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Factors Influencing Online Sadaqah Behavior: The Case of Generation-Z

Tolga Ergün*

Abstract

Sadaqah is a concrete example of Islamic social finance, which is one of the basic components of the Islamic economic ecosystem. Sadaqah, given in various ways by the rich to the poor, is very important in ensuring socioeconomic justice. Thanks to the applications provided by the advanced technology, online sadaqah can now be done easily and quickly. In this context, the study aimed to identify the factors that influence the online sadaqah-giving behavior of Generation Z individuals (born after 2000) in today's technological world through internet banking and mobile banking. In addition, the study also examines the mediating (i.e., indirect) role of attitude on online sadaqah-giving behavior. The validity and accuracy of the research model were tested using exploratory and confirmatory factor analysis on 360 Generation-Z individuals. In addition, a path analysis was conducted using structural equation modeling. According to the results of the analysis, social influence and altruism have a positive effect on online sadaqah behavior and the attitude factor mediates this effect. Interestingly, the empathy factor does not affect online sadaqah-giving behavior.

Keywords: Islamic social finance, online sadaqah, generation-z, factor analysis, structural equation modeling.

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Çevrimiçi Sadaka Verme Davranışını Etkileyen Faktörler: Z Kuşağı Örneği

Öz

Sadaka, İslâm iktisadi ekosistemi içerisindeki temel bileşenler arasında yer alan İslâmi sosyal finansın somut örneklerinden biridir. Toplumda zenginden fakire çeşitli şekillerde verilen sadaka, sosyo-ekonomik adaletin temin edilmesinde oldukça önem arz etmektedir. Geliştirilen teknolojiyle birlikte sunulan uygulamalar vasıtasıyla hem daha kolay hem de kısa zamanda çevrimçi sadaka verilebilmektedir. Bu bağlamda, çalışmada günümüz teknoloji dünyasındaki Z kuşak (2000 yılı sonrası doğan) bireylerin internet bankacılığı ve mobil bankacılık aracılığıyla çevrimiçi sadaka verme davranışını etkileyen faktörlerin belirlenmesi amaçlanmıştır. Ayrıca çalışma, tutum faktörünün çevrimiçi sadaka verme davranışı üzerindeki aracı (yani dolaylı etki) rolünü de araştırmaktadır. Z kuşağında yer alan 360 birey üzerinde açımlayıcı ve doğrulayıcı faktör analizi ile araştırma modelinin geçerliliği ve doğruluğu test edilmiştir. Ayrıca yapısal eşitlik modellemesi ile yol analizi yapılmıştır. Analiz sonuçlarına göre sosyal etki ve fedakârlık faktörü çevrimiçi sadaka verme davranışını pozitif yönde etkilemektedir. Bulgulara göre tutum faktörü bu etkiye aracılık etmektedir. İlginç bir şekilde empati faktörü çevrimiçi sadaka verme davranışını etkilememektedir.

Anahtar Kelimeler: İslâmi sosyal finans, çevrimiçi sadaka, z kuşağı, faktör analizi, yapısal eşitlik modeli.

Introduction

The Islamic economic system is based on Islamic principles, where economic activities are considered a form of worship to the Almighty Allah. The objective is to establish an economic system rooted in the commandments of Allah as outlined in the Quran and exemplified in the words and practices of His Messenger and servant, Prophet Muhammad.[1] The Islamic economic system provides alternative financial solutions in contrast to traditional economic systems.[2] These are presented within the framework of Islamic principles. Islamic principles seek to promote moral and ethical values while establishing an economic system free of interest (*riba*), uncertainty (*garrar)* and prohibited products.[3] Among the components of Islamic fundamental principles, the need for socio-economic justice is emphasized, which aims to increase financial inclusion through the fair distribution of income and the sharing of resources between the rich and the poor.[4]

Within the framework of the Islamic financial system, there are four components. The first component is Islamic banking (involving products such as *Murabaha, Musharakah*, etc.), the second component is Islamic capital markets (including *Sukuk*, etc.), the third component is Islamic insurance (such as *Takaful*), and the fourth component is Islamic social finance (involving practices like Zakat and Sadaqah, which promote socio-economic justice and the redistribution of wealth). The focus of this study is on almsgiving, an Islamic financial instrument that promotes financial inclusion and socio-economic justice. Major religions such as Islam and Christianity have emphasized the importance of helping others.[5] In Islam, philanthropy can be classified into obligatory (Zakat) and voluntary (almsgiving/sadaqah) forms.[6] Conceptually, almsgiving, meaning sadaqah-gives,

1 Zamir Iqbal – Abbas Mirakhor, "Economic Development and Islamic Finance", *International Bank for Reconstruction and Development,* ed. Zamir Iqbal – Abbas Mirakhor, Kingdom of Saudi Arabia, The World Bank, 2013.

2 Mohd Mahyudi, "Reviving the Islamic Economic System through Shariah-Based Public Policy", *Humanomics,* vol. 31, no. 4, 2015, pp. 415-429.

3 Rodney Wilson, "Islamic Finance and Ethical Investment", *International Journal of Social Economics*, vol. 11, 1997, pp. 1325-1342.

4 Saeed Binmahfouz, "Investment Characteristics of Islamic Investment Portfolios: Evidence from Saudi Mutual Funds and Global Indices", Durham University.

5 Sampath Kumar Ranganathan – Walter H. Henley, "Determinants of Charitable Donation Intentions: A Structural Equation Model", *Journal of Philanthropy and Marketing,* vol. 13, no. 1, 2008, pp. 1-11.

6 Hendy Mustiko Aji – Istyakara Muslichah, "Online Cross-Religion Donation during COVID-19: Mediating Role of Empathy and Trust", *Journal of Islamic Marketing,* vol. 14, no. 6, 2023, pp. 1531-1550.

is an economic action that involves giving to disadvantaged groups in society in various ways to preserve the financial well-being from the affluent to the less privileged. This action is carried out based on Islamic principles. Sadaqah giving can be in the form of voluntary or compulsory contributions. Voluntary alms encompasses any monetary give and acts of kindness made with the intention of helping others. On the other hand, obligatory alms include Zakat, which are mandatory forms of sadaqah-give in Islam.[7] Sadaqah can take various forms to support Islam or Muslim communities anywhere in the world, such as contributing to the construction of mosques, schools, hospitals, or making donations to widows and orphans. According to the Quran and Sunnah, it is not a requirement for sadaqah to be strictly financial; it can also manifest as voluntary efforts, kind words, or gestures (such as smiling at others). This situation aligns with the hadith of Prophet Muhammad: “Every act of kindness is a form of sadaqah”.[8]

With the advancement of technology, devices such as smartphones, computers, and tablets have become integral to our lives, facilitating the ease of online sadaqah donations through mobile banking applications. Smartphones, in particular, have become an inseparable part of our daily lives. This cutting-edge technology is used for more than just communication.[9] In this context, online sadaqah-gives refer to the act of contributing money through the internet connection, facilitated by computer or smartphone mobile applications. Due to the advantages of time and cost savings, online sadaqah can be easily accomplished through mobile applications. Smartphones and tablets have become an integral part of our daily lives. With the technology developed, the needs beyond communication can be easily met in many areas, such as information-sharing services, mobile payments and money transfers. In the current century, there has been an increase in donations made through digital channels as internet usage and ownership of mobile phones have become widespread. Particularly since 2010, there has been a growing trend in the development of give and fundraising activities supported by various platforms, including financial technology and blockchain, through mobile-based channels. For example, many interactions, such as calling for

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7 Nurudeen Abubakar Zauro, et al., “Enhancing Socio-Economic Justice and Financial Inclusion in Nigeria The Role of Zakat, Sadaqahh and Qardhul Hassan”, *Journal of Islamic Accounting Business Research,* vol. 11, no. 3, 2020, pp. 555-572.

8 Barbara Ibrahim – Dina H. Sherif, *From Sadaqah to Social Change: Trends in Arab Philanthropy*, American University in Cairo Press, 2008.

9 Francisco Liébana-Cabanillas, et al., “Intention to Use New Mobile Payment Systems: A Comparative Analysis of SMS and NFC Payments”, *Economic Research,* vol. 30, no. 1, 2017, pp. 892-910.

donations, volunteering, and addressing social issues, are carried out on social media tools (Facebook, X, Instagram, etc).[10]

The act of almsgiving is associated with a culture of altruism and community orientation. In this context, an individual's personal attitude and social influence emerge as significant contributors to the inclination towards sadaqah donations. Moreover, online sadaqah incorporates the empathy factor, which is expressed as an influential condition arising from a sense of urgency and belonging. Within this framework, the primary aim of the study is to examine the factors influencing the tendency for online sadaqah donations among individuals belonging to Generation-Z. Generation-Z individuals are defined as those born after the year 2000. Since this generation was born in a completely technological age, their adaptation process to technology is easier.[11] In this context, the reason for taking Generation-Z individuals as a sample in the study is that young people are more intertwined with technology in the current period and can use mobile and tablet applications more easily.[12] Reviewing the existing literature on the subject reveals a body of work, particularly in international literature, that explores interest-free financial instruments such as Zakat, Sadaqah and Karz-ı Hasen as viable means to address the financial needs of impoverished and vulnerable segments in societies. However, within the Turkish context, there seems to be a dearth of studies specifically investigating the factors influencing online sadaqah-giving tendencies among Generation-Z individuals, particularly focusing on empathy, altruism, attitude, and social environment. This gap in the literature underscores the originality and distinctive contribution of the current study.

This study has been structured into five sections. The second section, following the introduction, provides the literature and theoretical background of the study. The third section deals with methodology. The fourth section presents the findings. The fifth section concludes the study with conclusions and recommendations.

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10 Anne Marie Warren, et al., "Facebook: The Enabler of Online Civic Engagement for Activists", *Computers in Human Behavior,* vol. 32, 2014, pp. 284-289.

11 Müzeyyen Altunbay – Nuray Bıçak, "Türkçe Eğitimi Derslerinde Z Kuşağı Bireylerine Uygun Teknoloji Tabanlı Uygulamaların Kullanımı", *Zeitschrift Für Die Welt Der Türken,* vol. 10, no. 1, 2018, pp. 127-142.

12 Hanudin Amin, "An Analysis of Online Sadaqahh Acceptance among University Graduates in Malaysia", *International Journal of Islamic and Middle Eastern Finance and Management,* vol. 15, no. 6, 2022, pp. 1019-1034.

Literature Review and Hypothesis Development

Theoretical Background

Drawing on the theory of reasoned action (TRA), this study aims to research the effects of attitude and social environment on online sadaqah-giving behavior in the context of altruism and empathy factors. TRA has been chosen for this study for three main reasons. 1- TRA provides a straightforward explanation technique for determining the attitude factor. 2- Numerous studies in the literature have utilized TRA to explain the attitude factor. This situation also suggests that TRA can be employed in various research contexts. 3- TRA is used in determining and measuring individuals' behavioral intentions.[13] In summary, since the choice of whether or not to give alms is a behavior that is under the control of philanthropists, it is closely related to attitude and social environment factors. For this reason, TRA has been used.[14]

TRA was developed by Fishbein and Ajzen[15] in 1975 and has since served as a reference in scientific research across various fields, including social psychology, food science, and medicine.[16] The main purpose of this theory is to reveal the relationship between individuals' behaviors, beliefs and intentions. In this model, an individual's behavior is realized by his/her intention. The factors defining this theory are shown in Figure 1[17].

13 Hanudin Amin, *ibid.*

14 Youssef Chetioui, et al., "Antecedents of Giving Charitable Donations (Sadaqah) During The COVID-19 Pandemic: Does Islamic Religiosity matter?", *Journal of Islamic Marketing,* vol. 14, no. 5, 2023, pp. 1169-1187.

15 Martin Fishbein – Icek Ajzen, *Belief, Attitude, Intention, and Behaviour: An Introduction to Theory and Research,* Addison-Wesley, Reading MA, 1975, p. 510.

16 Mohammed Hersi Warsame – Edward Mugambi Ireri, "Does The Theory of Planned Behaviour (TPB) Matter in Sukuk Investment Decisions?", *Journal of Behavioral and Experimental Finance,* vol. 12, 2016, pp. 93-100.

17 Fauziah Md. Taib, et al., "Factors Influencing Intention to Use Diminishing Partnership Home Financing", *International Journal of Islamic and Middle Eastern Finance and Management,* vol. 1, no. 3, 2008, pp. 235-248.

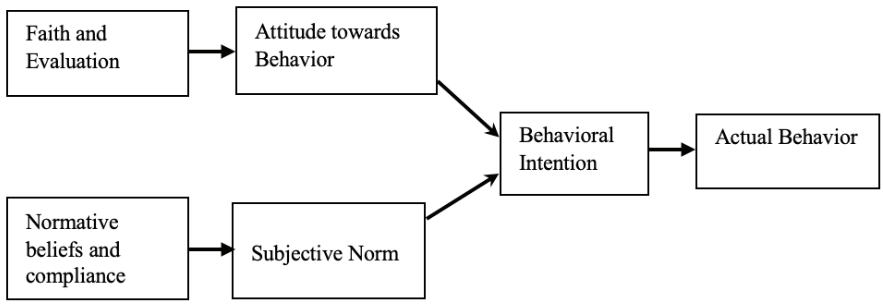

Figure 1. TRA Dimension

According to the TRA, individuals' behaviors are influenced by personal attitudes and social environment factors. To understand individuals' behaviors, it is essential to examine the beliefs or thoughts they hold about themselves and their environment.[18] Fishbein and Ajzen characterized the attitude factor as the extent to which an individual likes or dislikes any object. In terms of social influence factor, individuals are motivated by aligning themselves with specific references, such as a spouse, family, friends, etc., that they consider personally significant.[19]

In this study, the factors of the TRA were investigated in terms of their impact on online sadaqah-give behavior, along with the factors of altruism and empathy. However, a review of the literature suggests that there is a scarcity of research in the Turkish context addressing the topic that includes these variables.

Attitude

Attitude plays an important role in influencing one's actual behavior. Various studies in the literature define attitude as an individual's positive or negative evaluation or degree of evaluation of any behavior.[20] An individual's behaviors are associated with their affective feelings about those behaviors. Consequently, if a person believes that translating a behavior into action will lead to positive outcomes, the individual will hold a positive evaluation in that context.[21]

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18 Suddin Lada, et al., "Predicting Intention to Choose Halal Products Using Theory of Reasoned Action", *International Journal of Islamic and Middle Eastern Finance and Management,* vol. 2, no. 1, 2009, pp. 66-76.

19 David Trafimow, "The Theory of Reasoned Action: A Case Study of Falsification in Psychology", *Theory & Psychology,* vol. 19, no. 4, 2009, pp. 501-518.

20 Icek Ajzen, "Perceived Behavioral Control, Self-Efficacy, Locus of Control, and the Theory of Planned Behavior", *Journal of Applied Social Psychology,* vol. 32, no. 4, 2002, pp. 665-683.

21 Youssef Chetioui et al., *ibid.*

When the existing studies are examined, for example, Smith and McSweeney (2007)[22] found a significant effect of attitude factor on sadaqah behavior in their study. In Linden's study (2011)[23], it was determined that individuals' attitudes have a significant impact on sadaqah thoughts. Knowles et al., (2012)[24] in their study on the intentions of young people to make monetary donations, emphasized the importance of the attitude factor in sadaqah behaviors. In conclusion, the authors identified that attitude plays a significant role in shaping behavioral intentions.

Teah et al., (2014)[25] examined the relationship between religious beliefs, attitudes towards charities and motivation to donate. The study concluded that attitudes towards sadaqah organizations influence motivation for making donations.

Based on the findings of the research in the literature, it can be stated that attitude has a direct positive impact on online sadaqah donation behavior. Thus, the following hypothesis (H_1) is formulated:

H_1: Attitude positively influences online sadaqah behavior.

Altruism

The concept of altruism, at its core, involves prioritizing the goals of others over one's own goals. This term has been extensively employed in various disciplines, including psychology, sociology, political science, economics, and finance.[26] Reviewing the literature on the definition of the concept of altruism, according to Fung (1988)[27], altruism is characterized by the condition of providing

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22 Joanne R. Smith – Andreé McSweeney, "Charitable Giving: The Effectiveness of A Revised Theory of Planned Behaviour Model in Predicting Donating Intentions and Behaviour", *Journal of Community & Applied Social Psychology,* vol. 17, no. 5, 2007, pp. 363-386.

23 Sander van der Linden, "Charitable Intent: A Moral or Social Construct? A Revised Theory of Planned Behavior Model", *Current Psychology,* vol. 30, 2011, pp. 355-374.

24 Simon R. Knowles, et al., "Predictors of Young People's Charitable Intentions to Donate Money: An Extended Theory of Planned Behavior Perspective", *Journal of Applied Social Psychology,* vol. 42, no. 9, 2012, pp. 2096-2110.

25 Min Teah, et al., "Moderating Role of Religious Beliefs on Attitudes towards Charities and Motivation to Donate", *Asia Pacific Journal of Marketing and Logistics,* vol. 26, no. 5, 2014, pp. 738-760.

26 Charles Daniel Batson, et al., "Altruism and Helping Behavior", *Sage Handbook of Social Psychology*, ed. Michael A. Hogg – Joanne R. Smith, London, Sage Publications, 2003, pp. 279-295.

27 Christopher Fung, "Is Altruism a Vice", *JAMA: The Journal of the American Medical Association,* vol. 260, no. 17, 1988, p. 2509.

benefits to someone or protecting them from harm without any associated reward or expectation. Choi and Mai-Dalton (1999)[28] defined altruism in terms of the partial or complete abandonment or permanent postponement of personal interests, privileges, or well-being in the division of labor, reward distribution, and the use of power. Similarly, Yorges et al. (1999)[29] expressed altruism as giving up or losing something important to the individual. Looking at these definitions, altruism is focused on relinquishing personal interests.[30] Altruism is perceived as the behavior of doing good to others without any personal gain. Such acts of kindness contribute significantly to the healthier development of social relationships.[31] The Quran (5/2) emphasizes the importance of altruism in religion with the following statement: "Help one another in goodness and piety, and do not help one another in sin and aggression. Be mindful of Allah's duty; surely Allah is severe in retribution." This verse reminds Muslims to treat others as they would like to be treated themselves.[32]

In their study, Morgan and Miller (2002)[33] found a meaningful relationship between altruism and actual behavior. They emphasized a distinction between donors and non-donors, underlining that donors, due to their sacrificial characteristics, were more inclined to engage in organ donation. According to Khayat (2006)[34] altruism is commonly observed among adults who make decisions to assist others in challenging situations, both financially and emotionally, in a sincere and effective manner.

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28 Yean Choi – Renote R. Mai-Dalton, "The Model of Followers' Responses to Self-Sacrificial Leadership: An Empirical Test", *The Leadership Quarterly,* vol. 10, no. 3, 1999, pp. 397-421.

29 Stefani L. Yorges, vd., "The Effect of Leader Outcomes on Influence, Attributions, and Perceptions of Charisma", *Journal of Applied Pschology,* vol. 84, no. 3, 1999, pp. 428-436.

30 Niti Singh – Venkat R. Krishnan, "Self-sacrifice and transformational leadership: mediating role of altruism", *Leadership & Organization Development Journal,* vol. 29, no. 3, 2008, pp. 261-274.

31 Afërina Skeja, vd., "Altruism and Female Entrepreneurship: Evidence from the Turkish Community in Kosovo", *Journal of Enterprising Communities: People and Places in the Global Economy,* vol. 17, no. 6, 2023, pp. 1275-1292.

32 Hanudin Amin, *ibid.*

33 Susan E. Morgan – Jenny Miller, "Communicating about Gifts of Life: The Effect of Knowledge, Attitudes, and Altruism on Behavior and Behavioral Intentions Regarding Organ Donation", *Journal of Applied Communication Research,* vol. 30, no. 2, 2002, pp. 163-178.

34 Abdul Aziz Khayat, "Tawarruq, its concepts, its practices and its economics implication on promotion by Islamic banks", available at: www.iefpedia.com

Rizal and Amin (2017)[35] investigated the intention of Muslims to donate money for sadaqah purposes. The authors highlighted the role of the altruism factor in moznetary donations based on the study results. Amin (2022)[36] on the donation behaviors of students in Malaysia, the significant impact of the altruism factor was identified. Based on this information, H_2 hypothesis is formulated as follows:

H_{2a}: Altruism directly influences online sadaqah behavior in a positive manner.

H_{2b}: Altruism positively influences online sadaqah behavior through attitude.

Empathy

Empathy is succinctly defined as an emotion focused on "others." In other words, empathy can be described as the ability to understand others' feelings and to identify with them.[37] According to White et al. (2020)[38], empathy is the ability to feel compassion and show concern for others. In essence, empathy is a crucial behavioral trait that facilitates an individual's inclination to understand and respond to the feelings of others.[39]

Empathy, when evaluated from an Islamic perspective, is, according to Ilyas (1992)[40], inclined to be higher in individuals with a strong sense of piety (Taqwa). The Quran states: "My mercy encompasses all things. I will write this (mercy) to those who do righteous deeds, give alms, and believe in Our verses." (A'raf, 156). To maintain brotherhood, individuals should engage in acts of kindness, including empathy, in any benevolent action towards others. Alternatively, in studies in the literature, such as Batson, it is noted that empathy behavior serves as motivation for altruism. Moreover, Batson emphasized the substantial correlation

35 Hamid Rizal – Hanudin Amin, "Perceived Ihsan, Islamic Egalitarianism and Islamic Religiosity towards Charitable giving of Cash Waqf", *Journal of Islamic Marketing,* vol. 8, no. 4, 2017, pp. 669-685.

36 Hanudin Amin, *ibid.*

37 Hsin-Ti Yang – Ghi-Feng Yen, "Consumer Responses to Corporate Cause-Related Marketing: A Serial Multiple Mediator Model of Self-Construal, Empathy and Moral Identity", *European Journal of Marketing,* vol. 52, no. 9, 2018, pp. 2105-2127.

38 Katherine White, et al., "A Review and Framework for Thinking about the Drivers of Prosocial Consumer Behavior", *Journal of the Association for Consumer Research,* vol. 5, no. 1, 2020, pp. 2-18.

39 Duleep Delpechitre, et al., "The Importance of Customer's Perception of Salesperson's Empathy in Selling", *Journal of Business & Industrial Marketing,* vol. 34, no. 2, 2019, pp. 374-388.

40 Q. S. Ilyas, "Dimensions of Muslim Religiosity: Measurement Considerations", *Quranic Concept of Human Psyche*, ed. Zafar Afaq Ansari, Pakistan, Institute of Islamic Culture, 1992, p. 101.

between empathy and an individual's inclination to engage in helping behavior. [41] Delpechitre et al. (2019)[42] examined the relationship between salesperson empathy and buyer behavior. As a result of the study, the authors found that empathy behavior has a positive effect on the customer. In the study conducted by Wei et al., (2021)[43] the impact of empathy on gives was investigated. Wei et al., (2021) concluded that the ability of empathy plays a decisive role in donation behavior or intention. Aji and Muslichah (2023)[44] the mediating role of empathy in online sadaqah behavior was explored. The authors concluded that empathy has a significant influence on online sadaqah behavior.

Based on the findings in the literature, it has been determined that individuals' ability for empathy plays a significant role in their decisions to make online sadaqah gives. Therefore, H_3 hypothesis is formulated as follows:

H_{3a}: Empathy directly positively influences online sadaqah behavior.

H_{3b}: Empathy positively influences online sadaqah behavior through attitude.

Social Influence

Social influence encompasses the impact of various elements, including the attitudes and behaviors of individuals' families, friends, and colleagues, on a person's decisions regarding a particular matter. As described by Ajzen and Fishbein (1988), social influence is influenced by perceived social pressure (normative beliefs) and is weighted by the motivation for conformity. Normative beliefs represent the effect of social pressure to perform or not to perform a certain behavior.[45]

In the literature, there is a noticeable scarcity of studies specifically investigating the influence of social influence on individuals' decisions in the context of almsgiving or donation.

Greenslade and White (2005) [46], examined the impact of social influence on charitable behavior in the Theory of Planned Behavior context. The study

41 Hanudin Amin, *ibid.*

42 Duleep Delpechitre, et al., *ibid.*

43 Chuang Wei, et al., "Empathy Impairs Virtue: The Influence of Empathy and Vulnerability on Charitable Giving", *Internet Research,* vol. 31, no. 5, 2021, p. 1803-1822.

44 Hendy Mustiko Aji – Istyakara Muslichah, *ibid.*

45 Mohammed Hersi Warsame – Edward Mugambi Ireri, *ibid.*

46 Jaimi H. Greenslade – Katherine M. White, "The Prediction of Above-Average Participation in Volunteerism: A Test of The Theory of Planned Behavior and The Volunteers Functions Inventory in Older Australian Adults", *Journal of Social Psychology,* vol. 145, 2005, pp. 155-172.

determined that the environment can play an important role in shaping individuals' behavior.

Smith and McSweeney (2007)[47], aimed to assess the influence of social influence on individuals' intentions to donate money to sadaqah organizations. The findings of the study indicated that social influence did not have a significant impact on gives made for sadaqah purposes.

Linden (2011)[48] suggested that the formation of sadaqah intentions might be more influenced by ethical norms rather than social norms. In other words, social influence does not have any significant impact on explaining sadaqah intentions.

Knowles et al. (2012) [49], examined the intention of young people to give alms in their study. As a result of the study, they found that environmental factors affected the intention to give alms, unlike other studies in the literature.

Amin (2022)[50], studied the impact of social influence on the online charity intentions of university students in Malaysia. The result of the study found a statistically significant impact of the environment on charity giving behavior. In light of the existing studies, although different results have been identified regarding the impact of social influence on sadaqah or philanthropic behavior, in this study H_4 hypothesis is proposed as follows:

H_{4a}: Social influence has a direct positive effect on online sadaqah behavior.

H_{4b}: Social influence positively influences online sadaqah behavior through attitude.

Methodology

Sampling and Measurement

When selecting participants, online bank users and those who had experience of giving sadaqah through their bank account were taken into account. A total of 396 Generation Z individuals from Trabzon University participated in the survey. After the control process, it turned out that 360 surveys could be used as data. The survey form for 36 participants was not included in the analysis due to incomplete responses to the questions. The study conducted by Amin (2022)[51] was utilized.

47 Joanne R. Smith – Andreé McSweeney, *ibid.*

48 Sander van der Linden, *ibid.*

49 Knowles vd., "Predictors of Young People's Charitable Intentions to Donate Money: An Extended Theory of Planned Behavior Perspective", p. 2110.

50 Hanudin Amin, *ibid.*

51 Hanudin Amin, *ibid.*

The questionnaire form used in the study consists of two parts. The first section of the questionnaire includes demographic information about the participants, while the second section consists of questions related to five explanatory variables: empathy, altruism, social influence, attitude and online sadaqah. Within this framework, the second section includes five sub-statements for the empathy variable, five sub-statements for the altruism variable, four sub-statements for the social influence, four sub-statements for the attitude variable, and four sub-statements for the online sadaqah variable. The dependent variable, the online sadaqah factor, was measured with four sub-statements. The scale, consisting of a total of 22 statements, utilized a Likert scale ranging from 1 to 5 for each statement. The scale details are as follows: 1=strongly disagree, 2=disagree, 3=neither agree nor disagree, 4=agree, 5=strongly agree. The use of the scale was deemed ethically appropriate in accordance with the decision of the Social and Human Sciences Scientific Research and Publication Ethics Committee.

Modelling

The analysis model of this research is presented in Figure 2. In the research model shown in Figure 2, altruism (ALT), empathy (EMP), attitude (ATT) and social influence (SOI) are the independent variables while online sadaqah (ONS) is the dependent variable.

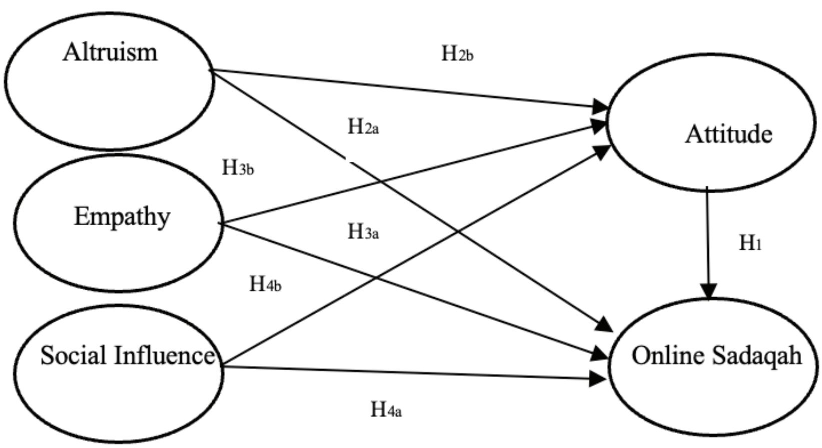

Figure 2. Research Model

In the research model shown in Figure 2, altruism (ALT), empathy (EMP), attitude (ATT) and social influence (SOI) are the independent variables while online sadaqah (ONS) is the dependent variable.

Findings

The findings section of the study includes demographic information about the analysis sample, reliability of the survey questions, Cronbach Alpha, explanatory factor analysis and path analysis results. Accordingly, the application was conducted on a total of 360 people. As seen in Table 1, 60% (216 individuals) of the Z generation participants in the study are female, while 40% (144 people) are male. 67.8% of the participants (244 people) fall within the 18-20 age range, while 32.2% (116 people) are in the 21-23 age range. 95.8% of the participants (345 people) stated that they use mobile banking applications, while 4.2% (15 people) declared that they do not use mobile banking. In terms of frequency of online sadaqah-giving, 46.4% (167 people) of participants said they gave online sadaqah once a month, 39.7% (143 people) said they gave online sadaqah once a year, and 13.9% (50 people) said they gave online sadaqah once a week.

Table 1. Demographic Data

Gender	***N***	**%**	**Age**	***N***	**%**
Female	216	60.0	18-20	244	67.8
Male	144	40.0	21-23	116	32.2
Mobile Banking Utilization	***N***	**%**	**Frequency of Online Sadaqah-Giving**	***N***	**%**
Yes	345	95.8	Once a week	50	13.9
No	15	4.2	Once a month	167	46.4
			Once a year	143	39.7

The determinants that may affect the sadaqah behavior of Z-generation people, which are used as a measuring tool in the study and involved in the survey form, were determined through the Crobach's Alpha, KMO, and Barlett test in the SPSS. The reliability, validity and normality test findings of the scale are offered in Table 2. The Cronbach's Alpha (α) coefficient of internal consistency being in the range of $0.80<\alpha<1.00$ notes that the scale is highly reliable. The normality test for the variables (ONS, ATT, SOI, ALT, and EMP) in Table 2 shows that the skewness and kurtosis values are within ±2. Therefore, it was decided that the variables' data have a normal distribution.[52]

52 Darren George – Paul Mallery, *IBM SPSS Statistics 23 Step by Step A Simple Guide and Reference*, Routledge, Abingdon, 2016, pp. 114-115.

Table 2. Reliability Results of the Scale and Normality Test

Number of Questions	Number of Samples	Mean	Cronbach's Alpha	KMO	Bartlett's		
					X^2	df	Probability
21	360	3.28	0.91	0.89	5330.7	231	0.000
	ONS	**ATT**	**SOI**	**ALT**	**EMP**		
Skewness	0.052	0.021	-0.226	-0.402	-1.138		
Kurtosis	-0.958	-0.727	-0.215	-0.113	1.870		

As seen in Table 2, the internal consistency coefficient of the 21-item scale was determined as 0.91. Additionally, the KMO value is 0.89, and the Bartlett analysis ($\chi 2$=5330.7, df=231, p=0.000) is found to be statistically significant. The KMO value being above 0.50 and the significance of the Bartlett test indicate that the data set of the study is suitable for analysis.[53] Moreover, it was determined in the analysis that all item factor loadings on the diagonal of the anti-image correlation matrix were above 0.50. Hence, it can be performed that the items in the scale accurately measure the intended attribute.[54]

A t-test was conducted to determine whether all sampled participants had different levels of ONS, ATT, SOI, ALT, and EMP or expressed it uniformly because regression assumes that varies across participants. The t-test results are given in Table 3. According to the t-test results, five factors are statistically significant. Therefore, it was determined that all sampled participants had different levels of "ONS, ATT, SOI, ALT, and EMP".

Table 3. T-test results

Variable	t	P	95% Confidence Interval of the Difference	
			Lower	Upper
ONS	46.293*	0.000	2.683	2.921
ATT	49.544*	0.000	2.797	3.028
SOI	66.086*	0.000	3.129	3.321

53 Piyush Sharma –Rajat Roy, "Looking Beyond First-Person Effects (Fpes) in the Influence of Scarcity Appeals in Advertising: A Replication and Extension of Eisend (2008)", *Journal of Advertising*, vol. 45, no. 1, 2016, pp. 78-84.

54 Beril Durmuş –E. Serra Yurtkoru –Murat Çinko, *Sosyal Bilimlerde SPSS ile Veri Analizi*, İstanbul, Beta, 2018.

ALT	76.076*	0.000	3.333	3.510
EMP	97.998*	0.000	3.819	3.975
*: Significance at the 0.01				

Explanatory and Confirmatory Factor Analysis Findings

Factor analysis was conducted on the data of 360 survey participants. There are different approaches to determining the sample size in factor analysis. In the literature, 50 and below are defined as very poor, 100 as poor, 200 as moderate, 300 as good, 500 as very good and 1000 as excellent.[55] In this context, the sample size meets the assumption for factor analysis. Several rounds of exploratory factor analysis (EFA) were conducted to achieve a good quality level for the factor structure in the study. The assumption that the units are unrelated to each other led to the use of the Varimax technique.[56] In this context, the results of the analysis are shown in Table 4. In the first round of results of the EFA consisting of 21 items, five factors with eigenvalues greater than 1 were produced with the initial 25 iterations. In the rotation rounds, there were no items with less than 40 factor loadings under a single factor. According to the findings, the first factor accounts for 34.484% of the total variance, the first and second factors together explain 52.083% of the total variance, and all five factors together explain 70.804% of the total variance.[57] In line with this result, the effect of Generation-Z individuals on online sadaqah-give behavior was addressed with the dimensions of attitude, empathy, altruism and social influence.

55 Gökhan Aksu, et al., *Açımlayıcı ve Doğrulayıcı Faktör Analizi ile Yapısal Eşitlik Modeli Uygulamaları,* Ankara, Detay, 2017.

56 Şeref Kalaycı (ed.), *SPSS Uygulamalı Çok Değişkenli İstatistik Teknikleri*, Ankara, Dinamik, 2010, p. 328.

57 Yalçın Karagöz, *SPSS ve AMOS Uygulamalı Nitel-Nicel-Karma Bilimsel Araştırma Yöntemleri ve Yayın Etiği*, Ankara, Nobel, 2010, p. 10.

Table 4. Exploratory Factor Analysis Results

Main Factor	Item	Factor Loads				
		1	2	3	4	5
Attitude	I like to give sadaqah via a mobile application.	,917				
	It's a good idea to give sadaqah via a mobile application	,896				
	It is beneficial to give sadaqah via a mobile application.	,868				
	Giving sadaqah via a mobile application is a positive attitude.	,806				
Empathy	I understand the needs of people less fortunate than me.		,834			
	I understand the needs of others.		,827			
	I get very emotional when other people have problems.		,817			
	I can empathize with those in need.		,518			
Altruism	I embrace the saying, "It is better to give than to receive."			,844		
	Helping others is one of the most important aspects of my life.			,822		
	I enjoy working for the welfare of others.			,682		
	I enjoy enhancing the well-being of others.			,553		
	Helping others is one of the most important goals of my life.			,439		

Social Influence	My friends think I should give sadaqah.				,833	
	If I give sadaqah, many people will think it is useful.				,828	
	People close to me say I should give sadaqah.				,583	
	Other people like me are also expected to give sadaqah.				,581	
Online Sadaqah	I give sadaqah online via a mobile application to help people in need.					,713
	I give sadaqah online via a mobile application for donations.					,664
	I give sadaqah online via a mobile application to help poor people.					,649
	When I donate money, I usually prefer to give sadaqah online via a mobile application.					,640
Initial eigenvalues		7.587	3.872	1.799	1.274	1.045
% of variance		34.484	17.599	8.176	5.792	4.752
Cumulative %		34.484	52.083	60.259	66.052	70.804

After testing the scale measuring online sadaqah behavior using EFA, the data from the sample of 360 participants were further analyzed using Confirmatory Factor Analysis (CFA). The first-level multifactorial structure of the scale, consisting of four sub-dimensions and a total of 17 items, was tested using DFA with the AMOS 24 software program. In Structural Equation Model applications, the goodness of fit index values determines whether the analyzed model is supported by the data collected. Due to the normal distribution of the data, the maximum likelihood estimation technique was used. However, the goodness-of-fit values accepted in the literature could not be achieved in the CFA.

Subsequently, correction indices were examined, and a single item (*EMP5= I find it easy to imagine how others feel*) related to the empathy factor was excluded from the model, and the analysis was repeated. In this context, the CFA results are presented in Figure 3. The Comparative Fit Index (CFI), Goodness of Fit (GFI), Root Mean Square Error of Approximation (RMSEA), and Standardized Root Mean Square Error of Approximation (SRMR) indicators were considered in assessing goodness-of-fit values. For a well-fitting model, the normalized chi-square value (x^2/d.f) should ideally fall between 2 and 5. Additionally, CFI and GFI values should be above 0.90, while SRMR and RMSEA values should be below 0.08.[58] In this context, the goodness-of-fit findings (χ2/df=2.519, GFI=0.913, CFI=0.953, AGFI=0.878, RMSEA=0.065) indicate an acceptable fit. These results demonstrate that the hypothesized theoretical structure of the online sadaqah-give scale (four-factor model) has been confirmed.

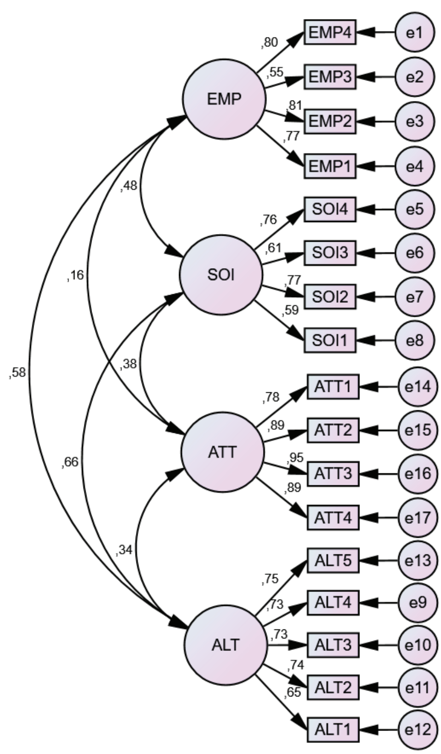

Figure 3. CFA Results

58 Chao-Min Chiu – Eric T.G. Wang, "Understanding Web-Based Learning Continuance Intention: The Role of Subjective Task Values", *Information and Management,* vol. 45, no. 3, 2008.

Following the EFA and CFA results, path analysis was conducted within the scope of the research model. The findings obtained are indicated below.

Mediated Structural Equation Model Findings

In cases where factor analysis has been previously conducted, and the averages of questions forming dimensions are transformed into variables or when working with secondary data, structural models can be directly built with observed variables. Such models are referred to as path analysis. Path analyses are similar to multiple regression since they are performed with observed variables.[59] On the other hand, Structural Equation Models (SEM) are used to test hypotheses about the mediation mechanism of the indirect effects between latent variables and observed variables. SEM is employed in examining research hypotheses concerning the influence of a precursor variable (predictor variable, independent variable), denoted as X, on the outcome variable (dependent variable), denoted as Y, through mediating link mechanisms. The mediating variable (M) functions to explain the mechanism of the relationship between the independent variable (X) and the dependent variable (Y).[60] In essence, a mediating variable is a variable that helps understand how and why the relationship between two or more variables occurs. The Structural Equation Model (SEM) results for the research model with the mediating variable are presented in Figure 4. The goodness-of-fit indicators for this model are provided in Table 4. The goodness-of-fit indicators for this model are calculated as follows: $\chi^2/df = 3.992$, GFI = 0.874, CFI = 0.895, AGFI = 0.887, RMSEA = 0.078, and RMR = 0.071. Analyzing the results, the χ^2/df ratio falling within the 2-5 range, CFI and GFI indicators close to 0.90, AGFI greater than 0.85[61] and SRMR and RMSEA values less than 0.08 suggest that the fit indicators for the analysis scale are above the generally accepted threshold values in the literature.

59 Mustafa Emre Civelek, *Yapısal Eşitlik Modellemesi Metodolojisi*, İstanbul, Beta, 2018.

60 Sait Gürbüz - Faruk Şahin, *Sosyal Bilimlerde Araştırma Yöntemleri*, Ankara, Seçkin, 2016.

61 Nuran Bayram, *Yapısal Eşitlik Modellemesine Giriş*, Bursa, Ezgi, 2013.

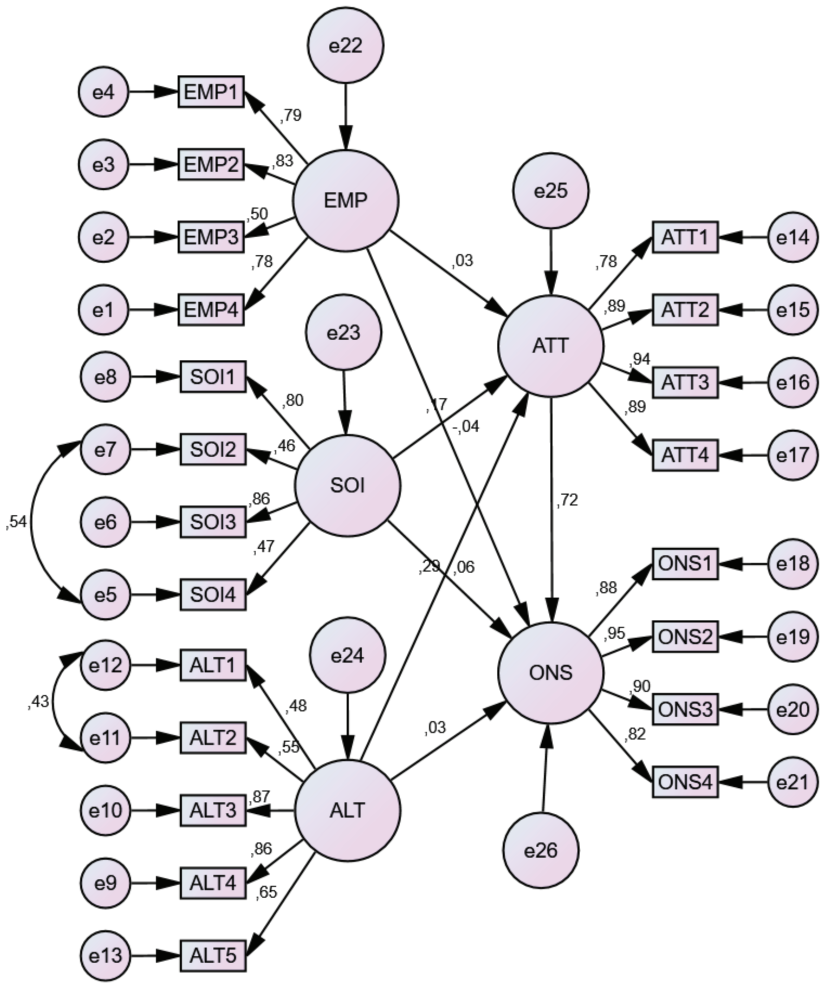

Figure 4. Mediated SEM Results

Table 5. Mediation SEM Fit Indices

Chi-square	Df	P	Chi-square/df	CFI	GFI	IFI	AGFI	SRMR	RMSEA
718.593	180	.000	3.992	.895	.874	.896	.887	.071	.078

The standardized regression weights for the mediated Structural Equation Model (SEM) analysis for the online sadaqah-give scale are presented in Table 6. According to the table, variables labeled EMP, SOI, and ALT do not have a direct effect on ONS. In other words, there is no statistically significant relationship between ONS and the variables EMP, SOI, and ALT (p>0.01). On the other hand, the ATT mediating variable has a statistically significant positive effect on the SOI (β=0.298, p<0.009) and ALT (β=0.291, p<0.000) factors. The ATT factor also positively influences the ONS variable (β=0.839, p<0.000). Consequently, the ALT and SOI variables do not have a direct effect on the ONS variable. The mentioned variables indirectly influence the ONS variable positively through the ATT mediating variable. However, no direct or indirect effect of the EMP variable on the ONS variable has been identified.

Table 6. Mediation SEM Standardized Regression Weights

Factor	Code	Path	Code	β	Probability
Attitude Empathy Social Influence Altruism Online Sadaqah	ATT	<---	EMP	.036	.630
	ATT	<---	SOI	.298*	.009
	ATT	<---	ALT	.291*	.000
	ONS	<---	EMP	-.052	.424
	ONS	<---	SOI	.125	.199
	ONS	<---	ALT	.029	.617
	ONS	<---	ATT	.839*	.000
*:p<0.01significant					

In the structural equation modeling analysis conducted in the study, hypotheses H_1, H_{2b} and H_{4b} were accepted, while hypotheses H_{2a}, H_{3a}, H_{3b} and H_{4a} were rejected. In this context, it was found that the attitude dimension of the online sadaqah scale could explain approximately 72% of the variance, the social environment dimension could explain online sadaqah through attitude by approximately 17%, and the empathy dimension could explain online sadaqah behavior through attitude by approximately 30%.

Conclusion and Discussion

This study emphasizes the usefulness of TRA in understanding online sadaqah behavior among Generation-Z individuals in Turkey. In other words, it focuses on attitude and social environment factors to identify a specific context for online sadaqah behavior. On the other hand, the measurement items for the empathy and altruism factors were drawn from the general philanthropy literature.

In terms of the theoretical contribution of the study, it aligns with Fishbein and Ajzen's (1975)[62] study, highlighting the significant influence of attitude and social environment factors on actual behavior. The TRA, which emphasizes the impact of attitude and social environment factors, has been found to be effective in predicting online sadaqah-giving behavior. Moreover, the findings of this study are consistent with the results of the study conducted by Morgan and Miller (2002).[63] In other words, altruism has a significant effect on the attitude towards online sadaqah behavior. However, the findings of this study do not support the results of the study conducted by Batson (1987).[64] Interestingly, the empathy motive does not directly or indirectly affect online sadaqah-giving behavior.

When the methodological contribution of the study results was evaluated, the research model was tested on Generation-Z individuals and the dimensions of the model were confirmed. On the other hand, the validity and reliability of the model were tested and the results of the analysis made a significant contribution to the results by showing that it can be represented by the dimensions of attitude, social influence, empathy and altruism.

When evaluating the social and practical contributions of the study, from a social perspective, banks or intermediary institutions can stimulate online sadaqah-giving behavior by promoting awareness through their corporate social media platforms. Additionally, universities can organize conferences on philanthropy and give-related topics. This could encourage the young university students to contribute to the needy and impoverished individuals. Furthermore, since the attitude factor is an indicator of Generation-Z individuals' donation behavior, it is recommended that financial institutions, especially in the banking sector, develop strategies to make access to online sadaqah platforms easier.

As a result, this study contributes to the literature by determining the sub-dimensions (social environment, altruism and empathy) on the attitude (manner) affecting the online sadaqah-giving behavior of Generation-Z individuals and contributes to the literature due to the limited number of studies in the related field. According to the findings, the social environment and altruism factors positively affect online sadaqah behavior through the attitude factor. This result is consistent with previous literature on sadaqah-give behavior, which suggests that the attitude factor is a predictor of donation behavior.[65] The empathy factor did not have a

62 Martin Fishbein – Icek Ajzen, *ibid.*
63 Susan E. Morgan – Jenny Miller, *ibid.*
64 Charles Daniel Batson et al., *ibid.*
65 Simon R. Knowles, *ibid.*

significant effect on online sadaqah. The findings are generally consistent with the results of the study conducted by Amin (2022)[66] Since the study results reflect the perspectives of Trabzon University students, generalization to other individuals should be made cautiously. On the other hand, for future studies, the inclusion of new factors in the research model could further enhance the explanatory power of the model. This study has contributed to the literature by providing new insights into online sadaqah in the context of the rapidly developing and widespread financial technology in the Turkish banking sector.

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66 Amin, "An Analysis of Online Sadaqahh Acceptance among University Graduates in Malaysia", p. 1031.

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Araştırmacıların Katkı Oranı

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