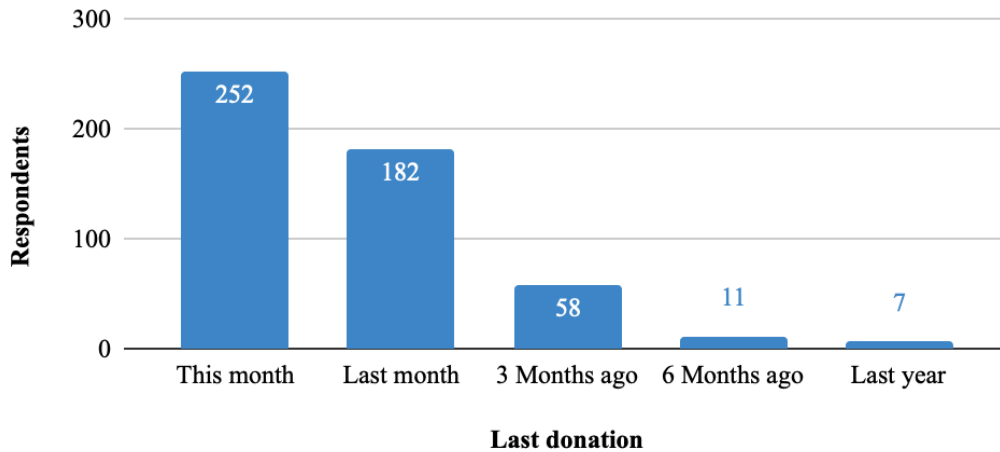
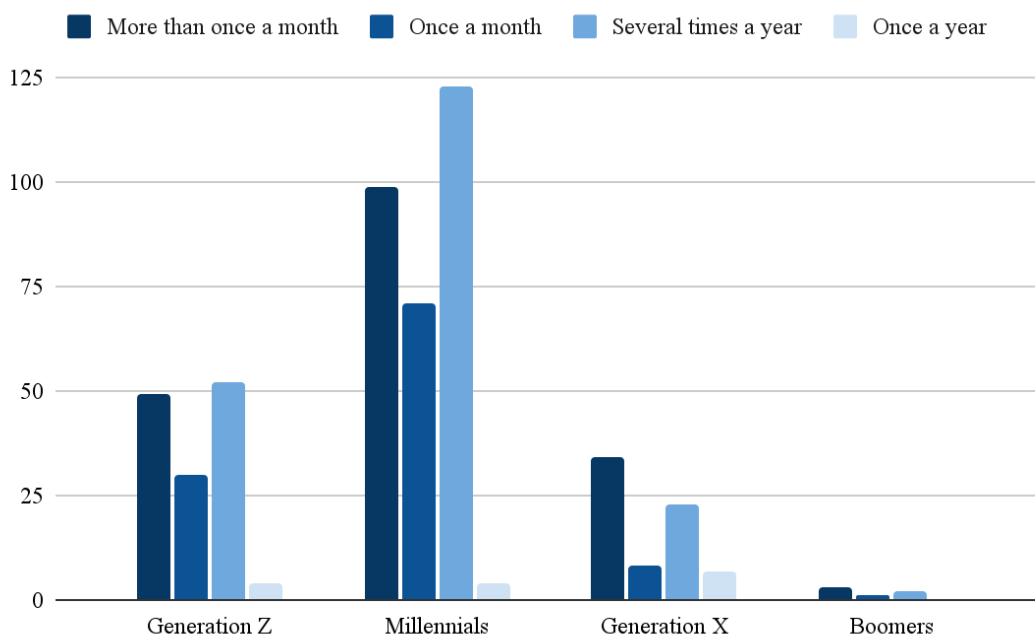


Figure 3 shows that 252 respondents (49.4%) donated recently, while 182 (35.7%) donated last month. Small majority, 76 respondents (14.9%), however, were found to donate more than the last three months. This indicates that most of the respondents are recent donors, which makes the output more relevant.

Figure 4: Frequency of Donation



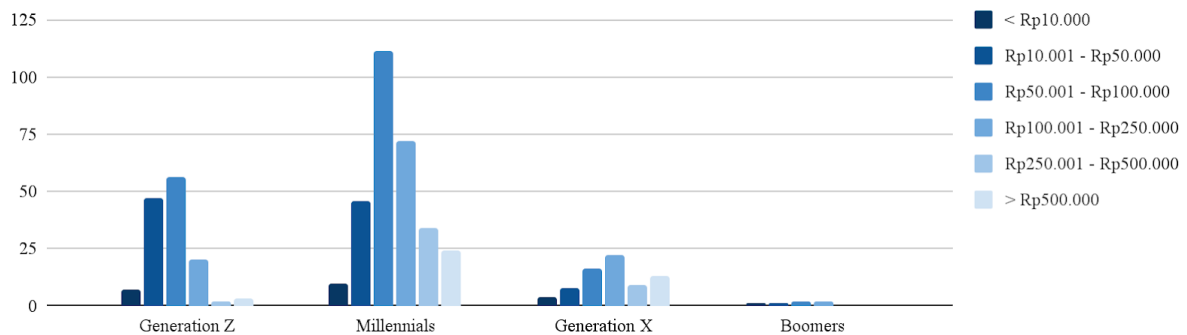
Most respondents answered that they donate several times a year, once a month, and more than once a month, with percentages of 39%, 22%, and 36%, respectively. Nevertheless, the rank of frequency between each generation varies. The recent generation, Generation Z and Millennials, tend to donate several times a year. In contrast, the former ones, Generation X and Boomers, donate more frequently, that is more than once a month.

Table 2: Spearman’s Rank Correlation Test between Age and Donation Frequency

| | |
|----------------|--------|
| Spearman’s rho | 0.0747 |
| Prob > t | 0.0918 |

The probability value resulting from the correlation test between age and donation frequency yields 0.0918, which is higher than 0.05. This means there is no sufficient evidence to show a correlation between age and donation frequency at a 5% significance level.

Figure 5: Amount of Donation



Regarding how much donation is being made, 36.2% respondents give between Rp50.001-Rp100.000 for each time they donate. The majority of Generation Z donate in a range of Rp10.001-Rp100.000. Interestingly, 73% of Millennials spend Rp50.001-Rp500.000 on each donation, with half of them donating Rp50.001-100.000 and the other half donating Rp100.001-Rp500.000. Although 52% of Generation X donate in a range of Rp50.001-Rp250.000, around 18% donate more than Rp500.000. Only 8% of Millennials donate this amount on each donation. Meanwhile, 66% of Boomers donate between Rp50.000-Rp250.000.

Table 3: Spearman’s Rank Correlation Test between Age and Amount of Donation

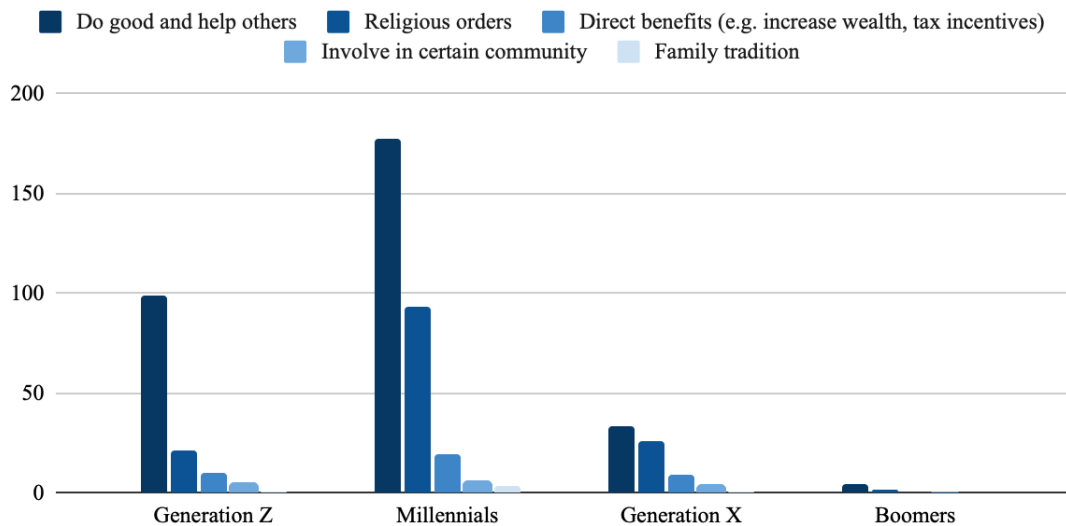
| | |
|----------------|--------|
| Spearman’s rho | 0.2839 |
| Prob > t | 0.0000 |

The probability value resulting from the correlation test between age and donation frequency yields 0.0000, which is lower than 0.05. This means there is sufficient evidence to show a positive correlation between age and the donation amount at a 5% significance level.

2. Motivation

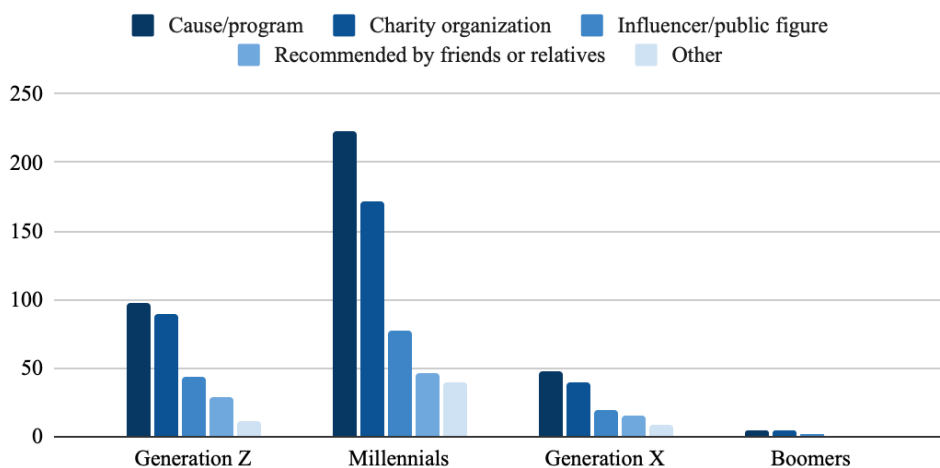
We review respondents' motivation from two points of view. First, we capture the internal motivation, including factors that drive their act to donate based on their personal experience or feelings. Second, we explore the external factors contributing to their decision to donate, such as the influence of programs, nonprofits, and other people's opinions.

Figure 6: Internal Motivation



In Figure 6, the data illustrates the primary motivation behind donation tendencies across different generations. The data highlights that a significant proportion of participants in each generational group are inclined to donate driven by altruistic intentions, where individuals contribute to aiding others. Notably, the millennial generation, aged between 27 and 42, exhibits the highest percentage within this category, comprising approximately 34.5% of the total. Subsequently, Gen Z and Gen X, show 19.2% and 6.5%, respectively, indicating their motivation levels by altruism in the context of donations.

Figure 7: External Factors

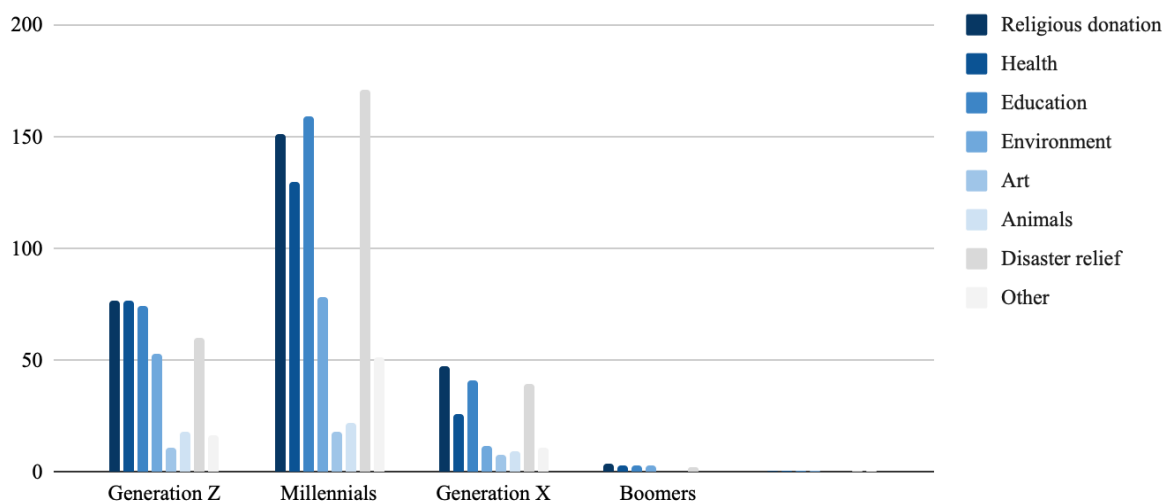


Through the analysis of external influences, many individuals from each generational cohort are inclined to donate based on their specific interest in particular issues. Across all generations, this motive emerges as the predominant factor for granted. Notably, within the millennial generation, 60% of respondents are motivated to contribute due to their engagement with specific issues. To compare, only 26% of the Gen Z cohort and 13% of Gen X are similarly driven by their concern for particular societal matters, highlighting the variance in this factor among generations.

3. Preferences

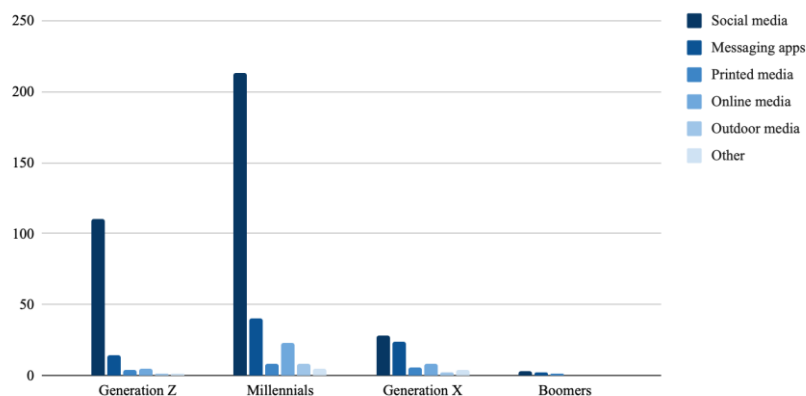
Regarding donation preferences, respondents select causes or programs, media platforms, donation methods, online platforms, and beneficiaries that appeal to them.

Figure 8: Causes / programs



Based on Figure 8, religious donation, education, disaster relief, and health programs attracted the most donors to donate with percentages of 54.7%, 54.3%, 53.3%, 46.3%, respectively. The rank of causes in each generation reflects different preferences. The first rank in Generation X and Boomers is religious donation. Meanwhile, the first rank in Millennials is disaster relief, and in Generation Z, it is religious donation and health.

Figure 9: Media Platforms



Among media platforms, social media is the top platform that is chosen by all generations. Nearly 70% of respondents choose social media, followed by messaging apps (15%) and online media (7%). Social media platforms include Instagram, Tiktok, Facebook, and Twitter. Messaging apps, which have almost the same percentage as social media in Generation X and Boomers generation, comprises WhatsApp, SMS, or Telegram. Online media includes YouTube and news applications.

Figure 10: Donation Methods

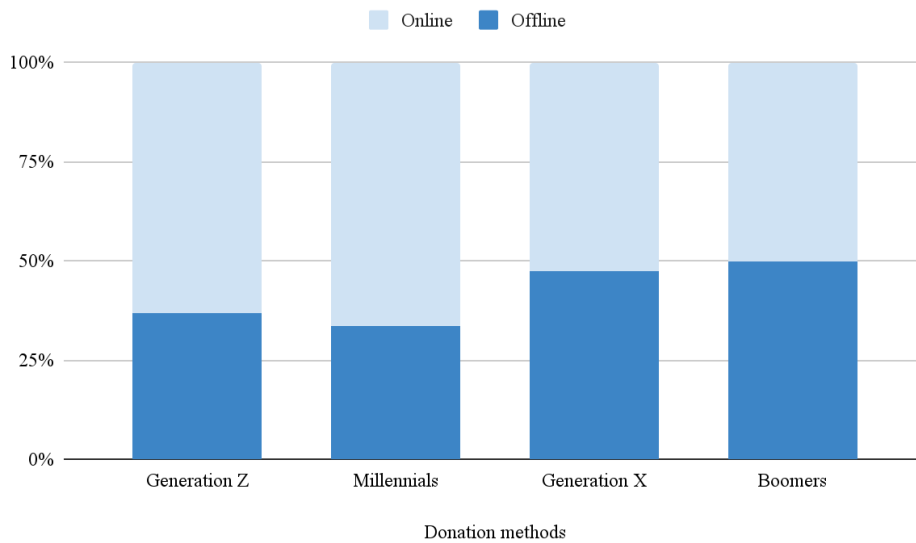
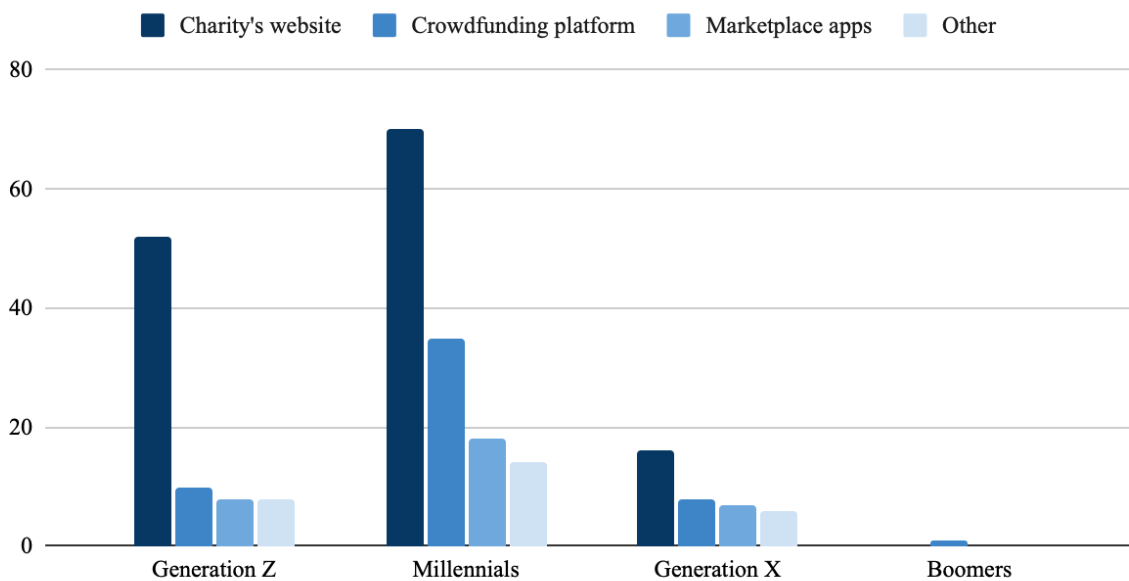


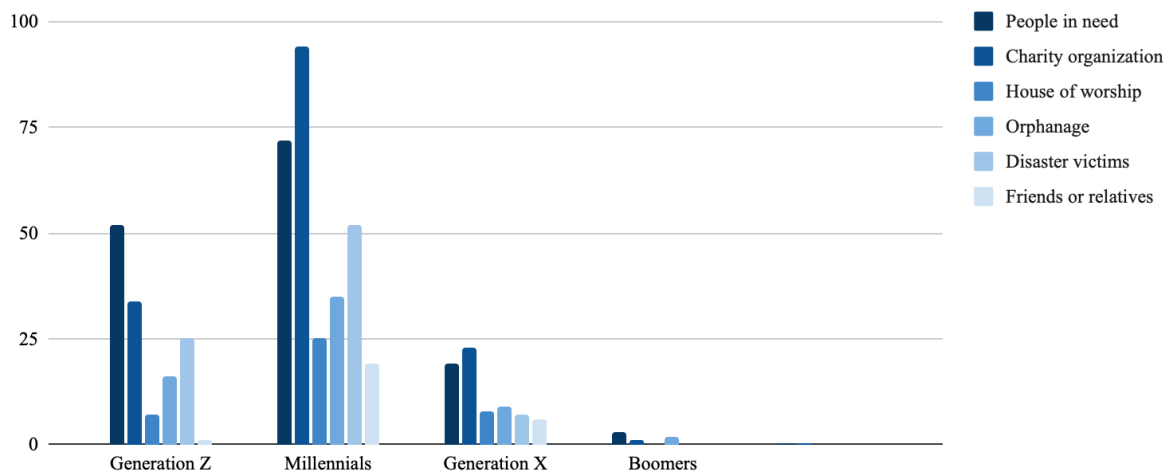
Figure 10 presents the preference of donation methods in each generation. More than 60% of Generation Z and Millennials prefer to donate online than offline. However, Generation X and Boomers have a similar percentage of those who prefer to donate online and offline.

Figure 11: Types of online platforms used to donate



When respondents were asked about the type of online platforms they chose, around 50% mentioned that they did not donate through online platforms. Hence, figure 11 only provides information about the rest of the respondents who donate online. Among these respondents, 54.5% donated through a nonprofit organization’s website, followed by a crowdfunding platform (21.3%).

Figure 12: Preferred Beneficiaries



Respondents were asked about what type of beneficiaries they often donate their money. Nonprofit organizations and people in need are the most chosen beneficiaries, with a percentage of 29.8% and 28.6%, respectively. However, the rank of beneficiary preference in each generation is different. Charity organizations ranked first in Millennials and Generation X, while people in need ranked first in Generation Z and Boomers.

Discussion and Conclusion

Based on our findings, we found a few differences across generations on donation, while similar behaviors remain. First of all, the majority of respondents across generations are regular donors, with the most recent donation being made in the last two months. Second, regarding frequency, most respondents donate several times a year or more than once a month. At the same time, the donation power between generations varies. For example, Generation Z tends to donate Rp10.000-Rp100.000, while the other three generations aim to donate more. Millennials prefer to donate between Rp50.000-Rp500.000, and Generation X and Boomers donate at Rp50.000-Rp250.000.

With more than half of respondents answering that they donate because they want to do good and help others, they reflect the altruist characteristics where giving helps them grow as human beings (Prince & File, 1994). This is followed by data that around a third of Millennials and Generation X and the majority of Boomers donate because they abide by religious orders or are devout. As a Muslim-majority country (Kementerian Agama RI, 2022), Indonesia has many zakat institutions that actively educate people to pay zakat. It is related to the religious motivation of respondents inclined with religious-based charity. Low scores on other internal motivation options, such as, direct benefits, community involvement, and family tradition, may reflect that they do not find significance in these options that inspire them to donate.

External motivation among participants is mainly affected by the potential program's benefit and the type of charity organizations with even distributions in every generation. As Jamal et al. (2019) points out, the suitability between donors' interest and the mission of charitable organizations plays a significant role in driving public engagement since they represent the donors' value and belief. Religious donations, education programs, disaster relief, and health programs are the top causes chosen among other programs. Generation Z is interested in donating to religious and health programs; Millennials tend to donate to disaster relief and education programs; Generation X and Boomers are likely to donate to religious and education programs.

Regarding media preferences, all generations agree that social media (Instagram, Facebook, etc.) is the most influential platform for donation. In addition, older generations, like Generation X and Boomers, also choose messaging apps, like WhatsApp, that make them donate. These four generations also reflect their preference to donate via online platforms. Still, unlike Millennials and Generation Z, the percentage share towards offline donations for Generation X and Boomers is substantially the same as the online channels. In fact, this result is not surprising, as for Millennials and Generation Z, technology has been part of their life, according to Thayer and Feldmann (2016) and Dimock (2019). Digital platforms are also preferred due to their ability to provide an appealing interface on the website and content quality to influence people to donate (Liu et al., 2017). Furthermore, the author found out the relationship between online charities and the influence on empathy and credibility of individuals' decisions to donate money. When we ask about where they donate, Millennials and Generation X answer that they give it to charity organizations while Generation Z and Boomers choose to give it directly to people in need. It aligns with the data that shows their interest to donate through the charity's website.

Our results show that Millennial donors have the ability to donate a bigger amount of money than other generations. Fundraisers need to maintain the frequency of donations by regularly stewarding them with programs that attract their interest, such as disaster relief, education, and religious donation (zakat for Muslims) programs every month. In addition, nonprofit organizations need to strengthen their branding strategy to engage more donors from diverse generations and communicate specific programs to targeted generations. Furthermore, media strategy is also important to raise awareness and cultivate donations. Online platforms, like social media, are preferred by all generations, while Generation X also tends to rely on text messaging apps to be informed. Fundraisers can craft different campaign messages through social media and distribute it through messaging apps like WhatsApp to reach Generation X and Boomers, which have the potential to donate between Rp50.000-Rp250.000 more than once a month. Since most generations choose a charity's website to donate online, fundraisers need to provide a good digital experience for donors to support their programs through the nonprofit's website. Ensuring a seamless donation tool on the website may increase their interest in donating regularly and support their desired programs. Nonprofit organizations need to organize a community outreach event to approach donors, specifically Generation Z and Boomers, to deliver aid to beneficiaries through the nonprofit's event.

We acknowledge that there are limitations to our study. First, the survey was held using an online form, which may hinder us from obtaining more samples from older generations who may not use online tools. Second, several terms mentioned in the form may reflect different perceptions and understanding by all respondents. Hence, it is essential to conduct in-person interviews and assist Generation X and Boomers in filling out the survey, as well as presenting

definitions or examples for each term that is not common or may lead to a diverse perception. There is an opportunity to develop a deeper analysis of donation behavior among generations since this research only presents descriptive analysis to explain the donation behavior in each generation.

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