

Donor's Sense of Agency and Religious Giving Behavior: A Survey of Young Muslim Worshipers in Coastal Kenya

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Abstract

Although research shows that philanthropic intermediaries can reach more donors and raise more funds, donors' perception of control over the distribution of their donations may decrease in an intermediated environment, leading to lower than expected donations. This study aims to augment the scant literature on the moderating effect of donors' sense of agency on Islamic religious giving behavior. Using a quantitative research design, a balanced sample of 300 Muslim worshipers in coastal Kenya aged 18 to 25 was selected using stratified sampling technique and surveyed using an online questionnaire. PLS-SEM and regression statistical data analysis was conducted using SmartPLS 4 statistical package. The study finds significant positive relationships between the independent variables (intention, socialization and trust) and the dependent variable (religious giving behavior). Additionally, donors' sense of agency moderates the all the above relationships. This suggests that providing donors with options over the distribution of their donations may increase their donors' sense of agency and consequently increase religious giving. Nonetheless, the young research population, quantitative research methodology, lack of preexisting sampling frame, and limited geographical scope are some limitations that provide directions for future research. The study recommends researching populations with higher disposable income and a preexisting sampling frame (such as customers of Islamic financial institutions), using mixed methods design, and expanding the geographical scope.

Keywords: *Religious giving behavior, donors' sense of agency, aspects of religion, philanthropic intermediary, Kenya*

1. Introduction

Islamic religious institutions such mosques and madrasas (Islamic religious schools) are vital for societies. Religious places are not only places of worship, but also places of community, culture, education, social service, and civic engagement (Chaves & Anderson, 2014). Nonetheless, they require considerable financial resources to maintain and operate (Bekkers & Schuyt, 2008). Traditionally, there are two primary sources of funding for most Islamic religious institutions. One is voluntary contributions from wealthy individual members or adherents, both local and foreign, usually in the form of regular or occasional donations, while the other is disbursements from local and/or foreign Islamic religious trusts and foundations (Siddiqui & Wasif, 2021; Bagby, 2017). However, funding from these traditional sources continues to dwindle

in light of the "war on terror," more stringent international cash flow regulations, and the harsh economic climate (IUPUI, 2018). While these developments have compelled Islamic religious institutions to increasingly solicit donations from a wider range of local individual Muslim donors through Islamic

philanthropic intermediaries, little research has been carried out in this area of Islamic religious giving behavior.

Religious giving refers to financial donations to religiously affiliated institutions and organizations (Lincoln, Morrissey & Munday, 2008). Although extensive academic research has explored several aspects of religion shaping the religious giving behavior of Muslim individuals (Kasri & Chaerunnisa, 2021; Yasin, Adams & King, 2020; Kasri & Ramli, 2019), little is known about the psychological influences of giving in an intermediated environment (Esterzon, Lemmens & van den Bergh, 2023; Chlaß, Gangadharan & Jones, 2021). As a result, the literature on Islamic religious giving behavior does not capture the nuances of giving when an intermediary comes between the donor and the religious institution, leading to loss of the donor's sense of agency (Chlaß, Gangadharan & Jones, 2021).

Religion has been found to be a significant positive predictor of Islamic charitable giving (Carabain & Bekkers, 2012; Bekkers & Wiepking, 2011; Bekkers & Schuyt, 2008). Scholars contend that there are two reasons why religion promotes giving, explanations that Wuthnow (1991) categorizes as conviction and

community aspects (Carabain & Bekkers, 2012). Conviction aspects of religion tend to be more personal and internal factors that can influence an individual's religious giving behavior. Examples include intention (Susanto, Suharyono, & Musadieg, 2021; Yusfiarto, Setiawan, & Nugraha, 2020; Kashif, Sarifuddin, & Hassan, 2015), trust in the administrators of religious organizations (Jamal et al., 2019), and socialization (Ullah & Yusheng, 2020), which are all positively and significantly related to charitable giving behavior. Community aspects of religion tend to be more external and social factors that can influence an individual's giving behavior. Religious service attendance (Andam & Osman, 2019; Baqutayan et al., 2018) and solicitations (Wang et al., 2022) are examples of community aspects of religion that are positively correlated with donation value.

However, donors are averse to philanthropic intermediaries with high percentages of administrative expenses (Gneezy, Keenan & Gneezy, 2014). Nonetheless, when the intermediaries provide options that restrict the percentage of donations allocated to administrative expenses (Corazzini, Cotton & Reggiani, 2020; Gneezy, Keenan & Gneezy, 2014) or to direct their donations to specific recipients (Chlaß, Gangadharan, & Jones, 2021; Butera & Houser, 2016), donation rates significantly increase. This is because earmarking options increases potential donors' feelings of making specific impact, and this sense of agency helps to increase an individual's willingness to donate (Fuchs, de Jong, and Schreier, 2019).

Evidently, while past research on Islamic religious giving behavior concentrated on different aspects of religion to explain religious giving behavior, the literature is almost silent on the effect of donors' sense of agency on donation amount. Consequently, there is an incomplete picture of how Muslims give in an intermediated philanthropic environment. This research attempts to identify the direct and moderating effects of donor's sense of agency on the relationships between aspects of religion and religious giving behavior of young educated (with at least a high school certificate) Muslim worshippers in coastal Kenya. The findings are expected to assist Islamic religious institutions in developing policies and strategies by proposing interventions that can help to increase religious giving by young educated Muslim worshippers in coastal Kenya.

Against this background, the purpose of this research is to answer the research question: "What are the direct and moderating effects of donor's sense of agency on the relationships between aspects of religion and religious giving behavior of young educated Muslim worshippers in coastal Kenya?"

More specifically, this research has 5 objectives:

1. To discover the relationship between religious giving behavior (RGB) and behavioral intention (BI).

2. To determine the relationship between religious giving behavior (RGB) and religious giving socialization (RGS).
3. To determine the relationship between religious giving behavior (RGB) and trust in administrators (TIA).
4. To uncover the relationship between religious giving behavior (RGB) and donor's sense of agency (DSA).
5. To measure the moderating effect of donor's sense of agency on the relationship between behavioral intention, religious giving socialization, and trust in administrators with religious giving behavior.

This paper has four parts. First, it reviews the extant literature relevant to aspects of religion, donors' sense of agency, and religious giving behavior. Then the research methodology is presented and data analysis techniques are discussed. Next, the findings are summarized and discussed. Finally, the paper concludes with a discussion of the theoretical and managerial implications and directions for further research.

2. Literature Review:

2.1 Conviction and Community aspects of religion

Religion is a very significant positive predictor of charitable giving (Carabain & Bekkers, 2012; Bekkers & Wiepking, 2011; Bekkers & Schuyt, 2008). Scholars distinguish between two reasons why religion promotes giving, explanations that Wuthnow (1991) categorizes as conviction and community aspects (Carabain and Bekkers, 2012). The conviction aspect is individual-based and relates to the religious teachings the individual receives. Conversely, the community aspect is related to the interactions an individual participates in as a member of a religious community (Carabain & Bekkers, 2012). Therefore, it is important to study how selected religious convictions and religious community interactions influence religious giving behavior. This study focuses on conviction aspects of religion, specifically intention, socialization and trust.

2.2 Intention and Religious Giving Behavior

Intention is the cognitive representation of a person's readiness to perform a certain behavior (Ajzen, 1991). According to the Reasoned Action Approach (RAA), intention is the most immediate predictor of behavior, and it is determined by three components: attitude, subjective norm, and perceived behavioral control (Fishbein & Ajzen, 2010). The RAA has been widely used to explain various types of behaviors, including charitable giving (Bekkers & Wiepking, 2011).

Siddiqui and Wasif (2021), who explored the patterns and antecedents of giving among Muslim Americans, found that intention was a significant predictor of giving within the Muslim faith community, but not outside of it. Likewise, researchers using previous iterations of the RAA such as the Theory of Planned Behavior (TPB) or the Theory of Reasoned Action (TRA) highlighted the significant mediating role of behavioral intentions between Islamic charitable giving behavior and its determinants such as attitudes, subjective norms and

perceived behavioral control (Susanto, Suharyono, & Musadieg, 2021; Yusfiarto, Setiawan, & Nugraha, 2020; Kashif, Sarifuddin, & Hassan, 2015).

Consequently, intention may have a positive and significant impact on religious giving behavior of young Muslim worshipers in coastal Kenya. More specifically, this study proposes the following hypotheses:

H1: Behavioral intention (BI) has a positive effect on Religious Giving Behavior (RGB)

2.3 Socialization and Religious Giving Behavior

Socialization is the process by which individuals learn and internalize the values, norms, and beliefs of their society (Darmon, 2023). Socialization can affect charitable and religious giving in various ways, depending on the sources and agents of socialization, the motivations and meanings of giving, and the contexts and cultures of the religious groups (Pusztai & Demeter-Karászi, 2019). Studies have found that religious socialization and parental modeling have positive and significant impacts on charitable giving (Çokgezen & Hussen, 2021; Bekkers & Wiepking, 2011).

Based on the above, socialization may be positively and significantly related to the religious giving behavior of young Muslim worshipers in coastal Kenya. This study proposes the following hypotheses:

H2: Religious Giving Socialization (RGS) has a positive effect on Religious Giving Behavior (RGB)

2.4 Trust and Religious Giving Behavior

Organizational trust refers to an individual's belief in the integrity, competence, and dependability of, and his willingness to be vulnerable to, the administrators of a particular organization or institution, irrespective of his ability to monitor their actions (Mayer, Davis & Schoorman, 1995). In the context of religious giving, trust in administrators may refer to an individual's level of trust in the leaders or administrators of their place of worship or religious organization. According to studies, philanthropic organizations are more likely to experience financial fraud, a lack of accountability, embezzlement, and a lack of a formal financial infrastructure (Sergeyev, 2020). People may be hesitant to give more regularly or freely due to poor financial management and lack of accountability.

Using a quantitative research design, Alhidari, Veludo-de-Oliveira, Yousafzai, and Yani-de-Soriano found that trust in administrators may be an important factor in determining an individual Muslim's level of religious giving. Individuals who trust their religious leaders and administrators are more likely to give to their place of worship and to give more generously (Alhidari et al., 2018). Moreover, a systematic review of 42 studies on trust and charitable giving carried out between 1988 and 2020 revealed that organizational trust was the trust dimension with the strongest relationship with charitable giving with an effect size of .35 (Chapman, Hornsey, & Gillespie, 2021). Further, the relationship was stronger in non-western (vs Western) countries and in non-representative (vs nationally representative) samples.

Consequently, trust may be positively and significantly related to the religious giving behavior of young Muslim

worshipers in coastal Kenya. This study proposes the following hypotheses:

H3: Trust in Administrators (TIA) has a positive effect on Religious Giving Behavior (RGB)

2.5 Donors' Sense of Agency and Religious Giving Behavior

As preciously alluded, several researchers (see Esterzon, Lemmens & van den Bergh, 2023; Chlaß, Gangadharan & Jones, 2021; Fuchs, de Jong, and Schreier, 2019), have found that when donors' sense of agency is high, donation rates significantly increase. According to Esterzon et al. (2023), donor sense of agency can be enhanced by two strategies that allow donors to target individual charitable projects, either via the choice options (targeting-via-options) or via the suggested donation amounts (targeting-via-amounts).

This study, therefore, hypothesizes that donors' sense of agency is positively and significantly related to the religious giving behavior of young Muslim worshipers in coastal Kenya.

H4: Donor Sense of Agency (DSA) has positive effect on Religious Giving Behavior (RGB)

Additionally, the researcher argues that donor sense of agency and perceived behavioral control are closely related concepts that can moderate charitable giving by influencing aspects of religion, and behaviors. Therefore, donor sense of agency may have a significant moderating impact on the relationships between charitable giving behavior and some of its determinants such as intention.

Therefore, this study proposes the following hypotheses: *H5: Donor Sense of Agency (DSA) has a significant moderating impact on the relationships between Religious Giving Behavior (RGB) and selected aspects of religion.*

Based on the preceding literature review, the following framework is proposed to highlight the relationships among the constructs in the study:

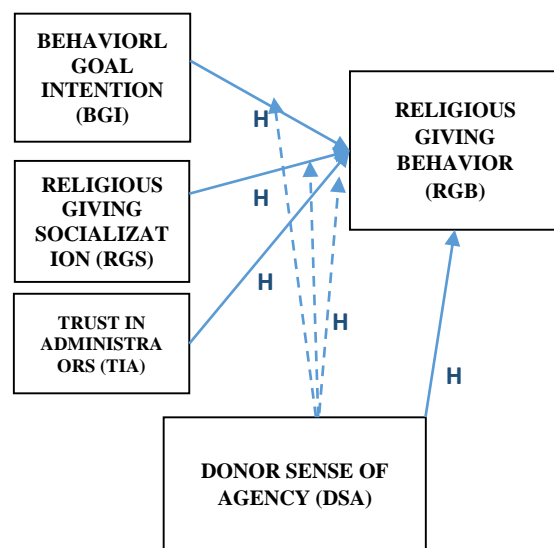


Figure 1: Conceptual framework and study model

Research Methodology

This study aimed to determine the moderating effect of donors' sense of agency on the relationships between selected aspects of religion (namely intentions, socialization, and trust) and the religious giving behavior of young educated coastal Kenya Muslim worshippers aged between 18 and 25, inclusive. The unit of analysis was the individual worshiper resident in Kilifi, Kwale, Lamu and Mombasa counties of coastal Kenya. The sample size was determined based on power analysis as recommended by Hair, Hult, Ringle, and Sarstedt (2017). Since the study aimed for a balanced design, stratified sampling method was used with strata based on gender, occupation and county. In the absence of a pre-existing sampling frame, enumerators were engaged to draw up lists of fifty respondents each, based on clearly defined guidelines according to the strata. Subsequently, a random number generator was used to randomly select the respondents for each enumerator. In the event the enumerator was unable to reach his or her quota due to non-responsive respondents, more randomly selected respondents were assigned until the quota was reached. Consequently, due to the absence of a pre-existing sampling frame, it was not possible to conduct full probability sampling. Therefore, the results of this study should not be generalized to a larger population.

Data was collected using an online questionnaire through an online XLSForm hosted by Ona.io and rendered into a web form using Enketo. While online surveys may suffer from selection biases when potential respondents lack access to the Internet, this limitation was mitigated by the use of enumerators who provided such respondents with their phones to fill in the questionnaires. Skip logic was used to determine the flow of questions based on previous responses. The questionnaire was divided into two parts: Part one (Demographics) and Part two (Psychographics). Part one captured the religious affiliation, gender and occupation of the respondent using Boolean variables, while age was captured using an integer value from 18 to 25, inclusive. Measurement of all items in Part two was done using a 5-point likert scale that measured the strength of the respondent's agreement with the item ranging from strongly disagree to strongly agree. Intention, socialization and trust were all measured using five items each while donors' sense of agency was measured using three items. However, religious giving behavior was

In order to analyze Part two of the questionnaire responses, Partial Least Squares – Structural Equation Modeling (PLS-SEM) was conducted using SmartPLS 4 (version 4.0.9 Ringle, Wende, & Becker, 2022) statistical software. The analysis consisted of two stages: the assessment of the measurement model and the assessment of the structural model. The results of the analysis will be presented in the next section.

Data Analysis and Results

This study adopted a two-step approach (Hair, Risher, Sarstedt, and Ringle, 2019) where the reflective measurement (outer) model was first assessed followed by the evaluation of the structural (inner) model to estimate the path relationships and their significance

measured using an integer variable that was limited to the following options representing the donation amount: 0, 25, 50, 75, and 100. Upon completion of survey, the participants were informed that they had earned 100 Kenya shillings (KES) and were invited to donate KES 25, 50, 75 OR 100 of their earnings to religious organizations of their choice.

Table 1 provides the socio-demographic profile of the respondents based on Part one of the questionnaire. The majority of the respondents were aged between 21 and 23 years of age, with the mode being 22. Additionally, 157 of the respondents were male while 143 were female, representing 52.3% and 47.7% of the respondents respectively. Moreover, there were 147 students and 153 non-students in the sample, representing 49% and 51% of the respondents respectively.

Table 1
 Muslim Respondents Demographics

AGE	No.	%
18	7	2.4%
19	21	7.0%
20	37	12.4%
21	66	22.0%
22	86	28.6%
23	56	18.6%
24	18	6.0%
25	9	3.0%
TOTAL	300	100%
GENDER	No.	%
Male	157	52.3%
Female	143	47.7%
TOTAL	300	100%
OCCUPATION	No.	%
Non-Student	153	51.0%
Student	147	49.0%
TOTAL	300	100%

levels. SmartPLS 4, a widely used software in partial least squares structural equation modelling (PLS-SEM), was selected as the analysis tool.

Measurement (outer) model assessment

The measurement model is composed of the indicators and the paths linking them to the associated constructs. The outer loadings signify the total contribution of the measurement item to the definition of its latent construct. Hair et al. (2017) recommend assessing the internal consistency reliability, the indicator reliability, the discriminant validity, and the convergent validity of the reflective first-order constructs in the measurement model. The results of the measurement model assessment are presented in Table 2 and discussed below.

Table 2
 Item Loadings, Reliability and Validity

Construct	Item	Loading	Alpha	CR	AVE
Intention	B1	0.884	0.922	0.941	0.763
	BI2	0.869			
	BI3	0.894			
	BI4	0.851			
	BI5	0.868			
Socialization	RGS1	0.824	0.885	0.916	0.685
	RGS2	0.828			
	RGS3	0.831			
	RGS4	0.834			
	RGS5	0.823			
Trust	TIA1	0.803	0.842	0.887	0.612
	TIA2	0.789			
	TIA3	0.676			
	TIA4	0.801			
	TIA5	0.833			
Agency	DSA1	0.865	0.842	0.904	0.759
	DSA2	0.877			
	DSA3	0.872			

Since no items had Average Variance Extracted (AVE) of less than .50 (Hair et al. 2019), all the items were retained for further analysis. Similarly, all the CRs and alpha values were higher than the recommended value of 0.700 (Hair et al. 2019). Discriminant validity was assessed through Heterotrait-monotrait ratio (HTMT). HTMT is considered the most conservative method of

determining discriminant validity since it shows the true correlation between two perfectly reliable latent variables. Values above 0.9 indicate that the construct lacks discriminant validity (Henseler, Ringle, Sarstedt, 2015). It is observed that all the loadings in their underlying construct are less than 0.85 (Table 3). Hence, no items were removed and discriminant validity was established.

Table 3

Discriminant validity - Heterotrait-monotrait ratio (HTMT)

CONSTRUCT	Intention	Social.	Trust	Agency	Int*Agency	Soc*Agency	Tst*Agency	Donation
Intention								
Socialization	0.405							
Trust	0.388	0.491						
Agency	0.156	0.204	0.184					
Intention*Agency	0.021	0.077	0.04	0.05				
Socialization*Agency	0.069	0.055	0.049	0.081	0.351			
Trust*Agency	0.026	0.055	0.066	0.069	0.397	0.477		
Donation	0.466	0.708	0.546	0.315	0.139	0.235	0.019	

Structural (inner) model assessment

Next, the hypothesized relationships were assessed (Table 4). The findings showed that intention → donation (H1: $\beta = 0.161$, $t = 3.924$), socialization → donation (H2: $\beta = 0.445$, $t = 12.532$), trust → donation (H3: $\beta = 0.254$, $t = 4.878$), agency → donation (H4: $\beta = 0.160$, $t = 5.155$), and socialization*agency → donation

(H5b: $\beta = 0.270$, $t = 6.930$) were positive and significant, while trust*agency → donation (H5c: $\beta = -0.187$, $t = -3.494$) was negative and significant. Therefore, the hypotheses H1, H2, H3, H4, H5b and H5c were accepted. Meanwhile, intention*agency → donation (H5a: $\beta = 0.088$, $t = 1.867$) positive and insignificant, indicating that it should be rejected.

Table 4

Hypothesized relationships testing (H1 to H5c)

Path	β	t	CI (2.5%)	CI (97.5%)	Results	R-Sq.	Adj. R-Sq.
Intention -> Donation	0.161	3.924	0.080	0.227	SIGNIFICANT		
Socialization -> Donation	0.445	12.532	0.372	0.502	SIGNIFICANT		
Trust -> Donation	0.254	4.878	0.180	0.374	SIGNIFICANT		
Agency -> Donation	0.160	5.155	0.094	0.202	SIGNIFICANT	0.626	0.617
Intention*Agency -> Donation	0.088	1.867	-0.003	0.150	INSIGNIFICANT		
Socialization*Agency -> Donation	0.270	6.930	0.199	0.320	SIGNIFICANT		
Trust*Agency -> Donation	-0.187	-3.494	-0.279	-0.090	SIGNIFICANT		

However, scholars have cautioned that moderation analysis should not depend solely on the significance level, but rather on the interpretation of interaction charts (Hair et al., 2017) through simple slope analysis.

Simple slope (moderation) analysis

There are various reasons why researchers prefer using interaction plot charts rather than significance p-values or t-values for understanding moderation effects. First, interaction plot charts simplify the interpretation and communication of findings by providing visual representations of the moderation effects. Secondly, interaction plot charts can help reveal whether the moderation effects are positive or negative, linear or nonlinear, simple or complex. Finally, interaction plot charts can complement significance p-values or t-values

by providing additional information about the magnitude and practical significance of the moderation effects.

This section presents the simple slope analyses of the three interaction terms representing the moderated relationships. Figure 2 shows the interaction between intention and donors' sense of agency with respect to donation amount (H5a: $\beta = 0.088$, $t = 1.867$). It shows that although the t-value is insignificant, donor sense of agency generally amplifies the strength of the relationships between behavioral intentions and donation value, such that donation value is greater at higher levels of donor sense of agency, and lower at lower levels of donor sense of agency. Subsequently, it is more advisable to accept the H5a based on the evidence presented on this chart.



Figure 2:
 Intentions x Donor Sense of Agency Interaction Chart

Figure 3 demonstrates the moderating effect of donors' sense of agency on the relationship between socialization and donation value (H5b: $\beta = 0.270$, $t = 6.930$). It corroborates the significant t-value and concludes that donor sense of agency amplifies the strength of the relationships between religious giving socialization and donation value, such that donation value is greater at higher levels of donor sense of agency, and lower at lower levels of donor sense of agency.

Finally, Figure 4 illustrates the relationships between trust and donation quantity, as regulated by donors' sense of agency (H5c: $\beta = -0.187$, $t = -3.494$). The chart corroborates the significant t-value from the PLS-SEM results. However, the negative β and t-value indicate that donor sense of agency appears to dampen the strength of the relationships between trust in administrators and donation value, such that donation value is greater at lower levels of donor sense of agency, and lower at higher levels of donor sense of agency.

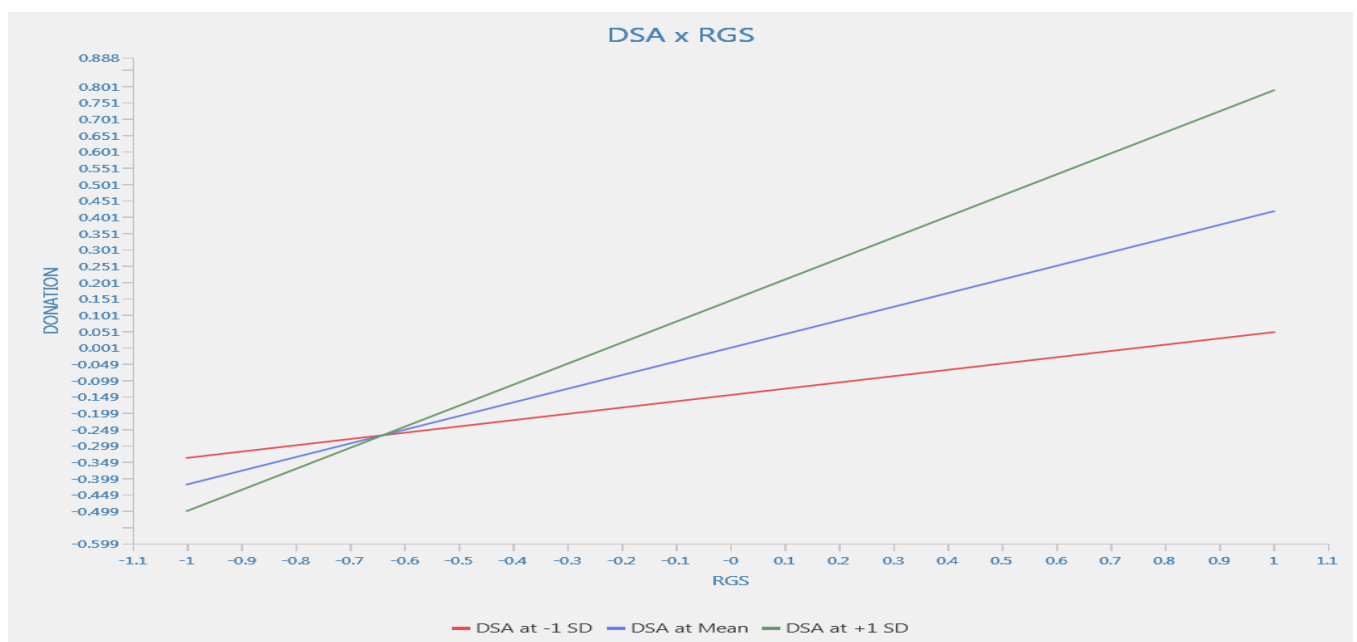


Figure 3:

Socialization x Donor Sense of Agency Interaction Chart



Figure 4:

Trust x Donor Sense of Agency Interaction Chart

In conclusion, the three interaction charts provide evidence of the moderating effect of donors' sense of agency on all the three hypothesized relationships and

validate the acceptance of the hypotheses. A summary of the results of the hypothesized relationships is presented in Table 5 below:

Table 5

Summary of Hypothesized relationships (H1 to H5c)

No.	Path	β	t	Results
H1	Behavioral intention has a positive effect on Religious Giving Behavior.	0.161	3.924	SUPPORTED
H2	Religious Giving Socialization has a positive effect on Religious Giving Behavior.	0.445	12.532	SUPPORTED
H3	Trust in Administrators has a positive effect on Religious Giving Behavior.	0.254	4.878	SUPPORTED
H4	Donor Sense of Agency has a positive effect on Religious Giving Behavior.	0.160	5.155	SUPPORTED
H5a	Donor Sense of Agency has a significant moderating impact on the relationships between Behavioral intention and Religious Giving Behavior.	0.088	1.867	SUPPORTED*
H5b	Donor Sense of Agency has a significant moderating impact on the relationships between Religious Giving Socialization and Religious Giving Behavior.	0.270	6.930	SUPPORTED
H5c	Donor Sense of Agency has a significant moderating impact on the relationships between Trust in Administrators and Religious Giving Behavior.	-0.187	-3.494	SUPPORTED

* Supported based on Simple slope analysis

Discussion: Theoretical and Managerial Implications

This study aimed to discover the direct and moderating effects of donor's sense of agency on the relationships between selected aspects of religion (behavioral intention, religious giving socialization, and trust in

administrators) and the religious giving behavior of young educated Muslim worshippers in coastal Kenya. The findings suggest that there are significant positive relationships between behavioral intention, religious giving socialization, trust in administrators and donors' sense of agency on the one hand, and religious giving

behavior as measured by donation value on the other. Additionally, the study concludes that donors' sense of agency moderates the other three the relationships, although the relationship between trust in administrators and religious giving behavior is negative. This implies that an increase in donors' sense of agency is inversely associated with trust in administrators on donation amount.

These results are supported by previous studies that found that intention (Siddiqui and Wasif, Susanto, Suharyono, & Musadieg, 2021; Yusufarto, Setiawan, & Nugraha, 2020; Kashif, Sarifuddin, & Hassan, 2015), socialization (Çokgezen & Hussien, 2021; Bekkers & Wiepking, 2011), trust (Chapman et al., 2021; Alhidari et al., 2018), and donors' sense of agency (Esterzon, Lemmens & van den Bergh, 2023; Chlaß, Gangadharan & Jones, 2021) are all significant positive determinants of charitable behavior. The results introduce to the literature the moderating effect of donors' sense of agency on the aforementioned relationships.

The findings imply that stakeholders in the Islamic religious giving sector should develop mechanisms and a conducive environment for nurturing young worshippers' intentions to donate to religious institutions and organizations. Furthermore, it is noteworthy that religious giving socialization had the biggest effect size in the model, suggesting that this intervention is likely to have the greatest impact on young worshippers' religious giving behavior. For example, parents and guardians may be urged to exhort their children and wards to regularly donate to religious institutions and organizations while at the same time modeling religious giving behavior through their own giving actions. Moreover, the significant positive impact of trust on donation value indicates that young worshippers' confidence that their contributions are used efficiently, effectively and for the intended purpose is positively related to donations. Finally, the significant direct and moderating effects of donors' sense of agency generally suggest that young worshippers are likely to give more when they perceive that they can control where and how their donations are used. This is especially true when young worshippers are requested to donate through philanthropic and financial intermediaries.

This study's major theoretical contribution to the current body of knowledge is revealing the moderating effect of donor sense of agency on religious giving behavior. Most empirical studies have focused on the moderating effect of perceived behavioral control. The extant study adds a new dimension to the existing body of knowledge by providing empirical evidence that donors' sense of agency, while conceptually different, has some similar effects as perceived behavioral control. The literature review did not yield evidence that such a study had been previously done.

The study also contributes to management practice of religious institutions and organizations by providing empirical evidence that organizational trust and donors' sense of agency are crucial for fundraising. Trust in administrators may be improved by enhancing good governance and transparency of operations. Donors' sense of agency may be improved by providing options to donors over the distribution of their donations.

Although the study made some significant contributions to academia and managerial practice, it is not without limitations. The study's limitations and recommendations for future research are presented next.

Limitations and Recommendations for Future Research

This study had several limitations that provide scope for future research. First, this study's research population comprised young Muslim worshippers. Future studies may consider customers of Islamic financial institutions as a research population. Islamic financial institutions are already involved in financial intermediation and have the capacity to engage in philanthropic intermediation. Their customers may provide more useful information on the effects of the constructs of interest. Secondly, this study employed a cross sectional study design, which only captures the salient beliefs at a given point in time. Future studies may consider longitudinal study designs in order to discover trends in religious giving behavior over time. This may reveal nuances that enrich understanding on the topic. Thirdly, this study's quantitative design limited the amount and variety of data that could be gathered. In order to obtain more in-depth information on salient beliefs that impact giving, future studies should consider qualitative or mixed methods studies.

Additionally, future studies may replicate this study with similar populations, or compare the findings of this study with studies based on populations in other regions in Kenya, for example Muslim-majority North Eastern regions or Christian-majority regions, in order to rigorously validate the findings.

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