

Religious Giving Behavior of Young Muslim and Christian Worshipers in Coastal Kenya: A Multi-Group Analysis

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Abstract

This study investigates whether there are significant differences in the relationships between intention, socialization and trust on one hand, and the religious giving behavior of young educated Muslim and Christian worshipers in coastal Kenya on the other. The study augments the scant literature on the differences in religious giving behavior based on religious affiliation. A balanced sample of 300 Muslim worshipers and 300 Christian worshipers in coastal Kenya aged 18 to 25 was selected using stratified sampling technique and surveyed through an online questionnaire. PLS-SEM and multi-group analysis was conducted using SmartPLS 4 statistical package. The study only found significant differences in the relationship between socialization and religious giving behavior. This suggests that the outcomes of intention and trust were quite similar in the Muslim and Christian samples, while the effect of socialization was significantly higher for Muslims than Christians. Implications, limitations, and future research directions are presented.

Keywords: *Religious giving behavior, religious affiliation, aspects of religion, Muslims, Christians, Kenya*

1. Introduction:

Religious giving refers to financial donations to religiously affiliated institutions and organizations (Lincoln, Morrissey & Munday, 2008). Although religious places such as mosques and churches provide many important benefits to their members and society at large, they require considerable financial resources to maintain and operate (Bekkers & Schuyt, 2008). A primary source of funding for many religious places is the voluntary contributions from their individual members or adherents, usually in the form of regular or occasional donations, tithes, offerings, dues, fees, or pledges (Chaves et al., 2014; Cnaan et al., 2013; Smith et al., 2008). These contributions may be motivated by religious beliefs, values, obligations, expectations, or emotions, as well as by social norms, pressures, or incentives (Siddiqui & Wasif, 2021; Bagby, 2017; Bekkers & Wiepking, 2011; Smith et al., 2008). Religion has been found to be a significant positive predictor of 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, van Tienen, Scheepers, Reitsma, & Schilderman, 2011). 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, & Musadieq, 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 in most literature.

Although extensive academic research has explored several aspects of religion shaping the religious giving behavior of Muslim individuals (Kasri & Chaerunnisa, 2020; Yasin, Adams & King, 2020; Kasri & Ramli, 2019), much less is known about the differences in the above relationships based on religious affiliation. As a result, the literature on Islamic religious giving behavior does not capture the nuances of giving in different religions.

Specifically, religious affiliation is a significant determinant of charitable giving. Muslims and Christians have been found to give generously, both to secular and religious causes, with significant amounts being raised in the form of regular tithe (Nonprofits Source, 2022). However, adherents of different religions have also been found to display different giving behavior in research on comparative giving by Muslims and Christians, which has resulted in ambiguous results. While some studies have found that Muslims generally give more to charity than Christians in China (Wang & Li, 2022), Malaysia (Awang, 2017), the United Kingdom (Ainsworth, 2013), and the Netherlands (Carabain & Bekkers, 2012), others have suggested that American Muslims were much less

likely to contribute money to a cause or institution associated with their faith community (Siddiqui & Wasif, 2021; Bagby, 2018; Mogahed & Chouhoud, 2017). The ambiguity in the findings may be attributed to different factors such as the geographical location of the study, as well as the characteristics of the religious communities in the studies.

Much of the literature in the last five years on charitable giving behavior published from the Kenyan perspective suggest that religion is a very significant predictor of charitable giving (CAF, 2020; Mati 2020; Chembea, 2020). Unfortunately, the researcher did not find any study comparing Muslim and Christian religious giving in Kenya, or even in Africa, particularly in the context of regular voluntary religious giving such as tithe and other offerings. Some documentary evidence on religious giving by Christians in Kenya exists. For example, in 2021, churches such as Christ is the Answer Ministries (CITAM) collected KES 1.571 Billion (Okoth, 2022) while Nairobi Chapel collected KES 378 Million (Nairobi Chapel, 2022) in tithes and offerings according to their published online annual reports. The researcher did not find any mosques reporting their incomes online, and there is no requirement by the Societies Act, which regulates these institutions, to do so.

Evidently, while past research on Islamic religious giving behavior concentrated on different aspects of religion to explain religious giving behavior, the literature is much less clear on the effect of religious affiliation on those relationships. This research attempts to identify the differences in the relationships between aspects of religion and religious giving behavior of young educated (with at least a high school certificate) Muslim and Christian worshipers in coastal Kenya based on religious affiliation. 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 worshipers in coastal Kenya.

Against this background, the purpose of this research is to answer the research question: “Are there significant differences in the relationships between behavioral intention, religious giving socialization, and trust in administrators on one hand, and the religious giving behavior of young educated worshipers in coastal Kenya on the other, based on religious affiliation (Muslims and Christians)?”

More specifically, this research has 4 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 ascertain whether there are significant differences in the relationships between behavioral intention, religious giving socialization, and trust in

administrators, and religious giving behavior based on religious affiliation.

This paper has four parts. First, it reviews the extant literature relevant to aspects of religion, religious affiliation, 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 Intention and Religious Giving Behavior

Many religious groups, including Muslims and Christians, commonly practice charitable giving. According to the Reasoned Action Approach (RAA), intention is the most immediate predictor of behavior (Fishbein & Ajzen, 2010). Intention is the cognitive representation of a person’s readiness to perform a certain behavior, and it is determined by three components: attitude, subjective norm, and perceived behavioral control (Ajzen, 1991). Intention can be influenced by various factors, such as attitudes, subjective norms, perceived behavioral control, moral obligation, and religious commitment.

The RAA has been widely used to explain various types of behaviors, including charitable giving (Fishbein & Ajzen, 2010). For example, Warner, Kılınc, Hale, & Cohen (2016) compared the motivations and patterns of giving among Catholics and Muslims in France and found that both groups had similar levels of intention to give to charity, but they differed in the factors that influenced their intention. Similarly, Siddiqui and Wasif (2021) explored the patterns and antecedents of giving among Muslim Americans and found that intention was a significant predictor of giving within the Muslim faith community, but not outside of it.

It is therefore hypothesized that intention may have a positive and significant impact on religious giving behavior of young Muslim and Christian 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)

2.2 Socialization and Religious Giving Behavior

Socialization can significantly impact charitable and religious giving through the motivations and meanings of giving, the sources and agents of socialization, and the contexts and cultures of the religious groups (Pusztai & Demeter-Karászi, 2019). Socialization is the process by which individuals acquire and internalize the values, norms, and beliefs of their society (Darmon, 2023). Religious socialization and parental modeling have positive and significant impacts on charitable giving (Çokgezen & Hussen, 2021; Bekkers & Wiepking, 2011).

Wilcox et al. (2012) found that Christian parents who frequently attend church services and donate to religious causes are more likely to have children who do the same in adulthood. Similarly, a study by Bano and Ferra (2018) found that Muslim parents who practice zakat

(obligatory alms-giving) and sadaqa (voluntary charity) are more likely to instill a sense of religious duty and generosity in their children.

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)

2.3 Trust and Religious Giving Behavior

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). Therefore, donors may be hesitant to give more regularly or freely due to poor financial management and lack of accountability. 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.

Based on a systematic review of 42 studies on trust and charitable giving, 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. Similarly, trust in administrators may be an important factor in determining an individual Muslim's level of religious giving (Alhidari et al., 2018).

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)

2.4 Religious Affiliation and Religious Giving Behavior

Comparative studies on religious giving by Muslims and Christians have provided different answers to the question, "Who give more to their places of worship?" Carabain and Bekkers (2012)'s comparison of giving by Christians, Muslims, and Hindus in the Netherlands found that Muslims engaged more in religious giving than secular giving while Christians contributed more to non-religious organizations. Similarly, Awang (2017) found that Muslims in Malaysia prefer to give to their houses of worship and beggars than to non-profit organizations and higher education institutions. In contrast, research suggested that Muslims in the United States of America are much less likely to contribute money to a cause or institution associated with their faith community, and for those who contributed money, they were also less likely to contribute to their house of worship compared to both Catholics and Protestants (Mogahed & Chouhoud, 2017). Nonetheless, all these studies agreed that there were significant differences based on religious affiliation.

Therefore, this study hypothesizes that there may be significant differences in the relationships between the religious giving behavior of young worshipers in coastal Kenya and its aforementioned determinants based on religious affiliation.

H4: There is a significant difference in the relationships between Religious Giving Behavior (RGB) and its determinants based on Religious Affiliation (RA).

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

H4a-4c: RELIGIOUS AFFILIATION: MUSLIMS vs CHRISTIANS

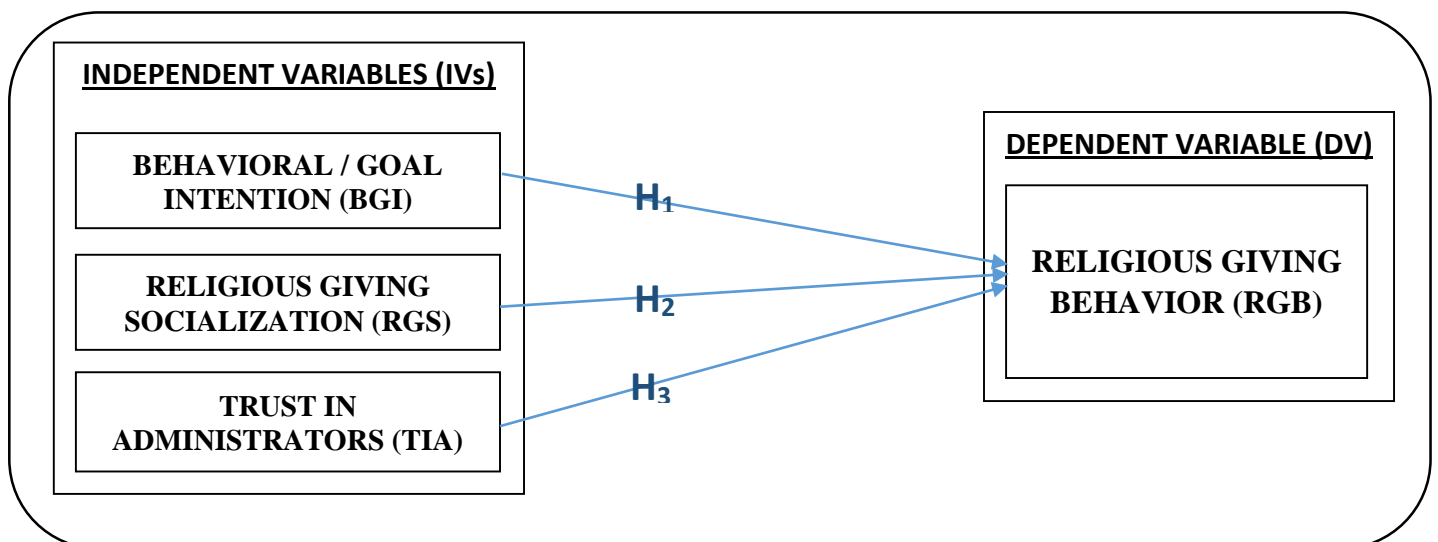


Figure 1:
Conceptual framework and study model

2.5 Research Methodology

This study aimed to determine whether there are significant differences in the relationships between the religious giving behavior of young educated coastal Kenya Muslim worshipers aged between 18 and 25, inclusive, and its aforementioned determinants (namely intentions, socialization, and trust), based on religious affiliation. 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 (2019). Since the study aimed for a balanced design, stratified sampling method was used with strata based on religious affiliation, 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.

In order to obtain an accurate estimation of the sample size requirements while taking into account the effect of the magnitude of the path coefficients in the model, Hair et al. (2017) suggest using the rigorous recommendations for power analysis. Based on these recommendations, for the maximum number of 3 arrows pointing at a construct, a sample size of 176 was needed to detect R2 values of 0.10 at the significance level of 1% and a power level of 80%. The sample size of 300 was therefore deemed sufficient for detecting small effect sizes in the study.

Data was collected using an online questionnaire through an online XLSForm hosted by Ona.io and rendered into a web form using Enketo. Online surveys may introduce selection bias due to the lack of universal Internet access amongst all the potential respondents. This

limitation was addressed in this study by enumerators who provided such respondents with their phones to fill in the online 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. However, religious giving behavior was 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. In all three datasets, the majority of the respondents were aged between 20 and 23 years of age, with the mode being 22. Additionally, 157 of the respondents in the Muslim dataset were male while 143 were female, representing 26.15% and 23.85% of all the respondents respectively. In the Christian dataset, 144 of the respondents were male while 156 were female, representing 24% and 26% respectively. Finally, in the Pooled dataset, 301 of the respondents were male while 299 were female, representing 50% of the respondents each.

Moreover, there were 147 students and 153 non-students in the Muslim dataset, representing 24.5% and 25.5% of the total respondents respectively, and 142 students and 158 non-students in the Muslim dataset, representing 24% and 26% of the total respondents respectively. The Pooled dataset had 305 students and 295 non-students in the Muslim dataset, representing 51% and 49% of the total respondents respectively.

Table 1

Respondents Demographics

AGE	MUSLIMS		CHRISTIANS		POOLED	
	No.	%	No.	%	No.	%
18	7	1.20%	6	1.00%	13	2.20%
19	21	3.50%	11	1.80%	32	5.30%
20	37	6.20%	54	9.00%	91	15.20%
21	66	11.00%	76	12.70%	142	23.70%
22	86	14.30%	75	12.50%	161	26.80%

23	56	9.30%	45	7.50%	101	16.80%
24	18	3.00%	23	3.80%	41	6.80%
25	9	1.50%	10	1.70%	19	3.20%
TOTAL	300	50%	300	50%	600	100%
GENDER	No.	%	No.	%	No.	%
Male	157	26.15%	144	24%	301	50.00%
Female	143	23.85%	156	26%	299	50.00%
TOTAL	300	50%	300	50%	600	100%
OCCUPATION	No.	%	No.	%	No.	%
Non-Student	153	25.50%	142	24.00%	295	49.00%
Student	147	24.50%	158	26.00%	305	51.00%
TOTAL	300	50%	300	50%	600	100%

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

3. Data Analysis and Results

This study adopted a two-step analysis approach consisting of the measurement (outer) model assessment and the structural (inner) model assessment. (Hair, Risher, Sarstedt, and Ringle, 2019) 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 includes the indicators and the paths linking them to the associated constructs. Outer loadings measure the total contribution of the measurement item to the definition of its latent construct. Following Hair et al. (2017), this study started by assessing the internal consistency reliability, the

indicator reliability, the discriminant validity, and the convergent validity of the constructs in the measurement model. The results of the measurement model assessment are presented in Table 2. All the items in all three datasets of this study were retained for further analysis because none of them had Average Variance Extracted (AVE) of less than .50 (Hair et al. 2019). Similarly, all the CRs and alpha values were higher than the recommended value of 0.700 (Hair et al. 2019).

In order to assess Discriminant Validity, Heterotrait-monotrait ratio (HTMT) was used because it is considered the most conservative method of determining discriminant validity. HTMT shows the true correlation between two perfectly reliable latent variables, with values above 0.9 indicating that the construct lacks discriminant validity (Henseler, Ringle, Sarstedt, 2015). In all the datasets in this study, 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)

DATASET	CONSTRUCT	INTENTION	SOCIALIZATION	TRUST	DONATION
<i>Muslims</i> n = 300	Intention				
	Socialization	0.405			
	Trust	0.388	0.491		
	Donation	0.466	0.708	0.546	
<i>Christians</i> n = 300	Intention				
	Socialization	0.252			
	Trust	0.256	0.474		
	Donation	0.460	0.640	0.527	

<i>Pooled</i>	Intention			
n = 600	Socialization	0.327		
	Trust	0.322	0.483	
	Donation	0.463	0.674	0.536

Table 2
 Item Loadings, Reliability and Validity

Construct	Item	Muslims				Christians				Pooled			
		Loading	Alpha	CR	AVE	Loading	Alpha	CR	AVE	Loading	Alpha	CR	AVE
Intention	B1	0.884				0.894				0.889			
	B12	0.869				0.874				0.871			
	B13	0.894	0.922	0.941	0.763	0.898	0.929	0.947	0.780	0.896	0.926	0.944	0.771
	B14	0.851				0.873				0.862			
	B15	0.868				0.877				0.872			
Socialization	RGS1	0.824				0.817				0.820			
	RGS2	0.828				0.818				0.822			
	RGS3	0.831	0.885	0.916	0.685	0.826	0.880	0.912	0.676	0.829	0.883	0.914	0.680
	RGS4	0.834				0.832				0.833			
	RGS5	0.823				0.817				0.820			
Trust	TIA1	0.803				0.773				0.790			
	TIA2	0.789				0.758				0.774			
	TIA3	0.676	0.842	0.887	0.612	0.824	0.842	0.888	0.614	0.755	0.842	0.888	0.613
	TIA4	0.801				0.732				0.765			
	TIA5	0.833				0.826				0.828			

Note: BI: Behavioral Intention, RGS: Religious Giving Socialization, TIA: Trust in Administrators

4. Structural (inner) model assessment

Next, the hypothesized relationships were assessed (Table 4). The findings in the Muslim Dataset showed that intention → donation (H1: $\beta = 0.184$, $t = 4.266$), socialization → donation (H2: $\beta = 0.499$, $t = 11.091$), and trust → donation (H3: $\beta = 0.232$, $t = 4.268$), were positive and significant. Therefore, hypotheses H1, H2, and H3 were accepted for this dataset. Similarly, the findings in the Christian Dataset showed that intention → donation (H1: $\beta = 0.291$, $t = 8.599$), socialization → donation (H2: $\beta = 0.435$, $t = 12.052$), and

trust → donation (H3: $\beta = 0.242$, $t = 6.069$), were positive and significant. Consequently, hypotheses H1, H2, and H3 were also accepted for this dataset. Moreover, the results of the analysis in the Pooled Dataset showed that intention → donation (H1: $\beta = 0.243$, $t = 7.068$), socialization → donation (H2: $\beta = 0.465$, $t = 16.705$), and trust → donation (H3: $\beta = 0.231$, $t = 6.403$), were positive and significant. Accordingly, hypotheses H1, H2, and H3 were similarly accepted for this dataset.

Table 4
 Hypothesized relationships testing (H1 to H3)

Muslims							
Path	β	t	CI (2.5%)	CI (97.5%)	Results	R-Sq.	Adj. R-Sq.
Intention -> Donation	0.184	4.266	0.107	0.262	SIGNIFICANT		
Socialization -> Donation	0.499	11.091	0.411	0.571	SIGNIFICANT	0.535	0.530
Trust -> Donation	0.232	4.268	0.154	0.350	SIGNIFICANT		
Christians							
Path	β	t	CI (2.5%)	CI (97.5%)	Results	R-Sq.	Adj. R-Sq.
Intention -> Donation	0.291	8.599	0.238	0.359	SIGNIFICANT		
Socialization -> Donation	0.435	12.052	0.355	0.481	SIGNIFICANT	0.508	0.503
Trust -> Donation	0.242	6.069	0.179	0.330	SIGNIFICANT		
Pooled							
Path	β	t	CI (2.5%)	CI (97.5%)	Results	R-Sq.	Adj. R-Sq.
Intention -> Donation	0.243	7.068	0.180	0.301	SIGNIFICANT		
Socialization -> Donation	0.465	16.705	0.427	0.517	SIGNIFICANT	0.517	0.515
Trust -> Donation	0.231	6.403	0.176	0.306	SIGNIFICANT		

5. Multi-Group Analysis (MGA)

PLS multi-group analysis reveals data heterogeneity by testing the significance of the differences in the path coefficients generated from two samples. This study employed multi-group causal analysis in SEM to examine path differences based on religious affiliation. Using SmartPLS, the data was divided based on religious affiliation, splitting the whole sample into two distinct groups (Muslim = 300; Christian = 300). Further, to detect if the path differences between Muslims and Christians were significant, PLS-Multi-Group Analysis (PLS-MGA) test was performed. Prior to conducting the multi-group analysis,

measurement invariance should be established in order to ensure that the group comparisons are valid (Hair et al., 2019). Measurement invariance helps to confirm that the group differences in the model estimates are not the result of differences in the content and/or meaning of the latent variables across the groups. Hair et al. (2019) recommend conducting the three-step procedure of measurement invariance of composite models (MICOM) to establish measurement invariance before undertaking multi-group analyses in PLS-SEM. As Table 5, full measurement invariance was established, allowing the study to proceed with the PLS-MGA analysis,

Table 5
 All Respondents Measurement Invariance of Composite Models (MICOM)

Step 2

	Original correlation	Correlation permutation mean	5.0%	Permutation p value
Intention	1.000	1.000	1.000	0.878
Socialization	1.000	1.000	0.999	0.879
Trust	1.000	0.999	0.997	0.991
Donation	1.000	1.000	1.000	0.099

Compositional Invariance ESTABLISHED

Step 3a (mean)

	Original difference	Permutation mean difference	2.5%	97.5%	Permutation p value
Intention	0.003	0.001	-0.160	0.165	0.975
Socialization	0.041	-0.001	-0.159	0.153	0.608
Trust	0.000	-0.002	-0.162	0.158	0.999
Donation	0.059	-0.001	-0.159	0.159	0.442

Partial Invariance ESTABLISHED

Step 3b (variance)

	Original difference	Permutation mean difference	2.5%	97.5%	Permutation p value
Intention	-0.005	0.001	-0.157	0.163	0.950
Socialization	0.082	0.001	-0.189	0.197	0.416
Trust	-0.052	-0.001	-0.133	0.129	0.454
Donation	-0.048	-0.003	-0.240	0.247	0.701

Full Invariance ESTABLISHED

As several studies have suggested that there are differences in giving behavior based on religious affiliation (Wang and Li, 2022; Siddiqui & Wasif, 2021; Bagby, 2018; Mogahed & Chouhoud, 2017; Ainsworth, 2013; Grundy, 2013; Carabain and Bekkers, 2012; Bekkers and Wiepking, 2011), one of the hypothesized

predictions of this study was that the results of the study may be different for Muslims compared to Christians. After establishing the measurement invariance, the multi-group analysis results were analyzed. Results are shown in Table 6 below.

Table 6
 Multi-Group Analysis (Testing Hypothesized relationships: H4a to H4c)

PATH	PATH DIFFERENCE		Results
	MUSLIMS-CHRISTIANS	P-VALUE	
Intention -> Donation	-0.106	0.978	INSIGNIFICANT

Socialization -> Donation	0.064	0.046	SIGNIFICANT
Trust -> Donation	-0.009	0.657	INSIGNIFICANT

The results of the MGA failed to support the hypothesized results in all the relationships except the path between Socialization and Donation, where the impact was significantly higher for Muslims than for

Christians.

A summary of the results of all the hypothesized relationships is presented in Table 7 below:

Table 7
Summary of Hypothesized relationships (H1 to H4c)

No.	Path	Results
<i>H1</i>	Behavioral intention has a positive effect on Religious Giving Behavior.	SUPPORTED
<i>H2</i>	Religious Giving Socialization has a positive effect on Religious Giving Behavior.	SUPPORTED
<i>H3</i>	Trust in Administrators has a positive effect on Religious Giving Behavior.	SUPPORTED
<i>H4a</i>	There is a significant difference in the relationships between Behavioral Intention and Religious Giving Behavior (RGB) based on Religious Affiliation (RA).	REJECTED
<i>H4b</i>	There is a significant difference in the relationships between Religious Giving Socialization and Religious Giving Behavior (RGB) based on Religious Affiliation (RA).	SUPPORTED
<i>H4c</i>	There is a significant difference in the relationships between Trust in Administrators and Religious Giving Behavior (RGB) based on Religious Affiliation (RA).	REJECTED

6. Discussion, Theoretical & Managerial Implications

This study aimed to determine whether there are significant differences in the relationships between the religious giving behavior of young educated coastal Kenya Muslim worshipers aged between 18 and 25, inclusive, and its aforementioned determinants (namely intentions, socialization, and trust), based on religious affiliation.

The findings suggest that there are significant positive relationships between behavioral intention, religious giving socialization, and trust in administrators on the one hand, and religious giving behavior as measured by donation value on the other. Additionally, the study concludes that there are no significant differences in the hypothesized relationships except for the path between religious giving socialization and religious giving behavior, where the impact is significantly higher for Muslims than Christians.

These results are supported by previous studies that found that intention (Ab Shatar, Hanaysha & Tahir, 2021; Abdul Razak, Amin, & Zuhaimi, 2021; Khuwarazmi, Mulyani & Insani, 2021; Busry, 2020; Azizi, Shukor & Sabri, 2019), socialization (Çokgezen & Hussen, 2021; Ullah & Yusheng, 2020; Bano, 2017; Wilcox et al., 2012; Bekkers & Wiepking, 2011), and trust (Chapman et. al, 2021; Ahmed & Rusdianto, 2020; Kasri & Chaerunnisa, 2020; Alhidari et al., 2018) are all significant positive determinants of charitable behavior. However, although several researchers have found considerable differences based on religious giving (see Wang & Li, 2022; Siddiqui & Wasif, 2021; Bagby, 2018; Mogahed & Chouhoud, 2017; Awang, 2017; Ainsworth, 2013; Carabain & Bekkers, 2012), this study was only able to find a significant difference in the relationship

between religious giving socialization and religious giving behavior.

These findings may be explained by the social cognitive approach which posits that an individual's beliefs are the ultimate determinants of behavior. Nonetheless, these beliefs are largely influenced by socio-cultural factors (Mungai, 2019; Dorothy, John & Catherine, 2017). For example, researchers have found that socio-cultural factors such as education, demographics and income levels may influence beliefs more significantly than religion or religious affiliation (Abdi, Okal, Serour & Temmerman, 2020; Chelogoi, Jonyo & Amadi, 2020). Since the sample in this study was largely homogenous based on education levels, age and income, this may explain the similar effects of intention and trust across the groups. However, since socialization is largely done in the family, this may explain the differences in their effect on religious giving.

The findings counsel creating a conducive environment for nurturing young worshipers' religious giving intentions, socializing young worshipers to engage in regular religious giving by exhorting them and modeling religious giving behavior, as well as increasing young worshipers' trust and confidence that their contributions will be used efficiently, effectively and for the intended purpose so as to increase religious donations.

This study's major theoretical contribution to the current body of knowledge is providing a comparative study on religious giving behavior in an African and native Muslim context. Most empirical studies have been done in a North American and European context, and have mostly researched immigrant Muslim populations. The extant study adds a new dimension to the existing body of knowledge by providing empirical evidence on comparative religious giving with a native African

Muslim sample. The literature review did not yield evidence that such a study had been previously done.

Consequently, the study provides additional evidence for several theories in religious studies and philanthropy. For example, it alludes to the changing role of religion in society as explored by Lim and de Graff (2021), which may explain the diminishing effect of religious affiliation, especially on a young, homogenous, and urban population. Similarly, it supports the role of social factors such as socialization on philanthropy, which have previously been discussed in the context of the cultural capital theory (Liu & Jia, 2022), and the social capital theory (Hwang & Lee, 2023).

The study also contributes to management practice of Islamic religious institutions and organizations by providing empirical evidence that organizational trust and religious giving socialization are crucial for fundraising. For example, sermons and advice exhorting the importance of purified intentions to follow all the commandments in Islam, including giving charity and supporting the religion should be encouraged both within and outside the mosques. Trust in administrators may be improved by enhancing good governance and transparency of operations, as well as enhancing reporting mechanisms that allow the donors, regulators, and the communities served to track the receipt of use of funds by the organizations. Religious giving socialization may be improved by sensitizing important agents of religious socialization such as parents and guardians, and religious institutions and organizations to increase their verbal and practical socialization efforts. Based on the study, interventions that target religious giving socialization will have the greatest impact for young Muslim worshippers.

Nonetheless, although this 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.

7. 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 and Christian worshippers. While they do give, they may not have substantial resources to make large donations. Moreover, limiting the study to the specific age group excludes a large proportion of worshippers in coastal Kenya, and therefore the generalizability of the findings. Additionally, the highly homogenous nature of the sample according to age, income and education may have affected the moderating impact of religious affiliation on the hypothesized relationships. Future studies may consider expanding the research population to include all age groups, in addition to researching populations with more disposable income, such as customers of financial institutions. Secondly, this study employed a cross sectional study design, which only captures the salient beliefs at a given point in time. In order to reveal nuances that enrich understanding on the topic, future studies may consider longitudinal study designs in order to discover

trends in religious giving behavior over time. Thirdly, to obtain more in-depth information on salient beliefs that impact giving, future studies should consider qualitative or mixed methods studies. This study's quantitative design limited the amount and variety of data that could be gathered. In addition, the study's quantitative design and data collection method may have introduced potential biases. This may be reduced in future studies through the use of qualitative or mixed methods designs and data collection methods such as interviews.

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