
**ANALYZING THE INFLUENCE OF EMPATHY, KNOWLEDGE, AND INCOME ON
DONATION AMOUNTS IN JAMBI CITY: THE MODERATING ROLE OF TRUST**

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ABSTRACT

This study aims to analyze the influence of philanthropic empathy, knowledge, and income on donation amounts in Jambi City, with trust as a moderating variable. This study used a quantitative approach with a survey method to 450 respondents who have actively donated. Data were analyzed using Structural Equation Modeling-Partial Least Squares (SEM-PLS) to test the direct and moderating effects. The results showed that empathy, knowledge, and income had a significant positive effect on donation amounts. Trust was found to be a moderating variable that strengthened the relationship between the three variables and donation amounts. These findings emphasize the importance of increasing public trust in philanthropic institutions as a strategy to increase donation participation in a sustainable manner. This study calls for the need for institutional revitalization through increased professionalism, transparency, and public education

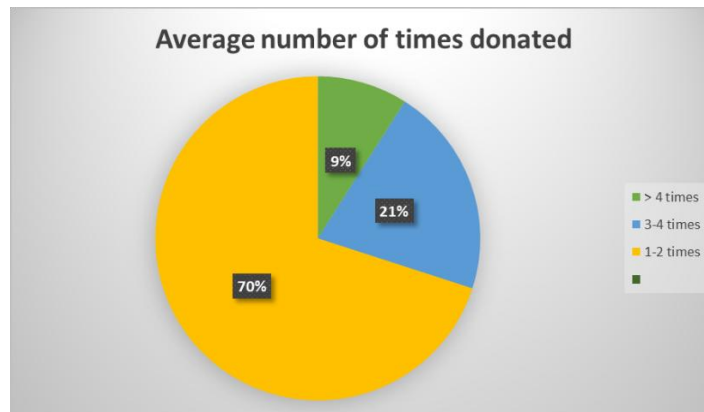
Keywords: Philanthropic empathy, Donation knowledge, Moderation trust, Donation amount

BACKGROUND

Philanthropy in Jambi City, particularly through zakat institutions, has shown rapid progress, with increasingly structured donation management and increased community participation. However, philanthropic practices in this region are still dominated by a charity orientation, with aid primarily channeled directly to consumer needs. This situation reflects the need to transform philanthropy's orientation toward a more sustainable, empowering approach, so that its impact is not merely temporary but also promotes community independence and well-being (Besse Wediawati, 2012).

It has been demonstrated that efficient zakat fund management, especially by the Jambi City BAZNAS (National Zakat Agency), enhances the local economy. According to data, zakat management helps beneficiaries' economies increase by about 75.3%. This accomplishment emphasizes how crucial professional and organized governance is to maximizing zakat's potential as a tool for communal empowerment (Ulhak et al., 2023).

As evidenced by the wide range of donation amounts, Jambi City's philanthropic giving trends show a strong correlation with the socioeconomic circumstances of the neighborhood. Due to the 2024 minimum wage of Rp 3,387.064, people typically donate between 2 and 5% of their income to charitable causes, such as sadaqah (charity), infaq (donations), zakat (alms), and other social contributions. Depending on each donor's financial situation, monthly donations range from Rp 50,000 to Rp 500,000, with the intensity of donations peaking around Ramadan and natural calamities (Hartnell, 2020).



Source: Processed Data 2025

The frequency of monthly donations varied significantly, according to a survey conducted in Jambi City. Seventy percent of those surveyed said they typically made one or two monthly donations. In contrast, 21% of those surveyed said they donate three or four times a month, which is a higher frequency. Nine percent of those surveyed said they gave more than four times a month. The preferences and practices of Jambi City residents with regard to charitable contributions are reflected in these data.

People typically donate mostly because they are empathetic toward societal issues including poverty, health, and education. A moderating aspect that can either increase or decrease the impact of this empathy is the degree of confidence in the channeling institution. People who have high empathy but insufficient trust are frequently unwilling to donate or even use other avenues (Fauzia et al., 2024).

Furthermore, although research shows that their influence is not always large or constant, knowledge and income also have an impact on giving behavior. While trust in the donor institution regularly demonstrated to be a significant factor in determining the intention and choice to contribute, a study conducted in Jambi City, for instance, indicated that knowledge about zakat and philanthropy had a favorable but negligible impact on donation behavior (Mandasari et al., 2023).

The income level of an individual has a significant impact on their donation patterns as well. The amount of zakat that people give tends to be maintained or even increased by groups with steady or higher incomes, such as entrepreneurs and civil servants. On the other hand, people who are struggling financially are more inclined to cut back on their donations. In this situation, empowerment initiatives that aim to boost recipients' productivity have been successful in reducing poverty and enhancing the local economy (Herianingrum et al., 2024).

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Furthermore, the degree of public trust in philanthropic organizations has a significant impact on the durability of donations. It is thought that accountability and a strong internal financial management system can boost this trust, but transparency by itself won't make a big difference. Thus, a key tactic to promote higher and more sustained contribution involvement in Jambi City is to revitalize philanthropic institutions by placing a strong emphasis on professionalism, accountability, and public education(Kusmaeni & Syahrenny, 2024).

The elements determining gift quantity are still up for debate among academics, especially those related to altruistic empathy, knowledge, and trust. Given that people with high emotional sensitivity typically make larger contributions, a number of research have demonstrated the importance of empathy in influencing giving behavior. Other research, however, suggests that when outside forces like societal expectations, financial strains, or religious commitments affect charitable giving decisions, empathy's impact may diminish(Artamevia et al., 2025). These disparities in findings open up a research question of how consistently empathy influences contribution amounts, particularly in local contexts with distinct socioreligious features like Jambi City.

Moreover, studies on donor knowledge have only examined basic metrics, such as public awareness of donation procedures, without making a distinction between normative, procedural, and institutional credibility aspects. A more thorough comprehension of these factors, however, might offer an alternative viewpoint on how knowledge affects donation size(Hapsari & Kurnia Rina Ariani, 2025). Studies on donor knowledge in more detail are still few, especially in Jambi City, where the customs of zakat, infak, and sedekah coexist with other types of social giving.

Trust's place in philanthropic giving models is still a contentious academic issue. Trust has been found to be a direct predictor of gift size in multiple studies(Salsabila & Hasbi, 2021), whilst others view it as a mediating factor that binds the connection between generosity and empathy(Safika & Mardikaningsih, 2025). However, there are relatively few research that conceptualize trust as a moderating variable, especially in very religious societies like Jambi City. This restriction creates a chance for additional study to investigate if trust increases or decreases the impact of empathy and knowledge on the size of donations(Irawati & Fitriyani, 2022)

The majority of earlier research used cross-sectional designs, which led to comparatively weak assertions of causation. They also hardly ever made a distinction between different sorts of donations, such as welfare and disaster relief donations. By using trust as a moderating variable and conducting a more thorough investigation of the impact of philanthropic empathy and knowledge on donation size in Jambi City, this study seeks to close this gap. Meta-analyses of donation studies, for instance, have revealed a high prevalence of cross-sectional designs and

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poor consistency in assessing modifiers (such trust) that reinforce the association between behavior and donation intentions(White et al., 2023).

The purpose of this study is to characterize how empathy, income, and knowledge affect the amount of charitable contributions made in Jambi City. It also looks at how trust functions as a moderating element that fortifies the correlation between these three variables. The findings indicate that public trust in charitable institutions is crucial for achieving sustained donations and promoting social empowerment because trust is a major motivator for donor participation. In order to provide theoretical and practical contributions to the development of innovative and adaptable local philanthropic institutions, as well as to create opportunities for future integration of digital technology, a quantitative approach is employed as a pertinent analytical tool.

This study employs a cross-sectional survey design and a quantitative strategy to gather information from Jambi City citizens who may donate. Stratified random sampling or purposive sampling methods were used to identify the sample based on certain criteria, and a statistical formula was used to compute the number. Philanthropic empathy, knowledge, income, gift quantity, and trust as a moderating variable were all measured by a closed-ended questionnaire with a Likert scale. The instrument has been validated and reliability checked. In accordance with research ethics, data was gathered both in-person and online. Cleaning, statistical assumption testing, and hypothesis testing with multiple regression or SEM were used to assess the gathered data. The PROCESS/PLS-SEM method with bootstrapping or interaction terms were used to assess the moderating role of trust. The results are presented methodically with a discussion, limits, and recommendations.

Research Objectives

The purpose of this study is to analyze the influence of philanthropic empathy, knowledge, and income on the amount of public donations in Jambi City, with trust as a moderating variable. This study seeks to identify the extent to which psychological factors such as empathy, cognitive factors such as knowledge, and economic factors such as income play a role in encouraging public donation behavior. Furthermore, this study also aims to examine whether the level of public trust in philanthropic institutions can strengthen or weaken the relationship between these three factors and the amount of donations given. Through the results of this analysis, it is hoped that it can provide an empirical understanding of the importance of building public trust through professionalism, transparency, and accountability of philanthropic institutions so that participation and sustainability of public donations in Jambi City can significantly increase and support sustainable community empowerment.

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LITERATURE REVIEW

The Relationship Between Philanthropic Empathy and Donation Amount

The ability to feel, comprehend, and care about the problems of people or organizations, which subsequently results in tangible acts of support, is known as philanthropic empathy. Compassion is only one aspect of empathy; another is emotional engagement, which encourages prosocial conduct, such as giving money. Empathy is frequently demonstrated in Indonesian society, notably in Jambi City, through social concern for those that are experiencing financial difficulties, natural calamities, or a sense of helplessness.

Theoretically, the quantity of donations is positively correlated with altruistic empathy. According to the empathy-altruism theory (C. Daniel Batson, 2022), A person with a high level of empathy tends to be motivated to perform altruistic acts without considering personal gain. Consequently, a person's propensity to participate directly in charitable endeavors or to increase the amount of donations they make increases with their level of empathy. Whether in the form of zakat, infaq, sedekah, or other humanitarian aid, community empathy can be crucial in promoting a rise in the nominal amount of donations in the context of Jambi City.

The results of earlier studies support this opinion (C. Daniel Batson and Laura L. Shaw, 1991), underlined that prosocial conduct, like as giving, is much enhanced by empathy (Hudaifah et al., 2022), demonstrates that those who have a high degree of empathy are more likely to donate consistently and to raise the nominal amount given in times of calamity. Additionally, the research (Hanifah et al., 2019) revealed that empathy is the main psychological factor that encourages the younger generation to participate in digital philanthropy with larger donation amounts.

Relationship between Knowledge and Donation Amount

In philanthropy, "knowledge" refers to a person's degree of comprehension of contribution procedures, including social benefits, distribution methods, managing organizations' transparency, and the underlying legal and religious stipulations. In addition to being cognitive, this knowledge also includes practical awareness and comprehension that may have an impact on a person's decision to make a financial contribution (Kotler, P., & Keller, 2016). According to theory, a person's propensity to make a larger donation increases with their level of understanding of the advantages and workings of giving. This is consistent with the theory of planned behavior, which holds that an individual's knowledge and beliefs about the effects of their actions shape their attitudes and conduct (Ajzen, 1991). Thus, a thorough comprehension of the importance of philanthropy and transparency about how funds are used might potentially boost trust, which in turn can lead to a rise in donations.

Relationship between Income and Donation Amount

In economic and social research, income is defined as the influx of economic resources, typically in the form of cash, that people or families get during a specific time period from a variety of sources, including salaries, business earnings, interest, or dividends (Rudianto, 2009). The ability to pay for necessities and make contributions beyond basic consumption is reflected in income, which is a measure of well-being. Higher income should theoretically result in more money available for charitable contributions, which could lead to larger philanthropic contributions. For

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instance, this is supported by empirical evidence (Tho'in & Andrian, 2021) indicates that muzakki's interest in paying zakat and infaq is influenced by their income, education, and religiosity; nevertheless, other research demonstrates that boosting the community's economic capacity is a key component of the philanthropic fund-raising plan.

A significant consideration when examining the magnitude of public donations in Jambi City is income. Due to the city's dynamic economic growth rate and ongoing development, differences in citizens' earnings have an impact on their capacity and inclination to make charitable contributions. While those with higher incomes are more likely to be able to make larger donations, those with lower incomes are typically only able to make smaller ones. Thus, knowing how income affects donation size in Jambi City can give charitable organizations a more complete picture when creating focused fundraising plans, all the while enhancing the sustainability of social initiatives and empowering the community.

Trust as a moderating factor

Trust is a key factor in influencing giving behavior, according to philanthropic research. Research on zakat, or charitable giving in Islam, reveals that trust has a big impact on people's intentions to donate. (Karlina Putri & Mochlasin, 2023) determined that while income had no discernible impact on the intention to give, trust had a beneficial effect. Similar results also showed that while income and religiosity had no discernible impact on the intention to pay zakat, faith in zakat administration organizations did. Additionally, both studies demonstrated a positive correlation between zakat knowledge and intention to donate, indicating that knowledge was a key predictor. Additionally, studies reinforce the mediation function of trust (Khamil et al., 2024), who discovered that trust acted as a mediator between the impact of influencers and the institution's image on donor choices.

The following theories are developed in light of the theoretical framework and earlier research findings:

H1: In Islamic philanthropy, the size of donations is positively impacted by empathy.

H2: Donation size is positively correlated with knowledge of Islamic philanthropy.

H3: The size of donations is positively impacted by income level.

H4: The association between empathy and donation size is moderated by trust in charitable organizations.

H5: The association between knowledge and donation size is moderated by trust.

H6: The association between income and gift size is moderated by trust.

Testing causal linkages in latent constructs with non-normal data is made possible by this hypothesis formulation, which permits simultaneous testing using the Partial Least Squares-Structural Equation Modeling (PLS-SEM) technique (Harahap, 2020).

Previous Research

Research on donation behavior and the factors influencing it has been extensively conducted by researchers, both nationally and internationally. The following are some previous studies that serve as the basis and comparison for this research:

in his work "The Empathy-Altruism Hypothesis," explains that empathy plays a crucial role in driving altruistic behavior. Through his empathy-altruism theory, Batson

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asserts that individuals with high levels of empathy tend to be motivated to help others without considering personal gain. This finding provides a theoretical basis for linking empathy to a person's tendency to donate more (C. Daniel Batson, 2022).

in their study entitled "Building Donor Trust with Emotional and Empathetic Motives and Organizational Value Firmness," found that emotional and empathetic factors significantly influence donor trust and loyalty. The method used was a quantitative survey with a Structural Equation Modeling (SEM) approach. The results of this study support the belief that empathy is a key psychological factor that strengthens the decision to donate (Hanifah et al., 2019).

in their study "The Influence of Knowledge, Income, Religiosity, and Motivation on Public Intention to Pay Zakat at Baitul Mal in South Aceh," found that knowledge and income positively influence zakat interest. Using linear regression analysis on 100 respondents, the results of this study indicate that economic factors and religious knowledge are the main drivers of philanthropic behavior in the Muslim community (Zaki & Suriani, 2021).

in their study "Do Accountability, Transparency, and Internal Control of Financial Reports Affect Donor Trust of Social Foundations?," revealed that accountability and internal control systems significantly influence donor trust, while transparency does not. The research method used was quantitative with multiple regression tests. These findings suggest that public trust can grow through professional and accountable institutional governance (Kusmaeni & Syahrenny, 2024).

in the international journal *Journal of Philanthropy and Marketing*, examined donor characteristics in philanthropic crowdfunding during the pandemic. This study used a quantitative survey method among online donation platform users and found that social familiarity, philanthropic motivation, and campaign credibility were the primary determinants of donation decisions, surpassing economic factors. These results reinforce the importance of trust and emotional closeness in modern donation behavior (van Teunenbroek & Hasanefendic, 2023).

in their study "The Influence of Charity Institution Image and Influencers on Donor Decisions, with Trust as an Intervening Factor," demonstrated that trust is a significant mediating variable between institutional image and donor decisions. The study used a quantitative approach with SEM-PLS, and the results confirmed the importance of building trust to increase the amount and frequency of donations (Khamil et al., 2024).

in their study "Strategies for Increasing Zakat, Infaq, and Sedekah Collection at the Al-Ihsan Zakat Institution in Central Java," found that community income significantly influences their ability and willingness to pay zakat. This study emphasizes that economic factors are a crucial element in strategies for increasing Islamic philanthropic fundraising (Tho'in & Andrian, 2021).

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RESEARCH METHODS

This study examines the impact of empathy, income, and knowledge on contribution volume using a quantitative methodology and survey method. It also looks at the function of trust as a moderating variable. The positivistic epistemological paradigm that underpins this study emphasizes testing hypotheses via methodical data collecting and statistical analysis (Harahap, 2020).

Urban Muslims in Jambi City who had given alms, zakat, or infaq were the study's respondents. Purposive sampling was the method used, and it met the following requirements: (1) Believing in Islam, (2) residing in Jambi City, and (3) having donated during the previous two years. According to the guidelines for medium-complexity PLS-SEM modeling, 450 respondents made up the sample size.

The research tool was a questionnaire with five Likert scale responses, from "strongly disagree" to "strongly agree." The variable of empathy was modified from (Husnawati et al., 2019), Knowledge from (Abdul Majid & Sardiana, 2023), Trust is established using the institutional trust paradigm, and revenue is calculated using monthly income categories (Bekkers, 2003) and the commitment-trust theory of (Morgan & Hunt, 1994).

The most recent version of the SmartPLS software was used to analyze the data using Partial Least Squares-Structural Equation Modeling (PLS-SEM) approaches. Construct validity and reliability (convergent and discriminant validity) testing came first in the analysis, then the inner model (structural model) and moderating effect testing (Hidayat & Patricia Wulandari, 2022).

The use of PLS-SEM was chosen because it is able to handle complex models with moderate sample sizes, and is suitable for data that is not normally distributed (Harahap, 2020). Furthermore, this method enables researchers to estimate latent associations that are not explicitly seen and to determine both direct and indirect effects between components (Asiva Noor Rachmayani, 2015).

Descriptive statistical exploration, including data visualization and central tendency and dispersion measurements, was further supported by R software for preliminary data processing and exploration (Nengsih et al., 2022). The recommendation to use R in quantitative social research is strengthened because of its open source, flexible, and efficient nature in supporting initial analysis before structural modeling is carried out.

The purpose of this study is to test the variables or models in the theory and ascertain whether they agree with the data. Structural Equation Modeling-Partial Least Squares (SEM-PLS) is the analytical approach utilized in this work since it makes use of indicator models and latent variables (Karmanto & Baskoro, 2020).

RESULTS AND DISCUSSION

Results

Descriptive Statistics

Respondents in this study were categorized based on their income level, expenditure, donation amount, and donation frequency. The respondent profiles are shown in Table 1. The data in the table illustrates the pattern of income, expenditure, and donation behavior among the community. The majority of respondents, 27%, had incomes between Rp1,000,000 and Rp3,000,000, while 44% earned more than

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Rp3,000,000. On the other hand, 12% of respondents earned less than Rp500,000, reflecting a group with relatively low economic conditions.

In terms of expenditure, 31% of respondents spend between Rp 500,000 and Rp 1,000,000 per month, a higher amount than the group spending under Rp 500,000 (23%). This finding indicates that the majority of respondents still face limitations in managing their income to meet their living needs..

Donation patterns show a similar trend. The majority of respondents (83%) donated only small amounts, between Rp0 and Rp500,000, while only 2% donated between Rp1,000,000 and Rp3,000,000. In terms of frequency, 70% of respondents donated only once or twice, and only 2% donated more than four times within a given period. These data confirm that despite the intention to donate, both the amount and frequency of donations are still relatively limited. Therefore, strategic efforts are needed to encourage increased public participation in philanthropic activities.

Table 1. Respondents Profile

Basic criterion	Criterion	N	%
Income	Rp. 0 – 500.000	56	12%
	Rp. 500.000 – 1.000.000	75	17%
	Rp. 1.000.000 – 3.000.000	121	27%
	Rp. > 3.000.000	198	44%
Expense	Rp. 0 – 500.000	105	23%
	Rp. 500.000 – 1.000.000	139	31%
	Rp. 1.000.000 – 3.000.000	89	20%
	Rp. > 3.000.000	117	26%
Donation amount	Rp. 0 – 500.000	374	83%
	Rp. 500.000 – 1.000.000	66	15%
Amount of donation	Rp. 1.000.000 – 3.000.000	10	2%
	1 – 2 Kali	317	70%
	3 – 4 Kali	94	21%
	≥4 Kali	39	9%

Source: Processed Data 2025

Validity and Reliability Test

To make sure that the indicators in each construct reliably and consistently reflect the notion being measured, validity and reliability testing are the first steps in PLS-SEM analysis. The Average Variance Extracted (AVE) value is used to evaluate convergent validity, and Cronbach's Alpha and Composite dependability (CR) are used to evaluate construct dependability. To be deemed dependable, an appropriate AVE value needs to be higher than 0.50, and Cronbach's Alpha and CR values need to be higher than 0.70.

The constructs in this model satisfied the criteria for internal reliability and convergent validity since all of them had AVE values above 0.50 and CR values above

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0.80. Given that they fell inside the optimal range, Cronbach's Alpha values between 0.638 and 0.861 further corroborated this conclusion. The validity of the measurement model results is further supported by this conclusion, which shows that the indicators in each construct consistently measure the construct (Harahap, 2020; Nengsih et al., 2022). After testing the convergent validity and construct reliability, the next step is to assess discriminant validity to ensure that each construct measures a distinct concept empirically. Discriminant validity is evaluated using the Fornell-Larcker criterion, where the square root of a construct's AVE must be greater than its correlation with other constructs.

As can be seen from Table 2, the correlation values between other constructions in their respective rows and columns are smaller than the diagonal values (bold, which reflect the square root of the AVE). This shows that all of the constructs are empirically unique and have satisfied the requirements for discriminant validity (Nengsih et al., 2022). The results of testing the structural relationships between constructs are guaranteed to be free from bias resulting from variable meaning overlap when there is strong discriminant validity. Consequently, it can be concluded that the measurement model in this study satisfies methodological feasibility and is prepared to move on to evaluating the structural model (inner model) and the overall hypothesis.

Table 2. Results of the Variance Inflation Factor (VIF) Test and Results of the Validity-Reliability Test

Constructs and Indicator Items	VIF	Factor Loading	Cronbach's a	AVE	CR
Philanthropic Empathy(FL)			0,775	0,595	0,854
FL2 - I help people in need without being asked.	1.554	0,733			
FL3 - I often help people who are in trouble	1.711	0,794			
FL4 - I only help people I know.	1.518	0,781			
FL5 - I will help if it is beneficial to me.	1.477	0,775			
Knowledge (PE)			0,794	0,617	0,866
PE1 - My religion teaches goodness in its teachings.	1.430	0,778			
PE2 - I know that there is a reward from God for every action I have done.	1.701	0,795			
PE3 - Helping others to do good is a good activity and can be done by everyone.	1.607	0,779			

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PE4 - There is a religious recommendation to set aside some of one's wealth to give to those in need.	1.672	0,789		
Income (PN)		0,722	0,782	
PN1 - I feel I have the financial ability to set aside a portion of my income to donate.	0,903	1.469		
PN3 - The size of my income influences my decision to donate.	0,865	1.469		
Donation Amount(BD)		0,738	0,580	0,805
BD1 - I regularly make donations every month	0,764	1.208		
BD2 - I tend to donate large amounts when I feel confident and trustworthy.	0,805	1.373		
BD3 - I will donate more if my financial condition improves.	0,713	1.254		
Trust (KP)		0,861	0.642	0,900
KP1 - You trust that your donation will be distributed to the right target according to its intended use.	0,773	2.222		
KP1 - You trust that your donation will be distributed to the right target according to its intended use.	0,785	2.361		
KP3 - I believe philanthropic organizations have a good reputation.	0,862	2.276		
KP4 - I feel safe donating through philanthropic institutions in Jambi City.	0,789	1.901		
KP5 - Philanthropy has a positive and sustainable impact on society.	0,794	1.902		

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Source: Processed Data 2025

If the correlation between each construct in the model is less than the AVE root for each other construct, the model has sufficiently high discriminant validity. The AVE root values and correlations of the latent variables are displayed in the following table.

Table 3. Validitas Diskriminan – Fornell-Larcker

Construct	FL	PE	PN	BD	KP
FL	0,771				
PE	0,495	0,785			
PN	0,636	0,576	0,884		
BD	0.460	0.450	0.496	0,762	
KP	0,388	0.429	0,438	0.490	0.801

Note: The diagonal (in bold) represents the average variance extracted (AVE) according to the Fornell - Lacker Criterion.

Table 3 provides information on the basic assumptions and accuracy of the research constructs. Each AVE value has a higher coefficient (both in column and row positions) than the other constructs, in accordance with the Fornell-Larcker discriminant validity criteria.

Evaluation of Moderation Relationship

Moderating variables describe the relationship between independent and dependent variables, which can strengthen or weaken the relationship. Testing the moderating effect in SMART-PLS 4 software can be seen through the path coefficient and P-value output. The significance value used is the P-value with a 5% (0.05) level of significance. The following are the results of the moderating relationship evaluation, which can be seen in Table 4:

Description	Beta	Men Value	SD error	T-Value	P-Value	Decision
FL -> BD	0,160	0.163	0,060	2.686	0,007	Accepted
PE -> BD	0,139	0.142	0,055	2.554	0,011	Accepted
PN -> BD	0,189	0,189	0,064	2.933	0,003	Accepted
KP -> BD	0,286	0,287	0,054	5.292	0.000	Accepted
FL*KP -> BD	0,038	0,040	0,019	1.964	0,050	Accepted
PE*KP -> BD	0,068	0,069	0,022	3.100	0,002	Accepted
PN*KP -> BD	0,062	0,061	0,020	3.043	0,002	Accepted

Source: Processed Data 2025

Discussion

Research on Islamic philanthropy in Indonesia reveals significant factors influencing donation behavior among Muslim communities. It found that patterns of Islamic philanthropy in Jambi City remain largely charity-based, with donations given directly to recipients for consumptive purposes, highlighting the need for institutional

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revitalization to shift toward community empowerment (Besse Wediawati, 2012). They showed that income, religiosity, and motivation positively influence people's intention to pay zakat, although knowledge did not show a significant effect. Their study of 100 respondents in South Aceh confirmed the simultaneous positive impact of these factors on donation intentions (Zaki & Suriani, 2021). emphasizes the transformative potential of Islamic philanthropy in achieving social justice and social welfare through a comprehensive social da'wah approach (Surizkika, 2024). identify external and internal factors that drive philanthropic behavior among Muslims, provide a conceptual framework for understanding Islamic philanthropic behavior and its application in addressing poverty and promoting societal welfare.

Research on economic factors and donation behavior reveals a complex relationship between income and giving patterns. Studies show that both zakat and taxes serve as important instruments for reducing economic inequality, with zakat showing significant potential for direct redistribution to recipients, while taxes operate through broader public spending mechanisms (Muhammad Fajri Pradingga et al., 2024). However, effective implementation faces challenges including collection, administration, and distribution issues. In the context of philanthropic crowdfunding, donor characteristics go beyond traditional economic factors. Social media plays a significant role in crowdfunding donations regardless of age, education, income, and gender, while familiarity with the project initiator significantly influences giving behavior (van Teunenbroek & Hasanefendic, 2023). This suggests that social connections and informal networks are important determinants of donation patterns. Further migration research illustrates how economic decisions are influenced by several factors beyond income alone, including marital status, education level, and employment opportunities, although family burden factors have a less significant impact (Suastrini et al., 2023).

Research shows that trust in philanthropic organizations plays a significant role in donation and charitable giving behavior. Trust emerges as a central element in charitable crowdfunding, where donors contribute to unknown beneficiaries through online platforms, with key trust factors including philanthropic motivation, campaign quality, website credibility, crowdfunder credibility, and transaction convenience (Jamaludin et al., 2020). Accountability and internal financial controls significantly increase donor trust in social foundations, although transparency alone does not show a significant impact (Kusmaeni & Syahreenny, 2024). Organizations that effectively tap into donors' emotions and empathy while maintaining strong organizational values can build greater community trust and improve fundraising results (Hanifah et al., 2019). In zakat institutions, both knowledge of zakat and level of trust significantly influence payment intention, with trust showing a coefficient, while income level and religiosity show no significant effect. These findings collectively emphasize the fundamental role of trust in successful philanthropic fundraising.

Research on organizational trust in philanthropic and government contexts demonstrates the importance of internal control systems, transparency, and accountability. It was found that accountability and internal control of financial reporting significantly positively influence donor trust in charitable foundations, although transparency does not show a significant effect (Kusmaeni & Syahreenny, 2024). Similar findings indicate that Jambi City's government performance

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accountability is positively impacted by clear budget targets and internal control mechanisms, whereas the relationship between budget clarity and Islamic philanthropy in Jambi City is moderated by organizational commitment. According to this study, in order to improve community empowerment, Islamic philanthropy in Jambi City has to be revitalized through more professional institutional administration and organized cooperation amongst zakat collection institutions (Besse Wediawati, 2012). emphasizes that the audit function strengthens stakeholder confidence by identifying internal control weaknesses and ensuring compliance with policies and procedures (Ritonga, 2024). Together, these results highlight the importance of strong accountability frameworks, organizational transparency, and internal control systems in establishing and preserving stakeholder trust in government and nonprofit institutions.

Practically, these results indicate the need for educational and outreach programs to increase public knowledge regarding Islamic philanthropy, develop an empathetic approach as a humanitarian value in philanthropy, and increase the professionalism and transparency of philanthropic institutions to strengthen public trust so that donations can be increased sustainably.

CONCLUSION

This study confirms that empathy, knowledge, and income significantly influence the amount of philanthropic donations in Jambi City. Trust acts as a moderating variable that strengthens the relationship between these three variables and the amount of donations, emphasizing the importance of building public trust in philanthropic institutions to increase donation participation. Although income has a positive effect, its influence is not as strong as empathy and knowledge, which act as psychosocial and cognitive factors in motivating donors. The condition of philanthropy in Jambi City is still dominated by direct charity-based donation patterns, so there is a need for institutional revitalization by increasing professionalism, transparency, and public education, so that philanthropy can transform towards sustainable empowerment. The research method using a quantitative approach with PLS-SEM analysis has successfully tested the relationship model between variables, but these results also recommend the integration of mixed methods and digital technology for more comprehensive philanthropic research in the future. Overall, this study makes an important contribution to the development of more effective and efficient philanthropic practices in the socio-cultural context of Jambi City.

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